



## Better Together HMO Bronze No Ded/0 MOOP HSA Zero Cost Sharing (No Med/10600)

The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services.

**NOTE:** Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately.



**This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, please call 1-800-605-4327. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at [www.healthcare.gov/sbc-glossary/](http://www.healthcare.gov/sbc-glossary/) or call 1-800-605-4327 to request a copy.

| Important Questions                                                             | Answers                                                                                                                              | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the overall <a href="#">deductible</a> ?                                | <b>\$0</b>                                                                                                                           | See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Yes. Preventive Care, Certain Office Visits, and Pharmacy Drugs are covered before the deductible is met.                            | This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .                                                                      |
| Are there other <a href="#">deductibles</a> for specific services?              | Yes. <b>\$0</b> for <a href="#">prescription drug coverage</a> . There are no other specific <a href="#">deductibles</a> .           | You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ? | <b>\$0/Individual or \$0/Family</b>                                                                                                  | The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members on this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.                                                                                                                                                                                                                                                                                                                                                            |
| What is not included in the <a href="#">out-of-pocket limit</a> ?               | <a href="#">Premiums</a> , <a href="#">balance-billing charges</a> , and health care this <a href="#">plan</a> doesn't cover.        | Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Will you pay less if you use a <a href="#">network provider</a> ?               | Yes. See <a href="http://www.ghcscw.com">www.ghcscw.com</a> or call 1-800-605-4327 for a list of <a href="#">network providers</a> . | This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance-billing</a> ). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services. |
| Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?    | Yes.                                                                                                                                 | This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .                                                                                                                                                                                                                                                                                                                                                                                                                                                     |



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

| Common Medical Event                                                                                                                                                                                                       | Services You May Need                                   | What You Will Pay                                              |                                              | Limitations, Exceptions, Other Important Information                                                                                                                                                                                                                                                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                            |                                                         | Indian Health Care Provider (IHCP)<br>(You will pay the least) | Non-IHCP Provider<br>(You will pay the most) |                                                                                                                                                                                                                                                                                                           |
| <b>If you visit a health care <a href="#">provider's</a> office or clinic</b>                                                                                                                                              | Primary care visit to treat an injury or illness        | No Charge                                                      | Not Covered                                  | <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Example: Office visits with Your Primary Care Provider (PCP)                                                                                                                                                         |
|                                                                                                                                                                                                                            | <a href="#">Specialist visit</a>                        | No Charge                                                      | Not Covered                                  | Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>                                                                                                                                                                                       |
|                                                                                                                                                                                                                            | <a href="#">Preventive care/screening</a> /immunization | No Charge                                                      | Not Covered                                  | <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Coverage is limited to preventive services as defined by the Affordable Care Act.                                                                                                                                    |
| <b>If you have a test</b>                                                                                                                                                                                                  | <a href="#">Diagnostic test</a> (x-ray, blood work)     | No Charge                                                      | Not Covered                                  | Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>                                                                                                                                                                                       |
|                                                                                                                                                                                                                            | Imaging (CT/PET scans, MRIs)                            | No Charge                                                      | Not Covered                                  | Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>                                                                                                                                                                                       |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://planfinder.ghcscw.com/">http://planfinder.ghcscw.com/</a> | Generic drugs<br>(Tier 1)                               | No Charge                                                      | Not Covered                                  | <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Covers up to a 30-day supply; 31-90 day supply available from January to September for multiple Copays - subject to a maximum cost limit; Some brand names and many generics; Drugs in Tier 1 are the greatest value |
|                                                                                                                                                                                                                            | Preferred brand drugs<br>(Tier 2)                       | No Charge                                                      | Not Covered                                  | <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Covers up to a 30-day supply; 31-90 day supply available from January to September for multiple Copays - subject to a maximum cost limit; Many brand names and some generics                                         |
|                                                                                                                                                                                                                            | Non-preferred brand drugs<br>(Tier 3)                   | No Charge                                                      | Not Covered                                  | <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Covers up to a 30-day supply; 31-90 day supply not available; There are often similar or equivalent drugs in either Tier 1 or Tier 2                                                                                 |

\*For more information about limitations and exceptions, see the plan or policy document at <http://planfinder.ghcscw.com>

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| Common Medical Event                                                      | Services You May Need                            | What You Will Pay                                              |                                              | Limitations, Exceptions, Other Important Information                                                                                                                                                                                               |
|---------------------------------------------------------------------------|--------------------------------------------------|----------------------------------------------------------------|----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                           |                                                  | Indian Health Care Provider (IHCP)<br>(You will pay the least) | Non-IHCP Provider<br>(You will pay the most) |                                                                                                                                                                                                                                                    |
|                                                                           | <a href="#">Specialty drugs (Tier 4)</a>         | No Charge                                                      | Not Covered                                  | <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Covers up to a 30-day supply; 31-90 day supply not available; May require the use of a specialty-designated pharmacy                                          |
| If you have outpatient surgery                                            | Facility fee (e.g., ambulatory surgery center)   | No Charge                                                      | Not Covered                                  | Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>                                                                                                                                |
|                                                                           | Physician/surgeon fees                           | No Charge                                                      | Not Covered                                  | Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>                                                                                                                                |
| If you need immediate medical attention                                   | <a href="#">Emergency room care</a>              | No Charge                                                      | No Charge                                    | <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Coverage is limited to emergency care                                                                                                                         |
|                                                                           | <a href="#">Emergency medical transportation</a> | No Charge                                                      | No Charge                                    | <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Coverage is limited to emergency care                                                                                                                         |
|                                                                           | <a href="#">Urgent care</a>                      | No Charge                                                      | No Charge                                    | <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                               |
| If you have a hospital stay                                               | Facility fee (e.g., hospital room)               | No Charge                                                      | Not Covered                                  | Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>                                                                                                                                |
|                                                                           | Physician/surgeon fees                           | No Charge                                                      | Not Covered                                  | Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>                                                                                                                                |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                              | No Charge                                                      | Not Covered                                  | <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Prior Authorization is required for Health Psychology, Diagnostic Testing, ECT, and TMS. All services may be subject to ongoing review for medical necessity. |
|                                                                           | Inpatient services                               | No Charge                                                      | Not Covered                                  | Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>                                                                                                                                |

\*For more information about limitations and exceptions, see the plan or policy document at <http://planfinder.ghcscw.com>

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| Common Medical Event                                           | Services You May Need                     | What You Will Pay                                              |                                              | Limitations, Exceptions, Other Important Information                                                                                                                                                                                                                                                                    |
|----------------------------------------------------------------|-------------------------------------------|----------------------------------------------------------------|----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                |                                           | Indian Health Care Provider (IHCP)<br>(You will pay the least) | Non-IHCP Provider<br>(You will pay the most) |                                                                                                                                                                                                                                                                                                                         |
| If you are pregnant                                            | Office visits                             | No Charge                                                      | Not Covered                                  | <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . In-Network cost-sharing value is limited to preventive services. Cost-sharing described elsewhere in this SBC may apply depending on the maternity-related test or service.                                                        |
|                                                                | Childbirth/delivery professional services | No Charge                                                      | Not Covered                                  | Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>                                                                                                                                                                                                     |
|                                                                | Childbirth/delivery facility services     | No Charge                                                      | Not Covered                                  | Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>                                                                                                                                                                                                     |
| If you need help recovering or have other special health needs | <a href="#">Home health care</a>          | No Charge                                                      | Not Covered                                  | Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>                                                                                                                                                                                                     |
|                                                                | <a href="#">Rehabilitation services</a>   | No Charge                                                      | Not Covered                                  | Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>                                                                                                                                                                                                     |
|                                                                | <a href="#">Habilitation services</a>     | No Charge                                                      | Not Covered                                  | Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>                                                                                                                                                                                                     |
|                                                                | <a href="#">Skilled nursing care</a>      | No Charge                                                      | Not Covered                                  | Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>                                                                                                                                                                                                     |
|                                                                | <a href="#">Durable medical equipment</a> | No Charge                                                      | Not Covered                                  | Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>                                                                                                                                                                                                     |
|                                                                | <a href="#">Hospice services</a>          | No Charge                                                      | Not Covered                                  | Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>                                                                                                                                                                                                     |
| If your child needs dental or eye care                         | Children's eye exam                       | No Charge                                                      | Not Covered                                  | <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Routine Eye Examinations are only covered for Members through the end of the month in which they turn 19. Routine Eye Examinations must be provided by an In-Network Optometrist (OD); Limited to one eye exam per Member per year |
|                                                                |                                           |                                                                |                                              |                                                                                                                                                                                                                                                                                                                         |

\*For more information about limitations and exceptions, see the plan or policy document at <http://planfinder.ghcscw.com>

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| Common Medical Event | Services You May Need      | What You Will Pay                                              |                                              | Limitations, Exceptions, Other Important Information                                                                                                                                                                                                                             |
|----------------------|----------------------------|----------------------------------------------------------------|----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                      |                            | Indian Health Care Provider (IHCP)<br>(You will pay the least) | Non-IHCP Provider<br>(You will pay the most) |                                                                                                                                                                                                                                                                                  |
|                      | Children's glasses         | No Charge                                                      | Not Covered                                  | <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Either one pair of GHC-SCW Basic lenses and Select frames or a one-year supply of contact lenses from GHC-SCW per Child per year; Please contact GHC-SCW Eyecare for covered contact lenses |
|                      | Children's dental check-up | Not Covered                                                    | Not Covered                                  | <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Not Covered                                                                                                                                                                                 |

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- |                                                                                            |                                                      |                          |
|--------------------------------------------------------------------------------------------|------------------------------------------------------|--------------------------|
| • Abortion (except in cases of rape, incest, or when the life of the mother is endangered) | • Acupuncture                                        | • Bariatric surgery      |
| • Dental Care (Adult)                                                                      | • Cosmetic surgery                                   | • Custodial Care         |
| • Long-term care                                                                           | • Drug Screening                                     | • Infertility Treatment  |
| • Private-Duty Nursing                                                                     | • Non-emergency care when traveling outside the U.S. | • Personal Comfort Items |
| • Weight Loss programs                                                                     | • Routine Eye Care (Adult)                           | • Routine Foot Care      |

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- |                     |                |
|---------------------|----------------|
| • Chiropractic Care | • Hearing Aids |
|---------------------|----------------|

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Office of the Commissioner of Insurance, Complaints Department, PO Box 7873, Madison, WI 53707-7873, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Other coverage options may be available to you too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: GHC-SCW Member Services at 1-800-605-4327 or 608-828-4853. You may also contact Wisconsin's Office of the Commissioner of Insurance at 1-800- 236-8517 or 608-266-0103. In addition, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

**Does this plan provide Minimum Essential Coverage? Yes**

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

**Does this plan meet the Minimum Value Standards? Not Applicable**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

\*For more information about limitations and exceptions, see the plan or policy document at <http://planfinder.ghcscw.com>

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is having a baby  
(9 months of in-network pre-natal care and a hospital delivery)

- The plan's overall deductible -- \$0
- Specialist [cost sharing] -- No Charge
- Hospital (facility) [cost sharing] -- No Charge
- Other [cost sharing] -- 0%

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)

Childbirth/Delivery Professional Services

Childbirth/Delivery Facility Services

Diagnostic tests (ultrasounds and blood work)

Specialist visit (anesthesia)

Total Example Cost -- \$12,700.00

In this example, Peg would pay:

| Cost sharing |        |
|--------------|--------|
| Deductibles  | \$0.00 |
| Copayments   | \$0.00 |
| Coinsurance  | \$0.00 |

What isn't covered

Limits or exclusions -- \$50.00

The total Peg would pay is -- \$50.00

Managing Joe's type 2 Diabetes  
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible -- \$0
- Specialist [cost sharing] -- No Charge
- Hospital (facility) [cost sharing] -- No Charge
- Other [cost sharing] -- 0%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost -- \$5,600.00

In this example, Joe would pay:

| Cost sharing |        |
|--------------|--------|
| Deductibles  | \$0.00 |
| Copayments   | \$0.00 |
| Coinsurance  | \$0.00 |

What isn't covered

Limits or exclusions -- \$20.00

The total Joe would pay is -- \$20.00

Mia's Simple Fracture  
(in-network emergency room visit and follow up care)

- The plan's overall deductible -- \$0
- Specialist [cost sharing] -- No Charge
- Hospital (facility) [cost sharing] -- No Charge
- Other [cost sharing] -- 0%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost -- \$2,800.00

In this example, Mia would pay:

| Cost sharing |        |
|--------------|--------|
| Deductibles  | \$0.00 |
| Copayments   | \$0.00 |
| Coinsurance  | \$0.00 |

What isn't covered

Limits or exclusions -- \$10.00

The total Mia would pay is -- \$10.00

\*For more information about limitations and exceptions, see the plan or policy document at <http://planfinder.ghcscw.com>

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## GHC-SCW Nondiscrimination Notice

Group Health Cooperative of South Central Wisconsin (GHC-SCW) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex characteristics, including intersex traits; pregnancy or related conditions; sexual orientation; gender identity, and sex stereotypes. GHC-SCW does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

### GHC-SCW:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language assistance services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact GHC-SCW Member Services at (608) 828-4853 or (800) 605-4327, ext. 4504 (TTY: 1-608-828-4815), or by email at [member\\_services@ghcscw.com](mailto:member_services@ghcscw.com).

If you believe that GHC-SCW has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with GHC-SCW's Chief Compliance Officer, 1265 John Q. Hammons Drive, Madison, WI 53717, Telephone: (608) 251-4156, TTY: (608) 828-4815, Fax: (608) 257-3842, or Email: [compliance@ghcscw.com](mailto:compliance@ghcscw.com). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, GHC-SCW's Chief Compliance Officer is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue SW.  
Room 509f, HHH Building  
Washington, DC 20201  
1-800-368-1019, 1-800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available at GHC-SCW's website: [https://ghcscw.com/SiteCollectionDocuments/Nondiscrimination\\_Notice\\_and\\_Language\\_Assistance\\_Services.pdf](https://ghcscw.com/SiteCollectionDocuments/Nondiscrimination_Notice_and_Language_Assistance_Services.pdf).

**BETTER TOGETHER**<sup>SM</sup>

Group Health Cooperative of South Central Wisconsin (GHC-SCW)  
MK24-100-1(6.25)O  
CSC25-19-01 106/25)F  
Version 4: 6/2025

 **Group Health  
Cooperative**

[ghcscw.com](http://ghcscw.com)

# NOTICE OF AVAILABILITY OF LANGUAGE ASSISTANCE SERVICES AND AUXILIARY AIDS AND SERVICES

## English:

ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) or speak to your provider.

## Español (Spanish):

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) o hable con su proveedor..

## 中文 (Simplified Chinese):

注意：如果您说[中文]，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) 或咨询您的服务提供商。

## 繁體中文 (Traditional Chinese):

注意：如果您說[中文]，我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務，以無障礙格式提供資訊。請致電 608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) 或與您的提供者討論。

## Hmoob (Hmong):

LUS CEEB TOOM: Yog tias koj hais lus Hmoob, muaj cov kev pab cuam txhais lus pub dawb rau koj. Muaj cov cav zoo thiab cov kev pab cuam txhais ntaub ntawv ua lwm hom lus nrog rau cov kev pab dawb tsis kom them nqi rau. Hu 1-608-828-4853 los sis 1-800-605-4327 los sis tus leeb txuas ntxiv (ext), 4504 (TTY: 1-608-828-4815) los sis hais qhia tau rau koj tus kws kho mob.

## Русский (Russian):

ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) или обратитесь к своему поставщику услуг.

## Tiếng Việt (Vietnamese):

LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) hoặc trao đổi với người cung cấp dịch vụ của bạn.

## ລາວ (Laotian):

ເຊີນຊາບ: ຖ້າທ່ານເວົ້າພາສາ ລາວ, ຈະມີບໍລິການຊ່ວຍດ້ານພາສາແບບບໍ່ເສຍຄ່າໃຫ້ທ່ານ.

ມີເຄື່ອງຊ່ວຍ ແລະ ການບໍລິການແບບບໍ່ເສຍຄ່າທີ່ເໝາະສົມເພື່ອໃຫ້ຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້.

ໂທຫາເບ 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) ຫຼື ລົມກັບຜູ້ໃຫ້ບໍລິການຂອງທ່ານ.

## Deutsch (German):

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzen zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) an oder sprechen Sie mit Ihrem Provider.

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Group Health Cooperative of South Central Wisconsin (GHC-SCW)

MK24-100-1(6.25)O  
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# NOTICE OF AVAILABILITY OF LANGUAGE ASSISTANCE SERVICES AND AUXILIARY AIDS AND SERVICES

## Deitsch (Pennsylvania Dutch):

LET OP: als je Nederlands spreekt, zijn er gratis taalhulpdiensten voor je beschikbaar. Passende hulpmiddelen en diensten om informatie in toegankelijke formaten te verstrekken, zijn ook gratis beschikbaar. Bell 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) of spreek met je provider.

## ةيبرعلا (Arabic):

ىلع لصتا. اناجم اهيلل لوصولنا نكمي ناك يسي سنن تب نامول عمل ري فو تل عبسانم تامدخو قدعاسم لئاسو رفوت امك. ةي ن اجملا ةي وغللا ةدعاسملا تامدخ كل رفوتت سف ،ةيبرعلا ةغللا ثدحتت تنك اذا: هيبنت قدعلا مدقم ىللا ثدحت وأ -1-608-828-4853، ext 4504; 1-800-605-4327، ext 4504 (TTY: 1-608-828-4815) م ق رلا

## Polski (Polish):

UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) lub porozmawiaj ze swoim dostawcą.

## Français (French):

ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) ou parlez à votre fournisseur.

## हिंदी (Hindi):

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) पर कॉल करें या अपने प्रदाता से बात करें।

## 한국어 (Korean):

주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) 번으로 전화하거나 서비스 제공업체에 문의하십시오.

## Shqip (Albanian):

VINI RE: Nëse flisni [shqip], shërbime falas të ndihmës së gjuhës janë në dispozicion për ju. Ndiheja të përshtatshme dhe shërbime shitesë për të siguruar informacion në formate të përdorshme janë gjithashtu në dispozicion falas. Telefononi 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) ose bisedoni me ofruesin tuaj të shërbimit.

## Tagalog (Tagalog – Filipino):

PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) o makipag-usap sa iyong provider.

## Soomaali (Somali):

FIIRO GAAR AH: Haddaad ku hadasho Soomaali, adeegyo kaalmada luuqadda ah oo bilaash ah ayaad heli kartaa. Qalab caawinaad iyo adeegyo oo habboon si loogu bixiyo macluumaadka qaabab la adeegsan karo ayaa sidoo kale bilaa lacag heli karaa. Wac 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) ama la hadal bixiyahaaga.

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