

# Summary of Plan Benefits

Health Options offers a selection of off-exchange plans designed specifically for small businesses, along with on-exchange Small Business Health Options Program (SHOP) eligible plans. Small businesses can choose the network that best fits their needs, from New England to national networks, with a choice of PPO, HMO and HMO tiered options for premium savings.

**New in 2023**, businesses will also have an opportunity to select one of our **Healthy Maine plans**, which include Wellright®, a digital wellness platform and mobile app, with benefits including unlimited health coaching at \$0 cost-share, gamified wellness challenges, a comprehensive health assessment, and acupuncture with no deductible. Our new **HSA Plus plans** (labeled as HSA Plus) are also available and provide prescription coverage for select drugs without a deductible.

## Most of our plans include the following:



**NEW!** A **cost estimator tool** to help your employees understand the cost of planned provider visits.



**Pediatric and adult vision coverage** with one exam every 12-month calendar year. Pediatric also includes coverage for lenses/frames/contacts every 24-month calendar period.



**Chronic Illness Support Program (CISP)** offered on all plans except Healthy Maine and HSA plans to reduce financial barriers for Members with chronic conditions (asthma, coronary artery disease, chronic obstructive pulmonary disease, diabetes, hypertension).



**Partnership with Northeast Delta Dental**, New England's leading dental carrier to offer pediatric dental coverage with a separate low deductible on most plans.



Joint offering with **Unum for group life and disability insurance**. Quotes are available through Health Options or your broker.



**Ability to connect with Employer Human Resource Information System and Health Reimbursement Accounts** for updates and to provide data feeds to Group Dynamic, Inc.



**First in-network primary care and behavioral healthcare visits** annually per Member have no cost-share in non-HSA plans.



**Urgent care telehealth visits with \$0 cost-share** on non-HSA plans, and \$0 after deductible for HSA plans via Amwell®.



**100% of the preventive care benefits required** by the Affordable Care Act and the State of Maine at **no out-of-pocket cost** from in-network providers.



**Tobacco cessation support at \$0 out-of-pocket cost** with enhanced benefit for over-the-counter nicotine replacement therapy (NRT) products, including nicotine patches, gum, lozenges, and certain FDA-approved medications listed on our drug formulary.



**Members requiring insulin** will have a cost-share not to exceed \$35 for up to a 30-day supply.