

## New in 2018: HMO Plans

Community Health Options has expanded its product offerings with new HMO plans. HMO plans offer a lower premium and provide the same quality coverage and broad provider network as the PPO plans. HMO plans require Members to select a primary care provider at time of enrollment and do not offer out-of-network benefits (except emergency services inside the U.S.).

## Integrated Behavioral Health

Health Options believes in the integration of mental health, substance use disorders, and primary care services as the most effective approach to caring for Members with multiple healthcare needs. Our network of mental health providers and substance use disorder specialists are available to see Members when they need them most.

## Savings with Prescription Drug Benefits

We want you to use prescription medicines that are proven effective. In many cases, these medications are available at low or no cost. As part of your Health Options benefits, you and your dependents will have access to a new benefit: Rx Savings Solutions. This free benefit enables Health Options Members to find the best price for their prescriptions and save money. Mail order service and tablet-splitting programs are available.

## Pediatric Dental Benefit

Good health requires good oral health. We offer plans with a pediatric dental benefit administered by Northeast Delta Dental. People and businesses can continue to purchase stand-alone Northeast Delta Dental plans for themselves and/or their families.

## Find the health plan that works for you

Visit us online to view and compare plans or call us to speak with a Member Services Associate who will answer your questions.

[\(855\) 624-6463](tel:8556246463) | [HealthOptions.org](http://HealthOptions.org)

Join our email list for enrollment information and important updates.



## Advance Premium Tax Credits Help Reduce Your Monthly Premiums

If your household falls within the income ranges shown below, our interactive tools can help you calculate your estimated Advanced Premium Tax Credit and savings.

Household Size	Household Income*
1	\$12,060 – \$48,240
2	\$16,240 – \$64,690
3	\$20,420 – \$81,680
4	\$24,600 – \$98,400
5	\$28,780 – \$115,120
6	\$32,960 – \$131,840

\*2017 Federal Guidelines for 2018 Plans

**ATTENTION:** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le (855) 624-6463 (TTY/TDD: 711)

**ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (855) 624-6463 (TTY/TDD: 711)

Community Health Options complies with applicable Federal civil rights law and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

# 2018 Health Plans that fit your life



Find the one that's right for you.



## How Community Health Options is Different

Community Health Options is a leading, Member-led, nonprofit health plan dedicated to providing affordable, high-quality health insurance benefits that help protect your most important assets— your health and the health of those you care about.

We make it easy to find health coverage that fits your life.

## Open and Broad Regional Provider Network

We place value on the patient-provider relationship and believe it is central to delivering quality healthcare. We believe providers and patients know how best to improve health and wellbeing. We are flexible in our approach and responsive to providers' ideas. Use our online Provider Directory to find your healthcare providers.

## Support for Health and Wellness

As a Member, you have access to a comprehensive list of covered benefits, health and wellness programs, tobacco cessation benefits, and a team of local care managers who work with you to meet your health needs. Our benefit designs allow you and your healthcare provider to make the best choices to maintain and improve your health.

# We are pleased to present our 2018 health insurance plans.

These plans are **available on and off** the Health Insurance Marketplace and **qualify** for Advanced Premium Tax Credits.

	Catastrophic Level
	Bronze Level
	Silver Level
	Gold Level

Plan Name		Deductible	Maximum Out of Pocket	Behavioral Health	Prescription Medications					Emergency Department	PCP Visit
					Tier 1	Tier 2	Tier 3	Tier 4	Tier 5		
Community Safe Harbor PPO	Individual	\$7,350	\$7,350	1 <sup>st</sup> 3 visits @\$0, then Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	1 <sup>st</sup> 3 visits @\$0, then Deductible
	Family	\$14,700	\$14,700								
Community Reliant HSA PPO	Individual	\$5,500	\$6,550	Ded/Coinsurance	Ded/Coinsurance	Ded/Coinsurance	Ded/Coinsurance	Ded/Coinsurance	Ded/Coinsurance	Ded/Coinsurance	Ded/Coinsurance
	Family	\$11,000	\$13,100								
Community Focus PPO *	Individual	\$5,500	\$7,350	1 <sup>st</sup> 3 visits @ \$0, then Ded/30% Coinsurance	Ded/30% Coinsurance	Ded/30% Coinsurance	Ded/30% Coinsurance	Ded/Coinsurance	Ded/Coinsurance	Ded/Coinsurance	Ded/30% Coinsurance
	Family	\$11,000	\$14,700								
Community Align PPO 🦷 *	Individual	\$5,500	\$7,350	1 <sup>st</sup> 3 visits @ \$0, then Ded/30% Coinsurance	Ded/30% Coinsurance	Ded/30% Coinsurance	Ded/30% Coinsurance	Ded/Coinsurance	Ded/Coinsurance	Ded/Coinsurance	Ded/30% Coinsurance
	Family	\$11,000	\$14,700								
Community Best HMO *	Individual	\$4,000	\$7,350	1 <sup>st</sup> 3 visits @ \$0, then \$30 Copay	\$5 copay	\$30 copay	Ded/Coinsurance	Ded/50% Coinsurance	Ded/50% Coinsurance	Ded/50% Coinsurance	\$30 Copay
	Family	\$8,000	\$14,700								
Community Value HMO	Individual	\$3,350	\$7,150	1 <sup>st</sup> 3 visits @\$0, then \$25 Copay	\$5 copay	\$30 copay	Ded/Coinsurance	Ded/50% Coinsurance	Ded/50% Coinsurance	Ded/50% Coinsurance	\$25 Copay
	Family	\$6,700	\$14,300								
Community Complete HMO 🦷	Individual	\$3,350	\$7,150	1 <sup>st</sup> 3 visits @\$0, then \$25 Copay	\$5 copay	\$30 copay	Ded/Coinsurance	Ded/50% Coinsurance	Ded/50% Coinsurance	Ded/50% Coinsurance	\$25 Copay
	Family	\$6,700	\$14,300								
Community Choice PPO	Individual	\$2,500	\$7,150	1 <sup>st</sup> 3 visits @\$0, then \$20 Copay	\$5 copay	\$30 copay	Ded/Coinsurance	Ded/50% Coinsurance	Ded/50% Coinsurance	Ded/50% Coinsurance	\$20 Copay
	Family	\$5,000	\$14,300								
Community Advance PPO 🦷	Individual	\$2,500	\$7,150	1 <sup>st</sup> 3 visits @\$0, then \$20 Copay	\$5 copay	\$30 copay	Ded/Coinsurance	Ded/50% Coinsurance	Ded/50% Coinsurance	Ded/50% Coinsurance	\$20 Copay
	Family	\$5,000	\$14,300								
Community Edge PPO	Individual	\$1,200	\$6,000	1 <sup>st</sup> 3 visits @\$0, then \$25 Copay	\$5 Copay	\$30 Copay	Ded/20% Coinsurance	Ded/50% Coinsurance	Ded/50% Coinsurance	Ded/40% Coinsurance	\$25 Copay
	Family	\$2,400	\$12,000								

Ded/Coinsurance means you pay up to your deductible, then your coinsurance applies.

These plans are **not available** on the Health Insurance Marketplace and **do not qualify** for Advanced Premium Tax Credits.

Plan Name		Deductible	Maximum Out of Pocket	Behavioral Health	Prescription Medications					Emergency Department	PCP Visit
					Tier 1	Tier 2	Tier 3	Tier 4	Tier 5		
Community Protect HMO Bronze	Individual	\$7,350	\$7,350	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
	Family	\$14,700	\$14,700								
Community Delta HSA HMO	Individual	\$2,900	\$6,550	Ded/Coinsurance	Ded/Coinsurance	Ded/Coinsurance	Ded/Coinsurance	Ded/50% Coinsurance	Ded/50% Coinsurance	Ded/50% Coinsurance	Ded/Coinsurance
	Family	\$5,800	\$13,100								
Community Partner HMO *	Individual	\$2,500	\$7,150	1 <sup>st</sup> 3 visits @\$0, then \$20 Copay	\$5 Copay	\$30 Copay	Ded/Coinsurance	Ded/50% Coinsurance	Ded/50% Coinsurance	Ded/50% Coinsurance	\$20 Copay
	Family	\$5,000	\$14,300								
Community Capital HMO 🦷 *	Individual	\$2,500	\$7,150	1 <sup>st</sup> 3 visits @\$0, then \$20 Copay	\$5 Copay	\$30 Copay	Ded/Coinsurance	Ded/50% Coinsurance	Ded/50% Coinsurance	Ded/50% Coinsurance	\$20 Copay
	Family	\$5,000	\$14,300								

Ded/Coinsurance means you pay up to your deductible, then your coinsurance applies.



These plans feature pediatric dental.



These plans feature our Chronic Illness Support Program (CISP), which offers additional benefits for Members with the following conditions:

- Diabetes
- Asthma/Chronic Obstructive Pulmonary Disease (COPD)
- Coronary Artery Disease
- Hypertension