



Merged Market 2025 Product Training

October, 2024

Agenda

- Introduction and Personnel Updates
- Clear Choice and Rating Area Changes
- Product Portfolio and Network
- Plan Benefits
- Regulatory and Key Dates
- Medical/Care Management Highlights
- Pharmacy Programs
- New Marketing Collateral and Advertising
- Final Questions and Close

New People / Organization

- **Kaleb Mayhew, Promoted to Large Group Benefit Consultant**
- **April Pelletier, Implementation Manager**
- **We will be hiring the Small Group Benefit Consultant position**
- **In an updated organizational structure, Will Kilbreth formerly Chief Information Officer, has been appointed Chief Operations Officer.**
 - **Responsible for Claims, Member Services, Eligibility Enrollment, Configuration and IT services. Will's role replaces David Stuart's role, as he has moved on to a new opportunity.**
- **Jennifer Cyr, PharmD promoted to Pharmacy Director, replacing Mike Takach who has opted to step down to Senior Consultant of Pharmacy, as he looks to retire in the future.**



2025 Product Portfolio and Benefits

Nancy Connelly

Director, Product Development

2025 Clear Choice Plan Design

BOI eliminated 3 Plans

Final Clear Choice Plan Design 2025												
Benefits	Catastrophic	On Exchange				Off Exchange		Off Exchange		Off Exchange		
		Bronze \$6,300 HSA	Bronze \$7,200 HSA	Bronze \$7,500	Bronze \$9,200	**Silver \$3,500 HSA	Silver \$3,500	Silver \$4,200	**Silver \$4,500 HSA	Gold \$1,500	Gold \$2,500	Platinum
Estimated AV Value	N/A	63.28%	63.64%	64.94%	64.78%	70.57%	70.51%	70.63%	68.69%	80.02%	80%-81.53%	88.87%
Deductible	\$9,200	\$6,300	\$7,200	\$7,500	\$9,200	\$3,500	\$3,500	\$4,200	\$4,500	\$1,500	\$2,500	\$500
Maximum OOP	\$9,200	\$7,500	\$7,200	\$9,200	\$9,200	\$7,000	\$8,500	\$8,000	\$7,000	\$5,000	\$5,000	\$3,000
Coinsurance	0%			50%	0%		30%	30%		30%	30%	20%
PCP and Behavioral Health Office Visits*	\$50 for 2nd & 3rd visits then deductible			\$45	\$50		\$40	\$40		\$25	\$20	\$20
Chiropratic Services, Rehabilitative Occupational, Physical and Speech Therapy				\$45	\$50		\$40	\$40		\$30	\$30	\$30
Specialist Visit				\$80	\$80		\$60	\$60		\$50	\$50	\$40
Free Standing Urgent Care				\$60	\$60		\$40	\$40		\$40	\$40	\$25
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)						20% Coins. After Ded.						
Outpatient Surgery and Physician/Surgical Services		50% Coin. After Ded.	0% Coin. After Ded.	50% Coins. After Ded.	0% Coins. After Ded.		30% After Deductible	30% After Deductible		20% After Deductible		
Inpatient Hospital Services and ER	0% Coins. After Ded.									30% Coins. After Ded.	30% Coins. After Ded.	20% Coins. After Ded.
Inpatient Physician, Rehabilitation and Surgical Services												
Ambulance												
All other benefits												
RX - Tier 2/3 Generic				\$30	\$30	\$25	\$25	\$25		\$25	\$5 / \$25	\$0
RX - Tier 4 Preferred Brand				\$50		\$50	\$50	\$50		\$50	\$50	\$15
RX - Tier 5 NonPreferred				\$100	0% After Deductible	\$100	\$100	30%		\$100	30% up to \$300	\$100
RX - Tier 6 Specialty				\$250		\$250	\$250	50%		\$250	50% up to \$600	\$250
Preventive Medical Benefits and RX		0%										
Pediatric Dental - Preventive & Diagnostic		0%										
Pediatric Dental - Restorative & Basic Services	0% Coins. After Ded.	20% Coin. After Ded.	0% Coin. After Ded.	20% Coin. After Ded.	0% Coin. After Ded.		20% Coin. After Ded.					
Pediatric Dental - Major Services & Medically Necessary Orthodontics		50% Coin. After Ded.		50% Coin. After Ded.			50% Coin. After Ded.					

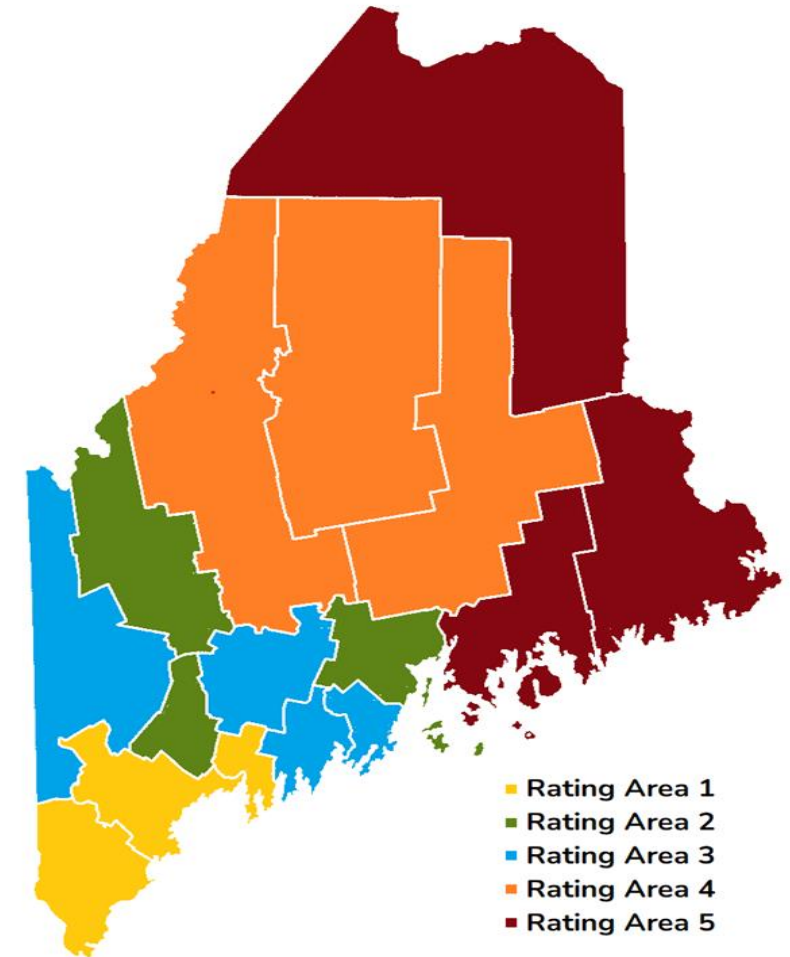
* 1st PCP and Behavioral Health Office Visit have \$0 copay, subsequent visits have copay before deductible except HSA plans
Before deductible

**Silver \$3,500 HSA and Silver \$4,500 HSA only off-Marketplace

As of 6/8/2024

New Rating Areas for 2025

Old Rating Area	County	New Rating Area	County
1	Cumberland, Sagadahoc, York	1	Cumberland, Sagadahoc, York
2	Kennebec, Knox, Lincoln, Oxford	2	Kennebec, Knox, Lincoln, Oxford
3	Androscoggin, Franklin, Waldo, Penobscot, Piscataquis, Somerset	3	Androscoggin, Franklin, Waldo
4	Aroostook, Hancock, Washington	4	Penobscot, Piscataquis, Somerset
		5	Aroostook, Hancock, Washington



- Rating Area 1
- Rating Area 2
- Rating Area 3
- Rating Area 4
- Rating Area 5

Portfolio Overview for 2025

The Ind/SG Portfolio for 2025 has a total of 43 plans.

27 On/Off Exchange

- 16 PPO
 - 3 National
 - None HSA compatible
 - 13 Regional
 - 2 HSA compatible
- 7 HMO
 - All Regional
 - None HSA compatible
- 4 HMO Tiered
 - All Regional
 - None HSA compatible
 - 2 Offered in Regions 1,2 and 3 Only

16 Off Marketplace Only for Small Group and Individuals

- 10 PPO
 - 8 National
 - 3 HSA compatible
 - 2 Regional
 - 1 HSA compatible
- 2 HMO
 - All National
 - None HSA compatible
- 4 HMO Tiered
 - All Regional
 - 1 HSA compatible

Unique Plans by Rating Areas 1, 2, 3

2 Plans are Available in Rating Areas 1, 2, and 3 Only

- **\$7500 HMO Tiered NE on/off only available in Regions 1,2, and 3.**
 - Existing members in rating areas 4 and 5 cross-walked to **new \$8000 HMO Tiered NE**
- **\$4200 HMO Tiered NE on/off only available in rating area 1, 2 and 3.**
 - Existing members in rating areas 4 and 5 cross-walked to \$3500 HMO Tiered NE
- **These plans will not surface when using a quoting tool for an individual or small group in Regions 4 and 5.**
 - In the individual market, these plans will only be available to quote if the subscriber's zip code is within Regions 1, 2, or 3.
 - In the small group market, if the group's zip code is in Regions 1, 2, or 3, the plans will be available to all members of the group (even members living in Regions 4 or 5).

PPO and HMO Plan Networks

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. All preferred provider cost sharing is applied to both the preferred and standard out-of-pocket maximum.	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	Community Health Options' broad New England network includes providers across ME & NH as well as a limited number of key providers in MA & VT . <i>For services outside of ME, NH, MA and VT, out-of-network coverage is available with higher cost sharing.*</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.
	*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.	
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 and all Individual on/off Exchange National Gold and Silver PPO plans include coverage for emergent conditions outside of the country.	
Pharmacy	The Express Scripts® national pharmacy network includes most national and local pharmacies.	

HMO Tiering Structure

Tiered HMO plans are a cost-effective alternative to traditional HMO network plans, offering savings in premiums and cost-sharing (accumulators/copays/coinsurance) with the use of preferred providers.

- Preferred providers are available for **all provider types**. They will be designated with a **\$**.
 - It's important to note, one type of provider may be preferred at a given location, but a different provider type or service at the same location **may not be** preferred. (Ex. Chiropractor and PT)
 - A provider may be preferred at one location and not at another (practicing at health system but the provider may have their own private practice)
- HMO Tiered plans include preferred providers in Maine, NH, VT and MA. Plus 100% of in-network hospitals are preferred, (all hospitals in Maine, most in NH and centers of excellence in MA) for **in-patient services**.
- Services will be applied to Preferred and Standard accumulators
- All claims for preferred providers will be applied to the preferred deductible and to both the preferred and standard out-of-pocket maximums

Plans Added and/or Changed

Newly Created Plans 2025

Health Options Clear Choice Bronze \$6300 HSA PPO NE	Replaces closed \$5900
Health Options Clear Choice Silver \$3500 PPO NE	Replaces closed \$3000
Health Options Clear Choice Silver \$3500 PPO NE Dental	
Health Options Bronze \$8000 Healthy Maine HMO Tiered NE	New Additional Tiered Plan
Health Options Bronze \$8000 Healthy Maine HMO National Off MP	BD Request

Additional Plan Changes

- \$7500 Tiered HMO on/off only available in Regions 1,2,3.
 - Existing members in rating areas 4 and 5 cross-walked to new \$8000 HMO Tiered NE
- \$4200 HMO Tiered NE on/off only available in rating area 1, 2 and 3
 - Existing members in rating areas 4 and 5 cross-walked to \$3500 HMO Tiered NE
- Both plans include site of service for Firefly PCP with a \$25 copay for PCP visits, and lower copay for freestanding urgent care

Plans Eliminated for 2025

- Closed **6 Off MP** Plans with low Membership. They can cross-walk to an on/off version in which small groups and individuals can purchase the off-exchange plan.
- Other plans closed based on Clear Choice Grid from the BOI

2025 Closed Plans-	Close Reason
Health Options Clear Choice Bronze \$5900 HSA PPO NE	BOI Closed
Health Options Clear Choice Silver \$3000 PPO NE	BOI Closed
Health Options Clear Choice Silver \$3000 PPO NE Dental	BOI Closed
Health Options Clear Choice Bronze \$7500 PPO NE Dental Off MP	Cross-walked to On/Off Plan
Health Options Bronze \$8000 Healthy Maine HMO NE Off MP	Cross-walked to On/Off Plan
Health Options Bronze \$8000 Healthy Maine PPO NE Off MP	Cross-walked to On/Off Plan
Health Options Clear Choice Bronze \$9450 PPO NE Dental Off MP	Cross-walked to On/Off Plan
Health Options Clear Choice Silver \$3000 PPO NE Dental Off MP	BOI Closed
Health Options Clear Choice Silver \$4000 HSA HMO NE Dental Off MP	BOI Closed
Health Options Clear Choice Silver \$4500 HSA HMO NE Dental Off MP	BOI Closed
Health Options Clear Choice Silver \$5500 HMO NE Dental Off MP	BOI Closed
Health Options Clear Choice Silver \$5500 HMO Tiered NE Dental Off MP	BOI Closed
Health Options Clear Choice Silver \$5500 PPO National Dental Off MP	BOI Closed
Health Options Clear Choice Gold \$2500 PPO National Dental Off MP	Cross-walked to On/Off Plan
Health Options Clear Choice Gold \$2500 PPO NE Dental Off MP	Cross-walked to On/Off Plan

Merged Market Benefit Changes

Benefit	Implementation Plan
Firefly Site of Service	Members on the \$7500 HMO Tiered NE and \$4200 HMO Tiered NE will have a \$25 PCP copay for Firefly Health PCP Visits . These plans are available in Rating Area 1, 2, and 3 .
Lab and X-Ray Site of Service*	\$25 copay for specified free-standing labs locations \$75 copay for specified free-standing X-ray locations
Urgent Care Site of Service	Members on the \$7500 HMO Tiered NE and \$4200 HMO Tiered NE will have a lower copay on free-standing urgent care locations compared to hospital-based locations. These plans are available in Rating Area 1, 2, and 3 . Site of Service UCS will have an asterisk on the UC list and will be specified in the provider directory
Adult Vision Exam	Adult vision exams now have a copay instead of coinsurance after deductible on platinum plans and national gold and silver plans .
OOC Emergency Benefit	All small group plan IDs have out of country emergency coverage and individual on/off exchange national silver and gold plans continue to have out of country emergency coverage.
Early Intervention	Increased annual limit from 33 visits to 40 visits per year. (BOI mandate)

*Not available on catastrophic plans.

Indiv/SG Plan YOY Benefit Constants

- **CISP** available on all non-HSA plans except Catastrophic.
- **\$5 copay or less on Tier 1 preferred generics** on all plans including **HSA Plus** (after deductible on traditional HSA plans).
- **All non-HSA plans** except catastrophic include a **PCP copay for Ped Vision Exam**.
- **Healthy Maine Plans** include **WellRight®** and **unlimited health coaching** at **\$0 cost share**, plus **acupuncture** Benefits.
- HSA plans labeled **HSA Plus** include select medications with cost-share and no deductible, designated **HSA+** on the formulary.
- Urgent care telehealth via **Amwell®** at **\$0 cost share** on non-HSA plans, \$67 cost share on HSA plans before deductible, \$0 after deductible.
- **First in-network primary care** and **behavioral health** visits with **\$0 cost share** on non-HSA plans and subsequent copays accumulate to the deductible/OOP max
- **Tiered HMO plans** have **preferred and standard accumulators** and cost sharing on benefits.
 - Preferred providers are designated in the provider directory with a \$

Plans with Special Benefits

Plan	Acupuncture	WellRight® Platform	Health Coaching	Adult Vision Copay	Firefly and Urgent Care Site of Service
Platinum \$500 PPO HMO NE <i>On/Off</i>	X	X		X	
Gold \$1500 PPO National, <i>On/Off</i>	X	X		X	
Gold \$1500 PPO National Dental, <i>Off MP</i>	X	X		X	
Gold \$1500 PPO NE <i>On/Off</i>	X	X			
Gold \$2500 PPO National Dental <i>On/Off</i>	X			X	
Silver \$4000 HMO National <i>Off MP</i>		X			
Silver \$3500 PPO National <i>On/Off</i>				X	
Silver \$3500 HSA Plus PPO National Dental <i>Off MP</i>		X		X	
Silver \$3500 HSA PPO NE Dental <i>Off MP</i>	X	X			
Silver \$4200 PPO National Dental <i>Off MP</i>				X	
Bronze \$8000 Healthy Maine PPO NE <i>On/Off</i>	X	X	X		
Bronze \$8000 Health Maine HMO NE <i>On/Off</i>	X	X	X		
Bronze \$8000 Healthy Maine HMO National <i>Off MP</i>	X	X	X		
Bronze \$8000 Healthy Maine HMO Tiered NE <i>On/Off</i>	X	X	X		
Bronze \$7500 HMO Tiered NE <i>On/OFF</i>					X
Silver \$4200 HMO Tiered NE <i>On/OFF</i>					X

NOTE: CISP is on all non-HSA plans except Catastrophic
All plans have a PCP copay for Ped Vision Exam (HSA after deductible)
All plans have adult vision exam, plans notated above have a copay

Firefly Offering



As of January 1, 2024, **all** of our **Members 18+** have the option to choose a new virtual primary care physician through Firefly Health regardless of the plan they have selected.

When Members choose a Firefly PCP, they get a full team with a **primary care doctor, nurse practitioner, health guide, and behavioral health specialist.**

If for some reason the Member doesn't like the virtual Firefly PCP option, they can change to another traditional PCP. There is no requirement to stay with the Firefly selection.

[Firefly B2B Flyer](#)

[Firefly B2C Flyer](#)

Firefly is available by phone call, chat, and video appointments

**Appointments are available
Monday - Friday**

7a-7p

**Care Coordinators are
available**

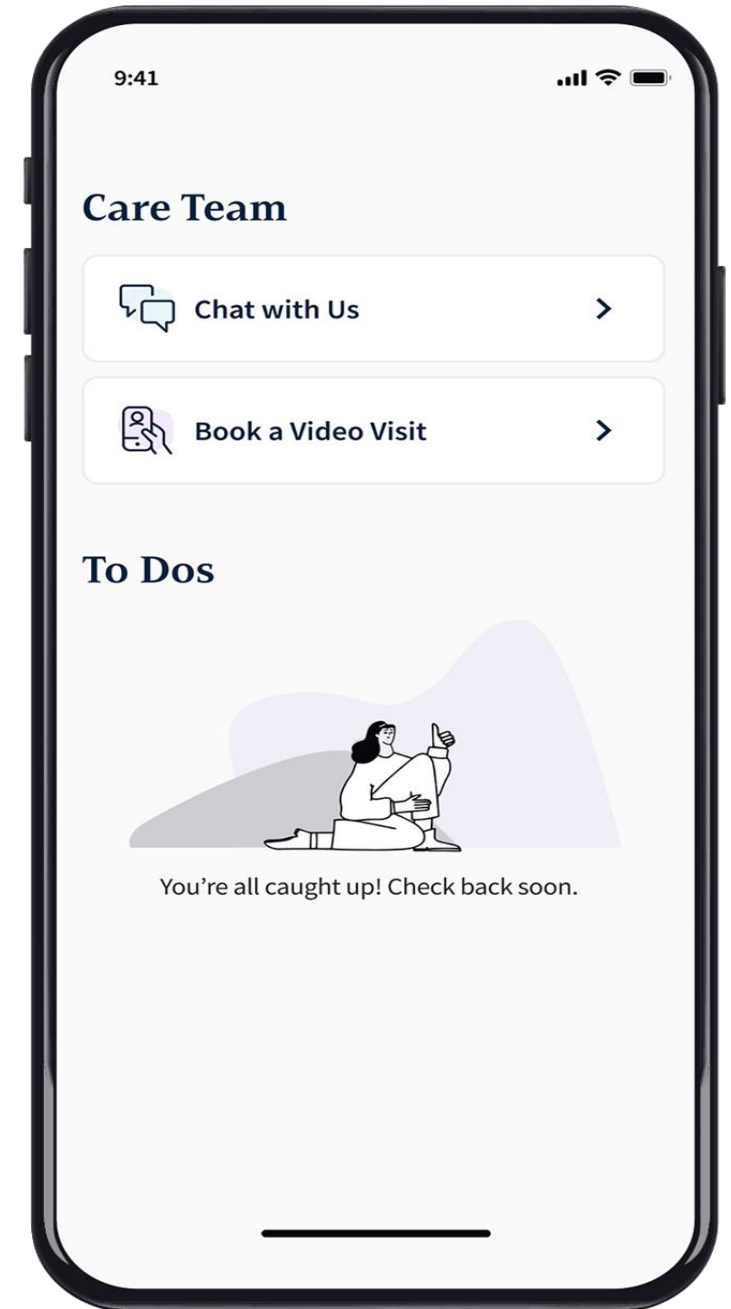
7 days a week

Clinicians are on-call to

24/7/365

**New patients can schedule
a PCP visit in less than**

7 days



Not all care can be handled virtually. Firefly coordinates in person care and gets the results back.

In-Person Care:

- ✔ Dermatology
- ✔ Ear, Nose, and Throat
- ✔ Imaging
- ✔ Labs & Testing
- ✔ OB/GYN
- ✔ Orthopedics
- ✔ Physical Therapy

How does the referral process work at Firefly?

- PCP determines that the member has an in-person primary care need or should see a specialist, submits request to Care Coordinator
- Coordinator locate an in-network option for the member, taking into account the below. They provide the patient up to 3 options for provider
 - Clinical urgency, preference, clinical needs, availability, accessibility to member, & quality scoring
- Once the patient has selected a provider, our Coordinator works with the provider office sending any clinical context or records needed to treat the member, and any pertinent health insurance details
- Our team ensures a visit is complete & pulls patient notes into our system

Where does Firefly send patients? They navigate members to hands on care within the CHO network

The image illustrates the patient journey from a consultation to a provider selection. It is divided into three main sections:

- Message Thread (Left):** A patient named Sam sends a photo of a skin lesion. A nurse practitioner, Samantha Reed, responds: "Sam, thanks for sending the photo. We consulted a dermatologist specialist and think it's best to see an in-person dermatologist for a biopsy so we can run some tests. I'll send some referral options close to your home." Sam replies: "Okay thank you. I definitely want to get that scheduled".
- Provider Search Results (Middle):** A screenshot of the Firefly app's "Provider Search" screen. It shows search filters for "Dermatology" and "27617". The results list "Dermatology Associates" as a "Recommended Partner" with a "Great Cost/Quality" rating, high certainty, and phone/fax verification. Details include: 7920 Main Blvd, Ste 100, Raleigh, NC 27617, Ph: (252) 876-8455, Fax: (252) 876-8444, Male, English, and a booking out of 14 days. Other providers like "Midtown Dermatology" are listed as "Not Recommended" with "Poor Quality" and "Low Certainty".
- Provider Selection (Right):** A screenshot of the "Dermatology for Sam" screen. It shows "Recommended Providers" with "Adriene Adams, MD" selected. Her details are: 7920 Main Blvd, Ste 100, Raleigh, NC 27617, and a call to "Call 252-876-8455 to schedule". A "Selected" button is visible. Another provider, "Alberto Lark, MD", is also listed with a "Select this Provider" button.

Digital Wellness Platform on Select Plans

Our digital wellness platform & mobile app powered by WellRight® offers a robust wellness benefit



- **Comprehensive health risk assessment** learn where you are doing well and where you may be at risk
- **Wearable integration** sync your device and track your steps
- **Challenges** either personal or Community Health Options wellbeing challenges-offer choice, build new habits and help you stay motivated
- **Stay on target and get support** with unlimited personalized health coaching
- **Learn** with hundreds of health education courses
- **Earn rewards** for participating
- **Invite family** age 18+ to participate in activities and health coaching

Unlimited Health Coaching on Healthy Maine Plans

Wellness goals may be personal, but nobody should have to navigate it alone

For all Large Group Members 18+

- **\$0** out-of-pocket cost
- Unlimited number of sessions
- Dedicated 1:1 support with guidance to determine your personal wellness goals
- Expertise to help you achieve healthier habits
- Availability to connect via phone, email or video chat
- Flexibility to meet as often as you like: weekly, monthly, or on another schedule

TALK TO A HEALTH COACH

Offering Support for:

- ✓ Tobacco Cessation
- ✓ Personalized Nutrition
- ✓ Sleep Hygiene
- ✓ Fitness Goals
- ✓ Stress Management
- ✓ Family Relationships
- ✓ Occupational Wellness
- ✓ Prenatal Health
- ✓ Finances
- ✓ Weight Management



Healthy Maine Plans

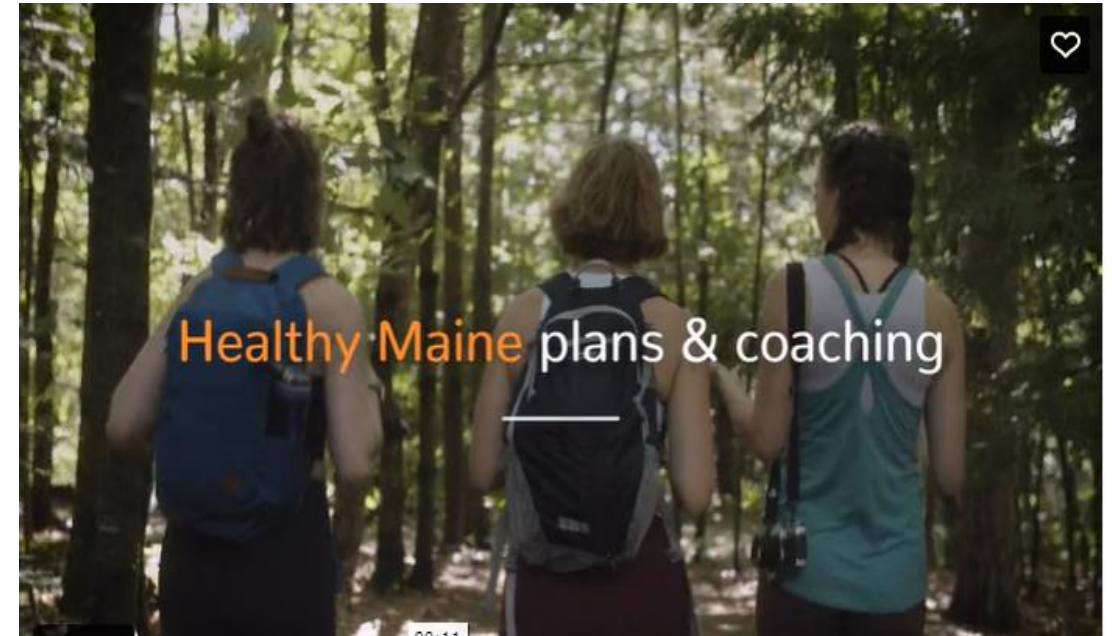
HEALTHY ME PLANS

Ideal for healthy people who want to stay focused on wellness and purchase insurance for significant health events but rarely use their plans for sick care

- Bronze \$8000 deductible/50% co-insurance, PPO and HMO “on/off” and “off only”
- Many provider visits/Rx have a co-pay with no deductible
- **Immediate access to wellness benefits at \$0 cost-share**

Wellness Benefits

- Digital wellness engagement platform and mobile app offering education, challenges, incentives for the entire family (18+) at \$0 cost-share
- Unlimited personalized health coaching (personalized nutrition, prenatal wellness, tobacco cessation, financial fitness) for the entire family (18+) at \$0 cost-share
- Telehealth for behavioral health and \$0 cost urgent care telehealth through Amwell®
- Acupuncture reimbursement with no deductible



National Fitness Campaign

**We are pleased to announce the opening of our third outdoor Fitness Court®
at the University of Maine at Farmington**

Community Health Options is proud to have opened 3 Fitness Courts:

- **University of Maine at Farmington 131 Perkins Street in Farmington**
- **Simard Payne Memorial Park in Lewiston**
- **VFW Park and Field on Canoe Club Road in Hampden**

To learn more please visit:

<https://nationalfitnesscampaign.com/maine>



Fitness Court





2025 Regulatory Updates and Key Dates

Kaleb Mayhew, Large Group Benefit Consultant

CoverME.gov Key Dates

CoverME.gov	
September 3, 2024	Training available through Maine's Learning Management System
October 31, 2024	Deadline for brokers to complete 2025 certification training
October 21 to 22, 2024	Open Enrollment communication starts
November 1 – 29, 2024	Grace period for Brokers certified in 2025 to complete training. Accounts will be locked during this time but not yet decertified
November 1, 2024	Open Enrollment begins
December 1, 2024	Brokers who did not complete re-certification will be decertified: Carriers will receive broker terminations
December 15, 2024	Deadline to enroll for coverage for January 1, 2025
January 15, 2025	Open Enrollment closes, deadline to enroll for coverage starting February 1, 2025

Community Health Options Key Dates

Community Health Options	
October 17, 2024	Small Group Renewals for 1/1
October 1, 2, 9 (webinar), 2024	IND/SG Health Options Broker Training
October 3, 2024	IND Renewal Letters
October 15, 2024	IND Plan Preview Begins
October 29, 2024	CAHC Plan Webinar
November 15, 2024	Health Options' Annual Member Meeting

Regulatory Updates

2025 HSA Contribution Limits

- Single \$4,300
- Family \$8,550
- Age 55 and older, \$1,000 catch up contributions
- HDHP minimum deductible is \$1,650 for self-only and \$3,300 for family

Fertility Coverage Mandate is in full force

- 24-A M.R.S. § 4320-U, Coverage for fertility services
- Impacts Individual, Small and Large Group Fully Insured as of 1/1/24
- Included for all new business on and after 1/1/24, and upon a group's renewal.
- Will not impact level and self-funded plans.

Regulatory Updates

- IRS issued Revenue Procedure 2024-35.
- This revenue procedure is for determining the affordability of an employer's plan under the Affordable Care Act (ACA).
- Beginning in 2025, employer-sponsored coverage will be considered affordable under the ACA's pay or play rules if the employee's required contribution for self-only coverage does not exceed **9.02%** of their household income for the year.
- The ACA's pay or play rules require applicable large employers (ALEs) to offer affordable, minimum-value health coverage to their full-time employees (and dependents) or pay a penalty. The affordability of health coverage is a key point in determining whether an ALE will be subject to a penalty.
- ALE's health coverage is **considered affordable if the employee's required contribution to the plan does not exceed 9.5% (as adjusted)** of the employee's household income for the taxable year. This percentage is adjusted annually based on health plan premium growth rates in relation to income growth rates.
- ALEs will need to consider this affordability percentage in developing their health plan contribution strategies for the 2025 plan year.



Medical, Care Management & Pharmacy Programs

Keith Johnson, Director, Business Development
Jennifer Cyr, PharmD, Director of Pharmacy

Medical & Care Management

Removing Barriers

- Ease access to services and medications
- Help communication between Members and providers
- Partner with community services for wellbeing, such as meals or transport

Managing Care

- Help to manage chronic conditions
- Oversee care for diseases
- Ensure smooth transitions from the hospital to home
- Assist with behavioral health resources
- Maternity/post-partum care

Coordinating Complex Care

- Assist with metastatic cancer, pediatric intensive care and transplants
- Manage transition between carriers
- Coordinate providers, transplant networks and in-patient facilities

Behavioral Health Differentiators

- We treat behavioral and physical health equally, including substance use disorders.
- We take the same continuity of care approach for Members who are currently in treatment for behavioral health issues and substance use disorders.
- On all non-HSA plans, we cover the first in-network behavioral health visit annually per Member with no cost share for in-person or online/telephonic visits. Copays for subsequent visits accumulate to the deductible.
- Our care managers can assist members in finding providers and resources.
- All in-network behavioral health specialists are preferred on tiered plans with a preferred cost sharing.
- Through our partnership with Amwell, behavioral telehealth services are included on all plans to help address behavioral and mental health needs and expand access to behavioral health providers.
 - Therapists and psychologists are available by appointment seven days a week including nights and weekends.
 - Members can see a provider or therapist from home using a phone, tablet or computer. Prescriptions can be sent electronically to their pharmacy.
- Stress management tools available through wellness platform/app with unlimited 1:1 personal health coaching for support on several plans.

Pharmacy Overview

Our in-house pharmacists support the development of a competitive and cost-effective prescription drug formulary in partnership with our Pharmacy Benefits Manager (PBM), Express Scripts®. We have an easy-to-use formulary with 5 tiers based on cost. We also partner with Accredo to manage specialty medication needs.



PRESCRIPTION DRUG FORMULARY TIERS

TIER 1 Preferred Generics

TIER 2 Generics

TIER 3 Preferred Brand

TIER 4 Non-Preferred Brand

TIER 5 Specialty

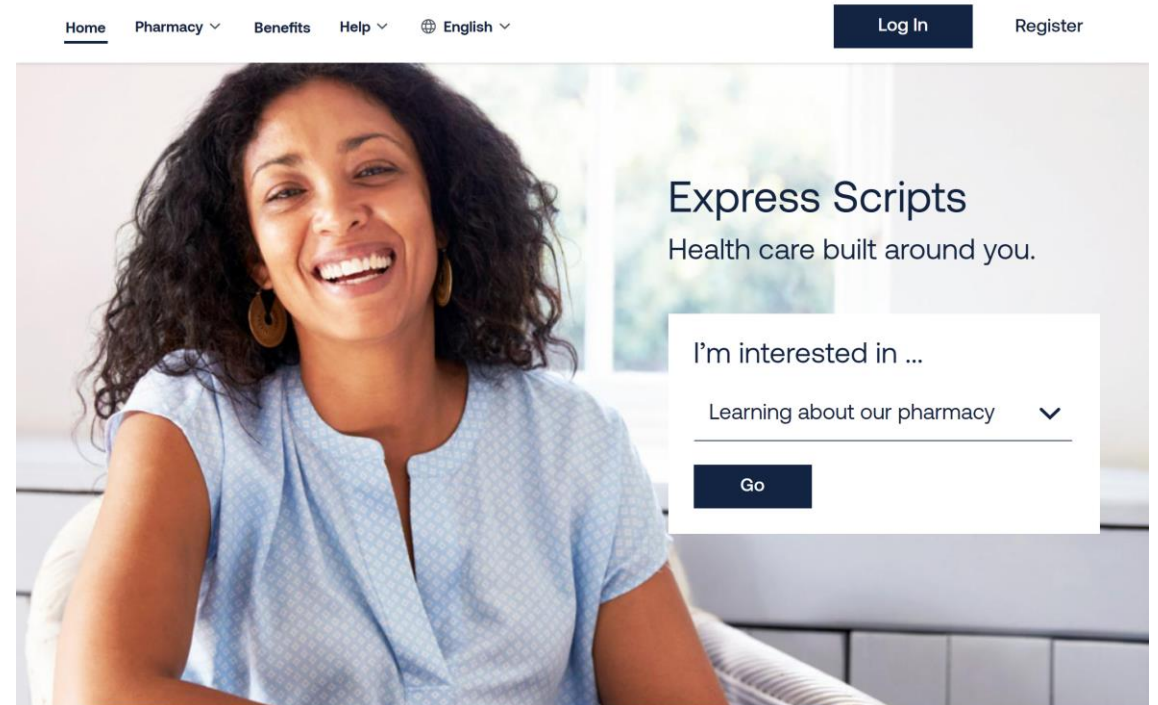
Note: The formulary is updated monthly to add new medications.

Benefits of Home Delivery

EXPRESS SCRIPTS HOME DELIVERY BENEFITS

- Order 90 days of a medication normally subject to a 30-day co-pay and pay only two co-pays for the 90-day supply
- Fill maintenance medications for three months at a time through ESI Extended Pay, allowing the cost to be divided into three equal payments, 30 days apart
- Speak directly with an Express Scripts pharmacist if Members have questions

Note: 90-day supply of medications is available through Retail Pharmacies subject to a Member cost-share for each 30-day supply



Feedback

Sign-up for home delivery is easy. Members go to [express-scripts.com](https://www.express-scripts.com) to set up a portal.

Specialty Medications

We partner with **Accredo Specialty** to manage specialty medication needs.

- Accredo Home Delivery offers medications that treat chronic and complex conditions.
- Accredo is Health Options' exclusive pharmacy for drugs listed as Mandatory Specialty Medication (MSP). A Member would be responsible for the full cost of the medication if it was filled at any other pharmacy.
- Drugs listed on the formulary as Specialty Pharmacy (SP) allow one courtesy fill at a participating pharmacy, then it must be filled by Accredo in order to realize Member's full benefit. Otherwise, the Member may experience a higher cost share.
- Our in-house pharmacists and Accredo benefit-specialists coordinate with Members to navigate their insurance coverage

Note: Specialty medications are limited to a 30-day supply



Key Pharmacy Programs

ACA Preventative Drugs	Members pay \$0 for medications included in the USPSTF A and B recommendations for coverage when certain criteria are met
HSA Preventative Drugs	With HSA Plus , drugs included on the formulary (with HSA+ notation) bypass the deductible and Members pay the applicable tier cost-share <i>HSA Plus benefit included on all large group HSA plans and select on & off exchange plans</i>
Insulin	Members pay a maximum of \$35 for up to a 30-day supply
Naloxone Nasal Spray	Members have a \$0 cost share, bypassing the deductible to reduce barriers in treating opioid addiction

Key Pharmacy Programs

Treatment for Tobacco Use	Members pay \$0 for two 90-day courses of therapy on selected OTC and Rx products annually
Blood Glucose Meters	Members pay \$0 for a One Touch or Freestyle meter through a program directly with the manufacturer using a Health Options coupon code
Chronic Illness Support Program (CISP)	Members receive substantial savings when select products for covered chronic conditions are filled through Express Scripts Home Delivery.
Medication Synchronization	Reduces the number of trips Members need to take to the pharmacy. Cost-share is prorated in order to accomplish. Adherence to medication treatment regimens can be improved.

Key Pharmacy Programs

Price Assure™	Partnership between Express Scripts and GoodRx®. Members pay the lesser of their cost-share, pharmacy usual & customary, or GoodRx® price.
Script Saver Program	Prescription claim data mining to identify opportunities to save Members money. Outreach is performed to identified Members to discuss options.
SafeGuard Rx®	A suite of products offered through our pharmacy benefit manager (Express Scripts) to tackle difficult-to-manage conditions combining specialized clinical support, patient engagement tools and effective cost containment strategies.
Site of Care Incentive Program	Members can receive incentive payments for using preferred infusion sites for select medications (e.g., Remicade, Ocrevus, IVIG, Entyvio)

^ Examples on next few slides

Medication Synchronization

Objectives:

- Identify Members currently taking multiple chronic medications that are being filled on different time schedules
- Synch chronic medications to fill on the same day every 3 months

Interventions:

- Telephonic outreach to identified Members
- Work with Member's pharmacy and prescribers (if necessary) to synch chronic medications to fill on the same day
- Assist with any needs or barriers identified

Benefits:

- Reduces number of trips to the pharmacy → Increased convenience, saving money and time
- Reduces delayed or missed doses due to missed refills
- Greater insight of full therapeutic picture (drug interactions, duplication of therapy, contraindications, etc.)
- Increased medication adherence

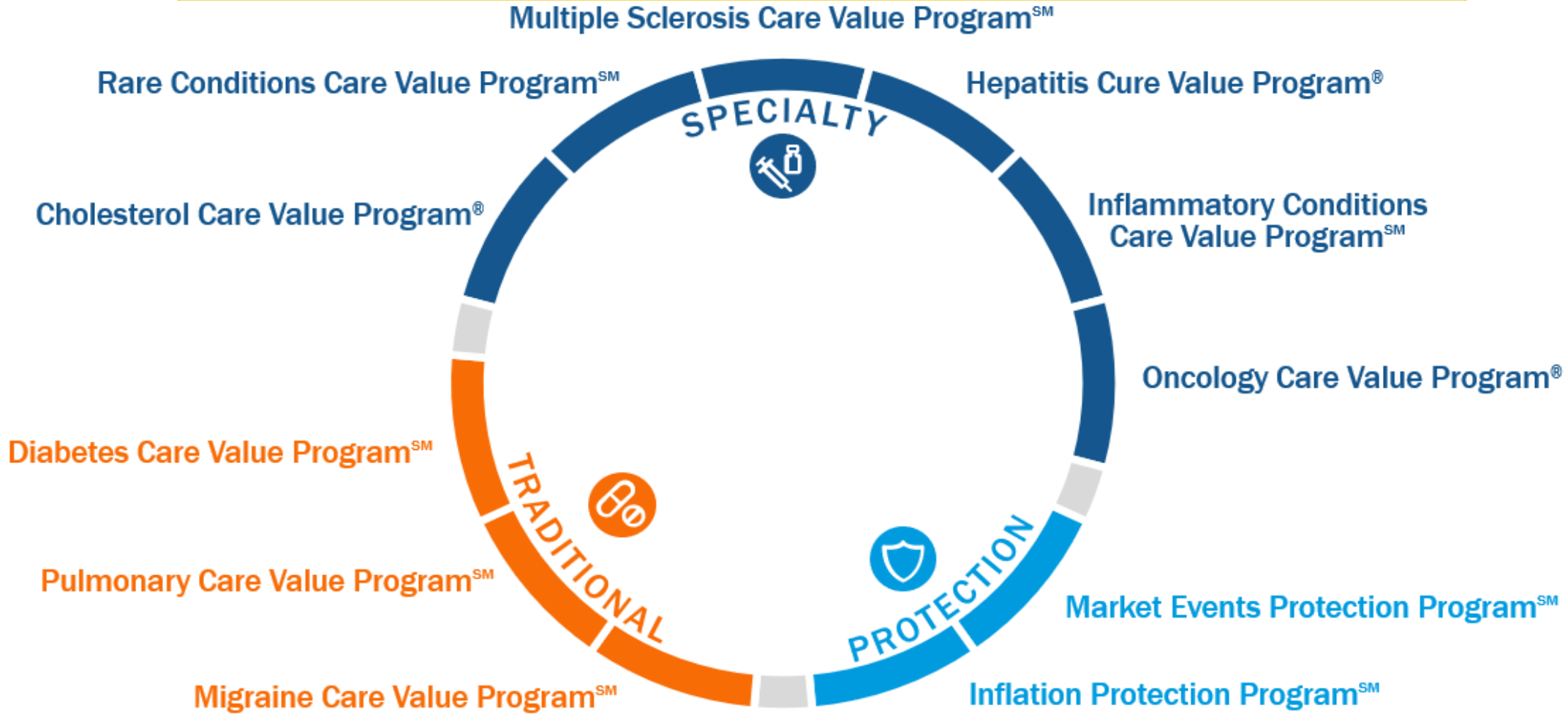
ScriptSaver Program



Saving Member Out-of-Pocket Costs

- Claims reviewed identifying potential Member saving opportunities
- Therapeutic alternative availability (preferred products)
- Evaluate differences in drug strengths and dosage forms
- Assist Member with understanding their prescription benefit
- Assist with financial barriers or clinical needs
- Increase medication adherence
- Assist Member to facilitate intervention (e.g., provider outreach, ESI account set-up, pharmacy outreach)
- Member savings since 2020 - \$417,000
- Plan savings realized in reduced ingredient cost and increase in rebates

SafeGuard RxSM

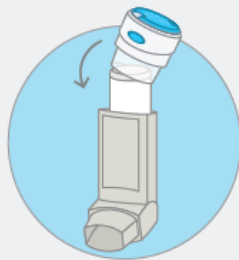


Pulmonary Care Value Program

Asthma Remote Monitoring



- ESI designed a pilot to provide asthma patients with real-time education and clinical support.
- **The pilot was hugely successful, resulting in 80% fewer rescue events.**
- This helped support an adherence outreach program implemented by our clinical pharmacist and care managers.



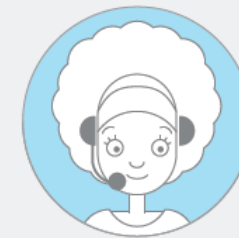
Connected inhaler sensors

Propeller sensors attach to your inhalers and track your medication use.



Personalized experience

The Propeller app builds your profile with tips for your asthma or COPD.



One-on-one expert care

Based on your medication use, Express Scripts pharmacists may contact you to offer help.

Site of Care

SITE OF CARE PROGRAM

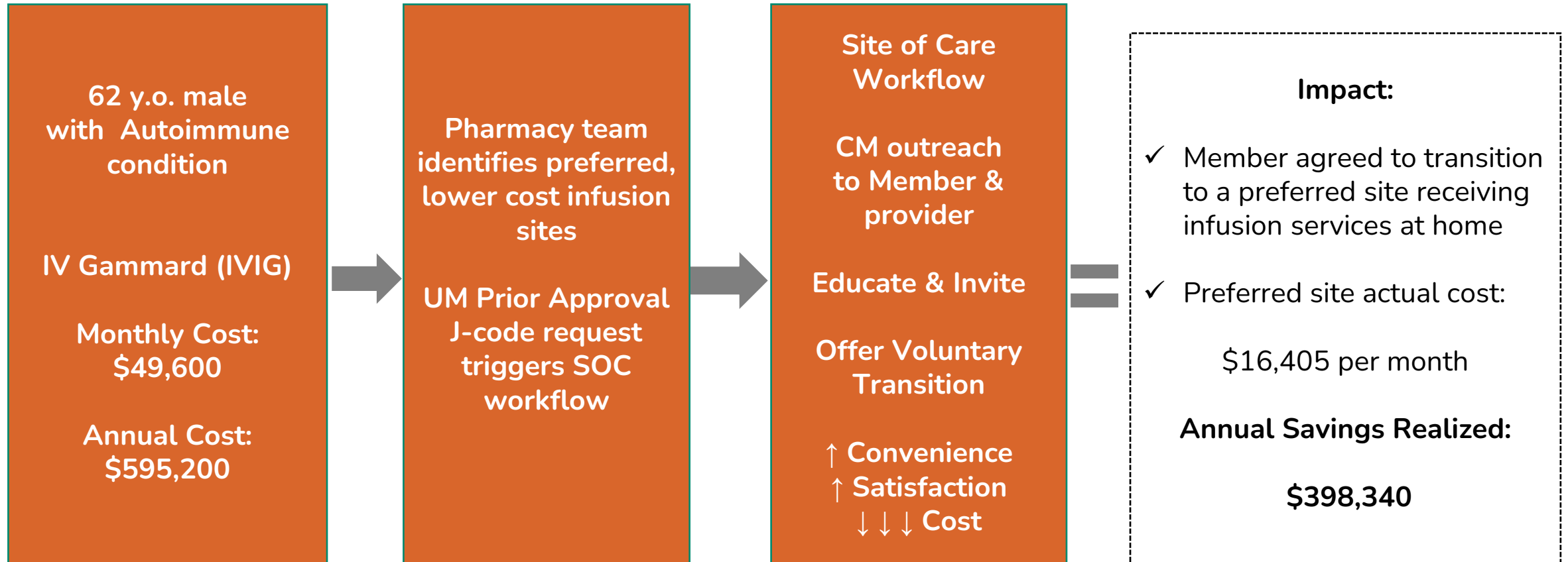
Our site of care program has saved millions of dollars in healthcare costs for our Members while offering them the ability to transition certain medications and infusions to a preferred site of care, including their homes.

This program delivers a meaningful choice for Members with **reduced out-of-pocket cost savings** and increased quality of life. An incentive program may be available for select medications and select sites of care.

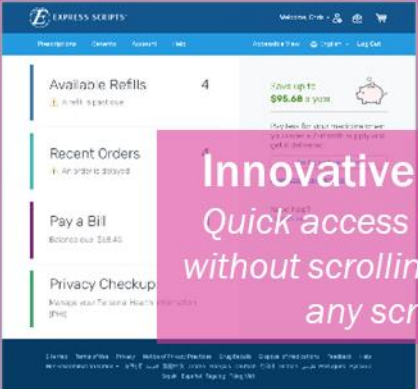
\$6.8 million saved through the Site of Care Program for Infusion Therapy since 2019, improving health outcomes, reducing the total cost of care passing 100% of savings back in reduced premiums.



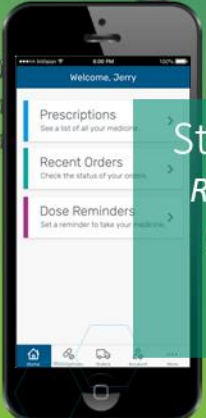
Site of Care Case Study



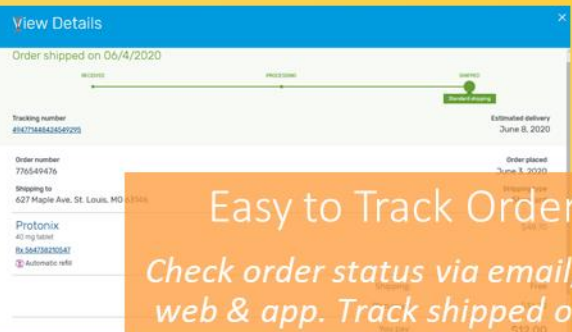
Pharmacy Tools Powered by ESI



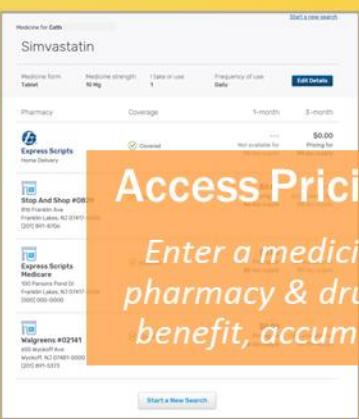
Innovative Dashboard
Quick access to helpful tools without scrolling; responsive to any screen size



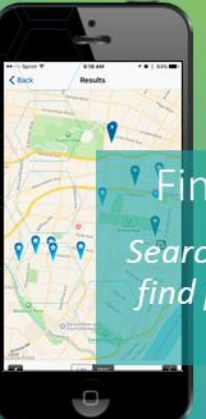
Streamlined Mobile App
Refill in 2-clicks & setup dose reminders; use easy device features (camera, GPS, & fingerprint sensor)



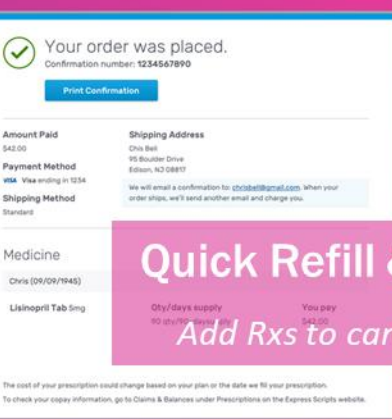
Easy to Track Orders
Check order status via email, text, web & app. Track shipped orders to the door.



Access Pricing & Coverage
Enter a medicine to view pricing, pharmacy & drug options based on benefit, accumulators & coverage



Find a Nearby Pharmacy
Search by ZIP or current location to find preferred pharmacies to save time & money.



Quick Refill & Check Out
Add Rx's to cart, confirm, go!



Marketing Collateral and Advertising

Ariel Thomas,
Communications Consultant

Preventive Care: When Members Need It



We offer **100% of the preventive care benefits** required by the Affordable Care Act and the State of Maine. Services defined in the federal law that meet the criteria of preventive care and are administered by in-network providers are covered with no cost-share.



Preventing influenza is important to Health Options, which is why we provide full coverage for a flu vaccination at in-network providers (doctors or pharmacies*) each flu season for all adult and pediatric Members.



There is no cost-share for **COVID-19** vaccinations or provider-recommended COVID-19 testing/screening.



Preventive screenings identify diseases or medical conditions before any signs or symptoms are present, enabling early diagnosis of health problems. Preventive screenings do not include tests or services to monitor or manage a condition or disease once it has been diagnosed.



Preventive Screening Colonoscopies with no cost-share for Members ages 45 and older. Preventive health screening colonoscopies have no deductible, co-insurance or co-pay.



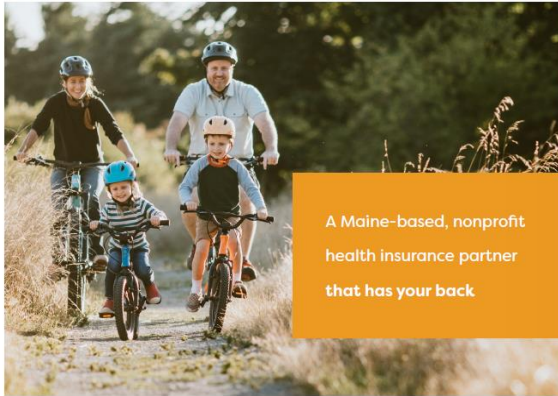
Preventive counseling usually occurs when a person has been identified (but not yet diagnosed) as being at risk for a specific disease or medical condition at a preventive screening. Preventive counseling and intervention are intended to provide basic information about a medical condition and help Members develop the skills to better manage their health.

Preventive Visits

Unlike most other carriers, preventive visits reset each year when coverage begins, so Members don't have to wait 366 days between appointments.

**For children aged 9 or older, flu vaccines are covered at in-network pharmacies and not "minute clinics" within pharmacies. Call ahead to confirm availability.*

Individual & Small Group Member Guides



A Maine-based, nonprofit health insurance partner that has your back

Member Guide 2025



Overview of Benefits

Welcome to Community Health Options. Getting the most from your plan begins with getting optimal care at the best prices, and we have you covered.

Your plan includes:

- 100% of the preventive care benefits share at in-network providers.
- First in-network, primary care and behavioral health specialist and select tiered HMO plans, which have no copays.
- Access to **Firefly Health**, a virtual-first behavioral health specialist and select tiered HMO plans, which have no copays.
- Urgent care telehealth visits with \$0 cost share via Amwell®.
- Pediatric and adult vision coverage on all non-HSA plans and include coverage for contact lenses.
- \$0 cost treatment for tobacco use including nicotine patches, gum, lozenges and e-cigarettes.
- Our Chronic Illness Support Program provides treatment of select chronic conditions.
- HSA plans labeled **HSA Plus** include a \$0 cost digital wellness platform and a \$0 cost digital wellness platform and a \$0 cost digital wellness platform and a \$0 cost digital wellness platform on Healthy Maine plans.



*Not available on Catastrophic plans.
▲ BACK TO TABLE OF CONTENTS

Overview of Benefits

MEMBERS CAN SAVE WITH A COPAY AND NO DEDUCTIBLE WHEN USING THESE SELECT PROVIDERS/SERVICES:

Excludes HSA & Catastrophic plans.

- **\$0 or \$5 copays** on 30-day Tier 1 preferred generic medications
- **\$25 copay** for labs when you choose a **specified lab**
- **\$75 copay** for X-rays at **specified locations**
- **Copays** on all plans for annual pediatric vision exams, and on select plans for adult vision exams
- **Copays** on all plans for physical, occupational and speech therapy visits as well as chiropractic and osteopathic adjustments
- **Copays** on in-network acupuncturists on select plans
- **Lower copays** on tiered plans when using a preferred provider



▲ BACK TO TABLE OF CONTENTS

Network Providers

Finding the Care You Need

Use this guide for tips on getting the care you need when and where you need it.

SELECTING A PRIMARY CARE PROVIDER (PCP) OR PEDIATRICIAN (PED)

You can find and select a PCP or PED in your portal for you and members of your family. To make sure you are finding a provider who fits your needs:

- Ask the PCP/PED about office hours and whom to contact after hours.
- If you are on a tiered plan, check to be sure your PCP/PED has a tiered designation.
- Check how long it will take to obtain an appointment, and whether the provider will speak with you over the phone.
- Ask how long a typical waiting room time is.
- If you need help selecting a PCP/PED, contact Member Services at (855) 624-6463.

BEFORE YOUR PCP VISIT

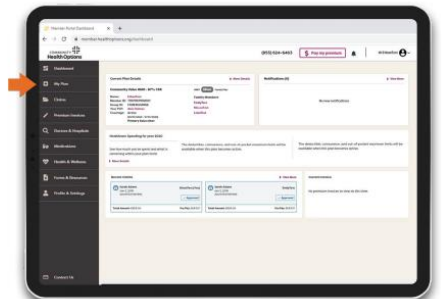
- Review your Summary of Benefits & Coverage to confirm your cost share for a PCP visit.
- Be prepared to pay on the day of your appointment.
- Preventive care visits with in-network PCP/PED providers are available at zero cost share. Services covered are based on the recommendations at [healthcare.gov](https://www.healthcare.gov). Note: Tests and additional services provided during the visit may be subject to routine cost sharing.

▲ BACK TO TABLE OF CONTENTS

Get to Know Your Member Portal

Once you set up your account, your **portal** displays your personal dashboard. From there, you can click on the menu to the left to navigate to the section you need.

Your home screen will also have quick links to items like your claims, deductible status and current notifications.



- To view important plan documents, click on **My Plan** on the left side menu. Then, under **Benefits and Coverage**, click **Health Plan Information**:

MEMBER BENEFIT AGREEMENT

Your contract with Community Health Options, which specifies the services covered under your plan.

SUMMARY OF BENEFITS AND COVERAGE

An overview of your plan benefits, including your potential out-of-pocket costs.

SCHEDULE OF BENEFITS

A summary of services, benefit limits and cost sharing responsibilities under your health plan.

▲ BACK TO TABLE OF CONTENTS

The Member Guide is your Members tool for learning how to use their plan and benefits

Member Guide Enhancements

Overview of Benefits

Welcome to Community Health Options! We are happy to have you as a Member. Now that you're enrolled, getting the most from your plan begins with understanding your benefits and services. We want our Members to get optimal care at the best prices, and our team is ready to help you every step of the way.

Your plan includes the following:

- 100% of the preventive care benefits required by the Affordable Care Act and the State of Maine with no cost share at in-network providers.
- First in-network primary care and behavioral healthcare visits during a plan year have no cost share on non-HSA plans.
- Access to **Firefly Health**, a virtual-first primary care team that includes a medical doctor, nurse practitioner, behavioral health specialist and health guide. Available for the same cost as traditional primary care, except on select tiered HMO plans, which have a lower site of service copay.
- Urgent care telehealth visits with \$0 cost share on non-HSA plans and \$0 after deductible for HSA plans via Amwell®.
- Pediatric and adult vision coverage with one exam every 12 months. Pediatric eye exams have a copay on all non-HSA plans and include coverage for frames or contacts every two years.
- \$0 cost treatment for tobacco use including over-the-counter nicotine replacement therapy products such as nicotine patches, gum, lozenges and certain medications listed on our drug formulary.
- Our Chronic Illness Support Program on non-HSA plans makes it easier for Members to manage and pay for the treatment of select chronic conditions.*
- HSA plans labeled **HSA Plus** include prescription coverage for select drugs without a deductible.
- \$0 cost digital wellness platform and mobile app on select plans, and unlimited personal coaching on Healthy Maine plans.
- \$0 cost digital wellness platform and mobile app on select plans, with unlimited personal health coaching on Healthy Maine plans.



*Not available on Catastrophic plans.

▲ BACK TO TABLE OF CONTENTS

Overview of Benefits

MEMBERS CAN SAVE WITH A COPAY AND NO DEDUCTIBLE WHEN USING THESE SELECT PROVIDERS/SERVICES:

Excludes HSA & Catastrophic plans.

- **\$0 or \$5 copays** on 30-day Tier 1 preferred generic medications
- **\$25 copay** for labs when you choose a **specified lab**
- **\$75 copay** for X-rays at **specified locations**
- **Copays** on all plans for annual pediatric vision exams, and on select plans for adult vision exams
- **Copays** on all plans for physical, occupational and speech therapy visits as well as chiropractic and osteopathic adjustments
- **Copays** on in-network acupuncturists on select plans
- **Lower copays** on tiered plans when using a preferred provider



▲ BACK TO TABLE OF CONTENTS

Network Providers

Site of Service

RECEIVING CARE AT SPECIFIED LOCATIONS CAN SAVE YOU MONEY

You pay less for your care by choosing specific sites for lab tests and X-rays. Members have a copay with no deductible at these specified locations, rather than paying coinsurance after the deductible. HSA Members also have a copay once their deductible is met.

You can find site-of-service locations by visiting the Community Health Options directory at healthoptions.org or clicking the links below.

\$25 copay on labs at specified locations. [Click here.](#)

\$75 copay on X-rays at specified locations. [Click here.](#)

On select plans, Members also save when they visit specified free-standing urgent care locations or use Firefly Health for primary care services. Visit the Community Health Options directory for more information.**

*Not available on Catastrophic plans.

**Members on Silver \$4200 HMO Tiered NE and Bronze \$7300 HMO Tiered plans pay lower copays for services through Firefly Health primary care and for care received at specified urgent care locations. View your plan details for more information.

WHERE TO GO FOR CARE

Healthcare Service	When & Why to Choose This Option	Typical Expense
Primary Care Provider (PCP)/ Pediatrician (PED) The doctor, physician assistant or nurse practitioner you chose when your Community Health Options coverage began. This includes virtual primary care through Firefly Health. <small>Note: If you are on a tiered plan, make sure you select a preferred provider for reduced costs.</small>	Call or visit your PCP/PED for: <ul style="list-style-type: none"> • Regular well checks • Preventive services • Minor skin conditions • Cold- and flu-related symptoms • Referrals to specialists • Assessing medical conditions or concerns • Vaccinations • General health management of chronic conditions 	\$
Walk-in Primary Care Service A walk-in clinic is a healthcare facility that provides convenient basic medical care and can usually be found near pharmacies or retail stores. These services are generally associated with a PCP practice and have extended hours and walk-in service.	Use walk-in primary care when you need quick care for non-life-threatening conditions. <ul style="list-style-type: none"> • Sprains • Minor injuries that require stitches • Minor burns • Minor broken bones • Minor infections • Cold, flu, strep symptoms • Respiratory infections 	\$-\$-\$ Costs may vary but will generally be lower than in a hospital emergency department.

▲ BACK TO TABLE OF CONTENTS

Updated pages to better guide Members on topics that matter

Member Guide Enhancements

Urgent Care



Savings on Urgent Care

Looking to save on urgent care visits? As a Member on our Silver \$4200 HMO Tiered NE or our Bronze \$7500 HMO Tiered plan, you will have a lower copay when you visit any of these urgent care locations.

Maine				
Practice Name	Address	City	State	Zip
Katahdin Valley Health Center	33 Walker St	Ashland	ME	04732
ConvenientMD	590 Center St	Auburn	ME	04210
Concentra Urgent Care	219 Capitol St Ste 2	Augusta	ME	04330
ConvenientMD	10 Whitten Rd	Augusta	ME	04330
Concentra Urgent Care	34 Gilman Rd	Bangor	ME	04401
ConvenientMD	543 Broadway	Bangor	ME	04401
ConvenientMD	18 Belmont Ave	Belfast	ME	04915
Katahdin Valley Health Center	180 Main Rd	Brownville	ME	04414
Concentra Urgent Care	11 Medical Center Dr	Brunswick	ME	04011
ConvenientMD	193 Bath Rd	Brunswick	ME	04011
Katahdin Valley Health Center	48 E Main St	Dover-Foxcroft	ME	04426
ConvenientMD	235 High St	Ellsworth	ME	04605
Gray Urgent Care LLC	6 Turnpike Acres Rd Ste 2	Gray	ME	04039
Katahdin Valley Health Center	59 Bangor St	Houlton	ME	04730
Concentra Urgent Care	59 East Ave	Lewiston	ME	04240
Concentra Urgent Care	1570 Main St Ste 3	Oxford	ME	04270
ConvenientMD	191 Marginal Way	Portland	ME	04101
ConvenientMD	506 Main St	Saco	ME	04072
ConvenientMD	1420 Main St	Sanford	ME	04073
ClearChoiceMD	273 Payne Rd	Scarborough	ME	04074
American Family Care/CareAll P.C.	230 Waterman Dr	South Portland	ME	04106
Concentra Urgent Care	400 Southborough Dr Ste 1	South Portland	ME	04106
Concentra Urgent Care	85 Western Ave Crossing Suites 6,7,8	South Portland	ME	04106
ConvenientMD	950 Main St	Westbrook	ME	04092

UCSOC20240823

healthoptions.org | P.O. Box 1121 | Lewiston, ME 04243

X-rays



Savings on X-Rays

Looking to save on X-ray appointments? Members on non-HSA plans have a \$75 copay for X-rays performed at any of the below specified radiologist locations. HSA plans continue to be coinsurance after deductible. X-rays performed at other locations will be subject to deductible and coinsurance.

Maine				
Practice Name	Address	City	State	Zip
ConvenientMD	590 Center St	Auburn	ME	04210
RAYUS Radiology	600 Turner Rd	Auburn	ME	04210
ConvenientMD	10 Whitten Rd	Augusta	ME	04330
ConvenientMD	543 Broadway	Bangor	ME	04401
ConvenientMD	18 Belmont Ave	Belfast	ME	04915
ConvenientMD	193 Bath Rd	Brunswick	ME	04011
Martin's Point (patients only)	114 Bath Rd	Brunswick	ME	04011
RAYUS Radiology	2 Admiral Fitch Ave	Brunswick	ME	04011
ConvenientMD	235 High St	Ellsworth	ME	04605
Martin's Point (patients only)	510 Main St	Gorham	ME	04038
ConvenientMD	191 Marginal Way	Portland	ME	04101
InterMed	84 Marginal Way	Portland	ME	04101
Martin's Point (patients only)	331 Veranda St	Portland	ME	04104
ConvenientMD	506 Main St	Saco	ME	04072
ConvenientMD	1420 Main St	Sanford	ME	04073
InterMed	50 Foden Rd	South Portland	ME	04106
InterMed	100 Foden Rd	South Portland	ME	04106
ConvenientMD	950 Main St	Westbrook	ME	04092
InterMed	259 Main St	Yarmouth	ME	04096

New Hampshire				
Practice Name	Address	City	State	Zip
ConvenientMD	3 Nashua Rd	Bedford	NH	03110
ConvenientMD	77 Daniel Webster Hwy	Belmont	NH	03220
ConvenientMD	8 Loudon Rd	Concord	NH	03301
ConvenientMD	14 Webb Pl	Dover	NH	03820

Note: Benefit is effective July 1, 2024, for non-HSA Large Group plans, and available to all non-HSA plan Members effective January 1, 2025

X-RAY20240909

healthoptions.org | P.O. Box 1121 | Lewiston, ME 04243

Labs



Savings on Lab Partnerships

Looking to save on lab visits? Members on non-HSA plans have a \$25 copay for labs performed at any of the below free-standing, non-hospital affiliated locations. HSA plan Members have a \$25 copay after meeting their deductible. Labs performed at other locations will be subject to deductible and coinsurance. *

All Nordex Lab Locations
Patient Service Centers MaineHealth

All Quest Diagnostic Lab Locations
Access Test Results, Manage Appointments & More MyQuest [questdiagnostics.com]


*Does not apply to Catastrophic plans, and plan years prior to 2025.

All Lines 20240523

healthoptions.org | P.O. Box 1121 | Lewiston, ME 04243


Guide/Booklet links to new documents about our Site of Services: [Urgent care](#), [X-rays](#), and [Labs](#)

Small Group Booklet



A Maine-based nonprofit health insurance partner that has your back

2025 Plans for Small Businesses



COMMUNITY Health Options®

Summary of Plan Benefits

Community Health Options offers a selection of plans along with on-exchange Small Business Health Options Program (SHOP) plans. Members can choose the network that best fits their needs, including HMO and tiered HMO options for preferred provider organizations (PPO).

Our plans include:


- 100% of the preventive care benefits, including a \$0 cost share for in-network providers.
- First-in-network primary care and behavioral health services.
- Access to **Firefly Health**, a virtual behavioral health specialist and telehealth services.
- Urgent care telehealth visits with \$0 copay via Amwell®.
- \$0 cost digital wellness platform or Healthy Maine plans.
- Pediatric and adult vision coverage on all non-HSA plans and include coverage for contact lenses.
- \$0 cost treatment for tobacco use, including nicotine patches, gum, lozenges, and e-cigarettes.
- Acupuncture benefit with a copay for out-of-network providers.
- Our Chronic Illness Support Program provides the treatment of select chronic conditions.
- HSA plans labeled **HSA Plus** include a dedicated financial advisor.
- Free phone support and personalized care team.
- Out-of-country coverage for emergency services.
- Pediatric dental coverage through First Step.
- Ability to connect with an Employer Group for updates and to provide data feeds.

▲ BACK TO TABLE OF CONTENTS

Summary of Plan Benefits


MEMBERS CAN SAVE WITH A COPAY AND NO DEDUCTIBLE WHEN USING THESE SELECT PROVIDERS/SERVICES:
Excludes HSA & Catastrophic plans.

- **\$0 or \$5 copays** on 30-day Tier 1 preferred generic medications
- **\$25 copay** for labs when you choose a **specified lab**
- **\$75 copay** for X-rays at **specified locations**
- **Copays** on all plans for annual pediatric vision exams, and on select plans for adult vision exams
- **Copays** on all plans for physical, occupational and speech therapy visits, as well as chiropractic and osteopathic adjustments
- **Copays** on in-network acupuncturists on select plans
- **Lower copays** on tiered plans when using a preferred provider



▲ BACK TO TABLE OF CONTENTS

Group Administration and Member Services



Member Services

Our Maine-based, in-house claims and member services team has high satisfaction scores for the way we handle claims. You can be assured your employees will be satisfied with the service. Our Member Services team is led by two Group Administrators.

PROMISES DELIVERED

When we make a promise, we always deliver. We always have a high level of satisfaction with our Members, we always respect, 97% for respect, 97% for respect, 98% for speed of answer.

WE DON'T ISSUE DENIALS

If a matter requires follow-up from a provider, pharmacist, or other healthcare provider, Community Health Options will connect them with the appropriate resources.

Fast, Accurate Claims Processing

Our best-in-class claims management processes and systems have been refined through managing millions of claims. Our in-house claims professionals ensure Members' claims are paid quickly, and complex cases receive the extra attention necessary. This creates satisfied employees, employers and providers.

- Average turnaround ≤ 1 week
- Sophisticated adjudication process
- Collaboration with in-house medical management for complex claims
- Detailed high-cost claims review process
- Pre and post-pay audit program to ensure claims processing accuracy

Ease of Implementation

When it comes to doing business, Community Health Options' electronic paperless quoting and onboarding system can seamlessly move employee census data through the process, from quote to enrollment and onboarding. We can even connect with your HRIS (Human Resource Information System) to receive employee updates and send health reimbursement account data to Group Dynamic, Inc.

Convenient Employer and Member Portals

It is easy for you and your employees to manage their benefits administration. You will have access to our convenient administrative portal, where you can handle employee census data and pay or manage your monthly invoice. Your employees can use our convenient 24/7 Member portal, where they will find all the information they need to stay on top of their health plan's benefits and services, including checking claim status, downloading forms and documents, and learning more about their benefits.

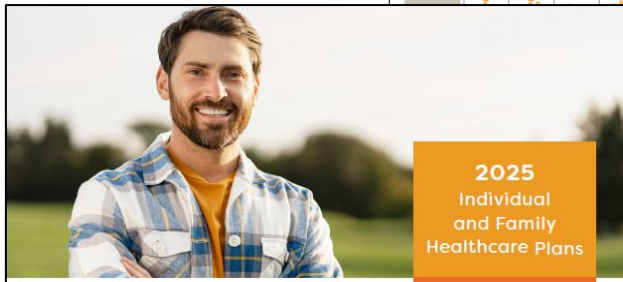
“Your systems for quoting and enrollment are extremely easy to work with, much easier than some of your larger competitors.”

— J.O., Broker Satisfaction Survey

▲ BACK TO TABLE OF CONTENTS

Our Small Group Booklet is designed to help Group Admin and Brokers prepare for enrollment

Individual and Small Group Sell Sheets



2025 Individual and Family Healthcare Plans

Community Health Options is a Maine-based, Member-led, nonprofit health insurer created to serve Mainers. Our plans include PPO NE, PPO National, HMO NE, HMO Tied NE, and HMO National, along with tax-advantaged HSA options, all offering access to care and services Members can count on.

Better Access to Care
Many of us wait months for medical appointments or must travel far to see a provider who accepts new patients. That's why we partnered with Freely Health to offer you and your dependents 18 years and older virtual-first primary care with a team that includes a medical doctor, nurse practitioner, behavioral health specialist and a health guide. Your first appointment can be scheduled within 3 business days, and the cost is the same as local primary care. New in 2025, select plans even offer a \$25 copay for Freely Health primary care visits. For more information, visit www.freelyhealth.com/virt1tycho.

Site of Service Savings
We now offer cost savings when you receive care at specified locations. At these sites, you'll have \$25 copays for labs and \$75 copays for X-rays without having to meet your deductible. And on HSA plans, you'll have a copay after you meet the deductible. Select HMO Tied plans also have copays for specific urgent care locations, as well as a \$25 copay for virtual primary care with Freely Health.

Medication Programs That Drive Down Costs
It's hard to take the medicines you need when they cost so much. That's why our pharmacists work to lower costs through our **ScriptSaver** program, while **Price Assure** guarantees the lowest possible price for generics at in-network pharmacies through a partnership with GoodRx. And our **Infusion Site of Care Program** offers lower-cost sites to receive intravenous medications or infusions, including treatment at home. Members on non-HSA plans also have \$0 or \$5 copays for Tier 1 preferred generics and all Members save when they use mail order for maintenance medications.



Plan Name	Annual Premium	Monthly Premium	Waiting Period	Network	Virtual Care	Urgent Care	Pharmacy	Telehealth	Primary Care	Specialty Care	Maternity	Behavioral Health	Telepharmacy
Health Options Member Choice Silver \$4,200 HMO NE	\$4,200	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$4,400 HMO National	\$4,400	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$4,600 HMO NE	\$4,600	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$4,800 HMO NE	\$4,800	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$5,000 HMO NE	\$5,000	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$5,200 HMO NE	\$5,200	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$5,400 HMO NE	\$5,400	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$5,600 HMO NE	\$5,600	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$5,800 HMO NE	\$5,800	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$6,000 HMO NE	\$6,000	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$6,200 HMO NE	\$6,200	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$6,400 HMO NE	\$6,400	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$6,600 HMO NE	\$6,600	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$6,800 HMO NE	\$6,800	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$7,000 HMO NE	\$7,000	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$7,200 HMO NE	\$7,200	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$7,400 HMO NE	\$7,400	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$7,600 HMO NE	\$7,600	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$7,800 HMO NE	\$7,800	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$8,000 HMO NE	\$8,000	\$4,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓



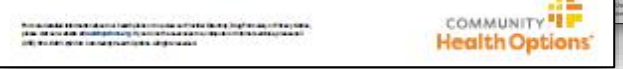
2025 Small Business Healthcare Plans

Community Health Options is a Maine-based, Member-led, nonprofit health insurer created to serve Mainers and their employers. Our plans include PPO NE, PPO National, HMO NE, HMO Tied NE, and HMO National, along with tax-advantaged HSA options, all offering access to care and services Members can count on.

Better Access to Care
Many people wait months for medical appointments or must travel far to see a provider who accepts new patients. That's why we partnered with Freely Health to offer you and your dependents 18 years and older virtual-first primary care with a team that includes a medical doctor, nurse practitioner, behavioral health specialist and a health guide. The first appointment can be scheduled within 3 business days, and the cost is the same as local primary care. New in 2025, select plans even offer a \$25 copay for Freely Health primary care visits. For more information, visit www.freelyhealth.com/virt1tycho.

Site of Service Savings
We now offer cost savings when you receive care at specified locations. At these sites, Members have \$25 copays for labs and \$75 copays for X-rays without having to meet their deductible. And on HSA plans, employees have a copay after meeting their deductible. Select HMO Tied plans also have copays for specific urgent care locations, as well as a \$25 copay for virtual primary care with Freely Health.

Medication Programs That Drive Down Costs
It's hard to take medicine when they cost so much. That's why our pharmacists work to lower costs through our **ScriptSaver** program, while **Price Assure** guarantees the lowest possible price for generics at in-network pharmacies through a partnership with GoodRx. And our **Infusion Site of Care Program** offers lower-cost sites to receive intravenous medications or infusions, including treatment at home. Members on non-HSA plans also have \$0 or \$5 copays for Tier 1 preferred generics, and all Members save when they use mail order for maintenance medications.



Plan Name	Annual Premium	Monthly Premium	Waiting Period	Network	Virtual Care	Urgent Care	Pharmacy	Telehealth	Primary Care	Specialty Care	Maternity	Behavioral Health	Telepharmacy
Health Options Member Choice Silver \$8,000 HMO NE	\$8,000	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$8,200 HMO NE	\$8,200	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$8,400 HMO NE	\$8,400	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$8,600 HMO NE	\$8,600	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$8,800 HMO NE	\$8,800	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$9,000 HMO NE	\$9,000	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$9,200 HMO NE	\$9,200	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$9,400 HMO NE	\$9,400	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$9,600 HMO NE	\$9,600	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$9,800 HMO NE	\$9,800	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$10,000 HMO NE	\$10,000	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$10,200 HMO NE	\$10,200	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$10,400 HMO NE	\$10,400	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$10,600 HMO NE	\$10,600	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$10,800 HMO NE	\$10,800	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$11,000 HMO NE	\$11,000	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$11,200 HMO NE	\$11,200	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$11,400 HMO NE	\$11,400	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$11,600 HMO NE	\$11,600	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$11,800 HMO NE	\$11,800	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Options Member Choice Silver \$12,000 HMO NE	\$12,000	\$8,000	30 days	National	✓	✓	✓	✓	✓	✓	✓	✓	✓

The Sell Sheets are your Broker tool for a consolidated listing of all Individual Market plan options and plans built for Small Groups. The front page of each provides list of key benefits and sell points.

Individual and Family Healthcare Plans

Small Business Healthcare Plans

Broker Booklet



A Maine-based health insurer that has your back

Broker Guide 2025



Broker Support

We know you are important to our success and your time is valuable. That is why Community Health Options has designed systems and tools that make your job easier.

Comprehensive Broker Portal

The broker portal will help you perform various electronic tasks from quoting a new group to managing current group service. The portal also contains information on the history of commissions paid and agency activity for new groups, individuals and renewals. You will have the same capabilities as a group administrator and will have access to various reporting options, as well as the ability to review billing transactions and make payments on your clients' behalf. Our tool can be used by agency account managers and assistants.



EASY-TO-USE FEATURES

- Manage groups from new quote to renewals
 - Quote/proposal for new groups and renewals
 - Upload all necessary documents
 - Enter employee and employer demographics
 - Submit/make payments on your clients' behalf
 - View payment and invoice history
 - Add/term/update employee demographics
- Review commission information
- Individual enrollment
- Multiple self-serve reporting options with enrollment and demographic data
- **NEW!** Collateral resource page

▲ BACK TO TABLE OF CONTENTS



10

Broker Support

Specialized Claims Resource

While our claims process is fast and accurate, there are times you may have questions or want additional information for your clients on specific claims. To assist you, our Member Services' phone line enables you to direct your claims questions to a specialized, experienced claims professional who is empowered to help you.

Check the **Contact Us** section to review the HIPAA guidelines for contacting Member Services on behalf of a Member or group.

Training

Training and education are important components of our service for Members, brokers and employers. We provide a variety of training and educational opportunities.



Our annual training for brokers is hosted each year at the start of each Open Enrollment season. These sessions are designed to review the latest in organizational capabilities, plan options and updates to benefits. It is also a great time to connect with Community Health Options' subject matter experts.



We provide on-demand training for brokers when you need a refresher or are onboarding a new broker. We also provide various learning sessions for Members.



The Business Development team conducts and facilitates in-person or remote enrollment education meetings for your groups.



We provide timely and relevant communications to the broker community to update you on changes to benefits throughout the year.



Member education and communication tools are constantly created and shared to assist your clients in improving Members' health, wellness and out-of-pocket costs. Current health and disease education is available on-demand in the Member portal.

▲ BACK TO TABLE OF CONTENTS

11

Appendix - Sales Tools

▶ CLICK ON ANY...

Claims Assistance

Call Member Services
(855) 624-6463

▼
PRESS 5 for Broker

▼
PRESS 2 for Claims

17

[Link to Broker Booklet](#)


Broker Collateral

Broker Resources


A place on our site just for you—whether you broker Large Group, Small Group, or Individual policies, this page is meant to be your one stop for learning and comparing what Community Health Options can offer you and your clients.

On this Page:


- [Press Releases](#) →
- [Downloadable Resources](#) →
- [Broker Bulletins](#) →
- [Contact](#) →



Get Started



2023 Company Profile
Community Health Options, by the numbers.
[Download PDF](#) ↓



Broker Guide
How we help you.
[Download PDF](#) ↓

Press Releases

Maine Nonprofits Receive \$50,000 in Wellness Grants from Community Health Options

Jun 11, 2024

Ten Maine nonprofit organizations received a total of \$50,000 in funding through Community Health Options' 2024 Wellness Grants to support programs that promote physical and emotional well-being in communities across the state.

Press Release Archive

- [Mar 28, 2024: Community Health Options Now Accepting Provider Claims through Availity](#)
- [Mar 11, 2024: Community Health Options Invites Nonprofits to Apply for 2024 Wellness Grants](#)
- [Nov 28, 2023: Community Health Options Partners](#)

Inside your Carrier portal broker access:

- Press Releases
- Downloadable Resources
 - Marketing slicks
 - Annual Report
 - Guides and Booklets
 - Case Studies
 - Advertisements
- Broker Bulletins
- Contact

Digital Ads – Small Group

Digital Ads
Go live 6/3

Focus on search
engine optimization
and retargeting



Better priced
health insurance
plans for Maine
businesses.

[Learn More](#)

COMMUNITY
Health Options



Better priced
health insurance
plans for Maine
businesses.

[Learn More](#)

COMMUNITY
Health Options

Small Group landing page

Better Health Insurance for Maine Small Businesses

It's time to partner with a Maine-based nonprofit health insurer that makes choosing employee benefits easier.



Ready for a quote?
Contact your broker, or
[click here to get
started.](#)

Call our Business
Development team at
[\(207\) 402-3353](#)

Community Health Options makes it **easier to afford, easier to choose and easier to manage your business' health insurance needs.**

We understand how hard it is to run a business. That's why we're committed to making your employee health insurance easier. The 1,200+ Maine businesses with our group coverage agree. Our flexible and diverse plans make it easier for you to select the right plan and benefits for your business.

Easier to Afford

- Get competitive rates for your business
- Enjoy premium discounts with Northeast Delta Dental® when bundling with Community Health Options.

Easier to Choose

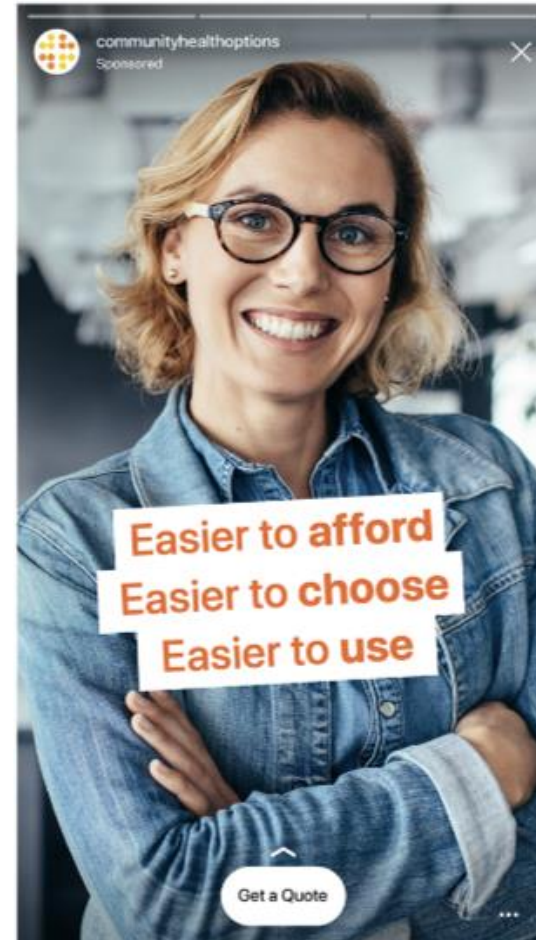
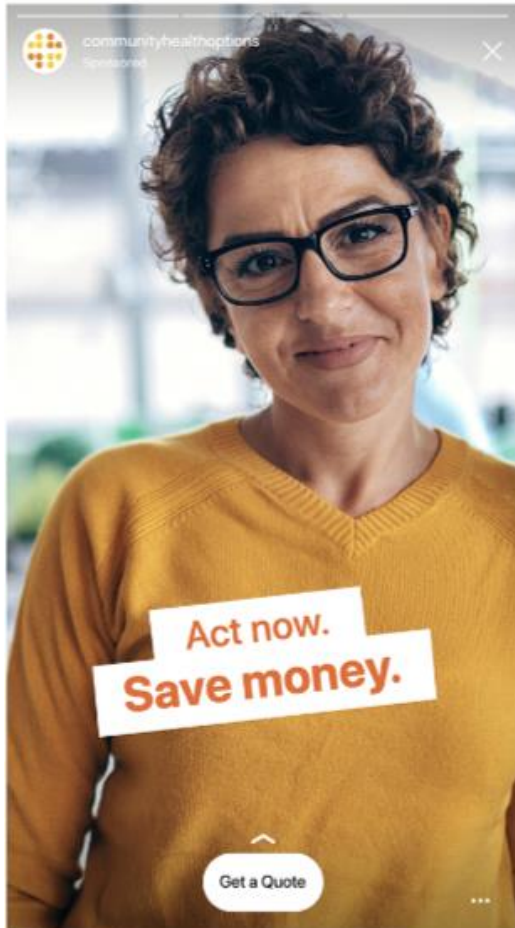


Better priced
health insurance
plans for Maine
businesses.

[Learn More](#)

COMMUNITY
Health Options

Digital Ads – Small Group



Story Ads
Go live 6/3

Story ads for
Instagram and
Facebook

Highest conversions
in social performance

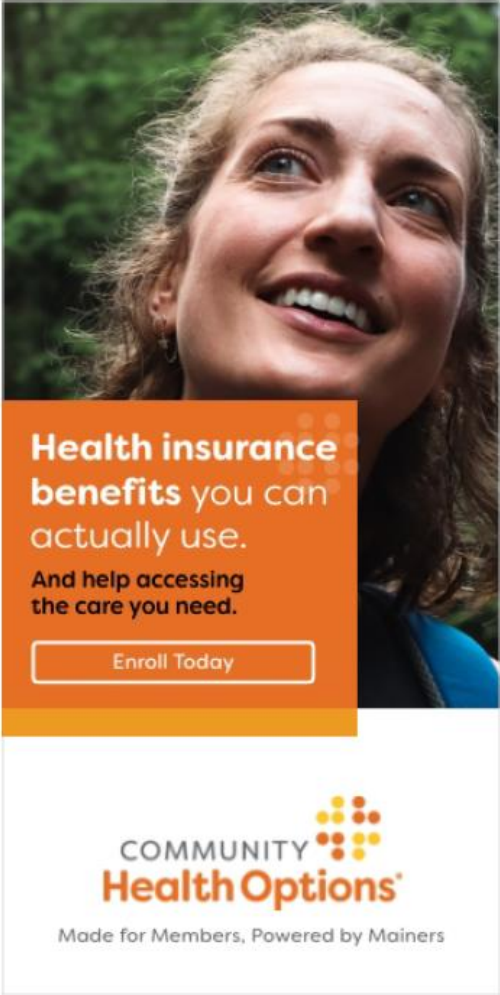
Digital Ads – Individual and Family



Health insurance benefits you can actually use.
And help accessing the care you need.

Enroll Today

COMMUNITY Health Options
Made for Members, Powered by Mainers



Health insurance benefits you can actually use.
And help accessing the care you need.

Enroll Today

COMMUNITY Health Options
Made for Members, Powered by Mainers



Health insurance benefits you can actually use.
And help accessing the care you need.

Enroll Today

COMMUNITY Health Options
Made for Members, Powered by Mainers



Health insurance benefits you can actually use.

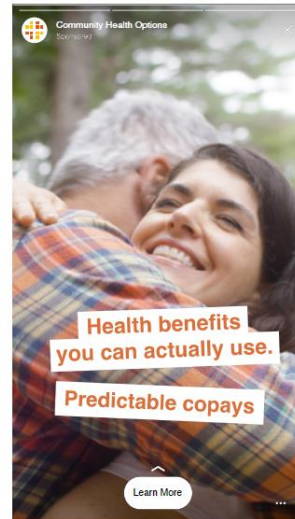
Enroll Today

COMMUNITY Health Options

Digital Ads
Go live the w/o 9/2

Static images for
search engine
optimization and
retargeting

Digital Ads – Individual and Family



Digital Ads
Go live the w/o 9/2

Story ads for
Instagram and
Facebook



Digital Ads



Digital Ads
Go live the w/o 9/2

Targeted TikTok video shorts



Traditional Media

The Driver Ad: Driver :30/ Driver :15



Live date 9/2

Driver key text:

- \$5 on many common medications
- Predictable copays
- chronic illness support program

Hiker key text:

- Low copays for virtual care
- Healthy Maine plans + coaching
- \$0 birth control

The Adventurer Ad: Adventurer :30/ Adventurer :15



Marketing Resources

- [Small Group Employer Booklet](#)
- [Broker Booklet](#)
- [Individual Sales Sheets](#)
- [Small Group Sales Sheets](#)
- [Individual & Small Group Member Guide](#)
- [Urgent Care Information](#)
- [Site of Care Incentive Sheet](#)
- [Individual & Small Group Network Sheet](#)
- [CISP One-Pager](#)
- [ESI One-Pager](#)
- [Company Profile](#)
- [Member Portal Information](#)
- [How to make a Payment \(Members\)](#)



APPENDIX

Plan Name Changes 2024 to 2025

2024 Plan Name	2025 Plan Name
Health Options Clear Choice Bronze \$5900 HSA PPO NE	Health Options Clear Choice Bronze \$6300 HSA PPO NE
Health Options Clear Choice Bronze \$9450 HMO NE	Health Options Clear Choice Bronze \$9200 HMO NE
Health Options Clear Choice Bronze \$9450 PPO NE	Health Options Clear Choice Bronze \$9200 PPO NE
Health Options Clear Choice Silver \$3000 PPO NE	Health Options Clear Choice Silver \$3500 PPO NE
Health Options Clear Choice Silver \$3000 PPO NE Dental	Health Options Clear Choice Silver \$3500 PPO NE Dental
Health Options Clear Choice Bronze \$9450 PPO National Dental Off MP	Health Options Clear Choice Bronze \$9200 PPO National Dental Off MP
Health Options Clear Choice Bronze \$9450 PPO NE Dental Off MP	Health Options Clear Choice Bronze \$9200 PPO National Dental Off MP
Health Options Clear Choice Silver \$3000 PPO NE Dental Off MP	Health Options Clear Choice Silver \$3500 PPO NE Dental Off MP
Health Options \$4000 HMO National Off MP	Health Options Silver \$4000 HMO National Off MP

Cross-Walk (On/Off Exchange)

<u>2024 Plan Name</u>	<u>Region</u>	<u>2025 Plan Name</u>	<u>Region</u>
Health Options Clear Choice Catastrophic HMO NE	All	Health Options Clear Choice Catastrophic HMO NE	All
Health Options Clear Choice Bronze \$5900 HSA PPO NE	All	Health Options Clear Choice Bronze \$6300 HSA PPO NE	All
Health Options Clear Choice Bronze \$7200 HSA Plus PPO NE	All	Health Options Clear Choice Bronze \$7200 HSA Plus PPO NE	All
Health Options Clear Choice Bronze \$7500 HMO NE	All	Health Options Clear Choice Bronze \$7500 HMO NE	All
Health Options Clear Choice Bronze \$7500 HMO Tiered NE	All	Health Options Clear Choice Bronze \$7500 HMO Tiered NE	1,2,3
		Health Options Bronze \$8000 Healthy Maine HMO Tiered NE	All
Health Options Clear Choice Bronze \$7500 PPO NE	All	Health Options Clear Choice Bronze \$7500 PPO NE	All
Health Options Clear Choice Bronze \$7500 PPO NE Dental	All	Health Options Clear Choice Bronze \$7500 PPO NE Dental	All
		Health Options Bronze \$8000 Healthy Maine HMO Tiered NE	All
Health Options Bronze \$8000 Healthy Maine HMO NE	All	Health Options Bronze \$8000 Healthy Maine HMO NE	All
Health Options Bronze \$8000 Healthy Maine PPO NE	All	Health Options Bronze \$8000 Healthy Maine PPO NE	All
Health Options Clear Choice Bronze \$9450 HMO NE	All	Health Options Clear Choice Bronze \$9200 HMO NE	All
Health Options Clear Choice Bronze \$9450 PPO NE	All	Health Options Clear Choice Bronze \$9200 PPO NE	All
Health Options Clear Choice Silver \$3000 PPO NE	All	Health Options Clear Choice Silver \$3500 PPO NE	All
Health Options Clear Choice Silver \$3000 PPO NE Dental	All	Health Options Clear Choice Silver \$3500 PPO NE Dental	All
Health Options Clear Choice Silver \$3500 HMO NE	All	Health Options Clear Choice Silver \$3500 HMO NE	All
Health Options Clear Choice Silver \$3500 HMO NE Dental	All	Health Options Clear Choice Silver \$3500 HMO NE Dental	All
Health Options Clear Choice Silver \$3500 HMO Tiered NE	All	Health Options Clear Choice Silver \$3500 HMO Tiered NE	All
Health Options Clear Choice Silver \$3500 PPO National	All	Health Options Clear Choice Silver \$3500 PPO National	All
Health Options Clear Choice Silver \$4200 HMO NE	All	Health Options Clear Choice Silver \$4200 HMO NE	All
Health Options Clear Choice Silver \$4200 HMO Tiered NE	All	Health Options Clear Choice Silver \$4200 HMO Tiered NE	1,2,3
		Health Options Clear Choice Silver \$3500 HMO Tiered NE	All
Health Options Clear Choice Silver \$4200 PPO NE	All	Health Options Clear Choice Silver \$4200 PPO NE	All
Health Options Clear Choice Gold \$1500 PPO National	All	Health Options Clear Choice Gold \$1500 PPO National	All
Health Options Clear Choice Gold \$1500 PPO NE	All	Health Options Clear Choice Gold \$1500 PPO NE	All
Health Options Clear Choice Gold \$2500 PPO National Dental	All	Health Options Clear Choice Gold \$2500 PPO National Dental	All
Health Options Clear Choice Gold \$2500 PPO NE	All	Health Options Clear Choice Gold \$2500 PPO NE	All
Health Options Clear Choice Gold \$2500 PPO NE Dental	All	Health Options Clear Choice Gold \$2500 PPO NE Dental	All
Health Options Clear Choice Platinum PPO NE	All	Health Options Clear Choice Platinum PPO NE	All

Cross-Walk (Off MP Only)

<u>2024 Plan Name</u>	<u>Region</u>	<u>2025 Plan Name</u>	<u>Region</u>
Health Options Clear Choice Bronze \$6300 HSA Plus PPO National Dental Off MP	All	Health Options Clear Choice Bronze \$6300 HSA Plus PPO National Dental Off MP	All
Health Options Clear Choice Bronze \$7200 HSA Plus PPO National Dental Off MP	All	Health Options Clear Choice Bronze \$7200 HSA Plus PPO National Dental Off MP	All
Health Options Clear Choice Bronze \$7500 HMO Tiered NE Dental Off MP	All	Health Options Clear Choice Bronze \$7500 HMO Tiered NE Dental Off MP	All
Health Options Clear Choice Bronze \$7500 PPO National Dental Off MP	All	Health Options Clear Choice Bronze \$7500 PPO National Dental Off MP	All
Health Options Clear Choice Bronze \$7500 PPO NE Dental Off MP	All	Health Options Clear Choice Bronze \$7500 PPO NE Dental	All
Health Options Bronze \$8000 Healthy Maine HMO NE Off MP	All	Health Options Bronze \$8000 Healthy Maine HMO NE	All
Health Options Bronze \$8000 Healthy Maine PPO NE Off MP	All	Health Options Bronze \$8000 Healthy Maine PPO NE	All
		Health Options Bronze \$8000 Healthy Maine HMO National Off MP	All
Health Options Clear Choice Bronze \$9450 PPO National Dental Off MP	All	Health Options Clear Choice Bronze \$9200 PPO National Dental Off MP	All
Health Options Clear Choice Bronze \$9450 PPO NE Dental Off MP	All	Health Options Clear Choice Bronze \$9200 PPO National Dental Off MP	All
Health Options Clear Choice Silver \$3000 PPO NE Dental Off MP	All	Health Options Clear Choice Silver \$3500 PPO NE Dental Off MP	All
Health Options Clear Choice Silver \$3500 HMO Tiered NE Dental Off MP	All	Health Options Clear Choice Silver \$3500 HMO Tiered NE Dental Off MP	All
Health Options Clear Choice Silver \$3500 PPO National Dental Off MP	All	Health Options Clear Choice Silver \$3500 PPO National Dental Off MP	All
Health Options Clear Choice Silver \$3500 PPO NE Dental Off MP	All	Health Options Clear Choice Silver \$3500 PPO NE Dental Off MP	All
Health Options \$4000 HMO National Off MP	All	Health Options Silver \$4000 HMO National Off MP	All
Health Options Clear Choice Silver \$4000 HSA HMO NE Dental Off MP	All	Health Options Clear Choice Silver \$4500 HSA HMO Tiered NE Dental Off MP	All
Health Options Clear Choice Silver \$4000 HSA Plus PPO National Dental Off MP	All	Health Options Clear Choice Silver \$3500 HSA Plus PPO National Dental Off MP	All
Health Options Clear Choice Silver \$4000 HSA PPO NE Dental Off MP	All	Health Options Clear Choice Silver \$3500 HSA PPO NE Dental Off MP	All
Health Options Clear Choice Silver \$4200 HMO Tiered NE Dental Off MP	All	Health Options Clear Choice Silver \$4200 HMO Tiered NE Dental Off MP	All
Health Options Clear Choice Silver \$4200 PPO National Dental Off MP	All	Health Options Clear Choice Silver \$4200 PPO National Dental Off MP	All
Health Options Clear Choice Silver \$4500 HSA HMO NE Dental Off MP	All	Health Options Clear Choice Silver \$4500 HSA HMO Tiered NE Dental Off MP	All
Health Options Clear Choice Silver \$4500 HSA HMO Tiered NE Dental Off MP	All	Health Options Clear Choice Silver \$4500 HSA HMO Tiered NE Dental Off MP	All
Health Options Clear Choice Silver \$5500 HMO NE Dental Off MP	All	Health Options Clear Choice Silver \$4200 HMO Tiered NE Dental Off MP	All
Health Options Clear Choice Silver \$5500 HMO Tiered NE Dental Off MP	All	Health Options Clear Choice Silver \$4200 HMO Tiered NE Dental Off MP	All
Health Options Clear Choice Silver \$5500 PPO National Dental Off MP	All	Health Options Clear Choice Silver \$4200 PPO National Dental Off MP	All
Health Options Clear Choice Gold \$1500 PPO National Dental Off MP	All	Health Options Clear Choice Gold \$1500 PPO National Dental Off MP	All
Health Options Clear Choice Gold \$2500 PPO National Dental Off MP	All	Health Options Clear Choice Gold \$2500 PPO National Dental	All
Health Options Clear Choice Gold \$2500 PPO NE Dental Off MP	All	Health Options Clear Choice Gold \$2500 PPO NE Dental	All