

About Your Plan

This is a guide to your Ambetter of North Carolina Inc. plan. It is aimed to help you take charge of your health and get the most out of your benefits.



Your Primary Care Physician

Your Primary Care Physician (PCP) is your main physician or provider that helps you with your basic medical needs.

To view or change your PCP, go to

[Guide.AmbetterHealth.com](https://www.ambetterhealth.com/guide).

Make sure your PCP is in-network. This means the doctor, pharmacy, or facility is included in the Ambetter Health network. Always use in-network services and physicians to prevent additional costs.



Create Your Online Member Account

Set up your secure account at

[Member.AmbetterHealth.com](https://www.ambetterhealth.com/member).

- Access all your plan details
- Search for care
- Save your digital member ID Card
- View your claims

Learn more about your plan at [AmbetterofNorthCarolina.com/Health-Plans](https://www.ambetterofnorthcarolina.com/health-plans).



Ways to Pay

- Log in to your Online Member Account to make a payment or set up automatic bill pay.
- Make a payment in the Ambetter Health mobile app.
- Make a one-time payment at [AmbetterQuickPayNC.com](https://www.ambetterquickpaync.com).

For more ways to pay, visit [AmbetterofNorthCarolina.com](https://www.ambetterofnorthcarolina.com). After your first month's premium is paid in full, you will receive your Welcome Packet and Member ID Card(s).

Download the Ambetter Health App



Scan the QR code
or log in online at:
[AmbetterHealth.com/Connect](https://www.ambetterhealth.com/connect)

Where to Go for Care

From primary care to urgent care and virtual medicine, you have options with Ambetter Health.



Primary Care Physician (PCP)

Your PCP is your main physician and your first choice for care.



Virtual 24/7 Care*

Talk to a doctor online or over the phone. Get the care you need anytime, anywhere.



Urgent Care

Go to an Urgent Care Clinic if you need immediate care and your PCP is unable to see you. You do not need an appointment.



Emergency Room (ER)

If you have a medical emergency, do not wait! Call 911 or go straight to the ER.

Learn more about the care options available to you at [AmbetterHealth.com/CareOptions](https://www.ambetterhealth.com/careoptions).

Stay Healthy and Stay Well

Get the most from your Ambetter Health insurance with our health and wellness benefits. As an Ambetter Health Member, you have access to:

Mental & Behavioral Health Services

Your plan includes mental and behavioral health services. You can also access services through Virtual 24/7 Care.

Ambetter Member Perks

Save on health products and services with our discount program.

A Trusted Physician Network

Access a range of physicians, medical facilities, and hospitals.

Prescription Drug Coverage

Get brand and generic drugs, delivered to your door.

Preventive Care

Be sure to schedule your annual wellness exam with your in-network PCP.

My Health Pays® Rewards Program**

Earn up to \$500 in rewards, and use it to help pay for healthcare related costs, monthly bills, and more. Access My Health Pays through your Online Member Account. Funds expire immediately upon termination of insurance coverage.

Benefits for Members With Diabetes

As a member of this plan, you may have access to \$0 copays for preferred insulins as well as \$0 copays for select mental health medications.

Learn more about your benefits, perks, and more at AmbetterofNorthCarolina.com/Benefits. Read about your coverage details in your Evidence of Coverage (EOC) at AmbetterofNorthCarolina.com/Plans.

Member Services

Not a member yet? Enroll at Enroll.AmbetterHealth.com

Free Interpreter Services

If you need information in languages other than English, call Member Services.

Interpreter services allow you and your physician to talk about your medical or behavioral health concerns in a way that is most comfortable for you. Members who are blind or visually impaired and need help with interpretation can call Member Services for an oral interpretation.

Enrollment Information

If you enroll through the Health Insurance Marketplace each year, you must update or choose a new Health Plan. You can do this during open enrollment or during a special enrollment period if you have a life changing event.

- Go to Enroll.AmbetterHealth.com
- Call Marketplace at **1-800-318-2596 (TTY: 1-855-889-4325)**
- Visit HealthCare.gov

These services are available 24 hours a day, 7 days a week (except holidays).

Need help or have questions?

Call us at: 1-833-863-1310 (Relay 711). We are available Monday through Friday, 8 a.m. to 8 p.m. local time.

Find more information online. Visit: AmbetterofNorthCarolina.com.



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*Cost sharing may apply when using Virtual 24/7 Care. Virtual 24/7 cost share does not apply to HSA plans until the deductible is met and is only applicable when used through the Virtual 24/7 program. Ambetter Health does not provide medical care. Medical care is provided by individual providers which are independent contractors and not agents of Ambetter Health.

**Healthcare-related costs will vary by member and the plan in which you are enrolled. Funds expire immediately upon termination of insurance coverage. My Health Pays® rewards cannot be used for pharmacy copays. Restrictions apply. Members must qualify for and complete all activities to receive \$500 or more. Visit Member.AmbetterHealth.com for more details. Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all members. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact us at 1-833-863-1310 (Relay 711) and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.