2025 Ambetter Health Open Enrollment

TENNESSEE

ambetter. ambetter.® of Tennessee

Sales Learning & Development

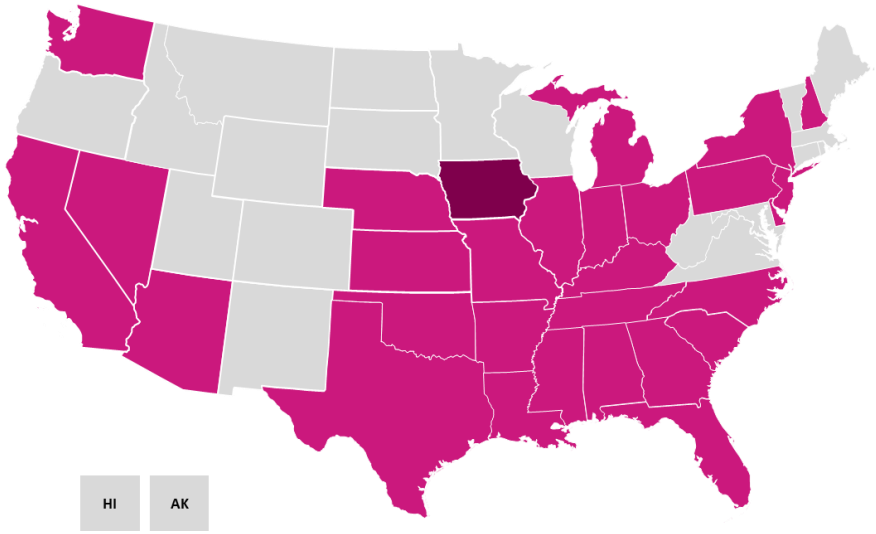
For agent use only. Not for distribution to prospects or members.

Image: Nashville's Broadway Street | Nashville, TN.

The Reach of Ambetter Health

Ambetter Health plans are certified as Qualified Health Plans (QHP) on the Health Insurance Marketplace or the state-based Exchanges (SBE).

America's #1 Marketplace Health Insurance



1 in 7

ACA shoppers choose Ambetter Health

4.3 Million +

members

29 states

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

Est. 2013

Ambetter Health plans have been offered since the Marketplace opened.

Statistical claims and the #1 Marketplace Insurance statement are in reference to national on-exchange marketplace membership and based on national Ambetter Health data in conjunction with findings from Issuer Level Enrollment Data from CMS, State-Level Public Use File from CMS, Covered California Active Member Profile data, state insurance regulatory filings, and public financial filings.

2025 County Coverage

ambetter. of Tennessee

We will be statewide once again in 2025!

For agent use only. Not for distribution to prospects or members.

What's New for 2025

ambetter. of Tennessee

- Bronze | Silver | Gold (Core) Network is now the **Premier** Network. Plans will continue to be grouped in metal tiers.
- Condition specific plans for members with diabetes through the Premier network.
- Newly released Ambetter Health App was launched in July 2024 for members.
- Ambetter Select plans are no longer available.

Renewal Letters

To: Members with active policies (subscribers/heads of household).

Timing: **September** for discontinued plans, **October** for continuing plans.

Key Information:

- Notice of changes or discontinuance to plan.
- Notification if current plan will no longer be available and the **best similar** plan they will be enrolled in for renewal.
- Opportunity to remain on existing plan or change plans.
- Request for renewal by 12/15 for an effective date of 1/1 to ensure **continuity of coverage**.
- Instructions for member to act.

P.O. Box 25408
Little Rock, AR 72221

USPS IMB BAR CODE

[Member First Name] [Member Last Name]
[Address 1]
[Address 2]
[City], [State] [Zip Code]

Sample

Renew Today
Scan this QR code:

[Health Plan URL]

or call
[Phone Number]
[or contact your broker, [broker name] at] [broker phone number]

Stay Covered in 2025.

[DATE]

Hi [Member First Name],

Thank you for being a member of our [network name] network. We are excited to invite you to renew your current coverage for 2025 and continue your access to great benefits.

As an Ambetter Health Member, you have access to:

A Trusted Provider Network
Access to a range of providers, medical facilities, and hospitals.

Prescription Benefits
Brand and generic drugs, delivered to your door.

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

Up to $500 with My Health Pays®
Use it to help pay for utilities, childcare, transportation and more. Access My Health Pays® through your Online Member Account.**

Ambetter Member Perks
Save on health products and services with our discount program.

Vision & Dental Options
A variety of plans to meet your needs and budget for vision and dental services.

Get Started:

Open Enrollment Kicks Off November 1.

1. Review this packet to make sure your plan meets your needs.
2. Go to **[Health Plan URL]** to learn more about keeping your coverage and read answers to Frequently Asked Questions.
3. Contact us at **[Phone Number]** [or contact your broker, [broker name] at] [broker phone number] to activate your 2025 coverage.

Information in renewal letters will vary based on the state and the Ambetter Health plan.

Member Information Packet

To: New and renewing members whose binder or premium has been paid.

Timing: Within approximately seven days of receipt of payment.

Key Information:

- Welcome letter with ID cards.
- Call to actions, account set up, bill pay and choosing a PCP.
- In-network providers, prescriptions information.
- Applicable rewards and discounts.
- Dependents
- Referrals

Information will vary based on the state and the Ambetter Health plan.

2025 Provider Network Highlights

ambetter. of Tennessee

Chattanooga

- Erlanger Hospitals
- CHI Memorial Hospital
- Bradley Medical Center formerly known as Tennova-Cleveland

Knoxville

- Blount Memorial Hospital
- Covenant Health
- Community Health Systems Inc

Memphis

- Baptist Memorial Hospital System
- St Francis Hospital System
- Regional One Medical Center
- Lauderdale Community Hospital

Middle Tennessee

- Vanderbilt University Hospital
- HCA/TriStar Health
- Tennova Healthcare System
- Ascension Saint Thomas Health
- Trousdale Medical Center
- Summer Regional Medical Center

Additional Counties

- Ballad Health System Inc
- Cookeville Regional Health System
- Maury Regional Health System
- West Tennessee Healthcare

*This is only a partial provider list, refer to the Ambetter Guide for a list of contracted providers.

Premier Portfolio Highlights

ambetter. of Tennessee

Effective for Plan Year 2025, the Bronze | Silver | Gold portfolio, also referred to as Core, will now be the Premier Portfolio.

- Ambetter Health's broadest provider network.
- Available in all Ambetter Health counties.
- Condition specific plan designs (diabetes) will be offered in Tennessee.
- Members can visit any in-network provider, no referrals needed.
- When searching the Ambetter Guide, choose Premier to locate in-network providers.
- Adult vision and adult dental buy-ups are available on many plans.

Members with Diabetes

ambetter. of Tennessee

Premier plans in Tennessee will offer condition specific plans for members with diabetes. The plans may cover medications, supplies and expert support to effectively and affordably manage their health.

- $0 copays for certain tiers of preferred insulin and select medications to manage:
  - Diabetes
  - High blood pressure
  - High cholesterol
  - Mental health
  - $0 copays on certain diabetic supplies, e.g., glucose strips, lancets

As with all plans, members will refer to formulary guide for medications and supplies. The $0 copays are for any day supply.

2025 Product Offerings

ambetter. of Tennessee

Tennessee Portfolio (Premier)

Bronze	Silver	Gold
Elite Bronze	Clear Silver	Elite Gold
Everyday Bronze	Enhanced Diabetes Care Silver with $0 Drug Options	Everyday Gold
Standard Expanded Bronze	Focused Silver	Standard Gold
	Standard Silver	

Clear Silver plan does not have vision and dental offering.

Premier formerly known as Bronze | Silver | Gold portfolio (Core).

2025 Plan Grid

ambetter. of Tennessee

Elite Bronze

$0 deductible.

Plan Highlights	Price
Deductible	$0
Max out-of-pocket	$9,200
Coinsurance	50%
Virtual 24/7 Care*	$0
PCP Visit	$50
Specialist Visit	$115
Lab	$60
Preferred Generic/Generic RX	$3/$35
Preferred RX	$195
Urgent Care	$60

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

*Virtual care may vary by market.

For agent use only. Not for distribution to prospects or members.

DTD 8.14.24

2025 Plan Grid

ambetter. of Tennessee

Focused Silver

$0 deductible. Lower copays starting at the 87% AV with $0 PCP visits and $0 lab at 94% AV.

	Base	73%AV	87% AV	94% AV
Deductible	$6,300	$4,950	$0	$0
Max out-of-pocket	$8,000	$6,200	$3,050	$1,350
Coinsurance	50%	50%	50%	30%
Virtual 24/7 Care*	$0	$0	$0	$0
PCP Visits	$40	$35	$15	$0
Specialist Visits	$85	$85	$30	$15
Lab	$50	$40	$20	$0
Preferred Generic/Generic Rx	$3/$15	$3/$15	$3/$10	$0/$0
Preferred Rx	$75	$70	$40	$25
Urgent Care	$60	$50	$10	$10

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

*Virtual care may vary by market.

For agent use only. Not for distribution to prospects or members.

DTD 8.14.24

Virtual 24/7 Care

ambetter. of Tennessee

- All Ambetter Health members have access to virtual services through Teladoc Health.
- 24/7 help for non-emergency medical issues through Virtual 24/7 Care.
- Ability to connect with experts regardless of physical location.
- Easy way to get fast care when in outlying or rural areas.
- Avoid long wait times at in-person urgent care clinics or physician offices.

Teladoc™ HEALTH

Adult Vision Plan Offerings

ambetter. of Tennessee

Service	In-network Providers Only
Exams and Eyewear	
Routine eye exam: 1 visit per year.	$0 copay
Eyeglass frames	Covered up to $130
Eyeglass lenses	
Single	Covered 100%
Bifocal	Covered 100%
Trifocal	Covered 100%
Lenticular	Covered 100%
Contact Lenses	
Contact lenses in lieu of glasses	Covered up to $130
Contact lens fitting	Covered 100%
Specialty lens fitting	Covered up to $50

- No waiting period.
- Available as an add-on for designated plans.
- Members 19 years of age and older.
- Glasses or contacts are covered, not both, per member.
- Coverage applies to in-network providers only.
- No coverage with out-of-network providers.

Adult Dental Plan Offerings

ambetter. of Tennessee

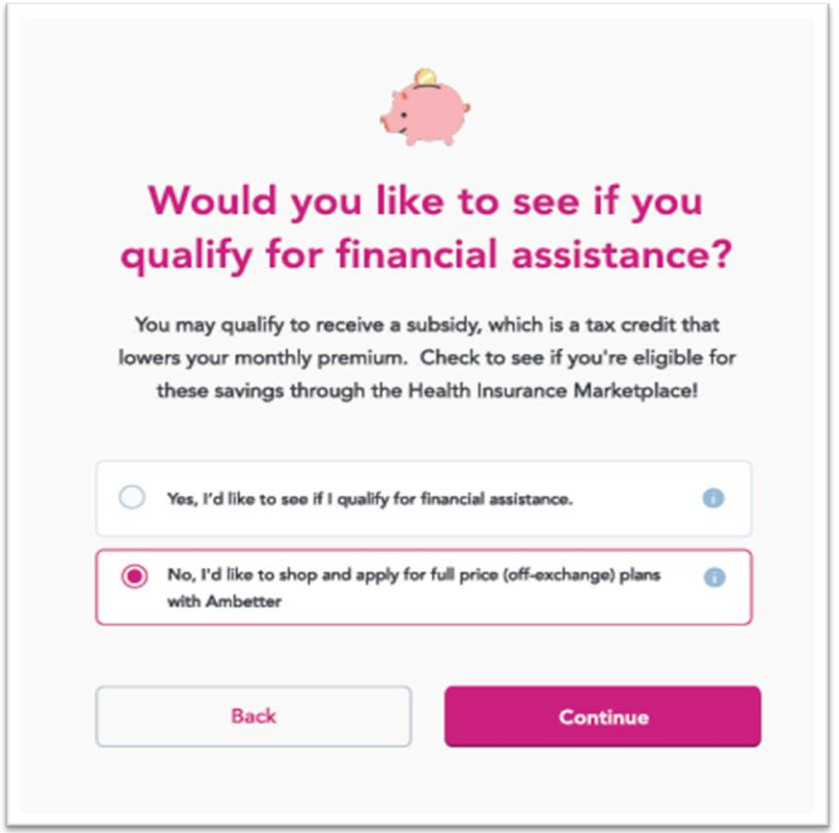
Service	In-network Providers
Routine Dental: preventative and diagnostic (Class 1)	
Routine oral exam	$0 copay
Routine cleaning	$0 copay
X-rays: bite-wings, full-mouth or panoramic	$0 copay
Basic dental: minor restorative (Class 2)	
Minor restorative, metal and resin-based fillings.	50% coinsurance
Endodontic therapy	50% coinsurance
Periodontics, scaling and root planning, periodontal maintenance.	50% coinsurance
Simple extractions	50% coinsurance
Prosthodontics: relines, rebase, adjustments and repairs	50% coinsurance
Major dental: major restorative (Class 3)	
Crowns and bridges	50% coinsurance
Dentures	50% coinsurance
More complex extractions and surgical services	50% coinsurance

- No waiting period
- Available as an add-on for designated plans.
- Members 19 years of age and older.
- Maximum benefit: $1000/calendar year.
- Dental out-of-pocket maximum does not apply toward any other maximums.
- Coverage applies to in-network providers only.
- No coverage with out-of-network providers.

Off-Exchange Product Offerings

ambetter. of Tennessee

- An alternative for those who do not qualify for subsidies.
- Large nationwide Premier network.*
- Members enrolled in off-exchange plan have reciprocity in all Ambetter Health states except NY and CA.
- Qualified plans with essential health benefits.
- Enroll through EDE powered by Health Sherpa at enroll.ambetterhealth.com.



For agent use only. Not for distribution to prospects or members.

*Choose the Premier network when searching for in-network providers on Ambetter Guide.

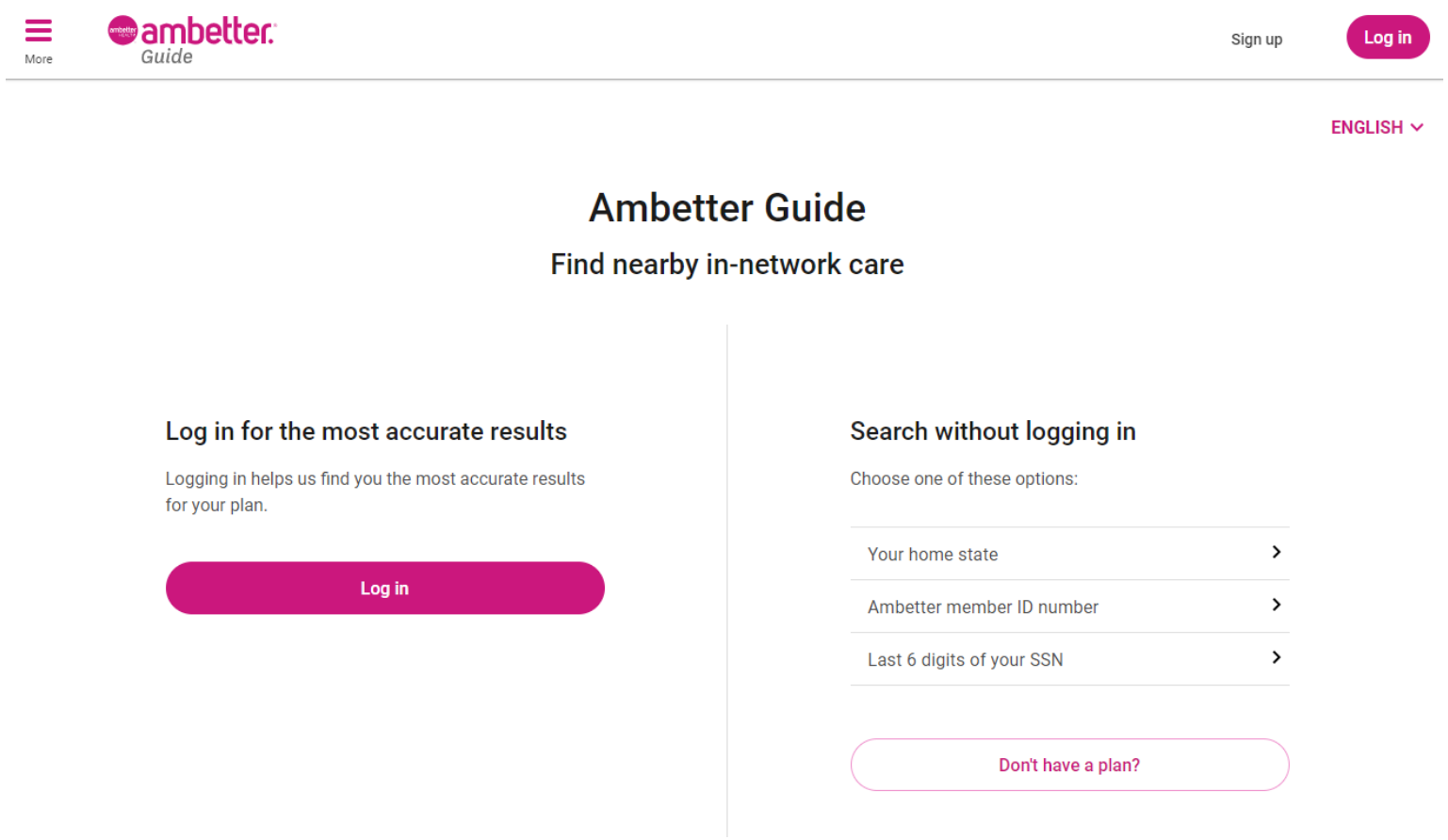
Ambetter Guide

2025 Ambetter Health Open Enrollment

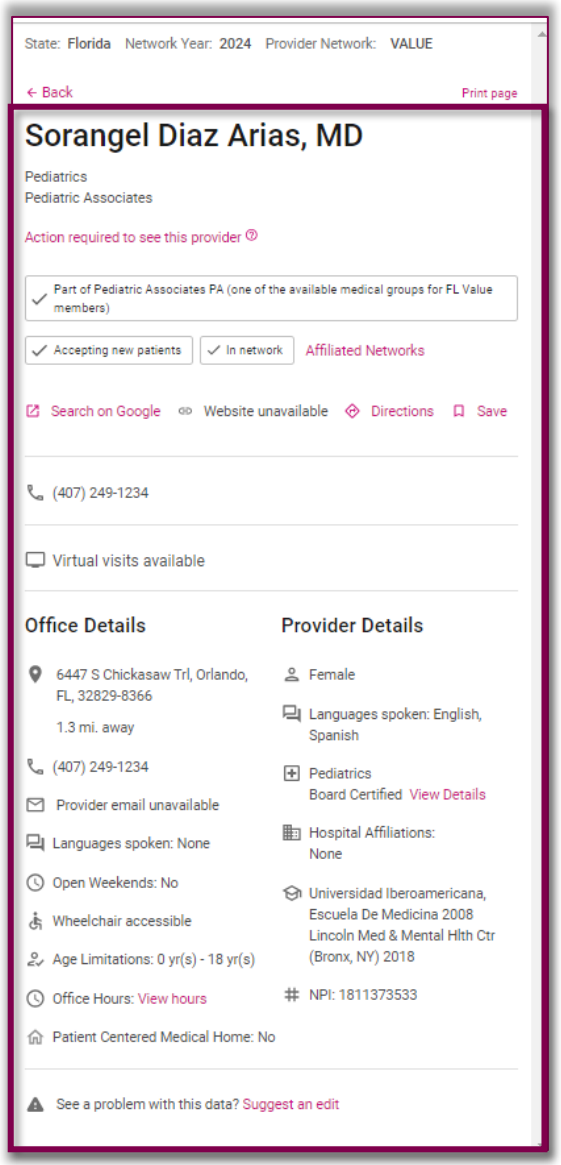
For agent use only. Not for distribution to prospects or members.

Member Access

- The Ambetter Guide, also known as the Find a Provider (FAP) tool, helps your clients to search for an in-network provider.
- Members can find an in-network provider through their member portal or go directly to guide.ambetterhealth.com.



In the provider profile, members can further explore office and provider details.



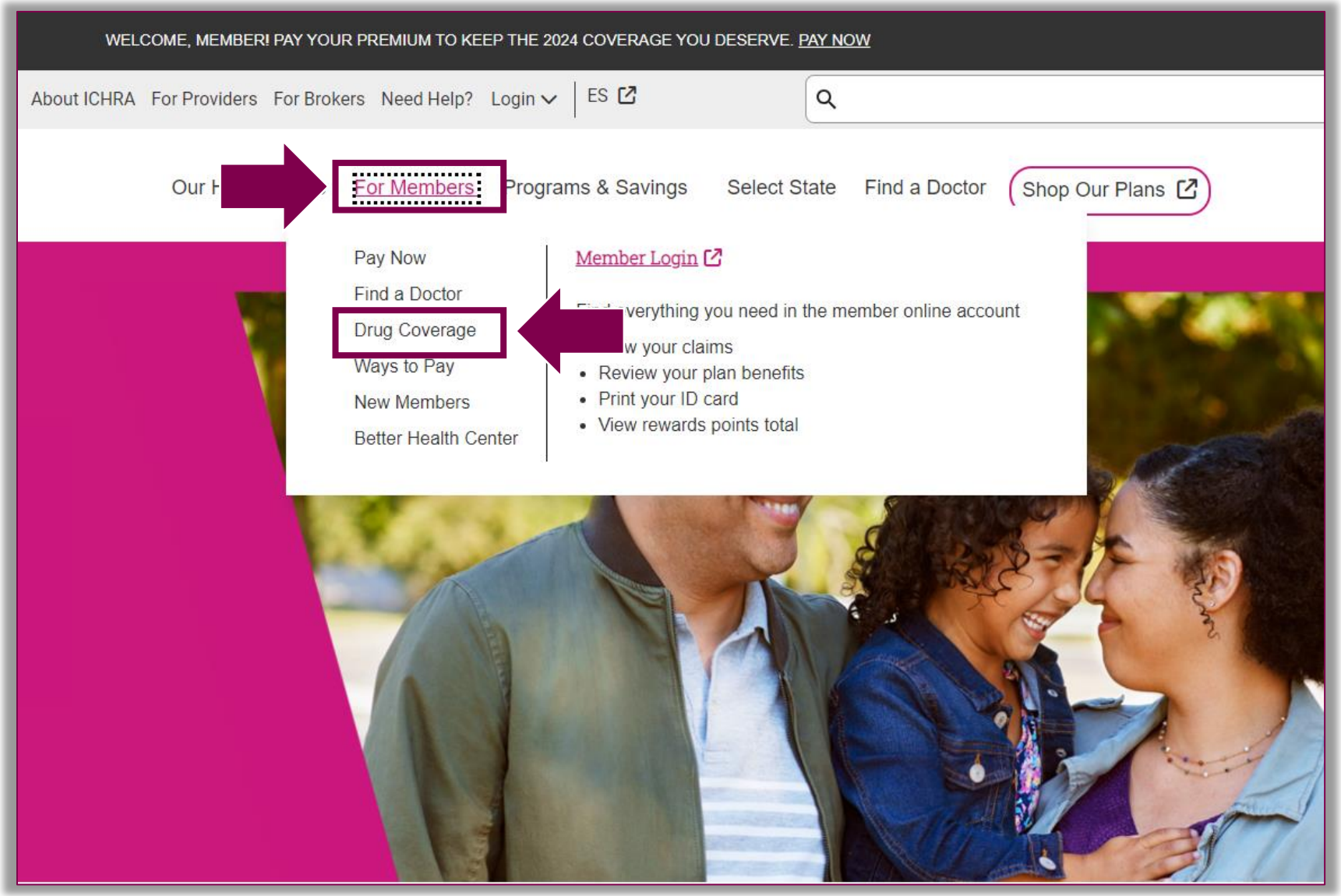
Formulary and Pharmacy

2025 Ambetter Health Open Enrollment

For agent use only. Not for distribution to prospects or members.

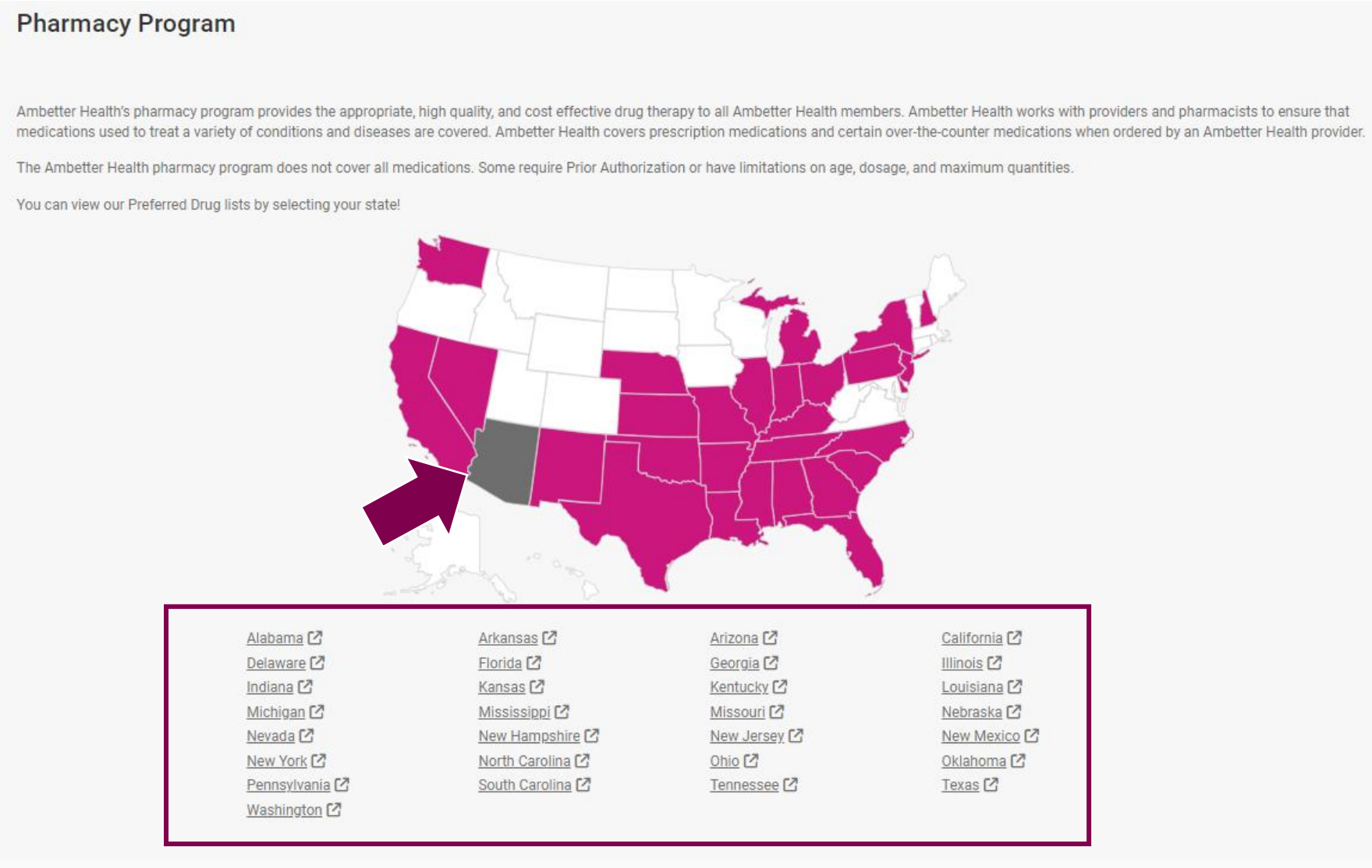
Formulary

To view the formulary drug list visit AmbetterHealth.com and click For Members then Drug Coverage.



Formulary

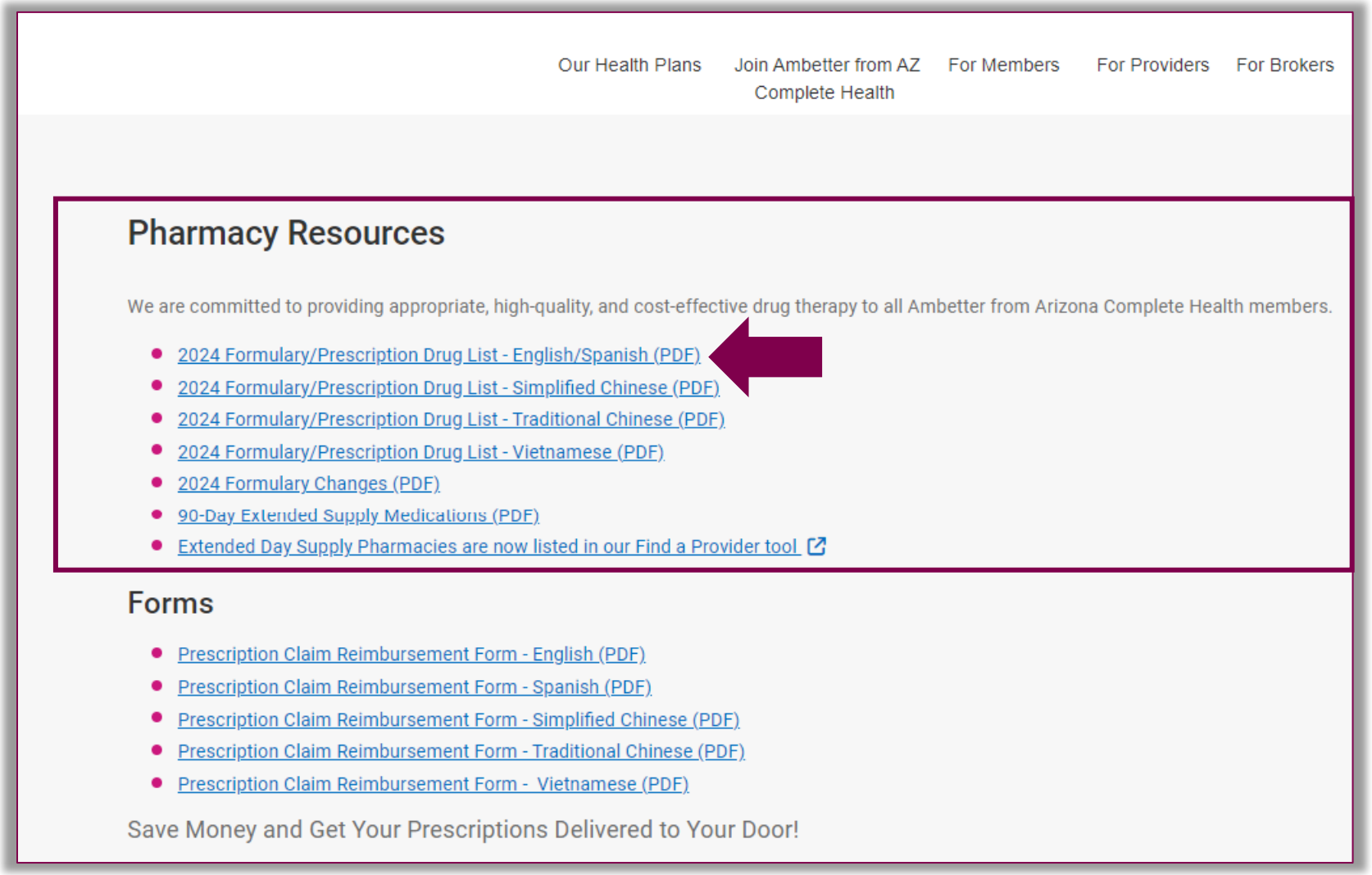
- Next, the member will select their state.
- It's important to remember that not all medications may be covered, and certain medications may require prior authorization.



For the purpose of this training, Arizona, 2024 coverage year is chosen.

Formulary

- On this screen you will see the links to the Formulary list.
- Click on the appropriate Formulary/Prescription Drug List to initiate the download of the PDF.

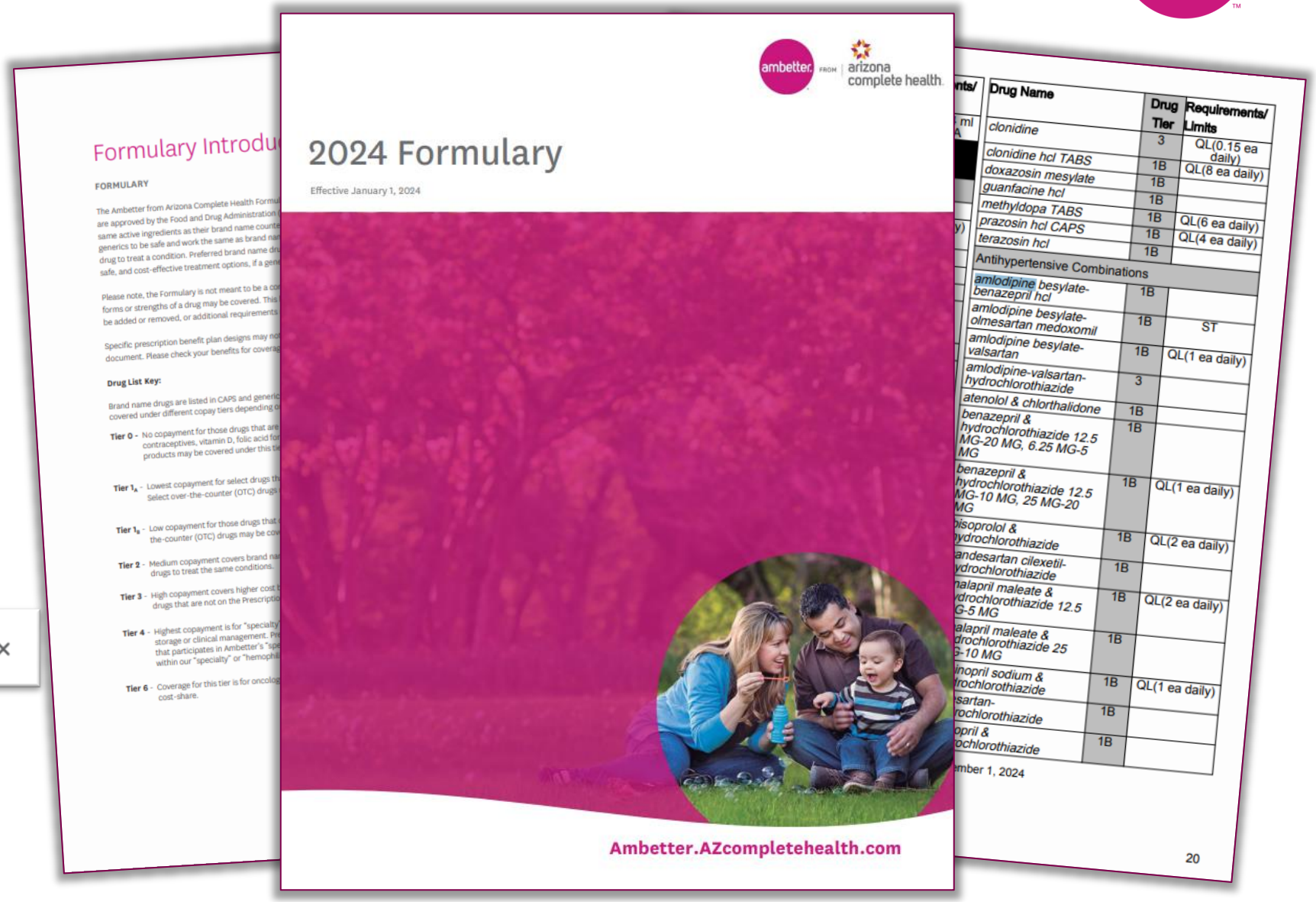


For the purpose of this training, Arizona, 2024 coverage year is chosen.

Formulary

- The drug list is a large PDF document.
- Simply pressing “Control + F” and entering the medication name quickly locates specific medication within the formulary list.

Ctrl + F Medication name here



For the purpose of this training, **amlodipine**, a high-blood pressure prescription is typed in.

Member Experience

2025 Ambetter Health Open Enrollment

For agent use only. Not for distribution to prospects or members.

Member Support

Across the many Ambetter Health plans are programs and initiatives that promote the well-being of our members.

Start Smart for Your Baby®

24/7 Nurse Advice Line

Coronavirus Resource Center

Care Management

Health Management Programs

My Health Pays® and Member Discounts

2025 Ambetter Health Open Enrollment

For agent use only. Not for distribution to prospects or members.

My Health Pays®

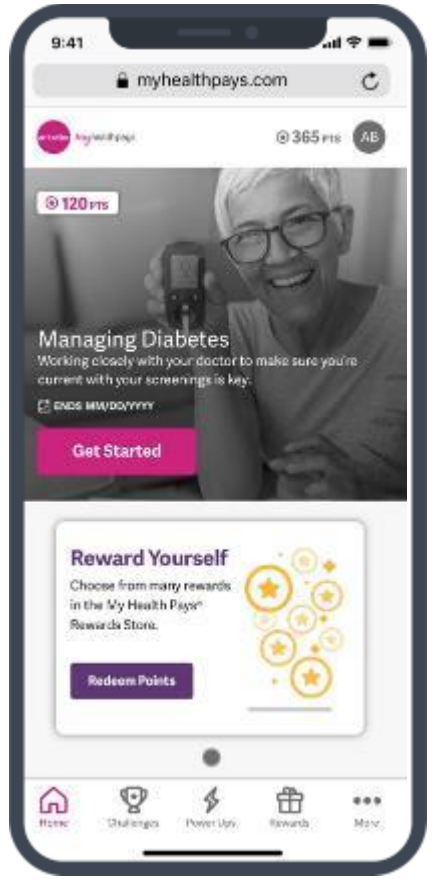
- Members can earn up to $500 in rewards*!
- Earn points by completing specific health screenings.
  - Clinical Rewards include:
    - Onboarding and Well-being Survey
    - PCP Wellness Exam
    - Comprehensive Diabetes Screenings
      - Quality Measures:
        - Childhood Immunizations *(Children)*
        - Vision Screening *(Children)*
        - Cervical Cancer Screening *(Women)*
        - Breast Cancer Screening *(Women)*
        - Cholesterol Screening *(Men)*
        - Colorectal Cancer Screening *(Men)*
        - Blood Pressure Screening *(Adult)*

*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®

- Earn points by participating in fun and easy activities.

- Use points to shop our online rewards store.
- Convert points into dollars to pay premiums and other healthcare-related costs.



My Health Pays® rewards cannot be used for pharmacy copays.
My Health Pays® rewards cannot be used to pay premiums in AZ, NV, and CA

This My Health Pays® Visa® Prepaid card is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. 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

My Health Pays® rewards cannot be used for pharmacy copays.
My Health Pays® rewards cannot be used to pay premiums in AZ, NV, and CA

*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®

MONTHLY BILLS:

UTILITIES

(GAS, WATER AND ELECTRIC)

TELECOMMUNICATIONS

(CELL PHONE)

TRANSPORTATION

CHILDCARE

EDUCATION

RENT

My Health Pays® rewards cannot be used for pharmacy copays.
My Health Pays® rewards cannot be used to pay premiums in AZ, NV, and CA

*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®

AL, AR, AZ, CA, FL, DE, GA, IA, IL, IN, KS, KY, LA, MI, MO, MS, NC, NE, NH, NJ, NV, OH, OK, PA, SC, TN, TX, WA		
REWARD ACTIVITIES:	**POINTS**	**$ VALUE**
Onboarding	500	$50
Annual Wellness Exam and Preventive Screenings	Up to 2,000	Up to $200
Health Management (e.g., diabetes management)	Up to 1,000	Up to $100
Online Activities	Up to 2,000	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® rewards cannot be used for pharmacy copays.
My Health Pays® rewards cannot be used to pay premiums in AZ, NV, and CA.

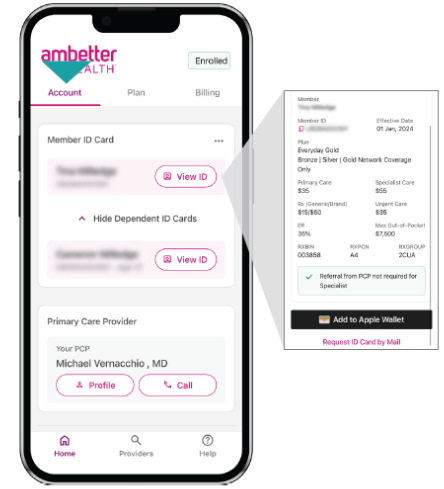
My Health Pays® Rewards Year-to-Date

- Nearly **500,000** Ambetter Health members have activated their My Health Pays® account.
- My Health Pays members have collectively earned over **$52M** in rewards.
- Members who activate My Health Pays® are more likely to renew their coverage with Ambetter Health.

New Mobile App

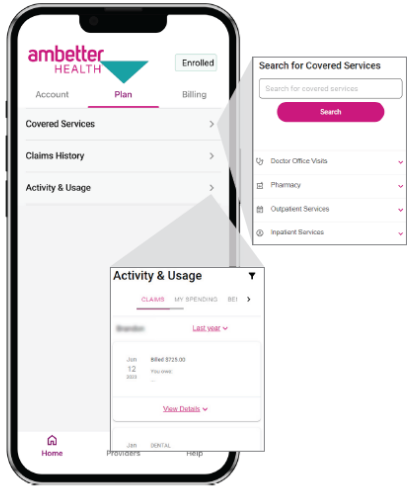
July 2024 Ambetter Health launched a mobile app for members! An easy and secure way for members to access their health plan information.

View account details including their Member ID Card and Primary Care Provider (PCP).

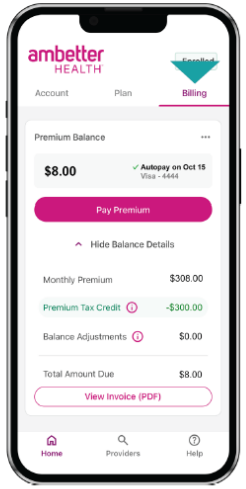


Save ID Card to Apple Wallet

See their plan information including covered services, claims history and Activity & Usage.

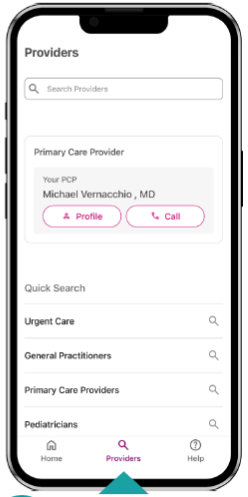


View billing information including their Premium Balance and Premium Tax Credit.



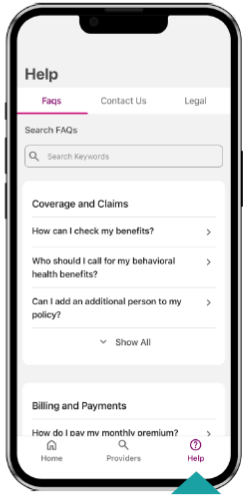
Enroll in Auto Pay

View their current PCP and search for a specialist from the Quick Search options.



Select a New PCP

Get help from frequently asked questions and information on how to contact Ambetter Health.



Available for iPhone and Android

Thank you!

jegillespie@centene.com

2025 Plan Grid

ambetter. of Tennessee

Enhanced Diabetes Care Silver

$0 deductible, lower maximum out of pocket and copays at the 94% AV.

	Base	73%AV	87% AV	94% AV
Deductible	$5,000	$4,000	$750	$0
Max out-of-pocket	$8,550	$7,000	$3,000	$1,250
Coinsurance	50%	50%	35%	30%
Virtual 24/7 Care*	$0	$0	$0	$0
PCP Visits	$30	$25	$10	$5
Specialist Visits	$50	$50	$25	$15
Lab	$30	$25	$10	$5
Preferred Generic/Generic Rx	$3/$20	$3/$15	$3/$10	$3/$5
Preferred Rx	$60	$60	$30	$20
Urgent Care	$30	$25	$10	$5

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

*Virtual care may vary by market.

For agent use only. Not for distribution to prospects or members.

DTD 8.14.24

2025 Plan Grid

ambetter. of Tennessee

Standard Silver

$0 deductible and $0 PCP visits at the 94% AV.

	Base	73%AV	87% AV	94% AV
Deductible	$5,000	$3,000	$500	$0
Max out-of-pocket	$8,000	$6,400	$3,000	$2,000
Coinsurance	40%	40%	30%	25%
Virtual 24/7 Care*	$40	$40	$20	$0
PCP Visits	$40	$40	$20	$0
Specialist Visits	$80	$80	$40	$10
Lab	40% AD	40% AD	30% AD	25%
Preferred Generic/Generic Rx	$20/$20	$20/$20	$10/$10	$0/$0
Preferred Rx	$40	$40	$20	$15
Urgent Care	$60	$60	$30	$5

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

*Virtual care may vary by market.

For agent use only. Not for distribution to prospects or members.

DTD 8.14.24

2025 Plan Grid

ambetter. of Tennessee

Elite Gold

$0 deductible with low-cost PCP visit and generic prescriptions copays.

Plan Highlights	Price
Deductible	$0
Max out-of-pocket	$5,500
Coinsurance	30%
Virtual 24/7 Care*	$0 Copay
PCP Visit	$5 Copay
Specialist Visit	$60 Copay
Lab	$40
Preferred Generic/Generic RX	$3/$15 Copay
Preferred RX	$50
Urgent Care	$35

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

*Virtual care may vary by market.

For agent use only. Not for distribution to prospects or members.

DTD 8.14.24

2025 Plan Grid

ambetter. of Tennessee

Everyday Gold

Plan copays.

Plan Highlights	Price
Deductible	$750
Max out-of-pocket	$7,000
Coinsurance	35%
Virtual 24/7 Care*	$0 Copay
PCP Visit	$35 Copay
Specialist Visit	$55 Copay
Lab	$35
Preferred Generic/Generic Rx	$3/$15 Copay
Preferred Rx	$60
Urgent Care	$35

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

*Virtual care may vary by market.

For agent use only. Not for distribution to prospects or members.

DTD 8.14.24