

All Plans Now
Have Full
Benefits
10 Essential
Health Benefits



All health insurance plans now must have a full set of benefits. They are called the 10 Essential Health Benefits.

All plans include:

- **Preventive care:** To prevent and control health problems, free of charge. Includes checkups, cancer screenings, help to quit smoking, and more.
- Prescriptions: Prescription medications a doctor orders to treat or manage an illness.
- Outpatient care: Care without being admitted to a hospital, like a doctor's office visit or sameday surgery. Includes home health and hospice care.
- **Emergency care:** For things that could lead to serious issues or death, like an accident or sudden illness. Can include ambulance to the ER.
- Hospitalization: Overnight care in a hospital.
- Maternity and newborn care: For pregnant women, new moms, and babies. Includes breastfeeding support.
- Mental health and addiction care: Care in and out of a hospital. To evaluate, diagnose (learn the cause of), and treat mental health or drug abuse problem.
- **Rehabilitative Services:** Care, services, and devices to help regain or gain ability. Includes services to help you regain ability, like speech therapy after a stroke. Also services to help gain ability, like speech therapy for children.
- Lab tests: Tests a doctor orders to diagnose injury, illness, or condition, like blood tests.
- **Pediatric care:** For babies and children. Includes well-child visits and shots. Dental and eye care for those under age 19.

WHERE CAN I FIND HELP TO ENROLL?

- Online Visit myARinsurance.com for more information
- In Person Visit myARinsurance.com to find help near you
- **By Phone** Call 844–355–3262, Monday Friday, 8 a.m. 7 p.m.

