

# Member Guide

## Ambetter Virtual Access



### Welcome to Ambetter from Absolute Total Care!

We are happy to have you as a member. Use this member guide to help you take charge of your health and get the most out of your benefits.

### Create Your Online Member Account

1. Set up your secure Online Member Account to get the most out of your plan.
2. Do this by visiting the Login page on **Ambetter.AbsoluteTotalCare.com**. Your member account gives you access to see your benefits and coverage information, access your Schedule of Benefits, claims information, Digital ID, and more – all in one convenient place.

### Payment Information

Best Option! **Pay online.**

- **AmbetterQuickPaySC.com**
- Enroll in automatic bill pay
- Make a one-time payment

Visit **Ambetter.AbsoluteTotalCare.com** for even more ways to pay. You will receive your Welcome Packet and Member ID Card(s) after your first month's premium is paid in full.

### Learn More About Your Ambetter Virtual Access Member Plan

Our Ambetter Virtual Access plans provide you with a full virtual primary care experience\* through your Virtual Primary Care Physician. Ambetter Virtual Access members are assigned a Teladoc Health Primary Care Physician (PCP). You will use your Virtual Primary Care Physician if you need\*\*:

- Your annual wellness checkup & vaccinations
- Treatments for an ongoing health issue like asthma or diabetes
- Advice about your overall health
- Help with medical problems such as a cold, the flu and fevers
- A referral for any medically necessary care not provided by your PCP.



You do have the option to change your PCP to an in-network provider to see them in person but here are a few important things to note:

1. Members must change their Virtual Primary Care PCP to an in-person PCP via their Ambetter member account or by calling member services prior to scheduling an appointment.
2. A copay will apply for an in-person PCP visit.
3. A referral from your in-person PCP is still required for any medically necessary care not provided by your PCP.
4. If you choose a nurse practitioner or physician assistant as your PCP, your benefit coverage and copay amounts are the same as they would be for services from other participating providers. Review your Schedule of Benefits for more information.

Check out our Ambetter Guide for a full list of your options and their contact information. It's on the Find a Doctor page of **guide.ambetterhealth.com**. Refer to your Evidence of Coverage (EOC) for more information on your Provider Directory.

**In-network or network provider** means a physician or provider who is identified in the most current list for the network shown on your Member ID Card. Services received from an **out-of-network provider** are not covered, except as specifically stated in your EOC.

Learn about how to get the most out of your plan. Refer to your Evidence of Coverage (EOC) for more information by visiting:  
**Ambetter.AbsoluteTotalCare.com/health-plans.html.**

Ambetter from Absolute Total Care is underwritten by Absolute Total Care, Inc., which is a Qualified Health Plan issuer in the South Carolina Health Insurance Marketplace. This is a solicitation for insurance. © 2023 Absolute Total Care, Inc. All rights reserved. \*Members 17 and under will be assigned a primary care provider (PCP) with a physical office location. Use our online Ambetter Guide to find an in-network provider in your area. \*\*A referral from your Virtual Primary Care doctor is required for any medically necessary care not provided by your PCP.

# Member Guide

## Ambetter Virtual Access



### Stay Healthy and Stay Well with Ambetter Health

Get the most from your Ambetter Health insurance with our health and wellness benefits. Ambetter Health offers the benefits you need to take control of your health today. Learn more about the benefits below and more by visiting [Ambetter.AbsoluteTotalCare.com/health-plans/our-benefits.html](https://www.ambetter.com/absolute-total-care/health-plans/our-benefits.html).

- Mail-Order Pharmacy Program
- Virtual 24/7 Care\*\*\*
- Essential Health Benefits
- My Health Pays® Rewards Program\*\*\*\*
- Care Management Services
- Start Smart for Your Baby®
- Health Management Programs

### My Health Pays® Rewards Program

You love being healthy, we love paying you for it. Our My Health Pays program is a rewards program that pays you for the healthy decisions you're already making each and every day. Learn more at [Ambetter.AbsoluteTotalCare.com](https://www.ambetter.com/absolute-total-care.com).



Eat Right



Move More



Be Well



Save Smart



### Member Services

If you have questions, call us at: **1-833-270-5443 (Relay 711)**. We're here to help. We're available Monday through Friday, 8 a.m. to 8 p.m. local time.



### On The Web

For more information, visit: [Ambetter.AbsoluteTotalCare.com](https://www.ambetter.com/absolute-total-care.com).



### Free Interpreter Services

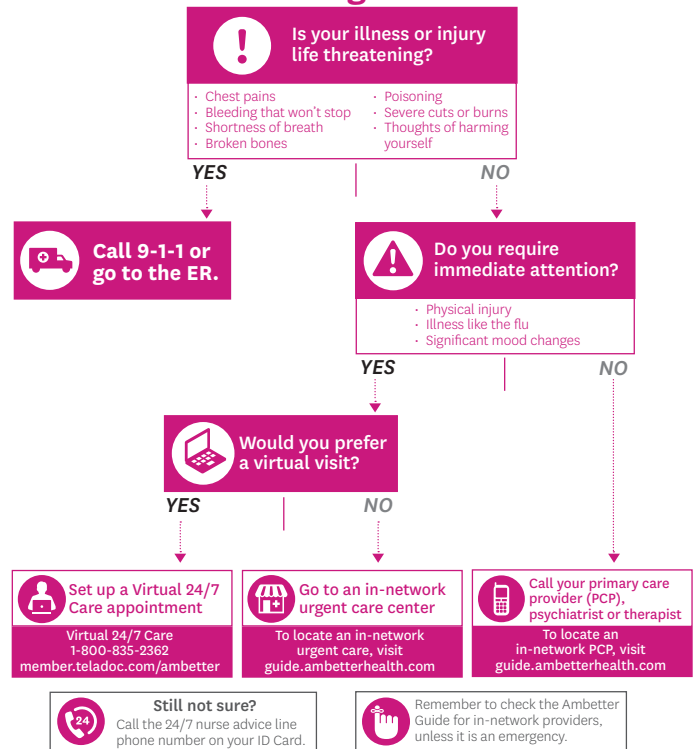
Interpreter services include languages other than English. Call Member Services for more information. This service allows you and your provider to talk about your medical or behavioral health concerns in a way that is most comfortable for you. Members who are blind or visually impaired and need help with interpretation can call Member Services for an oral interpretation.



### Enrollment

If you enrolled through Health Insurance Marketplace and have updates to your enrollment information (your date of birth, address, income, or life changes), you can contact Ambetter Health at 1-833-270-5443 (Relay 711). We are available Monday through Friday, 8 a.m. to 8 p.m. local time. Visit [Healthcare.gov](https://www.healthcare.gov) or call: 1-800-318-2596 (TTY: 1-855-889-4325).

### Where to go for care?



Ambetter from Absolute Total Care is underwritten by Absolute Total Care, Inc., which is a Qualified Health Plan issuer in the South Carolina Health Insurance Marketplace. This is a solicitation for insurance. © 2023 Absolute Total Care, Inc. All rights reserved. \*\*\*Formerly known as Ambetter Telehealth. Cost sharing may apply when using Virtual 24/7 Care or Virtual Primary Care. Virtual 24/7 Care cost share does not apply to HSA plans until the deductible is met and is only applicable when used through the Virtual 24/7 Care 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.

## Statement of Non-Discrimination

Ambetter from Absolute Total Care is underwritten by Absolute Total Care, Inc., which is a Qualified Health Plan issuer in the South Carolina Health Insurance Marketplace. Absolute Total Care, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin (including limited English proficiency and primary language), age, disability, or sex (including pregnancy, sexual orientation, gender identity, or sex characteristics). This is a solicitation for insurance. © 2023 Absolute Total Care, Inc. All rights reserved. [Ambetter.AbsoluteTotalCare.com](https://www.Ambetter.AbsoluteTotalCare.com)

If you, or someone you are helping, have questions about Ambetter from Absolute Total Care, 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 are 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 at 1-833-270-5443 (Relay 711). If you believe that Absolute Total Care, Inc. has failed to provide these services or discriminated in another way on the basis of race, color, national origin (including limited English proficiency and primary language), age, disability, or sex (including pregnancy, sexual orientation, gender identity, or sex characteristics), please contact Member Services at 1-833-270-5443 (Relay 711). You may also submit a grievance by phone to 1-833-270-5443 (Relay 711). For information on filing a discrimination complaint directly with the U.S. Department of Health and Human Services, Office of Civil Rights, please visit <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>.

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<b>English:</b>	If you, or someone you are helping, have questions about Ambetter from Absolute Total Care, 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 are 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 at 1-833-270-5443 (Relay 711).
<b>Spanish:</b>	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Absolute Total Care y no domina el inglés, tiene derecho a obtener ayuda e información en su idioma sin costo alguno y de manera oportuna. Si usted, o alguien a quien está ayudando, tiene un impedimento auditivo o visual que le dificulta la comunicación, tiene derecho a recibir ayuda y servicios auxiliares sin costo alguno y de manera oportuna. Para recibir servicios auxiliares o de traducción, comuníquese con Servicios para Miembros 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，且不精通英語，您有權利免費並及時以您的母語獲幫助和訊息。如果您，或您正在協助的對象有聽力和/或視力上的問題，阻礙了溝通，您有權利免費並及時獲得輔助支援與服務。若要取得翻譯或輔助服務，請聯絡會員服務部，電話是 1-833-270-5443 (Relay 711)。
<b>Vietnamese:</b>	Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from Absolute Total Care và không thành thạo tiếng Anh, quý vị có quyền được trợ giúp và nhận thông tin bằng ngôn ngữ của mình miễn phí và kịp thời. Nếu quý vị hoặc người mà quý vị đang giúp đỡ mắc bệnh về thính giác và/hoặc thị giác gây cản trở giao tiếp, quý vị có quyền được nhận các hỗ trợ và dịch vụ phụ trợ miễn phí và kịp thời. Để nhận dịch vụ thông dịch hoặc dịch vụ phụ trợ, vui lòng liên hệ bộ phận Dịch Vụ Thành Viên theo số 1-833-270-5443 (Relay 711).
<b>Korean:</b>	귀하 또는 귀하의 도움을 받는 분이 Ambetter from Absolute Total Care에 대한 질문이 있는 경우 영어에 능숙하지 않으시면 해당 언어로 시의적절하게 무료 지원과 정보를 받을 권리가 있습니다. 귀하 또는 귀하의 도움을 받는 분이 청각 및/또는 시각적으로 의사소통에 장애가 있는 경우 시의적절하게 무료 보조 도구 및 서비스를 받을 권리가 있습니다. 번역 또는 보조 서비스를 받으시려면 1-833-270-5443(Relay 711)번으로 가입자 서비스부에 연락하십시오.
<b>French:</b>	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Absolute Total Care et que vous ne maîtrisez pas l'anglais, vous pouvez bénéficier gratuitement et en temps utile d'aide et d'informations dans votre langue. Si vous-même ou une personne que vous aidez souffrez d'un trouble auditif ou visuel qui entrave la communication, vous pouvez bénéficier gratuitement et en temps utile d'aides et de services auxiliaires. Pour profiter de services de traduction ou de services auxiliaires, veuillez contacter Services aux membres au 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, at hindi ka mahusay sa Ingles, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos at sa maagap na paraan. Kung ikaw, o ang iyong tinutulongan, ay may kondisyon sa pandinig at/o paningin na nakakaapekto sa komunikasyon, may karapatan kang makatanggap ng mga karagdagang tulong at serbisyo nang walang gastos at sa maagap na paraan. Para makatanggap ng mga serbisyo sa pagsasalin o mga karagdagang serbisyo, mangyaring makipag-ugnayan sa Mga Serbisyo para sa Miyembro sa 1-833-270-5443 (Relay 711).
<b>Russian:</b>	Если у вас или у лица, которому вы помогаете, возникли какие-либо вопросы о программе страхования Ambetter from Absolute Total Care, при этом вы недостаточно хорошо владеете английским языком, вы имеете право на бесплатную и своевременную помощь и информацию на своем родном языке. Если у вас или у лица, которому вы помогаете, наблюдается какое-либо нарушение слуха и/или зрения, которое препятствует коммуникации, вы имеете право на бесплатные и своевременные вспомогательные услуги и помощь. Для получения услуг перевода или вспомогательных услуг обратитесь в отдел обслуживания участников программы страхования по номеру 1-833-270-5443 (Relay 711).
<b>German:</b>	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Absolute Total Care hat und nicht Englisch spricht, haben Sie das Recht, kostenlos und zeitnah Hilfe und Informationen in Ihrer Sprache zu erhalten. Falls Sie oder jemand, dem Sie helfen, eine Hör- und/oder Sehbeeinträchtigung hat, die die Kommunikation beeinflusst, haben Sie das Recht, kostenlos und zeitnah zusätzliche Hilfe und Dienstleistungen zu erhalten. Um eine Übersetzung oder zusätzliche Dienstleistungen zu erhalten, wenden Sie sich an den Kundendienst unter 1-833-270-5443 (Relay 711).
<b>Gujarati:</b>	જો તમને અથવા તમે જેમની મદદ કરી રહ્યા છો એવી કોઈ વ્યક્તિને Ambetter from Absolute Total Care વિશે પ્રશ્નો હોય અને અંગ્રેજીમાં પ્રવીણ ન હોય, તો તમને કોઈ ખર્ચ કર્યા વિના અને સમયસર તમારી ભાષામાં મદદ તથા માહિતી મેળવવાનો અધિકાર છે. જો તમે અથવા તમે જેમની મદદ કરી રહ્યા છો એવી કોઈ વ્યક્તિ શ્રવણશક્તિ અને/અથવા દૃષ્ટિવિષયક અવસ્થાથી પીડિત હોય કે જે સંચારને અવરોધતી હોય, તો તમને કોઈ ખર્ચ કર્યા વિના અને સમયસર સહાયક સહાય તથા સેવાઓ પ્રાપ્ત કરવાનો અધિકાર છે. અનુવાદ અથવા સહાયક સેવાઓ પ્રાપ્ત કરવા માટે, કૃપા કરીને 1-833-270-5443 (Relay 711) પર સભ્યની સેવાઓનો સંપર્ક કરો.
<b>Arabic:</b>	إذا كان لديك أو لدى شخص تساعد أسئلة حول Ambetter from Absolute Total Care، ولم تكن بارعاً باللغة الإنكليزية، فلديك الحق في الحصول على المساعدة والمعلومات بلغتك من دون أي تكلفة وفي الوقت المناسب. إذا كنت أنت أو أي شخص تساعد تعاني من حالة سمعية و/أو بصرية تعيق التواصل، فلديك الحق في تلقي مساعدات وخدمات إضافية من دون أي تكلفة وفي الوقت المناسب. لتلقي خدمات الترجمة أو خدمات إضافية، يرجى الاتصال بخدمات الأعضاء على 1-833-270-5443 (Relay 711).
<b>Portuguese:</b>	Se tiver dúvidas acerca da Ambetter from Absolute Total Care, ou estiver a ajudar uma pessoa com dúvidas acerca desta, e não dominar o inglês, tem o direito de obter ajuda e informações no seu idioma sem qualquer custo e de forma atempada. Se tiver uma condição visual e/ou auditiva que dificulte a comunicação ou estiver a ajudar uma pessoa com uma condição deste tipo, tem o direito de receber equipamentos ou serviços de assistência sem qualquer custo e de forma atempada. Para receber traduções ou serviços de assistência, contacte serviços de membro através do número 1-833-270-5443 (Relay 711).

<b>Japanese:</b>	ご自身やあなたが介護している他の人が、Ambetter from Absolute Total Careについてご質問をお持ちの場合、英語に自信がなくても無料かつタイムリーにご希望の言語でヘルプや情報を得ることができます。ご自身や、あなたが介護している他の人の聴覚や視覚の状態のためやり取りが難しい場合でも、無料かつタイムリーに補助サービスを受けることができます。翻訳や補助サービスを受けるには、1-833-270-5443 (Relay 711)のメンバーサービスにご連絡ください。
<b>Ukrainian:</b>	Якщо у вас або особи, якій ви допомагаєте, виникли запитання щодо плану Ambetter from Absolute Total Care, але ви чи ця особа не володієте англійською мовою, ви маєте право отримати допомогу та інформацію своєю мовою безкоштовно й своєчасно. Якщо у вас або особи, якій ви допомагаєте, є вади слуху або зору, які заважають спілкуванню, ви маєте право отримати допоміжні засоби та послуги безкоштовно й своєчасно. Щоб отримати переклад або додаткові послуги, зв'яжіться зі Службою обслуговування учасників за номером 1-833-270-5443 (Relay 711).
<b>Hindi:</b>	अगर आप या कोई ऐसा व्यक्ति जिसकी आप सहायता कर रहे हैं, के पास Ambetter from Absolute Total Care से जुड़े प्रश्न हैं और आप दोनों अंग्रेजी में माहिर नहीं हैं, तो आपको अपनी भाषा में मुफ्त और समय पर सहायता और जानकारी प्राप्त करने का अधिकार है. अगर आपको या किसी ऐसे व्यक्ति को जिसकी आप मदद कर रहे हैं, सुनने और/या देखने में समस्या होती है और इससे बातचीत बाधित होती है, तो आपको बिना किसी लागत के और समय पर सहायक सहायता और सेवाएं प्राप्त करने का अधिकार है. अनुवाद या सहायक सेवाएं प्राप्त करने के लिए कृपया 1-833-270-5443 (Relay 711) पर सदस्य सेवाएं से संपर्क करें.
<b>Mon-Khmer, Cambodian:</b>	ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលអ្នកកំពុងជួយ មានសំណួរអំពី Ambetter from Absolute Total Care ហើយមិនមានភាពស្គាល់នូវភាពក្នុងការប្រើភាសាអង់គ្លេស អ្នកមានសិទ្ធិទទួលបានជំនួយ និងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ និងទៅតាមពេលវេលាសមស្រប។ ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលអ្នកកំពុងជួយ មានបញ្ហាភ្លើង និង/ឬការស្តាប់ដែលរារាំងដល់ការទំនាក់ទំនង អ្នកមានសិទ្ធិទទួលបានជំនួយ និងសេវាកម្មចាំបាច់នានាដោយឥតគិតថ្លៃ និងក្នុងពេលវេលាសមស្រប។ ដើម្បីទទួលបានសេវាកម្មបកប្រែ ឬសេវាកម្មចាំបាច់នានាសូមទាក់ទង សេវាកម្មសមាជិក តាមរយៈលេខ 1-833-270-5443 (Relay 711)។

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