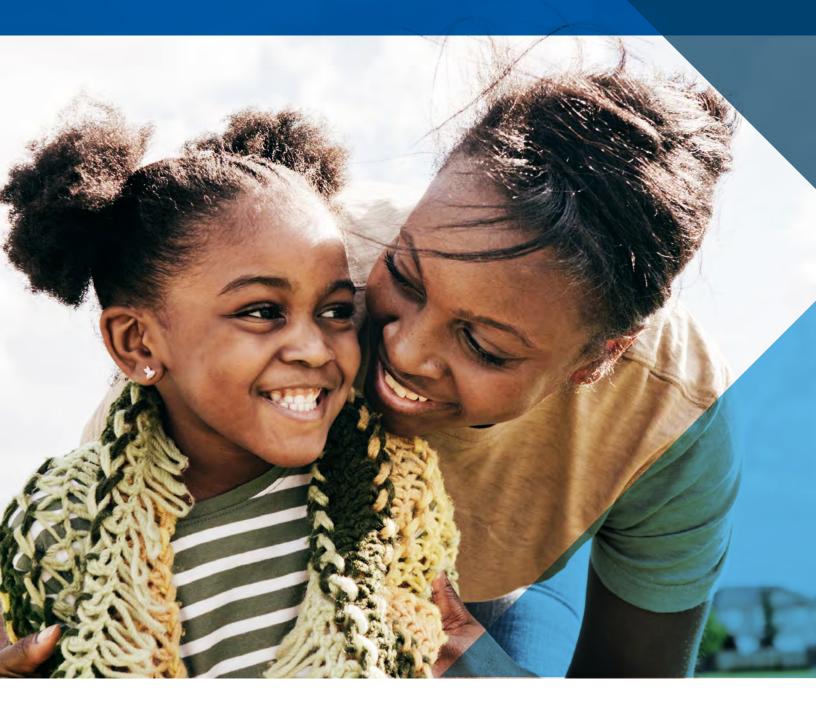
Health Insurance for Now, and Whatever Is **Next**.





AmeriHealth Caritas Next Bronze 8700

What you need to know to choose the health plan that is best for you.



www.amerihealthcaritasnext.com



Welcome to AmeriHealth Caritas Next

We are excited to have you as a new member!

Our health plan focuses on working to get you and your family the care you need to help you stay healthy.

Our mission is simple. We help people get care, stay well, and build healthy communities. See what's next for you.

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What You Can Expect as a Member

Our Member Services team can help answer questions about your benefits.

- Call the 24/7 Nurse Call Line for health advice at any time.
- Members have access to bilingual staff.
- Our Rapid Response and Outreach Team can help you find a health care provider, schedule appointments, and find transportation.
- Members have access to health education to promote healthier lifestyles.
- · Our member portal and mobile apps can help you monitor your health, including care and medicines.
- Members receive a member newsletter with education and information about our programs and services.

This is a short list of benefits and services for our members. For more information, please visit www.amerihealthcaritasnext.com or call Member Services at 1-833-613-2262 (TTY 1-844-214-2471).

What We Offer

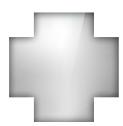
Find the plan that fits with your health needs and budget.



Bronze:

The plan with the lowest monthly premium. This plan will work best if you think you will not need a lot of health care services.

- Pay the lowest monthly premium.
- This will be the highest cost for when you get health care services.



Silver:

The plan that divides the cost between the monthly premiums and out-of-pocket costs when you get health care services.

- · Pay a mid-range monthly premium.
- This will be the mid-range cost for when you get health care services.



Gold:

The plan that has a higher monthly premium, but offers you lower out-of-pocket costs. This plan will work best if you need regular health care services.

- · Pay a higher monthly premium.
- This will be the lowest cost for when you get health care services.



What's covered	
Individual deductible	\$8,700
Family deductible	\$17,400
Individual out-of-pocket maximum	\$8,700
Family out-of-pocket maximum	\$17,400
Specialist referral needed	No
Coinsurance	0%
Primary care	0% coinsurance*
Specialist care	0% coinsurance*
Preventive care	No charge*
Urgent care	0% coinsurance*
Emergency room	0% coinsurance*
Inpatient hospital	0% coinsurance*
Outpatient hospital	0% coinsurance*
Outpatient surgery	0% coinsurance*
Behavioral health services	0% coinsurance*

Prescription benefits	
Prescription drug coverage deductible	\$400
Preferred generic drugs	0% coinsurance
Nonpreferred generic drugs	0% coinsurance
Preferred brand drugs	0% coinsurance
Nonpreferred brand drugs	0% coinsurance
Specialty drugs	0% coinsurance

Not sure what the difference between a copay and coinsurance is?

The set rate that you pay when you pick up a prescription or visit your provider is your copay. The percentage of the cost that you pay after you have met your deductible is your coinsurance.

Source: Healthcare.gov, https://www.healthcare.gov/glossary/

For additional information on renewing, cancelling, terminating, limitations, modifications, or exclusions in benefits or coverage, please visit www.amerihealthcaritasnext.com for our Evidence of Coverage and Summaries of Benefits and Coverage for all plan levels.

^{*}In-network services and providers only.

Pediatric Vision Benefits

AmeriHealth Caritas Next offers a vision benefit for our pediatric members.

Children's eye exam — limited to one exam per year.

Children's glasses — limited to one pair of children's glasses per year.

*In-network services and providers only.

Your provider will let you know what frames are covered under your health plan.



Member Resources

Member Handbook

This document provides you with the full details on your plan, including what it covers, how it works, plan costs, and answers to many other questions you may have. If you don't want to read the entire Member Handbook, you can find a lot of the information you need in the Summary of Benefits.

Summary of Benefits

This highlights your health plan benefits. It is a quick-reference document to find covered benefits and services, copays, and other out-of-pocket costs.

Formulary

This is a list of medicines (drugs) that a plan covers. Use this document to see if your medicines are covered, which drug tier they are in, and what your copay or coinsurance will be. The formulary is available online and is updated throughout the year.

Provider Directory

This document helps AmeriHealth Caritas Next members find health care providers, hospitals, or other health care facilities in our network. Use this document to find out more about choosing a provider and what to do in a medical emergency.

Pharmacy Directory

This makes it easy for you to find a pharmacy in our network. Even when you travel out of state, you can find a pharmacy in our nationwide network by using the pharmacy directory. We work with our network pharmacies to provide prescription drugs to plan members.

Easy Ways to Find the Information You Need

Online

Visit www.amerihealthcaritasnext.com to find useful information about your plan in just a few clicks. It's the fastest way to view your Member Handbook; access the formulary; and search for doctors, pharmacies, hospitals, urgent care centers, and emergency facilities within our network.

You can also create an online account through our member portal and download our mobile app.

On the phone

Call Member Services to ask about your covered benefits; get help finding a provider, changing your provider, or finding a specialist; or find out anything else you want to know about your health plan.

1-833-613-2262 (TTY 1-844-214-2471)

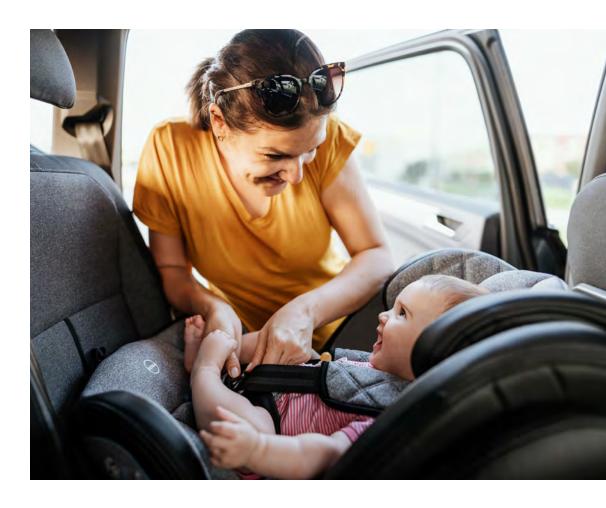
Call us seven days a week from 8 a.m. to 8 p.m.

What Comes Next for You and Your Family?

Now that you have decided that we can support your life needs of today and tomorrow, complete your AmeriHealth Caritas Next enrollment application.

Check the mail for your member ID card and welcome kit.

You will need your member ID card when visiting a provider or picking up a prescription. Your welcome kit will include important documents, including your your member ID card and instructions on how to choose a PCP. Be sure to keep these materials in a safe place where you can reach them easily.







www.amerihealthcaritasnext.com