



2022 Product Training

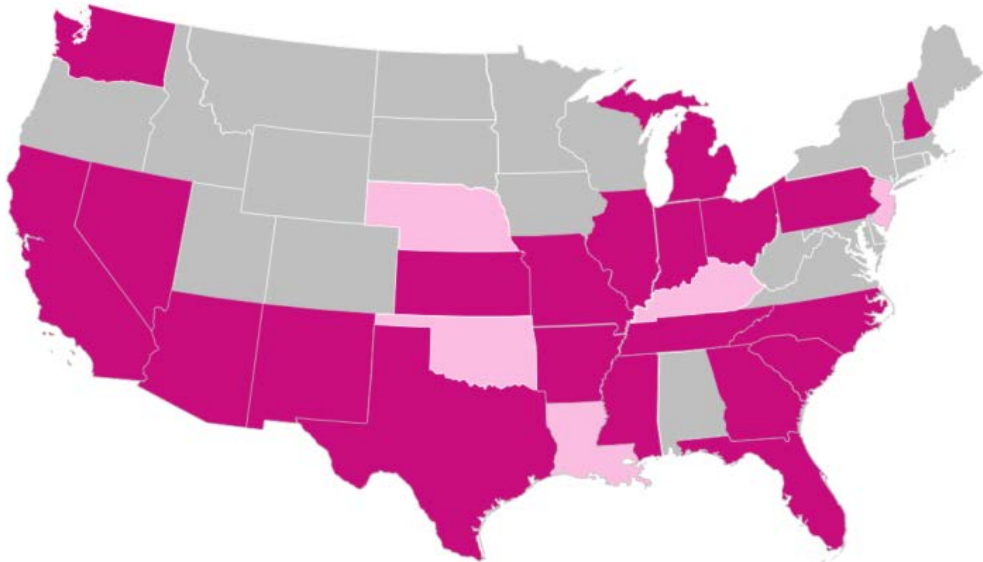
Ambetter Big Picture



Est. 2013

Ambetter is available in
26 states across the country

Ambetter is offered by
Centene Corporation and
Ambetter of Tennessee



Centene is a
Fortune 25 company
with over
30 years
in the managed care industry

~2MM
members

#1 carrier
nationally

1 in 6
ACA shoppers choose Ambetter

Ambetter is
**certified as a
Qualified
Health Plan
issuer**
on the Health Insurance
Marketplace

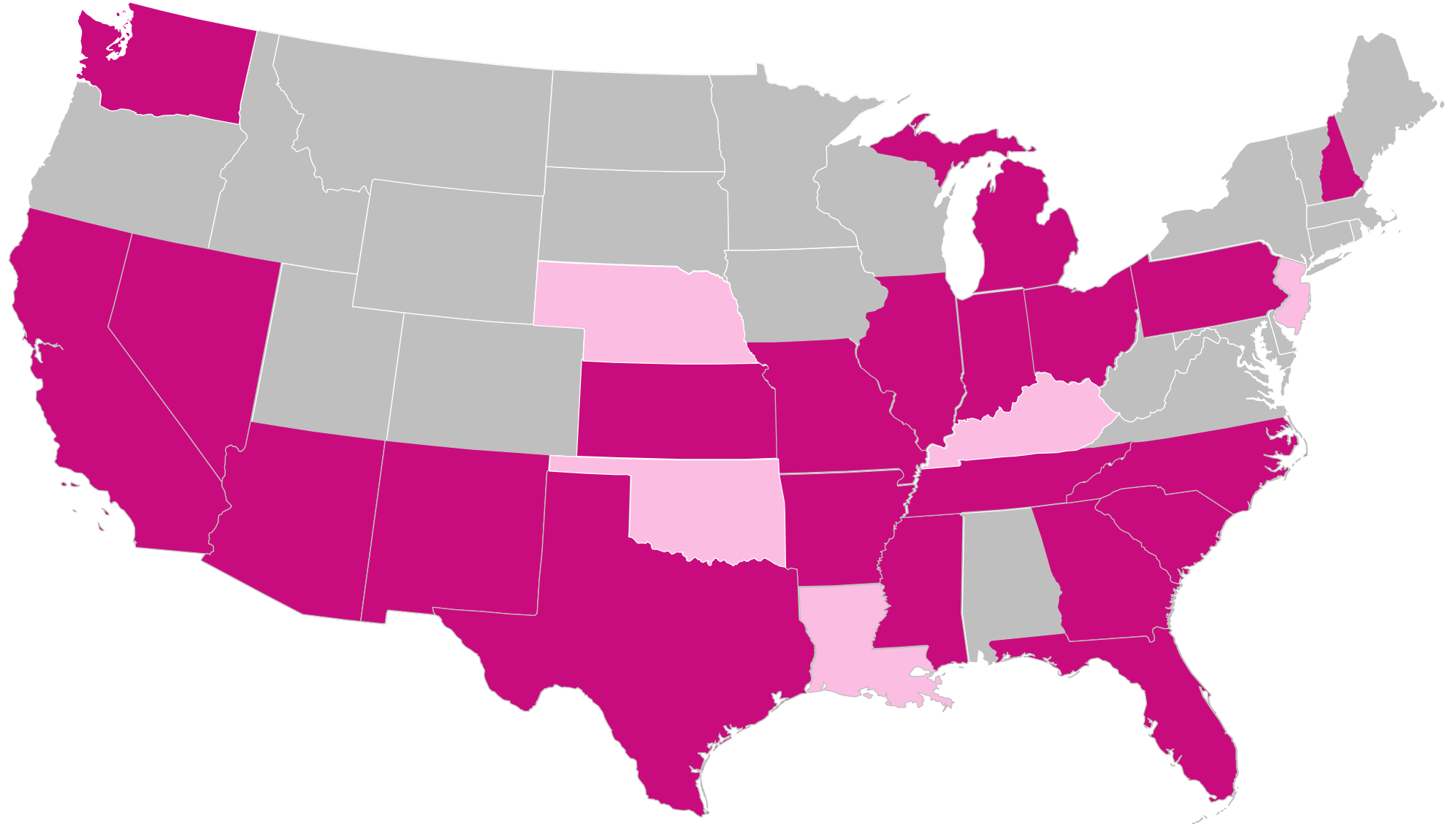
Plans are designed to deliver
**high-quality,
locally-based
healthcare**
to members



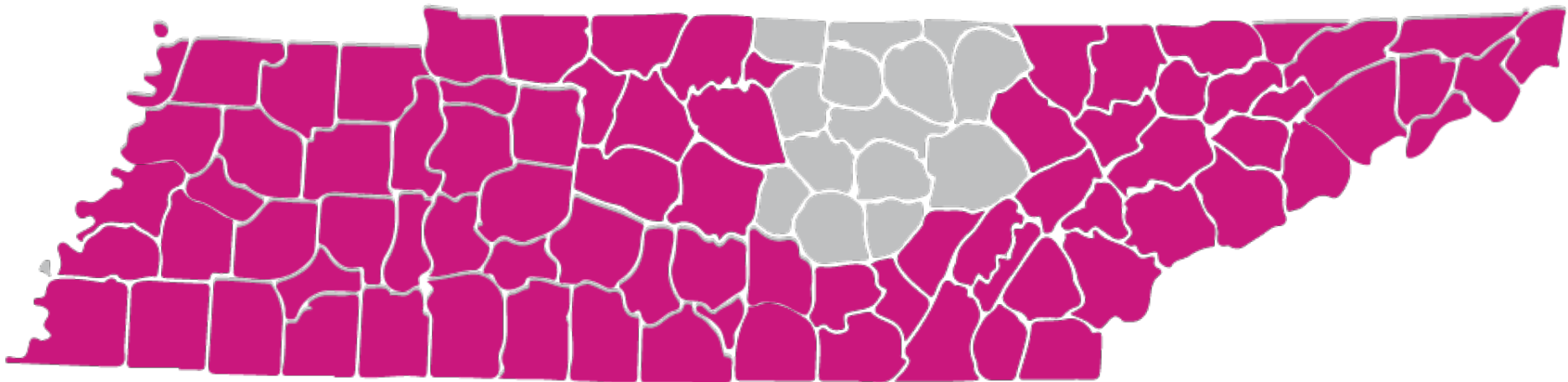
2022 Big Picture

- Open enrollment extended – ends on January 15th 2022
- Increased tax credits from the American Recovery Act continue through 2022
- Over 600k Ambetter signups during the SEP
- Virtual care has become more important than ever
- Expanding into five new states





Coverage Area



2022 County Coverage

Anderson	Claiborne	Gibson	Hawkins	Lake	McMinn	Rhea	Sumner
Bedford	Cocke	Giles	Haywood	Lauderdale	McNairy	Roane	Tipton
Benton	Coffee	Grainger	Henderson	Lawrence	Meigs	Robertson	Trousdale
Bledsoe	Crockett	Greene	Henry	Lewis	Monroe	Rutherford	Unicoi
Blount	Davidson	Grundy	Hickman	Lincoln	Montgomery	Scott	Union
Bradley	Decatur	Hamblen	Houston	Loudon	Moore	Sequatchie	Washington
Campbell	Dickson	Hamilton	Humphreys	Madison	Morgan	Sevier	Wayne
Carroll	Dyer	Hancock	Jefferson	Marion	Obion	Shelby	Weakley
Carter	Fayette	Hardeman	Johnson	Marshall	Perry	Stewart	Williamson
Cheatham	Franklin	Hardin	Knox	Maury	Polk	Sullivan	Wilson
Chester							



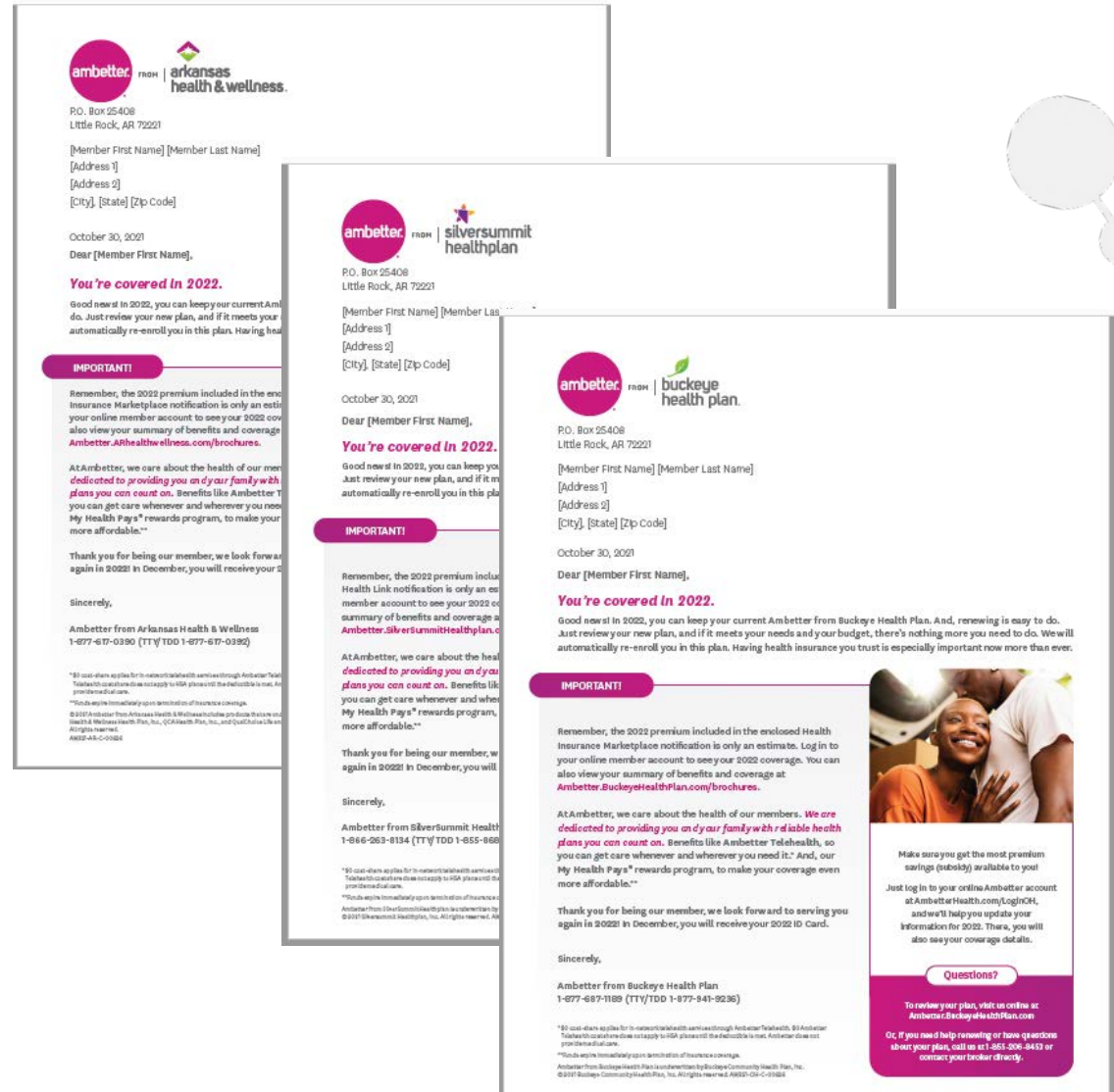
2022 Featured Plans

Renewals

Auto-renewals:

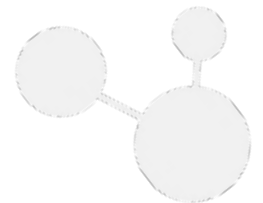
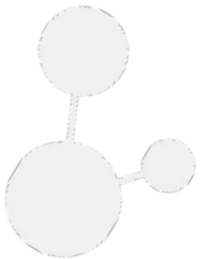
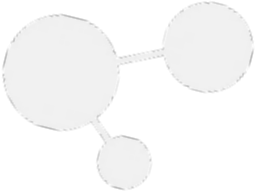
- Members who want to stay on their plan
 - No life changes to report
 - No income changes to report
 - Keep paying premium
- Renewal letters will be mailed on October 30, 2021

If members have life/income changes, they can edit from their Member Portal account!



All Ambetter Plans Include

- Comprehensive major medical coverage
- My Health Pays and Rewards
- Medical management programs
- Ambetter Telehealth \$0 co-pay (except on HSA plans)*
- No exclusions for pre-existing conditions



2022 Portfolio

Product I Medical EHB

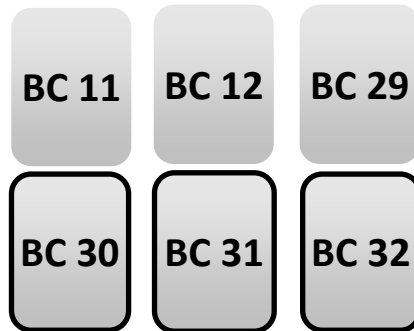
Product II Medical EHB Plus Adult Vision And Adult Dental



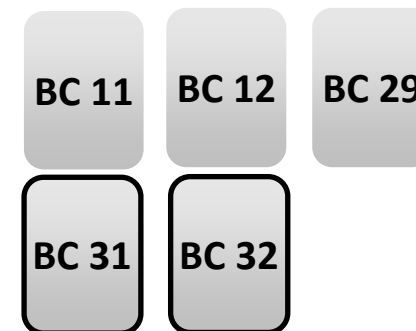
Secure Care
(Gold)



Balanced Care
(Silver)



Essential Care
(Bronze)



* Bold outline denotes new plan for state

Balanced Care 32 (2022)

New to the Ambetter portfolio for 2022. Lowest cost Silver plan that includes copays for PCP/Specialist/Lab/UC/Generic Rx.

	Base	73%AV	87% AV	94% AV
Deductible	\$8,100	\$5,100	\$0	\$0
Max Out of Pocket	\$8,700	\$6,000	\$2,900	\$1,575
Coinsurance	50%	50%	50%	30%
Telehealth/Virtual Care	No Charge	No Charge	No Charge	No Charge
PCP Visits	\$45	\$35	\$15	\$0
Specialist Visits	\$100	\$85	\$30	\$5
Lab	\$50	\$40	\$20	\$0
Preferred Generic/Generic Rx	\$5/\$25	\$5/\$20	\$5/\$10	\$0/\$0
Preferred Rx	\$75	\$70	\$40	\$20
Urgent Care/Virtual UC*	\$60/\$0	\$50/\$0	\$10/\$0	\$10/\$0

New Silver Plan Comparison at the 94% AV Level

	BC30 94% AV	BC31 94% AV	BC 32 94% AV
Deductible	\$625	\$400	\$0
Max Out of Pocket	\$625	\$775	\$1,575
Coinsurance	0%	10%	30%
Telehealth/Virtual Care	No Charge	No Charge	No Charge
PCP Visits	NCAD	10% AD	\$0
Specialist Visits	NCAD	10% AD	\$5
Lab	NCAD	10% AD	\$0
Preferred Generic/Generic Rx	NCAD	10% AD	\$0/\$0
Preferred Rx	NCAD	10% AD	\$20
Urgent Care/Virtual UC*	NCAD/\$0	\$10/\$0	\$10/\$0



Essential Care 1 (2022)

Matching deductible and max-out-of-pocket. Features copays for generic medications and urgent care.

Plan Highlights	Price
Deductible	\$8,600
Max Out of Pocket	\$8,600
Coinsurance	0% AD
PCP Visit	NCAD
Telehealth/Virtual Care	No Charge
Specialist Visit	NCAD
Lab	NCAD
Preferred Generic/Generic RX	\$5/\$25 Co Pay
Preferred RX	NCAD
Urgent Care/Virtual UC*	\$60/\$0

INT = Integrated Medical and Rx Deductible AD = After Deductible & NCAD = No Charge After Deductible

*\$0 Virtual Care Visits only when powered by Teladoc

Essential Care \$0 Medical Deductible (2022)

New Bronze plan design with co-pays for office visits, generic and preferred prescriptions; \$0 deductible.

Plan Highlights	Price
Deductible	\$0
Max Out of Pocket	\$8,700
Coinsurance	60% AD
RX Deductible	\$3,800
RX Coinsurance	50%
PCP Visit	\$45 Copay
Telehealth/Virtual Care	No Charge
Specialist Visit	\$115 Copay
Lab	\$60 Copay
Preferred Generic/Generic RX	\$5/\$35 Copay
Preferred RX	\$195 Copay
Urgent Care/Virtual UC*	\$60/\$0 Copay

Adult Vision Add-on

19 years of age and older

In-Network Providers Only

Exams and Eyewear

Routine Eye Exam - 1 visit per year	\$0 copay
Eyeglasses (frames) -1 item per year	Covered up to \$130

Lenses (per pair)

Single	
Bifocal	100% Covered
Trifocal	
Lenticular	

Contact Lenses

Contact lenses (in lieu of glasses)	Covered up to \$130
Contact Lens Fitting	100% Covered
Specialty Lens Fitting	Covered up to \$50

Adult Dental Add-on

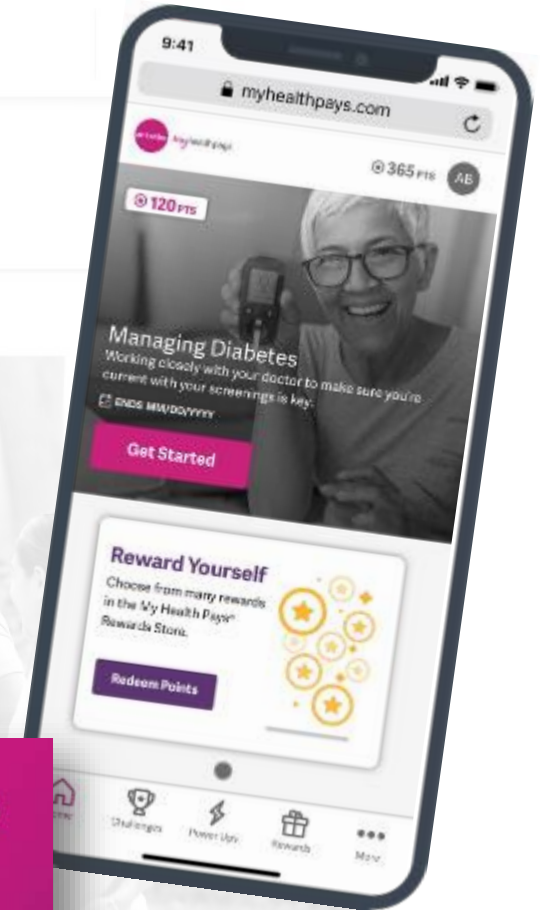
19 years of age and older

	Subj. to Ded.	Cost for In-network Providers Only	Out-of-Network
Annual Maximum (Dental out-of-pocket maximum does not apply toward any other maximums)	NA	\$1,000 per covered person, per calendar year	Not Covered
Routine Dental (Class 1)			
Routine Oral Exam	N	\$0 copay, subject to annual maximum	Not Covered
Routine Cleaning	N	\$0 copay, subject to annual maximum	Not Covered
X-rays, bite-wings, full-mouth and panoramic film	N	\$0 copay, subject to annual maximum	Not Covered
Basic Dental (Class 2)			
Minor restorative – metal and resin based fillings	N	50% coinsurance, subject to annual maximum	Not Covered
Endodontic therapy	N	50% coinsurance, subject to annual maximum	Not Covered
Periodontics: - Scaling and root planing and Periodontal Maintenance	N	50% coinsurance, subject to annual maximum	Not Covered
Simple Extractions	N	50% coinsurance, subject to annual maximum	Not Covered
Prosthodontics: - Relines, Rebase, Adjustments & Repairs	N	50% coinsurance, subject to annual maximum	Not Covered
Major Restorative (Class 3)			
Crowns & Bridges	N	50% coinsurance, subject to annual maximum	Not Covered
Dentures	N	50% coinsurance, subject to annual maximum	Not Covered
More complex extractions and surgical services	N	50% coinsurance, subject to annual maximum	Not Covered

No waiting periods!

My Health Pays

- Members can earn up to \$500 in rewards*!
- Earn points by completing specific health screenings and participating in fun and easy activities
- Focus on eating right, moving more, being well and saving smart
- Use points to shop our online rewards store
- Convert points into dollars to pay premium and other healthcare-related costs



*Restrictions apply. Members must qualify for and complete all activities to receive \$500 or more. 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.

My Health Pays

Healthcare-related Costs:

- Monthly Premium Payments
- Doctor Copays
- Deductibles
- Coinsurance

Monthly Bills:

- Utilities (gas, water, electric)
- Telecommunications (Cellphone bill)
- Transportation
- Education
- Rent



*Restrictions apply. Members must qualify for and complete all activities to receive \$500 or more. 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.

AR, FL, GA, IL, IN, KS, KY, LA, MI, MO, MS, NC, NE, NH, NJ, OH, OK, PA, SC, TN, TX, WA		
REWARD ACTIVITIES:	POINTS	\$ VALUE
Ambetter Onboarding	500	\$50
Annual Wellness Exam & Preventive Screenings	Up to 2000	Up to \$200
Health Management (e.g.-diabetes management)	Up to 500	Up to \$50
Online Activities	Up to 2000	Up to \$200
REWARDS CAN BE USED FOR:		
Healthcare-related Costs: Monthly Premium Payments, Doctor Copays**, Deductibles, Coinsurance		
Monthly Bills: Utilities (gas, electric, water), Telecommunications (cell phone bill), Transportation***, Education, Rent, Childcare		
Merchandise		
Purchases at the My Health Pays Online Store		

*Restrictions apply. Members must qualify for and complete all activities to receive \$500 or more. Visit Member.AmbetterHealth.com for more details.

**My Health Pays rewards cannot be used for pharmacy copays.

***Members will only be able to purchase public transportation directly from the agency either in-person or online. Passes cannot be purchased through retail locations such as grocery or convenience stores.

Some restrictions apply depending on your age and will limit your ability to complete certain My Health Pays activities. Members must be 18 years of age or older to complete the online Wellbeing Survey. Members under the age of 18, must have a parent or legal guardian complete the Wellbeing Survey on their behalf. Please contact Member Services with any questions you have regarding completion of the Wellbeing Survey for members under the age of 18. Funds expire immediately upon termination of insurance coverage. Rewards program is subject to change. My Health Pays rewards and qualifying activities vary by state. Ambetter is committed to helping members achieve their best health. Rewards for participating in a wellness program are available to all members. If a member thinks they might be unable to meet a standard for a reward under this wellness program, they might qualify for an opportunity to earn the same reward by different means. Contact us and we will work with them (and, if they wish, with their doctor) to find a wellness program with the same reward that is right for them in light of their health status.

My Health Pays Year-to-Date

- Nearly 300K Ambetter members have activated their My Health Pays accounts
- My Health Pays members have collectively earned over \$67M in rewards
- Members who activate My Health Pays are more likely to renew



*Restrictions apply. Members must qualify for and complete all activities to receive \$500 or more. 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.

Telehealth with Teladoc

- 24-Hour help for non-emergency issues
- Connect to experts regardless of physical location
- Avoid long wait times at physician offices
- Reduce cost of health care when a members PCP or clinic is not available
- Good for outlying or rural areas
- \$0 copay for all plans but HSA plans

Post Application

- After enrollment members can expect a pre-member letter reminding them to make their payment if payment wasn't collected at time of enrollment.
- Once payment is received, members will receive their ID cards and a welcome packet in about 7 days.
 - Returning members should [sign in](#) to their member portal and complete the onboarding survey right away.
 - New members should [create a login](#) for their member portal and complete the onboarding survey right away.



Thank you!

Thank you!



Website: www.ambetteroftennessee.com

Member Services: 833-709-4735

Email: jegillespie@centene.com

