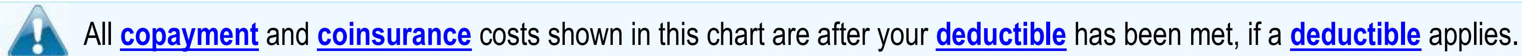
Ambetter Health Solutions Silver PPO 4500: Standard Silver Off Exchange Plan

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://ambetterhealth.com/2025-brochures.html, or call 1-833-543-3145 (TTY 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 1-833-543-3145 (TTY 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network providers: $4,500 Individual / $9,000 Family. Out-of-network providers: $9,000 Individual / $18,000 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. Preventive care services, primary care, specialist, and urgent care visits, and certain prescription drugs are covered before you meet your deductible (see additional information below).	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 https://www.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?	For network providers: $9,200 Individual / $18,400 Family. For out-of-network providers: $18,400 Individual / $36,800 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, penalties for failure to obtain preauthorization for services, 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 https://ambetterhealth.com/findadoc or call 1-833-543-3145 (TTY 711) 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.

Important Questions	Answers	Why This Matters:
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	$35 Copay / visit; deductible does not apply	60% Coinsurance	Unlimited Virtual 24/7 Care Visits received from Ambetter's designated telehealth provider covered at No Charge, providers covered in full, deductible does not apply.
	Specialist visit	$80 Copay / visit; deductible does not apply	60% Coinsurance	None
	Preventive care/screening/ immunization	No charge; deductible does not apply	60% Coinsurance; deductible does not apply	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	$50 Copay / visit; deductible does not apply for laboratory & professional services $100 Copay / visit; deductible does not apply for x-ray & diagnostic imaging 30% Coinsurance for laboratory & professional services and x-ray & diagnostic imaging at other places of service	60% Coinsurance for laboratory & professional services 60% Coinsurance for x-ray & diagnostic imaging 60% Coinsurance for laboratory & professional services and x-ray & diagnostic imaging at other places of service	Prior authorization may be required. Covered No Limit. Other places of service may include Hospital, Emergency Room, or Outpatient Facility. Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits.
	Imaging (CT/PET scans, MRIs)	30% Coinsurance	60% Coinsurance	Prior authorization may be required. Covered No Limit.

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 need drugs to treat your illness or condition More information about **prescription drug coverage** is available at **https://ambetterhealth.com/2025formulary**.	Generic drugs	Tier 1a - Preferred Generic Retail: $3 Copay / prescription; deductible does not apply Tier 1b - Generic Retail: $3 Copay / prescription; deductible does not apply	Not covered	Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail cost-sharing amount.
	Preferred brand drugs	Tier 2 - Retail: 30% Coinsurance	Not covered	Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail cost-sharing amount.
	Non-preferred brand drugs and Non-preferred generic drugs	Tier 3 - Retail: 40% Coinsurance	Not covered	
	Specialty drugs	Tier 4 - Retail: 50% Coinsurance	Not covered	Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 30 days through mail order.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% Coinsurance	60% Coinsurance	Prior authorization may be required. Covered No Limit.
	Physician/surgeon fees	30% Coinsurance	60% Coinsurance	Prior authorization may be required. Covered No Limit.
If you need immediate medical attention	Emergency room care	30% Coinsurance	30% Coinsurance	None
	Emergency medical transportation	30% Coinsurance	30% Coinsurance	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization.
	Urgent care	$35 Copay / visit; deductible does not apply	60% Coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	30% Coinsurance	60% Coinsurance	Prior authorization may be required. Covered No Limit.
	Physician/surgeon fees	30% Coinsurance	60% Coinsurance	Prior authorization may be required. Covered No Limit.

Common Medical Event	Services You May Need	What You Will Pay Network Provider (You will pay the least)	 Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit: $35 Copay / visit; deductible does not apply; Other Outpatient Services: 30% Coinsurance	60% Coinsurance	Prior authorization may be required. Covered No Limit. (Primary Care Provider (PCP) and other practitioner office visits do not require prior authorization.)
	Inpatient services	30% Coinsurance	60% Coinsurance	Prior authorization may be required. Covered No Limit.
If you are pregnant	Office visits	$35 Copay / visit; deductible does not apply	60% Coinsurance	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. Cost-sharing does not apply for preventive services, such as routine pre-natal and post-natal screenings. Depending on the type of services, coinsurance, deductible or copayment may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	30% Coinsurance	60% Coinsurance	Prior authorization may be required. Cost-sharing does not apply for preventive services. Depending on the type of services, copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery facility services	30% Coinsurance	60% Coinsurance	
If you need help recovering or have other special health needs	Home health care	30% Coinsurance	60% Coinsurance	Prior authorization may be required. Limited to 100 visits per year.
	Rehabilitation services	Outpatient: $25 Copay / visit; deductible does not apply Inpatient: 30% Coinsurance	Outpatient: 60% Coinsurance Inpatient: 60% Coinsurance	Outpatient: Prior authorization may be required. Limited to 60 combined visits per year (20 visits each for outpatient physical, speech and occupational therapy); limited to 20 visits per year for pulmonary rehabilitation. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.

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)	
				Inpatient: Prior authorization may be required. Limited to 60 days per year (includes day rehabilitation therapy services provided on an outpatient basis). Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.
	Habilitation services	Outpatient: $25 Copay / visit; deductible does not apply Inpatient: 30% Coinsurance	Outpatient: 60% Coinsurance Inpatient: 60% Coinsurance	Outpatient: Prior authorization may be required. Limited to 60 combined visits per year (20 visits each for outpatient physical, speech and occupational therapy); limited to 20 visits per year for pulmonary rehabilitation. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Limited to 60 days per year (includes day rehabilitation therapy services provided on an outpatient basis). Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.
	Skilled nursing care	30% Coinsurance	60% Coinsurance	Prior authorization may be required. Limited to 90 days per year.
	Durable medical equipment	30% Coinsurance	60% Coinsurance	Prior authorization may be required. Covered No Limit.
	Hospice services	30% Coinsurance	60% Coinsurance	Prior authorization may be required. Covered No Limit.
If your child needs dental or eye care	Children's eye exam	No charge; deductible does not apply	Covered up to $38.50; deductible does not apply	Limited to 1 visit per year. Out-of-network provider eye exam covered up to $38.50.
	Children's glasses	No charge; deductible does not apply	Covered up to $50; deductible does not apply	Limited to 1 item per year. Out-of-network provider frames or contacts covered up to $50, see schedule for lens limit.
	Children's dental check-up	Not covered	Not covered	None

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 (Unless the abortion is permitted under Indiana Code 16-34-2-1, or as required by applicable law.) • Bariatric surgery • Cosmetic surgery • Dental care (Adult)	• Dental care (Children) • Hearing aids • Infertility treatment • Long-term care	• Non-emergency care when traveling outside the U.S. • Routine eye care (Adult) • Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture (Limited to 12 visits per year) • Chiropractic care (Limited to 12 visits per year)	• Private-duty nursing (Must be provided as part of home health care; limited to 82 visits per year.)	• Routine foot care

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 Health at 1-833-543-3145 (TTY 711); Indiana Department of Insurance, 311 West Washington Street, Suite 300, Indianapolis, IN, 46204, Phone No. 1-317 232-2385 or 1-800 622-4461.; 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 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: Indiana Department of Insurance, 311 West Washington Street, Suite 300, Indianapolis, IN, 46204, Phone No. 1-317 232-2385 or 1-800 622-4461.

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 1-833-543-3145 (TTY 711).
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-543-3145 (TTY 711).
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-833-543-3145 (TTY 711).
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-543-3145 (TTY 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** **$4,500**
- **Specialist copayment** **$80**
- **Hospital (facility) coinsurance** **30%**
- **Other coinsurance** **30%**

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**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$4,500
Copayments	$800
Coinsurance	$1,200
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$6,560**

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

- **The plan's overall deductible** **$4,500**
- **Specialist copayment** **$80**
- **Hospital (facility) coinsurance** **30%**
- **Other coinsurance** **30%**

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:

Cost Sharing	
Deductibles	$3,900
Copayments	$700
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$4,620**

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

- **The plan's overall deductible** **$4,500**
- **Specialist copayment** **$80**
- **Hospital (facility) coinsurance** **30%**
- **Other coinsurance** **30%**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic tests *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$2,000
Copayments	$500
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,500**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.

ambetter HEALTH

English	If you, or someone you're helping, have questions about any of the Ambetter Health offerings, and are not proficient in English, you have the right to get help and information in your language at no cost and in a timely manner. If you, or someone you're helping, have an auditory and/or visual condition that impedes communication, you have the right to receive auxiliary aids and services at no cost and in a timely manner. To receive translation or auxiliary services, please contact Member Services for your specific Health Plan by electronic mail or by phone by referencing the Health Plan Contact Information page below.
Spanish	Si usted o alguien a quien ayuda tiene preguntas sobre cualquiera de las ofertas de Ambetter Health y no domina el inglés, tiene derecho a recibir ayuda e información en su idioma sin costo y de manera oportuna. Si usted o alguien a quien ayuda tiene una condición auditiva o visual que impide la comunicación, tiene derecho a recibir ayudas y servicios auxiliares sin costo y de manera oportuna. Para recibir servicios de traducción o auxiliares, comuníquese con Servicios para Miembros de su plan de salud específico por correo electrónico o por teléfono. Consulte la página de información de contacto del plan de salud que figura más adelante.
Chinese	若您或您協助的某人對 Ambetter Health 提供的任何產品有疑問，且不熟悉英文，您有權免費以您的語言及時取得協助和資訊。若您或您協助的某人難以用聽覺和/或視覺溝通，您有權免費及時取得輔助工具和服務。若要取得翻譯或輔助服務，請參考以下的健康計畫聯絡資訊頁面，以電子郵件或電話聯絡特定健康計畫的保戶服務部。
Vietnamese	Nếu quý vị hoặc người đang được quý vị giúp đỡ có thắc mắc về bất kỳ gói phúc lợi nào của Ambetter Health và không thông thạo Anh ngữ, quý vị có quyền nhận trợ giúp và thông tin bằng ngôn ngữ của mình một cách kịp thời và hoàn toàn miễn phí. Nếu quý vị hoặc người đang được quý vị giúp đỡ có vấn đề về thính lực và/hoặc thị lực khiến việc giao tiếp khó khăn, quý vị có quyền nhận dịch vụ và thiết bị phụ trợ một cách kịp thời và hoàn toàn miễn phí. Để nhận dịch vụ dịch thuật hoặc dịch vụ phụ trợ, vui lòng liên hệ với bộ phận Dịch Vụ Hội Viên của Chương Trình Bảo Hiểm Y Tế cụ thể của quý vị qua thư điện tử hoặc qua điện thoại bằng cách tham chiếu trang Thông Tin Liên Hệ của Chương Trình Bảo Hiểm Y Tế dưới đây.
German	Wenn Sie oder eine Person, der Sie helfen, Fragen zu den Ambetter Health-Angeboten haben, jedoch kein flüssiges Englisch sprechen, sind Sie berechtigt, kostenfrei und zeitnah Hilfe und Informationen in Ihrer Sprache zu erhalten. Wenn Sie oder eine Person, der Sie helfen, an einer Hör- und/oder Sehbehinderung leiden, die die Kommunikation beeinträchtigt, sind Sie berechtigt, kostenfrei und zeitnah Hilfsmittel und Hilfsdienste zu erhalten. Um Übersetzungen oder Hilfsdienste zu erhalten, wenden Sie sich an unsere Services für Mitglieder, um Ihren individuellen Gesundheitsplan telefonisch oder per E-Mail anzufordern. Die entsprechenden Kontaktdaten finden Sie auf der folgenden Webseite mit den Kontaktdaten zum Gesundheitsplan.
Korean	귀하 또는 귀하에게 도움을 받는 사람이 Ambetter Health 서비스에 대해 질문이 있고 영어에 능숙하지 않은 경우, 귀하는 무료로 적시에 귀하가 사용하는 언어로 도움과 정보를 받을 권리가 있습니다. 귀하 또는 귀하에게 도움을 받는 사람의 청각 및/또는 시각 장애로 인해 의사소통이 원활하지 않은 경우, 귀하는 무료로 적시에 보조 지원 및 서비스를 받을 권리가 있습니다. 번역 또는 보조 서비스를 받으려면 아래의 건강 플랜 연락처 정보 페이지를 참조하여 전자 메일 또는 전화로 특정 건강 플랜의 가입자 서비스부에 문의해 주십시오.

ambetter HEALTH

Arabic	إذا كان لديك أو لدى شخص تساعده أسئلة حول أي من عروض Ambetter Health ولست متقنًا للغة الإنجليزية، فلديك الحق في الحصول على المساعدة والمعلومات بلغتك دون تكلفة عليك وفي الوقت المناسب. إذا كنت أنت أو شخص تساعده تعاني من حالة سمعية و/أو بصرية تحول دون التواصل، فلديك الحق في الحصول على معينات سمع وخدمات مساعدة دون تكلفة عليك وفي الوقت المناسب. للحصول على خدمات الترجمة أو الخدمات المساعدة، يرجى التواصل مع خدمات الأعضاء الخاصة بخطتك الصحية عن طريق البريد الإلكتروني أو عبر الهاتف من خلال الرجوع إلى صفحة معلومات الاتصال بالخطة الصحية أدناه.
Serbo-Croatian	Ako vi ili neko kome pomažete imate pitanja o bilo kojoj od ponuda od Ambetter Health, a ne govorite dobro engleski, imate pravo da besplatno i pravovremeno dobijete pomoć i informacije na svom jeziku. Ako vi ili neko kome pomažete imate problema sa sluhom i/ili vidom što ometa komunikaciju, imate pravo da besplatno i pravovremeno dobijete dodatna pomagala i usluge. Da biste dobili prevod ili dodatne usluge, kontaktirajte Službu za članove za vaš određeni zdravstveni plan putem elektronske pošte ili telefonom pozivajući se na stranicu sa kontakt informacijama zdravstvenog plana u nastavku.
French	Si vous, ou une personne que vous aidez, avez des questions sur l'une des offres d'Ambetter Health et que vous ne maîtrisez pas l'anglais, vous avez le droit d'obtenir de l'aide et des informations dans votre langue, gratuitement et dans les meilleurs délais. Si vous, ou une personne que vous aidez, souffrez d'un trouble auditif et/ou visuel qui entrave la communication, vous avez le droit de bénéficier d'aides et de services auxiliaires gratuitement et dans les meilleurs délais. Pour bénéficier de services de traduction ou de services auxiliaires, veuillez contacter le service adhérents de votre régime d'assurance maladie par courrier électronique ou par téléphone en vous référant à la page des coordonnées du régime d'assurance maladie ci-dessous.
Pennsylvania Dutch	Wann du, odder epper der du helfscht, hen Frooge iwwer die Ambetter Health Offerings, un sin net gut in Englisch, du hoscht die Recht um Helfe un Information zu griege in die Schprooch mitaus Koscht un in en zeitliche Manner. Wann du, odder epper der du helfscht, hen en Auditory un/odder Sehlich Condition die schtoppt Communication, du hoscht die Recht um Auxiliary Aids un Services zu griege mitaus Koscht un in en zeitliche Manner. Um Iwwersetzung odder Auxiliary Services zu griege, sei so gut un contacte Member Services fer dei abbaddiche Health Plan bei Electronic Mail odder bei Phone bei noochgucke die Health Plan Contact Information Blatt donunner.
Burmese	သင် သို့မဟုတ် သင်ကူညီပေးနေသည့်တစ်စုံတစ်ဦးတွင် Ambetter Health က စီစဉ်ပေးလျက်ရှိသည့်အရာတစ်ခုခုအကြောင်း မေးမြန်းလိုသည်များရှိပြီး အင်္ဂလိပ်ဘာသာစကားကို မကျွမ်းကျင်ပါက သင်သည် အကူအညီနှင့် အချက်အလက်များကို အခကြေးငွေမကုန်ကျဘဲ သင့်ဘာသာစကားဖြင့် အချိန်မီ ရယူပိုင်ခွင့်ရှိပါသည်။ သင် သို့မဟုတ် သင်ကူညီနေသူတစ်စုံတစ်ဦးတွင် ပြောဆိုဆက်သွယ်မှုကို အဟန့်အတားဖြစ်စေသည့် အကြားအာရုံ နှင့်/သို့မဟုတ် အမြင်အာရုံဆိုင်ရာ အခြေအနေရှိပါက သင်သည် အကူကိရိယာများနှင့် ဝန်ဆောင်မှုများကို အခကြေးငွေမကုန်ကျဘဲ အချိန်မီ ရယူပိုင်ခွင့်ရှိပါသည်။ ဘာသာပြန် သို့မဟုတ် အကူဝန်ဆောင်မှုများကို ရယူရန်၊ အောက်ရှိ ကျန်းမာရေးအစီအစဉ်၏ ဆက်သွယ်ရန်အချက်အလက် စာမျက်နှာကို ကိုးကားခြင်းဖြင့် သင်၏ သီးခြား ကျန်းမာရေးအစီအစဉ်အတွက် အဖွဲ့ဝင်ဝန်ဆောင်မှုများသို့ အီလက်ထရောနစ်မေးလ်ဖြင့်ဖြစ်စေ၊ ဖုန်းဖြင့်ဖြစ်စေ ဆက်သွယ်ပါ။

ambetter HEALTH

Gujarati	જો તમે અથવા તમે જેને મદદ કરી રહ્યા છો તે વ્યક્તિને કોઈપણ Ambetter Health ઓફરિંગ વિશે પ્રશ્નો હોય અને અંગ્રેજીમાં નિપુણતા ન હોય, તો તમને તમારી ભાષામાં વિના મૂલ્યે અને સમયસર મદદ અને માહિતી મેળવવાનો અધિકાર છે. જો તમે અથવા તમે જેને મદદ કરી રહ્યા છો તે વ્યક્તિ, શ્રાવ્ય અને/અથવા દૃશ્ય સ્થિતિ ધરાવતા હોય જે સંદેશાવ્યવહારને અવરોધે છે, તો તમને સહાયક સહાય અને સેવાઓ વિના મૂલ્યે અને સમયસર પ્રાપ્ત કરવાનો અધિકાર છે. અનુવાદ અથવા સહાયક સેવાઓ પ્રાપ્ત કરવા માટે, કૃપા કરીને તમારા વિશિષ્ટ આરોગ્ય પ્લાન માટેની સભ્ય સેવાઓનો ઇલેક્ટ્રોનિક મેઇલ દ્વારા અથવા નીચે આપેલા આરોગ્ય પ્લાન સંપર્ક માહિતી પૃષ્ઠનો સંદર્ભ લઈને ફોન દ્વારા સંપર્ક કરો.
Russian	Если у вас или человека, которому вы помогаете, есть вопросы о каком-либо предложении Ambetter Health и вы не владеете английским языком, у вас есть право получить бесплатную и своевременную помощь и информацию на вашем языке. Если у вас или человека, которому вы помогаете, есть нарушения слуха и/или зрения, мешающие коммуникации, вы имеете право на бесплатное и своевременное получение вспомогательных средств и услуг. Чтобы получить услуги перевода или вспомогательные услуги, обратитесь в отдел обслуживания участников конкретного плана медицинского страхования по электронной почте или по телефону, воспользовавшись информацией на странице с контактными данными плана медицинского страхования ниже.
Choctaw	Pokolh chi hattak, micha pisa hattak yakni, imahlbokma li kash chi shpisa akocha chi illi Ambetter Health o̱fings, hokmi micha pisa ayyokma yvt micha biskakcha hattak, li chi hattak chi tok o̱pali, micha tukmvt li chahta ahofa chash hattak, micha isht ikbi chokma mvmchi hokma micha yvt ayyokma chokma li kash chi hóchifo, micha akocha mvmchi chokma chi micha yakni toklo chahta ahofa, micha kash chi yvt. Chishno kiyokmat kanah kiya ish apíla ka̱, ishit haklo hicha/cho ishit pisa ayína ka̱, isht ataklama átokósh anno̱pa ik akostini̱choh okma̱ ná isht apíla ýomika̱ ish íshi áhi̱na kat chim áyalhpísah, ná ahíka iksho ikmat chikkósi atahlá hi̱lah. Maashatinaa anumpuliha hattak pisa ayyokvsat, micha tukmvt hattak ili hattak chokma falusaat ahofa, hokmi biskakcha hattak micha tukmvt hattak ili tukmvt ahofa, falusaat okchifo pisa, toklo paali tukmvt ahofa yakni.
Tagalog	Kung ikaw o ang isang tao na tinutulungan mo, ay may mga tanong tungkol sa alinman sa mga ino-offer ng Ambetter Health, at hindi mahusay sa Ingles, may karapatan kang makakuha ng libre at nasa oras na tulong at impormasyon nang nasa iyong wika. Kung ikaw o ang isang tao na tinutulungan mo, ay may kondisyon sa pandinig at/o paningin na nakakahadlang sa komunikasyon, may karapatan kang tumanggap ng libre at nasa oras na mga karagdagang tulong at serbisyo. Para makatanggap ng mga serbisyo para sa pagsasalin-wika o karagdagang serbisyo, mangyaring makipag-ugnayan sa Mga Serbisyo sa Miyembro para sa iyong partikular na Planong Pangkalusugan sa pamamagitan ng elektronikong mail o telepono sa pamamagitan ng pagsangguni sa page ng Impormasyon sa Pakikipag-ugnayan ng Planong Pangkalusugan na nasa ibaba.
Amharic	እርስዎ፣ ወይም እርስዎ እየረዱት ያለ ሰው፣ ስለ ማንኛውም የAmbetter Health አቅርቦቶች ጥያቄዎች ካላችሁ፣ እና በእንግሊዘኛ ማውራት የሚያስቸግራችሁ ከሆነ፣ በቋንቋዎ ያለ ምንም ወጪ እና በጊዜው እርዳታ እና መረጃ የማግኘት መብት አላችሁ። እርስዎ፣ ወይም እርስዎ እየረዱት ያለ ሰው፣ ለመግባባት እንቅፋት የሚፈጥር የመስማት እና/ወይም የእይታ ችግር ካላችሁ፣ አጋዥ እርዳታዎችን እና አገልግሎቶችን ያለ ምንም ወጪ እና በጊዜው የማግኘት መብት አላችሁ። የትርጉም ወይም አጋዥ አገልግሎቶችን ለማግኘት፣ እባክዎን ለተለየ የጤና እቅድዎ የአባላት አገልግሎቶችን በኤሌክትሮኒካዊ መልእክት ወይም በስልክ ከዚህ በታች ያለውን የጤና እቅድ የእውቂያ መረጃን በመጥቀስ ያነጋግሩ።

ambetter HEALTH

Hindi	यदि आपको, या आप जिनकी मदद कर रहे हैं, उनको Ambetter Health के किसी भी ऑफर के बारे में कोई सवाल पूछना है, और आप या वे अंग्रेजी को पूरी तरह से समझ नहीं पाते हैं, तो आपको बिना किसी शुल्क के और सही समय पर अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। यदि आपको, या आप जिनकी मदद कर रहे हैं, उनको सुनने और/या देखने में कोई ऐसी समस्या है, जिससे संचार में बाधा पड़ती है, तो आपको बिना किसी शुल्क के और सही समय पर संबंधित सहायक से मदद और सेवाएँ प्राप्त करने का अधिकार है। अनुवाद या संबंधित सहायक से सेवाएँ प्राप्त करने के लिए, कृपया नीचे दिए गए स्वास्थ्य योजना संपर्क सूचना पेज की sssरेफरेंस देते हुए, इलेक्ट्रॉनिक मेल या फोन द्वारा अपनी विशेष स्वास्थ्य योजना के लिए सदस्य सेवाओं से संपर्क करें।
Cushite	Yoo isin yookiin namni isin gargaaraa jirtan, waa'ee dhiyeessii Ambetter Health gaaffii qabaattan, akkasumas dandeettii afaan Ingiliffaa hin qabdan ta'e, gargaarsaa fi odeeffannoo afaan keessaniin baasii tokko malee argachuuf mirga qabdu. Yoo isin yookiin namni isin gargaaraa jirtan, rakkoo dhageettii fi/yookiin agartuu waliin dubbiif hin mijanne qabaattan, gargaarsaa fi tajaajilawwan gargaaraa baasii tokko malee argachuuf mirga qabdu. Tajaajila hiikkaa afaanii yookiin gargaaraa argachuuf, maaloo Tajaajiloota Miseensaa (Member Services) Karoora Fayyaa addaa keessaniif poostaa elektiroonikii yookiin bilbilaan fuula Odeeffannoo Quunnamtii Karoora Fayyaa armaan gadii qunnamaa.
French Creole	Si oumenm, oswa yon moun w ap ede, gen kesyon sou youn nan òf Ambetter Health yo epi ou pa pale anglè, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis epi alè. Si oumenm oswa yon moun w ap ede, gen pwoblèm pou tande ak/oswa vizyon ki anpeche kominikasyon, ou gen dwa pou resevwa èd ak sèvis oksilyè gratis epi alè. Pou resevwa sèvis tradiksyon oswa oksilyè, tanpri kontakte Sèvis Manm plan sante w la pa imèl oswa pa telefòn pandan w ap sèvi avèk paj enfòmasyon kontak plan sante ki anba a.
Japanese	あなたやあなたがサポートしている誰かが、Ambetter Health が提供するサービスについて質問することを希望していて、英語が堪能でない場合、ご自分の言語で無料かつタイムリーにサポートや情報を得る権利があります。あなたやあなたがサポートしている誰かが、コミュニケーションに支障がある聴覚障害や視覚障害をお持ちの場合、無料かつタイムリーに補助的な支援手段及びサービスを受ける権利があります。翻訳または補助的なサービスを受けるには、以下のヘルスプラン連絡先情報ページを参照して、メールまたは電話で特定のヘルスプランのメンバーサービスにお問い合わせください。
Italian	Se lei, o qualcuno che sta aiutando, ha domande su una qualsiasi delle offerte di Ambetter Health, e non parla fluentemente inglese, ha il diritto di ottenere assistenza e informazioni nella sua lingua gratuitamente e in tempi rapidi. Se lei, o qualcuno che sta aiutando, ha una condizione uditiva e/o visiva che impedisce la comunicazione, ha il diritto di ricevere sostegni e servizi ausiliari gratuitamente e in tempi rapidi. Per ricevere i servizi di traduzione o ausiiari, contatti i Servizi per i membri del suo Piano sanitario specifico tramite posta elettronica o telefono, facendo riferimento alla pagina delle Informazioni di contatto del piano sanitario indicata di seguito.

ambetter HEALTH

Panjabi	ਜੇ ਤੁਹਾਡੇ, ਜਾਂ ਤੁਹਾਡੀ ਸਹਾਇਤਾ ਕਰ ਰਹੇ ਕਿਸੇ ਵੀ ਵਿਅਕਤੀ ਦੇ Ambetter Health ਦੀਆਂ ਪੇਸ਼ਕਸ਼ਾਂ ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹਨ, ਅਤੇ ਤੁਸੀਂ ਅੰਗਰੇਜ਼ੀ ਵਿੱਚ ਨਿਪੁੰਨ ਨਹੀਂ ਹੋ, ਤਾਂ ਤੁਹਾਨੂੰ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਬਿਨਾਂ ਕਿਸੇ ਲਾਗਤ ਦੇ ਅਤੇ ਸਮੇਂ ਸਿਰ ਸਹਾਇਤਾ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਜੇ ਤੁਹਾਨੂੰ, ਜਾਂ ਤੁਹਾਡੀ ਸਹਾਇਤਾ ਕਰ ਰਹੇ ਕਿਸੇ ਵੀ ਵਿਅਕਤੀ ਨੂੰ ਸੁਣਨ ਅਤੇ/ਜਾਂ ਨਜ਼ਰ ਸੰਬੰਧੀ ਕੋਈ ਸਮੱਸਿਆ ਹੈ ਜਿਸ ਕਾਰਨ ਸੰਚਾਰ ਵਿੱਚ ਰੁਕਾਵਟ ਪੈਂਦੀ ਹੋਵੇ, ਤਾਂ ਤੁਹਾਨੂੰ ਬਿਨਾਂ ਕਿਸੇ ਲਾਗਤ ਅਤੇ ਸਮੇਂ ਸਿਰ ਸਹਾਇਕ ਉਪਕਰਨ ਅਤੇ ਸੇਵਾਵਾਂ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਅਨੁਵਾਦ ਜਾਂ ਸਹਾਇਕ ਉਪਕਰਨ ਸੰਬੰਧੀ ਸੇਵਾਵਾਂ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ, ਕਿਰਪਾ ਕਰਕੇ ਹੇਠਾਂ ਦਿੱਤੇ ਸਿਹਤ ਪਲਾਨ ਦੇ ਸੰਪਰਕ ਜਾਣਕਾਰੀ ਵਾਲੇ ਪੰਨੇ 'ਤੇ ਜਾ ਕੇ ਇਲੈਕਟ੍ਰਾਨਿਕ ਮੇਲ ਰਾਹੀਂ ਜਾਂ ਫ਼ੋਨ ਰਾਹੀਂ ਤੁਹਾਡੇ ਵਿਸ਼ੇਸ਼ ਸਿਹਤ ਪਲਾਨ ਲਈ ਮੈਂਬਰ ਸੇਵਾਵਾਂ ਨਾਲ ਸੰਪਰਕ ਕਰੋ।
Portuguese	Se tiver dúvidas sobre as ofertas da Ambetter Health (ou se alguém que está a ajudar as tiver) e não for proficiente em inglês, tem o direito de obter ajuda e informações no respetivo idioma sem custos e de modo oportuno. Se tiver problemas auditivos e/ou visuais que impeçam a comunicação (ou se alguém que está a ajudar os tiver), tem o direito de receber apoio e serviços auxiliares sem custos e de modo oportuno. Para receber serviços de tradução ou de apoio auxiliar, contacte os Serviços para Membros do seu Plano de Saúde específico por e-mail ou por telefone. Consulte os Dados de Contacto do Plano de Saúde na página abaixo.
Persian	اگر شما یا کسی که به او کمک می‌کنید، سوالی درباره هر یک از خدمات Ambetter Health دارید و به انگلیسی تسلط کافی ندارید، این حق را دارید که به‌صورت رایگان و به‌موقع، کمک و اطلاعات را به زبان خودتان دریافت کنید. اگر شما یا کسی که به او کمک می‌کنید، مشکل شنوایی و/یا بینایی دارید که مانع ارتباط می‌شود، این حق را دارید که به‌صورت رایگان و به‌موقع، خدمات و کمک‌های جانبی مربوطه را دریافت کنید. برای دریافت ترجمه یا خدمات جانبی، لطفاً بر اساس اطلاعات درج‌شده در صفحه «اطلاعات تماس طرح سلامت» در زیر، از طریق ایمیل یا تلفن با بخش اعضای طرح سلامت خود تماس بگیرید.
Ukrainian	Якщо у вас або в людини, якій ви допомагаєте, є запитання про якусь із пропозицій Ambetter Health і ви не володієте англійською мовою, ви маєте право отримати безкоштовну і своєчасну допомогу й інформацію вашою мовою. Якщо у вас або в людини, якій ви допомагаєте, є порушення слуху і/або зору, що перешкоджають спілкуванню, ви маєте право на безкоштовне та своєчасне отримання допоміжних засобів і послуг. Щоб отримати переклад або допоміжні послуги, зв'яжіться з відділом обслуговування учасників конкретного плану медичного страхування електронною поштою або телефоном. Контактну інформацію наведено на відповідній сторінці плану медичного страхування нижче.
Dutch	Als u, of iemand die u helpt, vragen heeft over een van de Ambetter Health-aanbiedingen maar geen Engels spreekt, heeft u het recht om op tijd en gratis informatie te krijgen in uw eigen taal. Als u, of iemand die u helpt, problemen heeft met horen of zien waardoor er problemen zijn met communiceren, heeft u het recht om gratis en op tijd extra hulp en diensten te ontvangen. Als u een vertaling of extra diensten nodig heeft, kunt u per e-mail of per telefoon contact opnemen met de Klantenservice van uw specifieke ziektekostenverzekering via de onderstaande pagina met contactgegevens van die ziektekostenverzekering.

Romanian	Dacă dvs. sau o persoană pe care o ajutați aveți întrebări cu privire la oricare dintre ofertele Ambetter Health și nu sunteți cunoscător al limbii engleze, puteți obține ajutor și informații în limba dvs., în timp util și fără niciun cost. Dacă dumneavoastră sau o persoană pe care o ajutați suferiți de o afecțiune auditivă și/sau vizuală care vă împiedică să comunicați, aveți dreptul de a primi asistență și alte servicii auxiliare în timp util și fără niciun cost. Pentru a beneficia de servicii de traducere sau de alte servicii de auxiliare, vă rugăm să contactați Serviciile pentru membri, pentru planul dumneavoastră specific de sănătate, prin e-mail sau telefonic, accesând pagina de informații de contact a planului de sănătate de mai jos.
Mon-Khmer, Cambodian	ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលអ្នកកំពុងជួយ មានសំណួរអំពីការផ្តល់ជូនរបស់ Ambetter Health ណាមួយ និងមិនមានជំនាញភាសាអង់គ្លេស អ្នកមានសិទ្ធិទទួលបានជំនួយ និងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ និងទាន់ពេលវេលា។ ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលអ្នកកំពុងជួយ ឬមានបញ្ហាត្រចៀក និង/ឬភ្នែក ដែលបង្កជាឧបសគ្គដល់ការប្រាស្រ័យទាក់ទង អ្នកមានសិទ្ធិទទួលបានជំនួយ និងសេវាកម្មជំនួយដោយឥតគិតថ្លៃ និងទាន់ពេលវេលា។ ដើម្បីទទួលបានការបកប្រែ ឬសេវាកម្មជំនួយ សូមទាក់ទងផ្នែកសេវាបម្រើសមាជិកសម្រាប់គម្រោងសុខភាពជាក់លាក់របស់អ្នកតាមរយៈសំបុត្រ ឬតាមទូរសព្ទដោយយោងតាមទំព័រព័ត៌មានទំនាក់ទំនងគម្រោងសុខភាពខាងក្រោម។

AMB24-AHS-C-00084

Ambetter Health is the brand name used for products and services provided by one or more of the wholly owned subsidiaries of Centene Corporation, who are issuers in the states indicated at AmbetterHealth.com. Health benefits and health insurance plans contain exclusions and limitations. This is a solicitation for insurance © Copyright 2024 Centene Corporation, centene.com. All rights reserved. If you, or someone you're helping, have questions about any of the Ambetter Health offerings, and are not proficient in English, you have the right to get help and information in your language at no cost and in a timely manner. If you, or someone you're helping, have an auditory and/or visual condition that impedes communication, you have the right to receive auxiliary aids and services at no cost and in a timely manner. To receive translation or auxiliary services, please contact the Member Services for your specific Health Plan by electronic mail or by phone by referencing the Health Plan Contact Information located at the state-specific link on AmbetterHealth.com. For more information on your right to receive an Ambetter Health Plan free of discrimination, or your right to receive language, auditory and/or visual assistance services, please visit AmbetterHealth.com and scroll to the bottom of the page.

We are Just a Phone Call Away

GEORGIA
Plan Type: EPO
URL: AmbetterHealth.com
Member Services Phone #: 1-833-543-3145 (TTY 711)
Grievance Procedure Email: ambetter_centralized_grievances_appeals@centene.com
Grievance Procedure Phone #: 1-833-543-3145 (TTY 711)
Underwriter: Peach State Health Plan
Copyright: Ambetter Health is underwritten by Peach State Health Plan. ©2025 Peach State Health Plan, AmbetterHealth.com.

INDIANA
Plan Type: EPO and PPO
URL: AmbetterHealth.com
Member Services Phone #: 1-833-543-3145 (TTY 711)
Grievance Procedure Email: ambetter_centralized_grievances_appeals@centene.com
Grievance Procedure Phone #: 1-833-543-3145 (TTY 711)
Underwriter: Celtic Insurance Company
Copyright: Ambetter Health is underwritten by Celtic Insurance Company. ©2025 Celtic Insurance Company, AmbetterHealth.com.

MISSISSIPPI
Plan Type: EPO
URL: AmbetterHealth.com
Member Services Phone #: 1-833-543-3145 (TTY 711)
Grievance Procedure Email: ambetter_centralized_grievances_appeals@centene.com
Grievance Procedure Phone #: 1-833-543-3145 (TTY 711)
Underwriter: Celtic Insurance Company
Copyright: Ambetter Health is underwritten by Celtic Insurance Company. ©2025 Celtic Insurance Company, AmbetterHealth.com.

MISSOURI
Plan Type: EPO and PPO
URL: AmbetterHealth.com
Member Services Phone #: 1-833-543-3145 (TTY 711)
Grievance Procedure Email: ambetter_centralized_grievances_appeals@centene.com
Grievance Procedure Phone #: 1-833-543-3145 (TTY 711)
Underwriter: Bankers Reserve Life Insurance Co.
Copyright: Ambetter Health is underwritten by Bankers Reserve Life Insurance Co. ©2025 Bankers Reserve Life Insurance Co., AmbetterHealth.com.

OHIO
Plan Type: HMO
URL: AmbetterHealth.com
Member Services Phone #: 1-833-543-3145 (TTY 711)
Grievance Procedure Email: ambetter_centralized_grievances_appeals@centene.com
Grievance Procedure Phone #: 1-833-543-3145 (TTY 711)
Underwriter: Buckeye Health Plan Community Solutions, Inc.
Copyright: Ambetter Health is underwritten by Buckeye Health Plan Community Solutions, Inc. ©2025 Buckeye Health Plan Community Solutions, Inc., AmbetterHealth.com.

SOUTH CAROLINA
Plan Type: EPO
URL: AmbetterHealth.com
Member Services Phone #: 1-833-543-3145 (TTY 711)
Grievance Procedure Email: ambetter_centralized_grievances_appeals@centene.com
Grievance Procedure Phone #: 1-833-543-3145 (TTY 711)
Underwriter: Celtic Insurance Company
Copyright: Ambetter Health is underwritten by Celtic Insurance Company. ©2025 Celtic Insurance Company, AmbetterHealth.com.

AMB24-AHS-C-00084