

the better bulletin

2017 NEWSLETTER • SECOND EDITION



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OPEN ENROLLMENT IS ALMOST HERE

Choose Easy Renewal for 2018

Health insurance helps you have more peace of mind. Knowing you're covered can also keep you focused on staying healthy. Your Ambetter health plan renewal letter will arrive in your mail with details about your 2018 Ambetter coverage.

This year, we want to make it easier for you to keep your Ambetter coverage. **If you don't have any changes, you'll be automatically renewed.*** There's nothing more you need to do.

Review your Ambetter health plan information for 2018 to make sure it still fits your health needs and your budget. **Open Enrollment for 2018 ends on December 15.** Be sure to renew your coverage before December 15 for a healthy start to your new year. Your letter will include the steps to follow for easy renewal of your Ambetter health plan. You can also easily re-enroll directly from Ambetter.ARhealthwellness.com by clicking the Enrollment button and filling in your information.

If you have any questions, call us at **1-877-617-0390** (TTY/TDD **1-877-617-0392**), or you can contact your broker.

*Automatic renewal applies to members in a current or suspended payment status. Termed members will not be automatically renewed.

Ambetter from Arkansas Health & Wellness is underwritten by Arkansas Health & Wellness Insurance Company, a Qualified Health Plan issuer in the Arkansas Health Insurance Marketplace. Ambetter from Arkansas Health & Wellness complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This is a solicitation for insurance. © 2017 Ambetter from Arkansas Health & Wellness. All rights reserved.

Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Arkansas Health & Wellness, tiene derecho a obtener ayuda e información en su idioma sin costo alguno.

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Arkansas Health & Wellness, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-877-617-0390 (TTY/TDD 1-877-617-0392).

BETTER IS: Getting the Most Out of My Coverage.

Make sure you're using all of your Ambetter health benefits. Read below for reminders and quick tips to help you take charge of your health.



Earn *myhealthpays*™ Rewards

It's easy to earn *myhealthpays*™ rewards when you complete healthy activities. Plus, your rewards never expire!*

[Check your *myhealthpays*™ rewards balance](#) and see how you can earn more rewards.



Schedule Your Annual Wellness Exam

If you've noticed any changes in your health, contact your primary care provider (PCP) to schedule your yearly exam. At your visit, ask your PCP any questions you have.

Look for an in-network PCP by using our [Find a Provider search tool](#) today!



Choose Automatic Bill Payment

Pay your monthly premium faster, easier and on time with automatic bill payment.

You can choose to use your debit card, bank account or credit card. Your premium payment will be deducted at the same time each month. So your payment will always be on time.

SIGN UP NOW!



Stay Updated With Your Better Health Center

Find new ways to focus on your health by reading the latest tips and articles online at Your Better Health Center. Learn about healthier eating, fitness and other ways to help you take charge of your health.

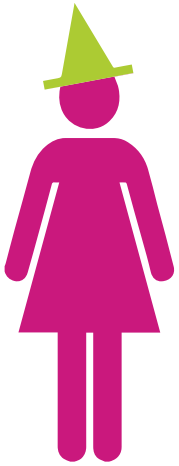
Keep checking back to read the latest articles.

Visit [Your Better Health Center](#) to start reading today!

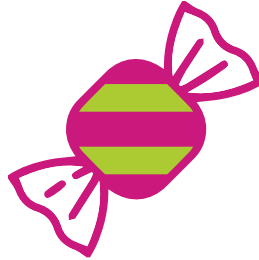
*Rewards will expire when your insurance coverage terminates. Your card will be closed with the end of your health plan membership, for non-payment or when not activated.

Treat Yourself to a Happy and Healthy Halloween

Halloween is the perfect time for fun activities with your family and friends. Whether you're carving pumpkins or sharing candy, you can create special moments that will last long after the witching hour. Just keep these helpful tricks in mind to have a happy and healthy Halloween.



Trick-or-treating is a fun way to get light exercise and spend time with your family.



Consider eating just one piece of candy a day, rather than the whole bag.



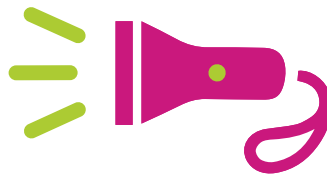
After you've had your sweets, brush your teeth to help decrease your risk of cavities.



Snack on pretzels, crackers or popcorn as a healthy alternative to candy.

Use floss for anything sticky in between teeth, braces and retainers.

If you're out at night, bring a flashlight or wear reflective clothing.



Sources:
<https://www.cdc.gov/family/halloween/index.htm>
<https://www.cdc.gov/family/halloweenhealth/index.htm>
<http://www.prevention.com/food/healthy-eating-tips/weird-effects-sugars-having-on-your-body/slide/10>
<https://www.cdc.gov/fluoridation/basics/>



Know Where to Go for Care

Make sure you know where to go for the care you need when you need it.

For non-emergency, illness or injury, call your primary care provider (PCP), contact the 24/7 nurse advice line or visit an in-network urgent care center. Go to the emergency room if your illness or injury is life-threatening.

Always check to see if a PCP, urgent care center or hospital is in-network.

For non-emergencies, find out where to go for care.

[VIEW CARE CHART](#)

Earn \$25 in *myhealthpays*™ Rewards and Be Prepared for Flu Season



Plan ahead for flu season and earn \$25 in *myhealthpays*™ rewards. Be sure to get your flu vaccine between 9/1 and 12/31. After you receive your vaccine, your rewards will automatically be added to your *myhealthpays*™ Visa® Prepaid Card.*

Use your rewards to help pay for your:

Monthly Bills:

- Utilities
- Telecommunications (cell phone bill)

Healthcare-related costs** such as:

- Monthly premium payments
- Doctor copays†
- Deductibles
- Coinsurance

Remember, you can also protect yourself during flu season by:



Always washing your hands or using hand sanitizer



Covering your mouth when you cough

Making sure to get enough sleep



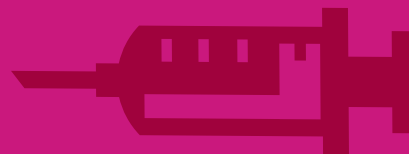
Avoiding people who are sick

WHERE TO GET YOUR FLU VACCINE

Get your flu vaccine by calling your primary care provider (PCP) and asking for walk-in flu vaccine hours or appointment times.

You can also visit an in-network pharmacy.

- Members aged 9 or older can receive a flu vaccine at a pharmacy with no appointment needed and at no cost to you.
- Visit Ambetter.ARhealthwellness.com to find an in-network pharmacy near you.



* Your PCP or provider will submit a claim to us for your flu vaccine. Approximately two weeks after we receive the claim, your reward will be added to your My Health Pays™ rewards card.

**Healthcare-related costs will vary by member and the plan in which you are enrolled.

†My Health Pays™ rewards cannot 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.

Add Fitness Activity to Your Schedule

Staying active is a great way to help improve your mood and your health. Whether you go to the gym to exercise or walk your dog, being active has many benefits.

Physical activity can help with:

- Managing your weight
- Decreasing your risk of heart disease, type 2 diabetes and some cancers
- Building and strengthening bones, joints and muscles
- Improving your quality of life

You can also earn **myhealthpays**^{™,*} rewards when you focus on being active. Visit Ambetter.ARhealthwellness.com to learn how you can earn rewards for physical activities with the **myhealthpays**[™] rewards program.

Check with your primary care provider (PCP) if you are considering high-intensity workouts or other physical activities.

Source:
<https://www.cdc.gov/physicalactivity/basics/pa-health/index.htm>

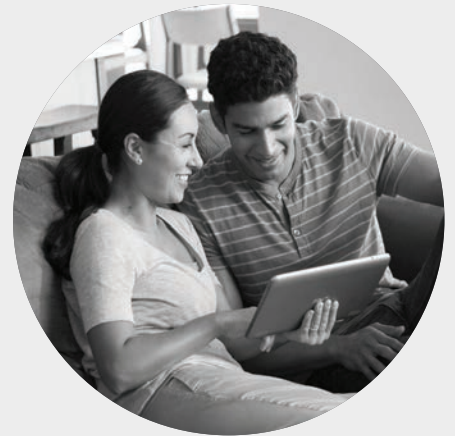


PAPERLESS BILLING



Sign Up for Paperless Billing to Receive Your Monthly Invoices Online!

Choose our Paperless Billing option to have your monthly invoices sent to you online instead of receiving them by mail. It's quick and easy to sign up for this option using your online member account.



Manage Your Health With Your Online Member Account

Use your online member account to find your Ambetter benefits and coverage information—all in one place.

Log in if you need to find a primary care provider (PCP), check your **myhealthpays**[™] Visa[®] Prepaid Card balance, get answers to questions about your health plan and more.

Your secure online member account helps keep you updated about your Ambetter health plan.

If you don't have an account, visit Member.AmbetterHealth.com to sign up today!

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WEBSITE Ambetter.ARhealthwellness.com

PHONE 1-877-617-0390 (TTY/TDD 1-877-617-0392)

MEMBER HANDBOOK

Your Member Handbook is a helpful resource. It provides you with information on how to get the most out of your plan. And it helps you better understand your health insurance coverage and services available to you.

Find your Member Handbook at Ambetter.ARhealthwellness.com. Click on the *For Members* section and then on the *Member Materials and Forms* link.

SCHEDULE OF BENEFITS

Your Schedule of Benefits is a document that lists covered benefits available to you and lets you know when you are eligible to receive them. It also has information about your specific copayment, cost sharing and deductible amounts.

Your Schedule of Benefits and Evidence of Coverage (EOC) can be found when you log in to your secure online member account at Member.AmbetterHealth.com.

EVIDENCE OF COVERAGE (EOC)

Your Evidence of Coverage (EOC) is a document that lists all of the services and benefits that your particular plan covers. Your EOC can help you understand exactly what your plan does and doesn't cover.

If you have any additional questions, please visit:

Ambetter.ARhealthwellness.com



Contact Member Services for print versions of all informational materials: 1-877-617-0390 (TTY/TDD 1-877-617-0392)