2021 Product Training
About Ambetter

• Ambetter health insurance plans are designed to deliver high quality, locally-based healthcare services to our members.

• Established to deliver quality health insurance through local, regional and community-based resources, our Ambetter products are offered by the Centene Corporation.

• Ambetter is certified as a Qualified Health Plan issuer on the Health Insurance Marketplace.
Local, Helpful, Affordable

- Local presence of the health plan – customer service by people that live and work in the community.
- Easy to understand and helpful from enrollment through membership.
- Medical management programs
- Ambetter Telehealth
- My Health Pays
Western Sky Community Care

• **Focus on individuals:** We believe treating people with kindness, respect and dignity empowers healthy decisions and that healthier individuals create more vibrant families and communities.

• **Whole health:** We believe in treating the whole person, not just the physical body.

• **Active local involvement:** We believe local partnerships enable meaningful, accessible healthcare with local provider relations, medical management and member services staff.
Statewide coverage in 2021!
Hey there

Happy to be here

Hey there
Comprehensive major medical coverage

- Ambulatory patient services (outpatient services)
- Emergency services
- Hospitalization
- Pregnancy, maternity, and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care

Plans must also include the following benefits:

- Birth control coverage
- Breastfeeding coverage

*For costs and complete details of the coverage, call 833-945-2029 Ambetter from Western Sky Community Care.
Help Is Available

Assistance is available to lower monthly premiums and some customers will qualify for additional help with out of pocket costs. Eligibility is based on annual household income and family size.
2021 Portfolio

Product I
Medical EHB

Secure Care
(Gold)

Balanced Care
(Silver)

Essential Care
(Bronze)

<table>
<thead>
<tr>
<th>Plan Highlights</th>
<th>Price</th>
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<tbody>
<tr>
<td>Deductible</td>
<td>$8,300</td>
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<tr>
<td>Max Out of Pocket</td>
<td>$8,300</td>
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<tr>
<td>Coinsurance</td>
<td>50% AD</td>
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<tr>
<td>PCP Visit</td>
<td>NCAD</td>
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<tr>
<td>Telehealth/Virtual Care</td>
<td>No Charge</td>
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<tr>
<td>Specialist Visit</td>
<td>NCAD</td>
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<tr>
<td>Lab</td>
<td>NCAD</td>
</tr>
<tr>
<td>Generic Drugs</td>
<td>$25 Co-pay</td>
</tr>
<tr>
<td>Preferred Drugs</td>
<td>NCAD</td>
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Ambetter’s most popular plan. $0 deductible for shoppers who qualify for CSR’s in the 87% and 94% actuarial value levels.

<table>
<thead>
<tr>
<th>Plan Highlights</th>
<th>Base</th>
<th>73%AV</th>
<th>87% AV</th>
<th>94% AV</th>
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<td>Coinsurance</td>
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<td>Specialist Visits</td>
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</table>
My Health Pays®

Members can earn rewards!

By completing specific health screenings and participating in fun and easy activities, members can earn big points!

- Points earned can be used to cover out of pocket healthcare expenses or members can shop for health-related merchandise in the My Health Pays online store rewards.

Get started today!

To start, members can visit AmbetterHealth.com to start learning how to eat right, move more, save smart and be well!

*Restrictions apply. Members must qualify for and complete all activities to receive rewards. Visit Member.AmbetterHealth.com for more details. Funds expire immediately after termination of insurance coverage. Rewards program is subject to change. My Health Pays rewards can’t be used for pharmacy copays.

This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC. Card cannot be used everywhere Visa debit cards are accepted. See Cardholder Agreement for complete usage restrictions.
Thank you!

https://ambetter.westernskycommunitycare.com/