

Ambetter Balanced Care Comparison Standard Plans



In-network Benefits	Balanced Care 3 (2019)	Balanced Care 5 (2019)	Balanced Care 11 (2019)
Annual Well Visit/Screening/Immunization/Well Baby	No charge	No charge	No charge
Pediatric Vision-Routine Eye Exam (1 visit per year)	No charge	No charge	No charge
Pediatric Vision-Eyeglasses (frames, 1 per year)	No charge	No charge	No charge
Pediatric Vision-Lenses (per pair)	No charge	No charge	No charge
My Health Pays™ Rewards Program	No charge	No charge	No charge
Medical Deductible (Ind/Fam)	\$3,000/\$6,000	\$7,350/\$14,700	\$6,000/\$12,000
Prescription Drug Deductible (Ind/Fam)	Integrated with medical ded.	Integrated with medical ded.	Integrated with medical ded.
Out-of-pocket Maximum (Ind/Fam)	\$6,750/\$13,500	\$7,350/\$14,700	\$7,900/\$15,800
PCP Office Visit	\$30	\$40	\$30
Specialist Office Visit	\$60	\$80	\$60
Imaging (CT/PET Scans, MRIs)	30% after ded.	No charge after ded.	40% after ded.
X-rays & Diagnostic Imaging	30% after ded.	No charge after ded.	\$30 for laboratory outpatient & professional services; 40% after ded. for x-ray & diagnostic imaging
Urgent Care	\$100	\$100	\$100
Emergency Room*	\$600 with ded.	No charge after ded.	40% after ded.
Emergency Transportation*	30% after ded.	No charge after ded.	40% after ded.
Inpatient Facility Fee	\$750 per day with ded.	No charge after ded.	40% after ded.
Inpatient Hospital Physician & Surgical Services	\$250 per stay	No charge after ded.	40% after ded.
Outpatient Facility Fee	30% after ded.	No charge after ded.	40% after ded.
Outpatient Surgery Physician/Surgical Services	30% after ded.	No charge after ded.	40% after ded.
Labs & Diagnostics	30% after ded.	No charge after ded.	\$30
Mental/Behavioral Health & Substance Use Disorder Outpatient Services	\$30 for office visits; 30% after ded. for all other outpatient services	\$40 for office visits; No charge after ded. for all other outpatient services	\$30 for office visits; 40% after ded. for all other outpatient services
Rehabilitation Outpatient Services (Includes Speech, Occupational, Physical Therapy)	30% after ded.	No charge after ded.	40% after ded.
Pharmacy** (Generic / Preferred / Non-preferred / Specialty)	\$25 / \$50 / 30% after ded. / 30% after ded.	\$20 / \$60 / No charge after ded. / No charge after ded.	\$20 / \$50 / 40% after ded. / 40% after ded.

*Eligible Out-of-network expenses are covered at the In-network level. You may be responsible for the difference between the amount billed and the amount we cover.

**Prescription Drugs available by mail order with a 90 day supply.

Our plans do not cover all health care expenses. Covered benefits will vary by state and are for in-network providers only. For comprehensive benefit detail, members should review their Major Medical Expense Policy and Schedule of Benefits prior to receiving services. Exclusions and limitations may apply.

Ambetter of Tennessee is a Qualified Health Plan issuer in the Tennessee Health Insurance Marketplace and does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

