

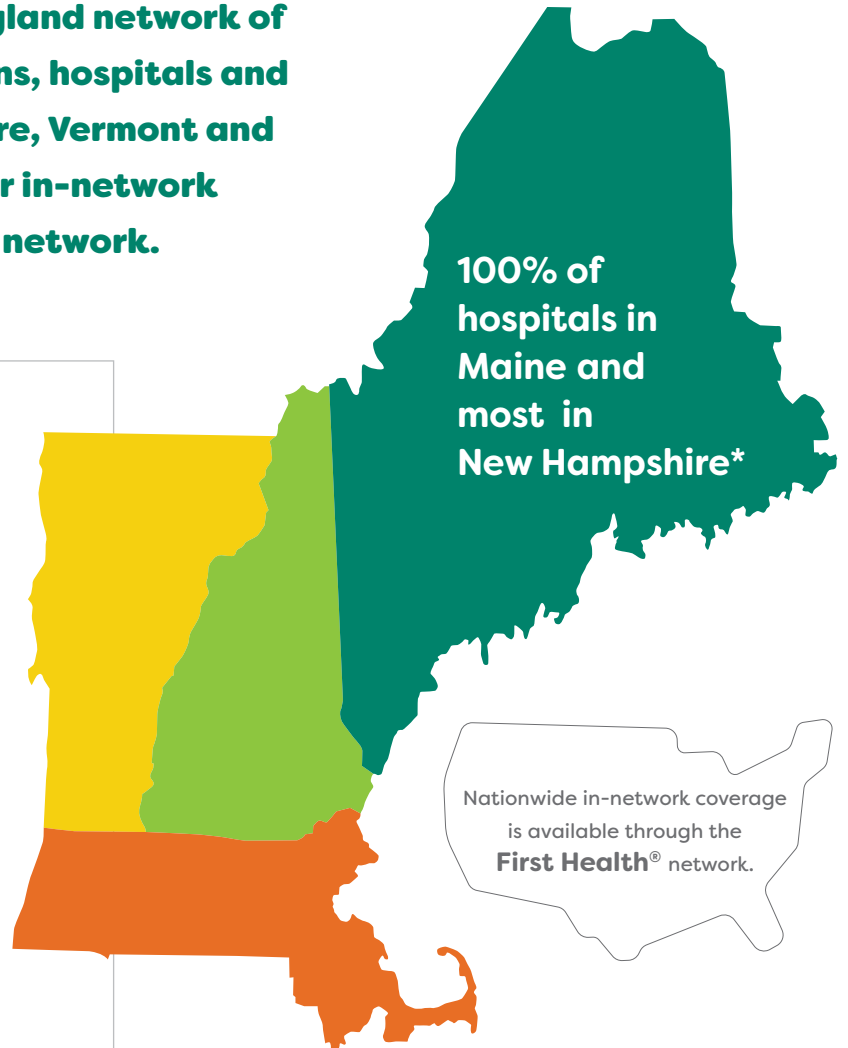
Network Providers

All plans feature our broad New England network of 48,000 providers including clinicians, hospitals and pharmacies in Maine, New Hampshire, Vermont and Massachusetts. National plans offer in-network coverage through the First Health® network.

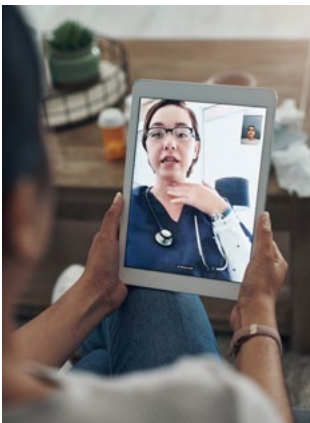
While our network comprises **100% of hospitals in Maine and most in New Hampshire**, it extends well beyond these states, including many premier institutions within New England.*

- ⊕ Boston Children's Hospital
- ⊕ Brigham and Women's Faulkner Hospital
- ⊕ Brigham and Women's Hospital
- ⊕ Dana-Farber Cancer Institute
- ⊕ Dartmouth Hitchcock Hospital
- ⊕ Mass Eye & Ear
- ⊕ Massachusetts General Hospital
- ⊕ McLean Hospital
- ⊕ Newton-Wellesley Hospital
- ⊕ Salem Hospital
- ⊕ Spaulding Hospital
- ⊕ Springfield Hospital
- ⊕ Walden Behavioral Care LLC

*All Maine hospitals, except Togus VA Hospital



A complete list of in-network providers can be found in your **Member portal**.



Firefly Health: Virtual-First Primary Care

Alongside its traditional provider network, Community Health Options offers Members 18 years and older the option of using a virtual-first primary care team through Firefly Health. Members can choose a virtual primary care team that includes a medical doctor, nurse practitioner, behavioral health specialist and health guide.

To learn more, visit: fireflyhealth.com/with/cho.



Network Providers – HMO

All HMO plans offer in-network coverage through our broad New England network. HMO Tiered plans provide access to high-quality preferred providers at lower cost sharing, and HMO National plans offer national in-network coverage through the First Health® network.

MEMBER NETWORK BY GEOGRAPHIC LOCATION

Service	HMO NE	HMO Tiered NE	HMO National
Medical, Behavioral and Substance Use Disorder	Community Health Options' broad New England network includes providers across ME & NH as well as a limited number of key providers in MA & VT .*	Community Health Options' broad New England network has reduced copays or coinsurance for preferred tier providers .* A lower deductible and out-of-pocket maximum applies for preferred providers. Standard providers have a standard copay, coinsurance, deductible and out-of-pocket maximum. <i>All preferred provider cost sharing is applied to both the preferred and standard out-of-pocket maximum.</i>	Community Health Options' broad New England network, plus national in-network coverage , provides access to thousands of hospitals and almost 1 million professional providers.*
*There is no out-of-network coverage except for emergency care within the U.S., except in Small Group plans, which also have coverage for emergent conditions outside of the country.			
Telehealth	If a provider offers telehealth services, routine in-network and out-of-network rates will apply. All plans offer in-network telehealth through Amwell® for behavioral health and urgent care, as well as primary care through Firefly Health.		
Emergency Services	All plans cover emergency services in the emergency department at the in-network level of benefits in the United States. All Small Group plans include coverage for emergent conditions outside of the country.		
Pharmacy	The Express Scripts® national pharmacy network includes most national and local pharmacies.		



Network Providers—PPO

All PPO plans have in-network access to our broad New England network, and out-of-network coverage is available with higher cost sharing. Our PPO National plans offer national in-network coverage through the First Health® network.

MEMBER NETWORK BY GEOGRAPHIC LOCATION

Service	PPO NE	PPO National
Medical, Behavioral and Substance Use Disorder	<p>Community Health Options' broad New England network includes providers across ME & NH as well as a limited number of key providers in MA & VT.</p> <p><i>For services outside of ME, NH, MA and VT, out-of-network coverage is available with higher cost sharing.*</i></p>	<p>Community Health Options' broad New England network, plus national in-network coverage, provides access to thousands of hospitals and almost 1 million professional providers.</p>
<p><i>*With the exception of emergency services at the emergency department, Members may be subject to balance billing if services are rendered by an out-of-network provider. Members are responsible for ensuring Prior Approval requirements are met for out-of-network providers when required.</i></p>		
Telehealth	<p>If a provider offers telehealth services, routine in-network and out-of-network rates will apply. All plans offer in-network telehealth through Amwell® for behavioral health and urgent care, as well as primary care through Firefly Health.</p>	
Emergency Services	<p>All plans cover emergency services in the emergency department at the in-network level of benefits in the United States. All Small Group plans and all Individual on/off Exchange National Gold and Silver PPO plans include coverage for emergent conditions outside of the country.</p>	
Pharmacy	<p>The Express Scripts® national pharmacy network includes most national and local pharmacies.</p>	

