



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, call 1-866-569-3468 or visit uhc.com/aca-sample-policy. 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/ or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network: \$3,000 Individual / \$6,000 Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Benefits available with no charge such as Network Preventive care services are covered before you meet your deductible. The cost-sharing below indicates whether the deductible applies for each benefit	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at healthcare.gov/coverage/preventive-care-benefits .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Network: \$7,400 Individual / \$14,800 Family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See uhc.com/xwidocfindoa2026 or call 1-866-569-3468 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.



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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$40 <u>copay</u> /visit, <u>deductible</u> does not apply	Not Covered	None
	<u>Specialist</u> visit	\$80 <u>copay</u> /visit, <u>deductible</u> does not apply	Not Covered	None
	Preventive care/ <u>screening</u> /immunization	No Charge	Not Covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	40% <u>coinsurance</u>	Not Covered	None
	Imaging (CT/PET scans, MRIs)	40% <u>coinsurance</u>	Not Covered	None
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at uhc.com/xwidruglist 2026	Tier 1 - \$0 Cost-share	No Charge	Not Covered	<u>Provider</u> means pharmacy for purposes of this section. Retail: One month supply up to a 30-day supply or a 90-day supply at 2.5x the 30-day cost-share. Mail-Order: Up to a 90-day supply at 2.5x the 30-day cost-share.
	Tier 2 – Preferred Generic	\$20 <u>copay</u> /prescription, <u>deductible</u> does not apply	Not Covered	<u>Specialty drugs</u> limited to a 30-day supply at a <u>network</u> pharmacy.
	Tier 3 - Preferred Brand	\$40 <u>copay</u> /prescription, <u>deductible</u> does not apply	Not Covered	Certain drugs may have a <u>preauthorization</u> requirement. If you don't get <u>preauthorization</u> , benefits will not be covered. Certain preventive medications (including certain contraceptives) are covered at No Charge.
	Tier 4 – Non-Preferred Brand	\$80 <u>copay</u> /prescription	Not Covered	See the website listed for information on drugs covered by your <u>plan</u> . Not all drugs are covered.
	Tier 5 - Specialty	\$350 <u>copay</u> /prescription	Not Covered	Insulin products listed as Tier 1 on the <u>Prescription Drug List</u> are covered at No Charge at a <u>network</u> pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% <u>coinsurance</u>	Not Covered	None
	Physician/surgeon fees	40% <u>coinsurance</u>	Not Covered	None
If you need immediate medical attention	<u>Emergency room care</u>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Emergency medical transportation</u>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Urgent care</u>	\$60 <u>copay</u> /visit, <u>deductible</u> does not apply	Not Covered	Virtual visits - \$60 <u>copay</u> /visit by a Designated Virtual Network Provider, <u>deductible</u> does not apply.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	40% <u>coinsurance</u>	Not Covered	None
	Physician/surgeon fees	40% <u>coinsurance</u>	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit: \$40 <u>copay</u> /visit, <u>deductible</u> does not apply Intensive Outpatient: 40% <u>coinsurance</u> Partial Hospitalization: 40% <u>coinsurance</u> All Other Outpatient: 40% <u>coinsurance</u>	Not Covered	None
	Inpatient services	40% <u>coinsurance</u>	Not Covered	None
	Office visits	No Charge	Not Covered	Cost-sharing does not apply for preventive services.
If you are pregnant	Childbirth/delivery professional services	40% <u>coinsurance</u>	Not Covered	Depending on the type of service, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound.)
	Childbirth/delivery facility services	40% <u>coinsurance</u>	Not Covered	
If you need help recovering or have other special health needs	Home health care	40% <u>coinsurance</u>	Not Covered	Limited to 60 visits/year.
	<u>Rehabilitation services</u>	\$40 <u>copay</u> /visit, <u>deductible</u> does not apply	Not Covered	Limits/year: Physical, Occupational, Speech, Pulmonary: 20 visits each; Cardiac: 36 visits Visit limits do not apply for a primary diagnosis of Mental Health Care, Substance-Related and Addictive Disorders or Autism Spectrum Disorder.
	<u>Habilitative services</u>	\$40 <u>copay</u> /visit, <u>deductible</u> does not apply	Not Covered	Limits/year: Physical, Speech, Occupational: Unlimited visits each
	<u>Skilled nursing care</u>	40% <u>coinsurance</u>	Not Covered	Skilled Nursing is limited to 30 days/admission. Inpatient rehabilitation limited to 60 days/year.
	<u>Durable medical equipment</u>	40% <u>coinsurance</u>	Not Covered	None
If your child needs dental or eye care	<u>Hospice services</u>	40% <u>coinsurance</u>	Not Covered	None
	Children's eye exam	No Charge	Not Covered	Limited to 1 exam/12 months.
	Children's glasses	40% <u>coinsurance</u>	Not Covered	Limited to 1 pair/12 months.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Children's dental check-up	No Charge	Not Covered	Limited to 2 visits/12 months.

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
- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S. diseases
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care - except as covered for certain diseases
- Weight loss programs

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

- Chiropractic (manipulative) care
- Hearing aids - 1 per hearing impaired ear /3 years

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: UnitedHealthcare of Wisconsin, Inc. at 1-866-569-3468 or U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa or Wisconsin Office of the Commissioner of Insurance, 101 E Wilson Street, Madison, WI 53703, 608-266-3585 or oci.wi.gov or Office of Personnel Management Multi State Plan Program: opm.gov/healthcare-insurance/multi-state-plan-program/external-review/ . 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 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 on how 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: the Member Service number listed on the back of your ID card or myuhc.com/exchange or the Employee Benefits Security Administration at 1-866-444-3272 or dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa or Wisconsin Office of the Commissioner of Insurance at 608-266-3585 or oci.wi.gov. Additionally, a consumer assistance program may help you file your appeal. Contact dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa.

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.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-569-3468
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-569-3468
Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-569-3468
Navajo (Dine): Dinekehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-569-3468

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

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 **\$3,000**
- Specialist copayment **\$80**
- Hospital (facility) coinsurance **40%**
- Other coinsurance **40%**

This EXAMPLE event includes services like:

Specialist office visits (*pre-natal care*)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	\$12,700
In this example, Peg would pay:	
<i>Cost Sharing</i>	
Deductibles	\$3,000
Copayments	\$0
Coinsurance	\$3,300
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$6,360

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible **\$3,000**
- Specialist copayment **\$80**
- Hospital (facility) coinsurance **40%**
- Other coinsurance **40%**

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
In this example, Joe would pay:	
<i>Cost Sharing</i>	
Deductibles	\$300
Copayments	\$300
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$600

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The plan's overall deductible **\$3,000**
- Specialist copayment **\$80**
- Hospital (facility) coinsurance **40%**
- Other coinsurance **40%**

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
In this example, Mia would pay:	
<i>Cost Sharing</i>	
Deductibles	\$2,200
Copayments	\$300
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,500

Nondiscrimination Notice and Notice of Availability of Language Assistance Services and Alternate Formats

The Company complies with applicable civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). We do not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex. We provide free aids and services to help you communicate with us. You can ask for interpreters and/or for communications in other languages or formats such as large print. We also provide reasonable modifications for persons with disabilities.

If you need these services, call the toll-free number on your member ID card. (TTY 711).

If you believe that we failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can send a complaint to the Civil Rights Coordinator:

Mail: Civil Rights Coordinator
UnitedHealthcare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UTAH 84130

Email: UHC_Civil_Rights@uhc.com

If you need help with your complaint, please call the toll-free phone number listed on your ID card (TTY/RTT 711). We are available Monday through Friday, 8 a.m. to 8 p.m. E.T.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights:

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Phone: [1-800-368-1019](tel:1-800-368-1019), [1-800-537-7697](tel:1-800-537-7697) (TDD)

Mail: U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

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

This notice is available at: <https://www.uhc.com/legal/nondiscrimination-and-language-assistance-notices>.

XIYYEEFFANNOO:	Yoo Afaan Oromoo (Oromo) dubbattu ta'e, tajaajilootni deeggarsa afaanii bilisaa fi waliin dubbiin bilisaa kan akka maxxansa gurguddaa afaan keessaniin ni jiraatu. Lakkoofsa bilbila bilisaa kaardii miseensummaa keessan irra jiru irratti bilbilaa.
GEB ACHT:	Wann du Deutsch (Pennsylvania Dutch) schwetzscht, Schprooch Hilfe mitaus Koscht un Communications in annere Formats wie groosse Druck iss meeglich. Ruf die koschdelos Nummer uff dei Member Identification Kaart.
PAKAIR:	Mah ke ese lokaian Pohnpei (Pohnpeian) , sahpis en sawas en lokaia oh mehn kapehse ni soangen mwohmw teikan kin sohte isepe, me duwehte inting lapala, kak kohda ohng kowe. Eker nempem ni sohte isepe me mih pohn noumw doaropwehn tohn pwihn ID.
UWAGA:	Dla osób mówiących po polsku (Polish) dostępne są bezpłatne usługi pomocy językowej i bezpłatne komunikaty w innych formatach, takich jak duże druk. Prosimy zadzwonić pod bezpłatny numer podany na karcie identyfikacyjnej.
ATENÇÃO:	se você fala português (Portuguese) , tem à sua disposição serviços gratuitos de assistência linguística e comunicações gratuitas em outros formatos, como caracteres grandes. Ligue para o número gratuito que se encontra no seu cartão de identificação de membro.
ਧਿਆਨ ਦਿਓ:	ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ (Punjabi) ਬੋਲਦੇ ਹੋ, ਤਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਅਤੇ ਹੋਰ ਟਾਰਗੇਟ, ਜਿਵੇਂ ਕਿ ਵੱਡੇ ਫਰਾਂਟ, ਵੈਬਿੰਗ ਮੈਚਰ ਉਪਲਬਧ ਹਨ। ਆਪਣੇ ਮੈਂਬਰ ਪਛਾਣ ਕਾਰਡ 'ਤੇ ਟੈਲ-ਫਰੀ ਨੰਬਰ 'ਤੇ ਕਾਲ ਕਰੋ।
ATENȚIE:	Dacă vorbiți limba română (Romanian) , vă sunt disponibile servicii gratuite de asistență lingvistică și modalități gratuite de comunicare în alte formate, cum ar fi cu litere mărite. Apelați la numărul gratuit de pe legătura dvs. de membru.
ВНИМАНИЕ:	Если вы говорите на русском языке (Russian) , вам доступны бесплатные услуги языковой поддержки и бесплатные материалы в других форматах, например, напечатанные крупным шрифтом. Звоните по бесплатному номеру телефона, указанному на вашей идентификационной карте участника.
FA' AALIGA:	Afai e te tautala i le Faa-Samoa (Samoan) , o lo'o avanoa mo oe 'au'aunaga fesoasoani tau gagana e lei ai se totogi ma feso'ota'iga e lei ai se totogi i isi faiga, e pei o lomiga e lapopo'a mata'itusi. Valaau i le numera e lei ai se totogi i lau kata faailo o le sui auai (ID).
PAŽNJA:	Ako govorite sprski (Serbian) , dostupne su vam besplatne usluge jezičke asistencije i besplatni načini komunikacije u drugim formatima, kao što je veliki format štampe. Pozovite besplatni broj koji se nalazi na vašoj članskoj identifikacionoj kartici.
FIIRO GAAR AH:	Haddii aad ku hadasho Soomaali (Somali) , adeegyada taageerada luqadda bilaashka ah iyo isgaarsiino bilaash ah oo qaabab kale ah, sida far waaweyn, ayaa diyaar kuu ah. Ka wac lambarka wicitaanka bilaashka ah kaarkaaga aqoonsiga xubinta.
ZINGATIA:	Ikiwa unazungumza Kiswahili (Swahili) , huduma za usaidizi wa lugha za bila malipo na mawasiliano ya bila malipo katika miundo mingine, kama vile maandishi makubwa, zinapatikana kwako. Piga nambari isiylipishwa ya simu kwenye kadi yako ya kitambulisho cha mwanachama.
සිංහල - සිංහලයාගේ අයිතිවාසිකම් පත්‍රයේ ඇති විස්තරයට අනුව,	සිංහලයාගේ අයිතිවාසිකම් පත්‍රයේ ඇති විස්තරයට අනුව, සිංහල භාෂාවෙන් කතා කරන්නන්ට නොමිලේ ලබාදෙන සේවාවන් සහ වෙනත් සේවාවන් ඇතුළත් වේ. මෙම සේවාවන් සඳහා අයදුම් කරන්නන්ට සිංහල භාෂාවෙන් කතා කරන්නන්ගේ ස්වල්පයක් පමණක් ඇත.
PAUNAWA:	Kung nagsasalita ka ng Tagalog (Tagalog) , may makukuha kang mga libreng serbisyo ng tulong sa wika at libreng komunikasyon sa ibang mga format, tulad ng malalaking print. Tawagan ang walang bayad na numero na nasa iyong ID card ng miyembro.
శిరద్ద:	మీరు తెలుగు (Telugu) మాట్లాడినట్లైతే, మీకు ఉచిత భాష సహాయ నోవల మద్దతు పంపి ఇతర ఫార్మాట్‌లలో కమ్యూనికేషన్‌లకు ఉచితంగా లభించే సేవలు. వీటికి సంబంధించిన ఫ్రీ కాడ్ నెంబర్ ఐడ కార్డు మీద ఉంది.
โปรดทราบ	หากคุณพูดไทย (Thai) ได้ คุณสามารถใช้บริการช่วยเหลือด้านภาษาฟรีและการสื่อสารในรูปแบบอื่น ๆ ฟรี เช่น การพิมพ์ด้วยตัวอักษรขนาดใหญ่ ไปยังหมายเลขโทรฟรีสำหรับสมาชิกตามบัตรประจำตัวของคุณ

FAKATOKANGA: Kapau 'oku 'ke Lea Faka-Tonga (Tongan) , 'oku 'i 'ai 'a e ngaahi tokoni ta'etotongi 'i he lea 'ni pea mo e ngaahi founga kehe fakafetu 'utaki, hangē ko e ngaahi me'a 'oku paaki, 'oku 'ataa ' ma'au. Fetu'utaki ki he telefoni ta'etotongi 'oku hā ho kaati memipa.
DİKKAT: Türkçe (Turkish) konuşuyorsanız ücretsiz dil yardım hizmetlerinden ve büyük puntolu baskı gibi diğer formatlarda ücretsiz iletişimlerden yararlanabilirsiniz. Üye kimlik kartınızdaki ücretsiz hattı arayın.
УВАГА: Якщо ви розмовляєте українською (Ukrainian), вам надаються безкоштовні мовні послуги та безкоштовні повідомлення в інших форматах, наприклад, крупним шрифтом. Зателефонуйте за безкоштовним номером телефону, позначеним на Вашій ідентифікаційній картці.
زبان بولتے ہیں تو آپ کے لیے زبان کی معاون خدمات اور دیگر فارمیٹ میں مفت مواصلات، جیسے بڑے پرنٹ، آپ کے لیے دستیاب ہیں۔ اپنے (Urdu) توجہ دیں: اگر آپ اردو ممبر شناختی کارڈ پر دیئے گئے ٹول فری نمبر پر کال کریں۔
LU'U Ỗ: Nếu quý vị nói Tiếng Việt (Vietnamese) , quý vị sẽ được cung cấp các dịch vụ hỗ trợ ngôn ngữ miễn phí và các phương tiện trao đổi liên lạc miễn phí ở các định dạng khác, chẳng hạn như bản in chữ lớn. Gọi đến số điện thoại miễn phí có trên thẻ nhận dạng thành viên của quý vị.
ATENSYON: Kung ang imong sinulithan kay Visayan (Visayan) , libre nga mga serbisyo sa tabang sa pinulongan ug libre nga komunikasyon sa ubang mga pormat, sama sa dagkong print, available kanimo. Tawage ang toll-free nga numero sa imong identipikasyon nga kard sa miyembro.
אכטונג: אויב איר רעדט אידיש (Yiddish), אומזיטע שפראך הילף סערווייטעס און אומזיטע קאמיוניקאציע קארטל, אומזיטע פאר אייך. רופט די טאל פרייע נומער אויף אייער מעמבער אידענטיפיקאציע קארטל.
ĀKIYÈSÍ: Tí o bá ń sọ Yorùbá (Yoruba) , àwọn işẹl àtẹlẹyin èdè oifẹl àti àwọn ibánişọlunínú nínú àwọn ẹ̀gúnrégẹ́, bí àwọn àtẹlẹ́jádẹ́ nílá, wà fún ọ. Pe nọlmbà tí kò nílò owó lóri kààdì idánimọl ọmọ ẹgbẹl ẹ.