AMBETTER HEALTH INSURED BY BANKERS RESERVE LIFE INSURANCE COMPANY OF WISCONSIN

INSURED BY
Bankers Reserve Life Insurance Company

Quick Reference Guide

About Your Plan

This is a guide to your Ambetter Health plan. It is aimed to help you take charge of your health and get the most out of your benefits.

Your Primary Care Physician (PCP)

Your Primary Care Physician is your main physician or provider that helps you with your basic medical needs. To view or change your PCP, go to **AmbetterHealth.com/findadoc**.

Prior Authorization (PA)

Some services, tests, or medications require prior authorizations. Requests are reviewed as quickly as possible. Go to your Online Member Account to check your status.

Create Your Online Member Account

Set up your secure account at **My.AmbetterHealth.com**.

- ☑ Access all your plan details
- ☑ Search for care
- ☑ Save your digital Member ID Card
- ☑ View your claims
- ☑ Visit My Health Connect for rewards, savings, and wellness support

Ways to Pay

- Log in to your Online Member Account to make a payment or set up automatic bill pay.
- Make a payment in the Ambetter Health mobile app.
- Make a one-time payment at **AmbetterQuickPayNC.com**.
- For more ways to pay, visit **AmbetterHealth.com**.

After your first month's premium is paid in full, you will receive your Welcome Packet and Member ID Card(s). If you believe your payment has already been made or you have already set up your auto pay, you're one step ahead. If you have any questions, please contact Member Services at **1-833-543-3145 (TTY 711)**.

Download the Ambetter Health App
Scan the QR code or log in online at:
AmbetterHealth.com/ConnectSolutions

Learn more about your plan at **AmbetterHealth.com/en/health-plans/**.

Where to Go for Care

From primary care to urgent care and virtual medicine, you have options with Ambetter Health.

Primary Care Physician (PCP) — Your PCP is your main physician and your first choice for care.

Virtual 24/7 Care* — Talk to a doctor online or over the phone. Get the care you need anytime, anywhere.

Emergency Room (ER) — If you have a medical emergency, do not wait! Call 911 or go straight to the ER.

Urgent Care — Go to an Urgent Care Clinic if you need immediate care and your PCP is unable to see you. You do not need an appointment.

988 Suicide and Crisis Lifeline — Call or text 988 for help with mental health, drug use, or suicidal concerns when you need it quickly and confidentially.

24/7 Nurse Advice Line — Talk to a registered nurse any time of the day or night with this no-cost service. The 24/7 Nurse Advice Line provides quick, reliable advice for medical situations that aren't life-threatening. **1-833-543-3145 (TTY 711)**.

In addition to the resources above, you also have access to ongoing care management support to help you navigate your healthcare journey.

Learn more about the care options available to you at **AmbetterHealth.com/CareOptions**.

Stay Healthy and Stay Well

Get the most from your Ambetter Health insurance with our health and wellness programs and perks. As an Ambetter Health member, you have access to:

- **My Health Pays® Rewards Program**** — Earn $500 in rewards! Use it to help pay for healthcare related costs, monthly bills, and more. Access My Health Pays through your Online Member Account.
- **Behavioral Health Services** — Your plan includes services that support your mental wellbeing, including substance use. You can also access services through Virtual 24/7 Care.
- **Ambetter Member Perks** — Save on health products and services with our discount program.
- **A Trusted Physician Network** — Access a range of physicians, medical facilities, and hospitals.
- **Preventive Care** — Be sure to schedule your annual wellness exam with your in-network PCP.
- **Prescription Drug Coverage** — Get brand and generic drugs delivered to your door.

- Learn more about your programs, perks, and more at **AmbetterHealth.com/ProgramsSolutions**.
- Read about your coverage details in your Summary of Benefits and Coverage or your Evidence of Coverage at **AmbetterHealth.com/PlansSolutions**.

Member Services

Not a member yet? Go to Enroll.AmbetterHealth.com. Call 1-833-543-3145 (TTY 711).

No-Cost Interpreter Services

If you need information in languages other than English, call Member Services. Interpreter services allow you and your physician to talk about your medical or behavioral health concerns in a way that is most comfortable for you. Members who are blind or visually impaired and need help with interpretation can call Member Services for an oral interpretation.

Enrollment Information

If you enroll through the Health Insurance Marketplace, each year you must update or choose a new health plan. You can do this through your broker during open enrollment or during a special enrollment period if you have a life changing event.

If you need help or have questions, call Member Services or contact your broker directly. Member Services: **1-833-543-3145 (TTY 711).** We are available Monday through Friday, 7 a.m. to 6 p.m. CST. Find more information online. Visit: **AmbetterHealth.com.**

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*Cost sharing may apply when using Virtual 24/7 Care. Virtual 24/7 Care cost share does not apply to HSA plans until the deductible is met and is only applicable when used through the Virtual 24/7 Care program. Ambetter Health does not provide medical care. Medical care is provided by individual providers which are independent contractors and not agents of Ambetter Health.

**Healthcare-related costs will vary by member and the plan in which you are enrolled. Funds expire immediately upon termination of insurance coverage. Restrictions apply. Members must qualify for and complete all activities to receive $500 or more. Visit My.AmbetterHealth.com for more details.

The benefits, rates and costs listed in these advertisements are illustrative and are based on a specific household size, specific age, smoker status, and in a specific coverage area in North Carolina. A person should not send money to the issuer of the health benefit plan in response to the advertisement. A person cannot obtain coverage under the health benefit plan until the person completes an application for coverage. This policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. This policy has provisions relating to renewability, cancellability, and termination, and may include provisions for modification of benefits, losses covered or premiums because of age or for other reasons. For costs and complete details of the coverage, call or write your insurance producer or the company, whichever is applicable. Additional information is available in the Evidence of Coverage at AmbetterHealth.com.

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