

# Welcome to your Wellpoint health plan

## A guide for Total Choice plan members

### Your Wellpoint membership starts July 1, 2025

As your health benefits provider, we are committed to helping you live your best life. Your Total Choice plan offers flexibility and benefits that support your whole health. Here is an introduction to your Wellpoint resources and how to get the most from your Total Choice plan.

### Important information

#### Plan materials

The handbook includes important information about your benefits, how to get care, and who to contact if you have questions. View and download your 2025–2026 Total Choice Plan Member Handbook and other member information at [wellpoint.com/mass/health-plans/total-choice-plan](https://wellpoint.com/mass/health-plans/total-choice-plan). If you'd like a printed copy of the member handbook, we're happy to send one to you at no cost. To request a copy of the Total Choice handbook, call **833-663-4176**. You can also email us at [contact.ma@wellpoint.com](mailto:contact.ma@wellpoint.com) to request a copy of the handbook.

#### What's new

Renewing members can read Find Out What's New for the Total Choice Plan to learn about changes.

#### ID cards

If you are a new member, we will mail you a Wellpoint ID card. Renewing members should continue using their existing member ID cards. CVS Caremark, which is the administrator of your prescription drug plan, will separately mail prescription drug cards to all members.

#### Other Health Insurance forms

If you have health insurance under another plan besides Medicare, AARP, MassHealth, or TRICARE, please download, fill out, and mail in the Other Health Insurance (OHI) form. Renewing members who have previously submitted an OHI form do not need to return the form unless your coverage has changed.

#### Member Services support

We're here to answer questions about your plan. Call Wellpoint Member Services toll-free at **833-663-4176** Monday through Thursday, 7:30 a.m. to 6 p.m., or Friday, 7:30 a.m. to 5 p.m. ET. TTY users, please call 711. You also can email [contact.ma@wellpoint.com](mailto:contact.ma@wellpoint.com).



## Helpful tips

### Use contracted providers for behavioral health and care outside Massachusetts

With Total Choice, you have the freedom to go to any medical doctor, care provider, or facility without any differences in coverage or cost to you.

For behavioral health care, you won't owe coinsurance or receive additional charges when you use a provider in the Carelon Behavioral Health network. Carelon Behavioral Health administers Wellpoint's behavioral health services.

For care outside of Massachusetts, use a contracted provider to make sure you do not receive additional charges.

To find contracted providers and facilities, visit [wellpoint.com/mass/members/how-to-search-for-providers](https://wellpoint.com/mass/members/how-to-search-for-providers).

### Learn about preapprovals

Sometimes doctors need to let us know about certain medical or behavioral health services that you need. The Getting Preapproval document explains this requirement and lists services that require preapproval.

### Explore digital resources

By using the [Sydney<sup>SM</sup> Health app](#) or logging in at [wellpoint.com/mass](https://wellpoint.com/mass), you can access all your health plan details and resources. For example, you can check your Explanation of Benefits and claims, track your deductible and out-of-pocket maximum, and sign up for well-being programs.

### Find virtual care 24/7

Through LiveHealth Online, you can have a telehealth visit with a doctor, licensed therapist, or psychiatrist using your mobile device. Visit [livehealthonline.com](https://livehealthonline.com) to learn more.

### Submit a claim

If a care provider bills you instead of Wellpoint, you can submit the claim yourself. Claim forms are available at [wellpoint.com/mass](https://wellpoint.com/mass).

### View your Summary of Benefits and Coverage

Your Summary of Benefits and Coverage (SBC) provides a snapshot of the key features of your plan, including benefits, coverage, and costs. You can find your SBC at [wellpoint.com/mass/health-plans/total-choice-plan](https://wellpoint.com/mass/health-plans/total-choice-plan).

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In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider not in your plan's network, your share of the costs may be higher. You also may receive a bill for any charges not covered by your health plan.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan. Virtual text and video visits powered by K Health.

Claims are administered by Wellpoint Life and Health Insurance Company.