COMMUNITY Health Options

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services **Coverage Period: Beginning on or after 01/01/2025**

Cornerstone PPO $6500 20% $7000 RX1 **Employer Coverage for: Individual and Family | Plan Type: PPO**

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately.
This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.healthoptions.org or call Member Services at (855)-624-6463. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-855-624-6463 (TTY/TDD:711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**In-Network - $6,500 /individual or $13,000 /family; Out-of-Network - $13,000 /individual or $26,000 /family**	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	**Yes.** Preventive Care (as defined in your Member Benefit Agreement). For more information see below.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/. Refer to your Member Benefit Agreement for more information.
`Are there other deductibles for specific services?	**No.**	None
What is the out-of-pocket limit for this plan?	**In-Network - $7,000 /individual or $14,000 /family; Out-of-Network - $14,000 /individual or $28,000 /family**	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance billing charges (charges above the allowed amount), and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	**Yes.** See www.healthoptions.org or call 1-855-624-6463 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

Do you need a referral to see a specialist?	**No.**	You can see the specialist you choose without a referral.

All **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$0 Cost for your first visit then $25 copay, deductible does not apply	40% coinsurance after deductible	This plan requires all Members to select a PCP that is in-network. Depending on the services provided in a single appointment it is possible you may be financially responsible for copay(s), your deductible and or coinsurance for one date of service.
	Specialist visit	$50 copay; deductible does not apply	40% coinsurance after deductible	Depending on the services provided in a single appointment it is possible you may be financially responsible for copay(s), your deductible, and or coinsurance for one date of service.
	Preventive care/screening/ immunization	$0 Copay; deductible does not apply	40% coinsurance after deductible	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Contact Member Services for questions on plan coverage. Depending on the services provided in a single appointment it is possible you may be financially responsible for copay(s), your deductible and or coinsurance for one date of service.
If you have a test	Diagnostic test (x-ray, blood work)	Lab Services from a Specified Location: $25 copay; deductible does not apply. All other: 20% coinsurance after deductible	Lab: 40% coinsurance after deductible	Please refer to our website for a list of Specified Reference Lab locations or contact Member Services for additional information.

* For more information about limitations and exceptions, see the plan or policy document at HealthOptions.org

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
		X-Rays from a Specified Location: $75 copay; deductible does not apply. All other: 20% coinsurance after deductible	X-Ray: 40% coinsurance after deductible	
	Imaging (CT/PET scans, MRIs)	20% coinsurance after deductible	40% coinsurance after deductible	None.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.healthoptions.org/formulary	Preferred generic drugs (Tier 1)	30 Day Retail: $5 copay; deductible does not apply. 90 Day Mail Order: $10 copay; deductible does not apply	40% coinsurance after deductible (retail only)	Members automatically receive the lower of the GoodRx price or our negotiated price on all generic medications at GoodRx participating pharmacies. Contact Member Services for additional opportunities to save on prescriptions including our Chronic Illness Support Program (CISP) and Script Saver program.
	Generic drugs (Tier 2)	30 Day Retail: $25 copay; deductible does not apply. 90 Day Mail Order: $50 copay; deductible does not apply	40% coinsurance after deductible (retail only)	
	Preferred brand (Tier 3)	30 Day Retail: $50 copay; deductible does not apply. 90 Day Mail Order: $100 copay; deductible does not apply	40% coinsurance after deductible (retail only)	
	Non-preferred brand drugs (Tier 4)	30 Day Retail: 30% coinsurance up to max of $300/script; deductible does not apply. 90 Day Mail Order: 30% coinsurance up to a max of $600/script; deductible does not apply	30% coinsurance up to a max of $600/script; deductible does not apply (retail only)	

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Specialty drugs (Tier 5)	30 Day Retail and Mail Order: 30% coinsurance up to max of $500/script; deductible does not apply	50% coinsurance after deductible (retail only)	Specialty drugs must be filled through mail-order program or you will be required to pay 100% of the allowed drug cost.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance after deductible	40% coinsurance after deductible	None.
	Physician/surgeon fees	20% coinsurance after deductible	40% coinsurance after deductible	None.
If you need immediate medical attention	Emergency room care	$350 copay; deductible does not apply	$350 copay; deductible does not apply	None.
	Emergency medical transportation	20% coinsurance after deductible	20% coinsurance after deductible	None.
	Urgent care	Virtual via Amwell: $0 copay; deductible does not apply Freestanding: $30 copay; deductible does not apply All Other: $85 copay; deductible does not apply	40% coinsurance after deductible	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance after deductible	40% coinsurance after deductible	Our Care Managers are available to support and offer resources to Members. Contact Member Services to connect with a Care Manager.
	Physician/surgeon fees	20% coinsurance after deductible	40% coinsurance after deductible	None.

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$0 Cost for your first 3 visits, then $25 copay; deductible does not apply	40% coinsurance after deductible	Virtual Behavioral Health services are also available through Amwell®. Contact Member Services for additional resources.
	Inpatient services	20% coinsurance after deductible	40% coinsurance after deductible	Our Care Managers are available to support and offer resources to Members. Contact Member Services to connect with a Care Manager.
If you are pregnant	Office visits	20% coinsurance after deductible	40% coinsurance after deductible	Cost sharing does not apply for preventive services. Visit healthcare.gov for a full list of preventive services for people who are or may become pregnant. Pregnancy care may include tests and services described elsewhere in this document (i.e. ultrasounds).
	Childbirth/delivery professional services	20% coinsurance after deductible	40% coinsurance after deductible	Cost sharing does not apply for preventive services.
	Childbirth/delivery facility services	20% coinsurance after deductible	40% coinsurance after deductible	Cost sharing does not apply for preventive services.
If you need help recovering or have other special health needs	Home health care	20% coinsurance after deductible	40% coinsurance after deductible	None.
	Rehabilitation services	Physical Therapy: $50 copay; deductible does not apply. Occupational Therapy: $50 copay; deductible does not apply. Speech Therapy: $50 copay; deductible does not apply.	Physical Therapy: 40% coinsurance after deductible Occupational Therapy: 40% coinsurance after deductible Speech Therapy: 40% coinsurance after deductible	PT/OT/ST Benefits are limited to 60 total combined visits per year.
	Habilitation services			
	Skilled nursing care	20% coinsurance after deductible	40% coinsurance after deductible	Benefit is limited to 150 days per Member per Calendar Year.
	Durable medical equipment	20% coinsurance after deductible	40% coinsurance after deductible	Refer to the Member Benefit Agreement, Durable Medical Equipment section for details.

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Hospice services	20% coinsurance after deductible	40% coinsurance after deductible	Limited to One 48-hour Respite period, once per lifetime.
If your child needs dental or eye care	Children's eye exam	$25 copay; deductible does not apply	40% coinsurance after deductible	Preventive vision screening for all children as specified by the Affordable Care Act is provided with no cost-sharing when received in-network and is limited to one visit per Calendar year. Pediatric eye exams that are not covered under federal guidance as "preventive" are subject to cost-sharing.
	Children's glasses	20% coinsurance after deductible	40% coinsurance after deductible	For more information on eyewear and contacts, contact Member Services.
	Children's dental check-up	Not Covered	Not Covered	None

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Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)		
• Cosmetic Surgery	• Long-term care	• Routine foot care
• Covered Emergency services provided outside the U.S.	• Private-duty nursing	• Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture	• Bariatric surgery	• Hearing aids
• Abortion for which public funding is prohibited	• Chiropractic care	

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Health Options at (855)-624-6463. You may also contact the Maine Bureau of Insurance at 800-300-5000 or (in-state) 207-624-8475. You may also visit www.maine.gov/pfr/insurance. Other coverage options may be available to you too, including buying individual insurance coverage through the Maine Marketplace. For more information about the Maine Marketplace, visit www.CoverMe.gov or call 1-866-636-0355 TTY: 711.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Health Options at (855)-624-6463. You may also contact the Maine Bureau of Insurance at 800-300-5000 or (in-state) 207-624-8475. You may also visit www.maine.gov/pfr/insurance.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Maine Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Maine Marketplace.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

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About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible	$6,500
Specialist copayment	$50
Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:
Specialist office visits (*prenatal care*)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$6,500
Copayments	$0
Coinsurance	$7,000
What isn't covered	
Limits or exclusions	$0
The total Peg would pay is	**$7,000**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$6,500
Specialist copayment	$50
Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:
Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$23
Copayments	$544
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$567**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$6,500
Specialist copayment	$50
Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:
Emergency room care (*including medical supplies*)
Diagnostic tests (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,732
Copayments	$705
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,437**

The plan would be responsible for the other costs of these EXAMPLE covered