



Community Health Options

The Health Plan Where Large Employer Groups **Flourish** and Their Employees **Thrive**.

- 13-point Partner Promise with quantifiable, time-based commitments
- 99% overall Member satisfaction
- 92% Large Group renewal rate
- Fair renewal rates offered at the first quote
- Partner approach with a long-term view
- Plus, health plan administration for self-funded businesses or those looking to move to a self-funded model



It's about choice

Customized cost sharing on plans for groups of 100+ enrolled employees*

34 PLANS TO SELECT FROM FOR LARGE GROUPS OF ANY SIZE:

- PPO NE and PPO National plans
- HMO Tiered NE and HMO National plans
- High deductible plans and HSA Plus options with coinsurance ideal for HRA wraps
- Low and midrange deductible plans with predictable copays

ALL PLANS have access to Community Health Options' broad New England network, which is made up of **100% of hospitals in Maine and most in New Hampshire**, as well as many premier institutions within New England.** National HMOs and PPOs include in-network national coverage through the First Health® network, and all Large Group plans have **emergency out-of-country coverage**.

It's about benefits that help employees thrive

NON-HSA PLANS INCLUDE:

- **\$25 lab copays and \$75 X-ray copays** at specified locations
- **\$0 or \$5 copays** on 30-day Tier 1 preferred generic medications
- **Copays on all in-network acupuncturists** with no deductible
- **Copays on most plans** for annual pediatric and adult vision exams
- **Copays on most plans** for physical, occupational, and speech therapy visits, as well as chiropractic and osteopathic adjustments
- **Chronic Illness Support Program (CISP)** for select chronic illnesses, with \$0 or reduced cost for Rx via mail order, and no deductible and reduced costs for select health care visits, diagnostics and devices

ALL PLANS INCLUDE:

- **\$0 unlimited personal health coaching** and a digital wellness platform and app
- **Up to \$50 reimbursement per acupuncture visit** when received out-of-network
- **Access to virtual-first primary care** through Firefly Health®. Visit fireflyhealth.com/with/chobusiness for more information
- **Enhanced behavioral health** with the first three visits at \$0 cost on non-HSA plans, plus stress management tools and telehealth visits via Amwell®
- **\$0 urgent care telehealth visits** on non-HSA plans, and \$0 after deductible for HSA plans via Amwell®
- **\$0 cost tobacco treatment** on over-the-counter nicotine replacement therapy products and select FDA-approved medications listed on our drug formulary

Looking to self-fund your employee healthcare coverage? Ask your broker for information on our administrative services.

*Cost sharing customization is available on deductible, maximum out-of-pocket, copays and coinsurance.

**All Maine hospitals, except Togus VA Hospital.

A Partner Promise based on 3 principles

We want to be your partner over the long term, and are committed to our **Partner Promise. A promise with Large Groups built on a 13-point, time-bound pledge on three core principles.***

YOU WILL HAVE A SIMPLE TRANSITION

Complex Care

We reach out to Members with complex health needs to support their care—ensuring they have access to cost-effective providers, medications and other in-network medical resources.

Member Services Introduction

We know being the new kid can be tough, so we call or email every new Member to familiarize them with benefits, portal access, and mail order setup, **all within the first 90 days.**

Group Administrator Support

We provide a **dedicated phone queue** exclusively for Group Administrators, delivering efficient transition and ongoing support, saving valuable time.

YOUR GROUP AND EMPLOYEES WILL SAVE MONEY

Targeted High-Cost Claimant Assistance

High-cost claims are a significant driver of healthcare premiums. So, we reach out to the **top 20% of claimants** to look for ways to reduce Member out-of-pocket and group claim expenses within the first **60 days** of joining Community Health Options. We won't stop there—we're always reviewing high claimant expenses to look for group and Member savings.

Multiple Medication Programs That Drive Down Costs

The cost of medication can make access to essential treatments difficult. That's why we partner with our Pharmacy team and providers to give Members more options for affordable prescriptions. Members with several medications are offered personal outreach with our **ScriptSaver Program** to help them reduce out-of-pocket costs, and our **Price Assure Program** offers a partnership with **GoodRx** to deliver the best price on generics. Additionally, our **Site of Care Program** provides Members incentives to receive cost-effective and convenient treatment at preferred infusion locations.

YOUR EMPLOYEES WILL FEEL VALUED

Ongoing Care Management

Our professionally degreed care managers are available to assist with referrals and provide personalized complex care support. They will reach out to providers and pharmacies on behalf of Members when necessary.

Member Services: Advocates at Your Service

Members enjoy seamless and responsive access to our expert team, which boasts a **99% Member satisfaction rate**. With guided support, we can save your employees time and help them maximize their benefits. And Members will never get homework—we do all the follow-up.

Popular Programs Make It Easy for Employees to Focus on Health and Wellness

With our **Chronic Illness Support Program**, we reduce barriers to care for employees with **asthma, diabetes, coronary artery disease (CAD), chronic obstructive pulmonary disease (COPD) and hypertension**. Our **digital wellness platform and app**, together with **personalized health coaching**, give employees and dependents the support and encouragement they need to form healthy habits, **all at \$0 cost.**

*Reporting for groups of 100+ Members.



Reach out to your valued broker to get a quote from Community Health Options.

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COMMUNITY
Health Options[®]

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