COMMUNITY Health Options

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services
Cornerstone HMO Tiered NE $4000 20% $7500 RX1

Coverage Period: Beginning on or after 01/01/2024
Coverage for: Individual and Family | Plan Type: HMO

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

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**Preferred In-Network- $4,000/individual or $8,000/family Standard In-Network:$4,800/individual or $9,600/family**	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	**Yes.** Preventive Care (as defined in your Member Benefit Agreement) and most services that require a copayment.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/. Refer to your Member Benefit Agreement for more information.
Are there other deductibles for specific services?	**No.**	None.
What is the out-of-pocket limit for this plan?	**Preferred In-Network- $7,500/individual or $15,000/family Standard In-Network- $9,000/individual or $18,000/family**	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance billing charges (charges above the allowed amount), and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	**Yes.** See www.healthoptions.org or call 1-855-624-6463 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

Do you need a referral to see a specialist?	**Yes.**	This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist.

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

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

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Network Provider (You will pay the least)	Standard Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$25 Copay	$45 Copay	Not Covered	The first visit to your Network PCP is free. This plan requires all Members to select a PCP that is a Plan Provider.
	Specialist visit	$50 Copay	$60 Copay	Not Covered	Depending on the services provided in a single appointment it is possible you may be financially responsible for copay(s), your deductible, and or coinsurance for one date of service.
	Preventive care/screening/ immunization	$0 Copay		Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Not Covered	Differences in Network are limited to Outpatient settings.
	Imaging (CT/PET scans, MRIs)	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Not Covered	

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If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at https://www.healthoptions.org/Formulary	Preferred generic drugs (Tier 1)	$5 Copay (retail) and $10 Copay (mail order)		Not Covered	Refer to the Member Benefit Agreement for details on our mail-order program.
	Generic drugs (Tier 2)	$25 Copay (retail) and $50 Copay (mail order)		Not Covered	
	Preferred brand drugs (Tier 3)	$50 Copay (retail) and $100 Copay (mail order)		Not Covered	
	Non-preferred brand drugs (Tier 4)	30% Coinsurance up to max of $300/script after Deductible (retail) and 30% Coinsurance up to max of $600/script after Deductible (mail order)		Not Covered	
	Specialty drugs (Tier 5)	30% Coinsurance up to max of $500/script after Deductible (retail and mail order)		Not Covered	Specialty drugs must be filled through our Preferred Specialty Pharmacy or you will be required to pay 100% of the allowed drug cost.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Not Covered	None.
	Physician/surgeon fees	20% Coinsurance after Deductible		Not Covered	None.
If you need immediate medical attention	Emergency room care	$350 Copay			None.
	Emergency medical transportation	20% Coinsurance after Deductible			None.
	Urgent care	$40 Copay	$60 Copay	Not Covered	

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Network Provider (You will pay the least)	Standard Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% Coinsurance after Deductible		Not Covered	None.
	Physician/surgeon fees	20% Coinsurance after Deductible		Not Covered	None.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$25 Copay		Not Covered	Cost-sharing is waived for the first 3 outpatient MH/BH/SA office visits with a plan provider.
	Inpatient services	20% Coinsurance after Deductible		Not Covered	None.
If you are pregnant	Office visits	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Not Covered	Differences in Network are limited to services provided by a Preferred provider. Cost sharing does not apply for preventive services.
	Childbirth/delivery professional services	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Not Covered	
	Childbirth/delivery facility services	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Not Covered	
If you need help recovering or have other special health needs	Home health care	20% Coinsurance after Deductible		Not Covered	None.
	Rehabilitation services	$50 Copay	$60 Copay	Not Covered	Differences in Network are limited to office-based therapies delivered by a Preferred provider. PT/OT/ST Benefits are limited to 60 total combined visits per year.
	Habilitation services	$50 Copay	$60 Copay	Not Covered	
	Skilled nursing center	20% Coinsurance after Deductible		Not Covered	Benefit is limited to 150 days per Member per Calendar Year.

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Network Provider (You will pay the least)	Standard Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
	Durable medical equipment	20% Coinsurance after Deductible		Not Covered	Refer to the Member Benefit Agreement, Durable Medical Equipment section for details.
	Hospice services	20% Coinsurance after Deductible		Not Covered	Limited to One 48-hour Respite period, once per lifetime.
If your child needs dental or eye care	Children's eye exam	$25 Copay		Not Covered	Preventive vision screening for all children as specified by the Affordable Care Act is provided with no cost-sharing when received in-network and is limited to one visit per Calendar year. Pediatric eye exams that are not covered under federal guidance as "preventive" are subject to cost-sharing.
	Children's glasses	20% Coinsurance after Deductible		Not Covered	Eyewear includes standard (CR39) eyeglass lenses with factory scratch coating at no additional cost (up to 55mm), basic frames and contact lenses. Designer and deluxe glasses and frames are excluded.
	Children's dental check-up	Not Covered			None.

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Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)		
• Cosmetic Surgery	• Long-term care	• Weight loss programs
• Covered non-Emergency services provided outside the U.S.	• Private-duty nursing	
• Dental care (Adult)	• Routine foot care	
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture	• Chiropractic care	• Infertility Treatment
• Abortion for which public funding is prohibited	• Covered Emergency services provided outside the U.S	• Routine eye care (Adult)
• Bariatric Surgery	• Hearing aids	

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

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Health Options at 1-855-624-6463. You may also contact the Maine Bureau of Insurance at 800-300-5000 or (in-state) 207-624-8475. You may also visit www.maine.gov/pfr/insurance.

Does this plan provide Minimum Essential Coverage? Yes

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

Does this plan meet the Minimum Value Standards? Yes

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

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

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About these Coverage Examples:

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

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

The plan's overall deductible	$4,000
Specialist *copayment*	$50
Hospital (facility) *coinsurance*	20%
Other *coinsurance*	20%

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

Total Example Cost	**$12,687**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$4,000
Copayments	$26
Coinsurance	$1,684
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$567**

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

The plan's overall deductible	$4,000
Specialist *copayment*	$50
Hospital (facility) *coinsurance*	20%
Other *coinsurance*	20%

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

Total Example Cost	**$5,600**

In this example, Joe would pay:

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

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

The plan's overall deductible	$4,000
Specialist *copayment*	$50
Hospital (facility) *coinsurance*	20%
Other *coinsurance*	20%

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

Total Example Cost	**$2,800**

In this example, Mia would pay:

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

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