

Ambetter from Absolute Total Care

Enhanced Silver: Limited Cost Sharing Plan Variation




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, visit

<https://ambetter.absolutetotalcare.com/2023-brochures.html>, or call 1-833-270-5443 (Relay 711). 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 <https://www.healthcare.gov/sbc-glossary> or call 1-833-270-5443 (Relay 711) to request a copy.

| Important Questions   | Answers   | Why This Matters:  |
|---|---|--|
| What is the overall <u>deductible</u> ?                             | \$0 at Indian Health Care <u>Provider</u> (IHCP) or with IHCP <u>referral</u> at non-IHCP; or \$3,850 individual / \$7,700 family   | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .  |
| Are there services covered before you meet your <u>deductible</u> ? | Yes. <u>Preventive care</u> services, primary care, <u>specialist</u> , and <u>urgent care</u> office visits, children's eye exam and glasses, lab-work, generic and preferred brand drugs are covered before you meet your <u>deductible</u> . | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> . |
| Are there other <u>deductibles</u> for specific services?           | \$0 at IHCP or with IHCP <u>referral</u> at non-IHCP; or Yes, \$3,850 individual / \$7,700 family for <u>prescription drug coverage</u> . There are no other specific <u>deductibles</u> .  | You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.   |
| What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?       | For <u>network providers</u> : \$8,600 individual / \$17,200 family. Not applicable for <u>out-of-network providers</u> .   | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.  |
| What is not included in the <u>out-of-pocket limit</u> ?            | <u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.   | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .   |
| Will you pay less if you use a <u>network provider</u> ?            | Yes. See <a href="https://ambetter.absolutetotalcare.com/findadoc">https://ambetter.absolutetotalcare.com/findadoc</a> or call 1-833-270-   | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance</u>   |

|  |  |   |
|--|--|---|
|  | 5443 (Relay 711) for a list of <a href="#">network providers</a> . | <a href="#">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> ? | No.  | You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</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) (You will pay the least) | Non-IHCP In-Network Provider (You will pay more)  | Non-IHCP Out-of-Network Provider (You will pay the most) |   |
| If you visit a health care <a href="#">provider's office or clinic</a> | Primary care visit to treat an injury or illness         | No charge   | \$35 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply   | Not covered  | Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, <a href="#">providers</a> covered in full, <a href="#">deductible</a> does not apply. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .  |
|  | <a href="#">Specialist</a> visit                         | No charge   | \$65 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply   | Not covered  | Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .  |
|  | <a href="#">Preventive care/screening</a> / immunization | No charge   | No charge; <a href="#">deductible</a> does not apply  | Not covered  | You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .  |
| If you have a test   | <a href="#">Diagnostic test</a> (x-ray, blood work)      | No charge   | <p>\$40 <a href="#">Copay</a> / test; <a href="#">deductible</a> does not apply for laboratory &amp; professional services</p> <p>\$75 <a href="#">Copay</a> / test; <a href="#">deductible</a> does not apply for x-ray &amp; diagnostic imaging</p> <p>40% <a href="#">Coinsurance</a> for laboratory &amp; professional services and x-ray &amp; diagnostic imaging at other places of service</p> | Not covered  | <p>Prior authorization may be required. Covered No Limit. Other places of service may include Hospital, Emergency Room, or Outpatient Facility.</p> <p>Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits. See your policy for more details. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>.</p> |

| Common Medical Event  | Services You May Need                          | What You Will Pay   |   |  | Limitations, Exceptions, & Other Important Information  |
|---|--|---|---|--|---|
|   |  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-Network Provider (You will pay more)  | Non-IHCP Out-of-Network Provider (You will pay the most) |   |
|   | Imaging (CT/PET scans, MRIs)                   | No charge   | 40% <a href="#">Coinsurance</a>   | Not covered  | Prior authorization may be required. Covered No Limit. <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="https://ambetter.absolutetotalcare.com/2023formulary">prescription drug coverage</a> is available at <a href="https://ambetter.absolutetotalcare.com/2023formulary">https://ambetter.absolutetotalcare.com/2023formulary</a> . | Generic drugs (Tier 1)                         | No charge   | Preferred Generic Retail: \$5 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not apply<br><br>Generic Retail: \$20 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not apply | Not covered  | Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <a href="#">cost-sharing</a> amount. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .  |
|   | Preferred brand drugs (Tier 2)                 | No charge   | Retail: \$65 <a href="#">Copay</a> / prescription; subject to Rx drug <a href="#">deductible</a>  | Not covered  | Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <a href="#">cost-sharing</a> amount. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .  |
|   | Non-preferred brand drugs (Tier 3)             | No charge   | Retail: 50% <a href="#">Coinsurance</a> ; subject to Rx drug <a href="#">deductible</a>   | Not covered  | Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <a href="#">cost-sharing</a> amount. \$3,850 individual / \$7,700 family Rx drug <a href="#">deductible</a> for non-preferred brand and <a href="#">specialty drugs</a> . <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . |
|   | <a href="#">Specialty drugs</a> (Tier 4)       | No charge   | Retail: 50% <a href="#">Coinsurance</a> ; subject to Rx drug <a href="#">deductible</a>   | Not covered  | Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 30 days through mail order. \$3,850 individual / \$7,700 family Rx drug <a href="#">deductible</a> for non-preferred brand and <a href="#">specialty drugs</a> . <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .   |
| <b>If you have outpatient surgery</b>   | Facility fee (e.g., ambulatory surgery center) | No charge   | 40% <a href="#">Coinsurance</a>   | Not covered  | Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .   |

| Common Medical Event  | Services You May Need                            | What You Will Pay   |   |   | Limitations, Exceptions, & Other Important Information  |
|---|--|---|---|---|---|
|   |  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-Network Provider (You will pay more)  | Non-IHCP Out-of-Network Provider (You will pay the most)  |   |
|   | Physician/surgeon fees                           | No charge   | 40% <a href="#">Coinsurance</a>   | Not covered   | Prior authorization may be required. Covered No Limit. <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   | 50% <a href="#">Coinsurance</a> for facility; 50% <a href="#">Coinsurance</a> for physician fee   | 50% <a href="#">Coinsurance</a> for facility; 50% <a href="#">Coinsurance</a> for physician fee | Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .  |
|   | <a href="#">Emergency medical transportation</a> | No charge   | 40% <a href="#">Coinsurance</a>   | 40% <a href="#">Coinsurance</a>   | Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization. If you receive service from an out of <a href="#">network</a> ground/water ambulance <a href="#">provider</a> , you may be subject to <a href="#">balance billing</a> . <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                           |
|   | <a href="#">Urgent care</a>                      | No charge   | \$60 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply   | Not covered   | Covered No Limit. <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   | 40% <a href="#">Coinsurance</a>   | Not covered   | Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .   |
|   | Physician/surgeon fees                           | No charge   | 40% <a href="#">Coinsurance</a>   | Not covered   | Prior authorization may be required. Covered No Limit. <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   | \$35 <a href="#">Copay</a> / office visit; <a href="#">deductible</a> does not apply; 40% <a href="#">Coinsurance</a> for other outpatient services | Not covered   | Prior authorization may be required. Covered No Limit. ( <a href="#">Primary Care Provider</a> (PCP) and other practitioner visits do not require prior authorization). <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .  |
|   | Inpatient services                               | No charge   | 40% <a href="#">Coinsurance</a>   | Not covered   | Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .   |
| If you are pregnant   | Office visits                                    | No charge   | \$35 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply   | Not covered   | Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <a href="#">Cost-sharing</a> does not apply for <a href="#">preventive services</a> , such as routine pre-natal and post-natal <a href="#">screenings</a> . Depending on the type of services, <a href="#">coinsurance</a> , <a href="#">deductible</a> or <a href="#">copayment</a> may apply. |

| Common Medical Event   | Services You May Need                     | What You Will Pay   |   |  | Limitations, Exceptions, & Other Important Information  |
|--|---|---|---|--|---|
|  |   | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-Network Provider (You will pay more)  | Non-IHCP Out-of-Network Provider (You will pay the most) |   |
|  |   |   |   |  | Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .  |
|  | Childbirth/delivery professional services | No charge   | 40% <a href="#">Coinsurance</a>   | Not covered  | Prior authorization may be required. <a href="#">Cost-sharing</a> does not apply for <a href="#">preventive services</a> . Depending on the type of services, <a href="#">copayment</a> , <a href="#">coinsurance</a> or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                     |
|  | Childbirth/delivery facility services     | No charge   | 40% <a href="#">Coinsurance</a>   | Not covered  |   |
| If you need help recovering or have other special health needs | <a href="#">Home health care</a>          | No charge   | 40% <a href="#">Coinsurance</a>   | Not covered  | Prior authorization may be required. Limited to 60 days per year. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .  |
|  | <a href="#">Rehabilitation services</a>   | No charge   | Outpatient: \$45 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply<br>Inpatient: 40% <a href="#">Coinsurance</a> | Not covered  | Outpatient: Prior authorization may be required. Limited to 30 visits per year per therapy (occupational, physical and speech therapy); no limit applies for cardiac or pulmonary therapy. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.<br>Inpatient: Prior authorization may be required. Covered No Limit.<br><a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                   |
|  | <a href="#">Habilitation services</a>     | No charge   | Outpatient: \$45 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply<br>Inpatient: 40% <a href="#">Coinsurance</a> | Not covered  | Outpatient: Prior authorization may be required. Limited to 30 visits per year per therapy (occupational, physical and speech therapy); no limit applies for cardiac or pulmonary therapy. Note: Habilitation therapy limits do not apply when provided for a mental health/substance use disorder diagnosis.<br>Inpatient: Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . |
|  | <a href="#">Skilled nursing care</a>      | No charge   | 40% <a href="#">Coinsurance</a>   | Not covered  | Prior authorization may be required. Limited to 60 days per year. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .  |

| Common Medical Event                          | Services You May Need                     | What You Will Pay   |  |  | Limitations, Exceptions, & Other Important Information   |
|---|---|---|--|--|--|
|   |   | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-Network Provider (You will pay more)     | Non-IHCP Out-of-Network Provider (You will pay the most) |  |
|   | <a href="#">Durable medical equipment</a> | No charge   | 40% <a href="#">Coinsurance</a>                      | Not covered  | Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .  |
|   | <a href="#">Hospice services</a>          | No charge   | 40% <a href="#">Coinsurance</a>                      | Not covered  | Prior authorization may be required. Covered No Limit. Respite Care covered as part of <a href="#">hospice services</a> only. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . |
| <b>If your child needs dental or eye care</b> | Children's eye exam                       | No charge   | No charge; <a href="#">deductible</a> does not apply | Not covered  | Limited to 1 visit per year. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .  |
|   | Children's glasses                        | No charge   | No charge; <a href="#">deductible</a> does not apply | Not covered  | Limited to 1 item per year. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .   |
|   | Children's dental check-up                | Not covered   | Not covered  | Not covered  | ----None----   |

### Excluded Services & Other Covered Services:

| Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)   |  |  |
|---|--|--|
| <ul style="list-style-type: none"> <li>Abortion (Except in cases of rape, incest, or when the life of the mother is endangered)</li> <li>Acupuncture</li> <li>Bariatric surgery</li> <li>Cosmetic surgery</li> <li>Dental care (Adult)</li> </ul> | <ul style="list-style-type: none"> <li>Hearing aids</li> <li>Infertility treatment (Note: Coverage is available for diagnosis and services required to correct underlying medical causes of infertility.)</li> <li>Long-Term Care (Long Term Acute Care is a covered benefit. Long Term Nursing Care/ Custodial Care is not a covered benefit.)</li> </ul> | <ul style="list-style-type: none"> <li>Non-emergency care when traveling outside the U.S.</li> <li>Private-duty nursing</li> <li>Routine eye care (Adult)</li> <li>Weight loss programs</li> </ul> |
| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)  |  |  |
| <ul style="list-style-type: none"> <li>Chiropractic care</li> </ul>   | <ul style="list-style-type: none"> <li>Routine foot care</li> </ul>  |  |

**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: Ambetter from Absolute Total Care at 1-833-270-5443 (Relay 711); South Carolina Department of Insurance, PO Box 100105, Columbia, SC 29202, Phone No. 1-803-737-6180 or 1-800-768-3467.; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); or Office of Personnel Management Multi-State Plan Program at <https://www.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 [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 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: South Carolina Department of Insurance, PO Box 100105, Columbia, SC 29202, Phone No. 1-803-737-6180 or 1-800-768-3467.

**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 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 1-833-270-5443 (Relay 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-270-5443 (Relay 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-270-5443 (Relay 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-833-270-5443 (Relay 711).

*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](#) \$3,850
- [Specialist copayment](#) \$65
- Hospital (facility) [coinsurance](#) 40%
- Other [coinsurance](#) 40%

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*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,700</b> |
|---------------------------|-----------------|

In this example, Peg would pay:

| <i>Cost Sharing</i>               |            |
|-----------------------------------|------------|
| <a href="#">Deductibles</a>       | \$0        |
| <a href="#">Copayments</a>        | \$0        |
| <a href="#">Coinsurance</a>       | \$0        |
| <i>What isn't covered</i>         |            |
| Limits or exclusions              | \$0        |
| <b>The total Peg would pay is</b> | <b>\$0</b> |

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

- The [plan's](#) overall [deductible](#) \$3,850
- [Specialist copayment](#) \$65
- 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*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$5,600</b> |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i>               |            |
|-----------------------------------|------------|
| <a href="#">Deductibles</a>       | \$0        |
| <a href="#">Copayments</a>        | \$0        |
| <a href="#">Coinsurance</a>       | \$0        |
| <i>What isn't covered</i>         |            |
| Limits or exclusions              | \$0        |
| <b>The total Joe would pay is</b> | <b>\$0</b> |

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

- The [plan's](#) overall [deductible](#) \$3,850
- [Specialist copayment](#) \$65
- Hospital (facility) [coinsurance](#) 40%
- Other [coinsurance](#) 40%

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic tests](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$2,800</b> |
|---------------------------|----------------|

In this example, Mia would pay:

| <i>Cost Sharing</i>               |            |
|-----------------------------------|------------|
| <a href="#">Deductibles</a>       | \$0        |
| <a href="#">Copayments</a>        | \$0        |
| <a href="#">Coinsurance</a>       | \$0        |
| <i>What isn't covered</i>         |            |
| Limits or exclusions              | \$0        |
| <b>The total Mia would pay is</b> | <b>\$0</b> |

Note: These numbers assume the patient received care from an IHCP [provider](#) or with IHCP [referral](#) at a non-IHCP. If you receive care from a non-IHCP [provider](#) without a [referral](#) from an IHCP your costs may be higher.





FROM



|                              |  |
|------------------------------|--|
| <b>Spanish:</b>              | Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter from Absolute Total Care, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-833-270-5443 (Relay 711).   |
| <b>Chinese:</b>              | 如果您，或是您正在協助的對象，有關於 Ambetter from Absolute Total Care, 方面的問題，您有權利免費以您的母語得到幫助和訊息。如果要與一位翻譯員講話，請撥電話 1-833-270-5443 (Relay 711)。  |
| <b>Vietnamese:</b>           | Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Absolute Total Care, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-833-270-5443 (Relay 711).   |
| <b>Korean:</b>               | 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Absolute Total Care, 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 [1-833-270-5443 (Relay 711)] 로 전화하십시오.   |
| <b>French:</b>               | Si vous-même ou une personne que vous aidez avez des questions à propos Ambetter from Absolute Total Care, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-833-270-5443 (Relay 711).   |
| <b>Tagalog:</b>              | Kung ikaw, o ang iyong tinutulongan, ay may mga katanungan tungkol sa Ambetter from Absolute Total Care, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag 1-833-270-5443 (Relay 711).   |
| <b>Russian:</b>              | В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Absolute Total Care, вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-833-270-5443 (Relay 711). |
| <b>German:</b>               | Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Absolute Total Care, hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-833-270-5443 (Relay 711) an.                                   |
| <b>Gujarati:</b>             | જે તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને, Ambetter from Absolute Total Care, વિશે કોઈ પૂછ્યું હોય તો તમને, કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે 1-833-270-5443 (Relay 711) ઉપર કોલ કરો.  |
| <b>Arabic:</b>               | إذا كان لديك أو لدى شخص تساعد أسئلة حول Ambetter from Absolute Total Care، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 1-833-270-5443 (Relay 711).  |
| <b>Portuguese:</b>           | Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Ambetter from Absolute Total Care, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-833-270-5443 (Relay 711).   |
| <b>Japanese:</b>             | Ambetter from Absolute Total Care, について何かご質問がございましたらご連絡ください。ご希望の言語によるサポートや情報を無料でご提供いたします。通訳が必要な場合は、1-833-270-5443 (Relay 711) までお電話ください。   |
| <b>Ukrainian:</b>            | В разі виникнення у вас або особи, якій ви допомагаєте, будь-яких запитань щодо програми страхування Ambetter from Absolute Total Care ви маєте право отримати безкоштовну допомогу та інформацію на своїй рідній мові. Щоб поговорити з перекладачем, зателефонуйте за номером 1-833-270-5443 (Relay 711).      |
| <b>Hindi:</b>                | आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter from Absolute Total Care, के बारे में कोई सवाल हों, तो आपको बिना किसी खर्च के अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। किसी दुभाषिये से बात करने के लिए 1-833-270-5443 (Relay 711) पर कॉल करें।  |
| <b>Mon-Khmer, Cambodian:</b> | ប្រសិនបើលោកអ្នកឬ នរណាម្នាក់ដែលអ្នកកំពុងតែជួយមានបញ្ហាអំពី Ambetter from Absolute Total Care អ្នកមានសិទ្ធិទទួលបានជំនួយ និងព័ត៌មានជាភាសាខ្មែរដោយឥតគិតថ្លៃ។ សូមទូរស័ព្ទទៅកាន់អ្នកបកប្រែភាសាខ្មែរ 1-833-270-5443 (Relay 711) ។  |

### Statement of Non-Discrimination

Ambetter from Absolute Total Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Ambetter from Absolute Total Care does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter from Absolute Total Care:

- Provides free aids and services to people with disabilities 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 services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Ambetter from Absolute Total Care at 1-833-270-5443 (Relay 711).

If you believe that Ambetter from Absolute Total Care 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: Ambetter from Absolute Total Care, ATTN: Ambetter Grievances and Appeals Department, PO Box 10341 Van Nuys CA, 91410, 1-833-270-5443 (Relay 711), Fax: 1-833-886-7956. You can file a grievance by mail or fax. If you need help filing a grievance, Ambetter from Absolute Total Care 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, 800-537-7697 (TDD).

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