



Community Health Options

Health insurance made for **Mainers**,
powered by **Members**.

Instead of continually refining our plans to make them more profitable, we're focused on making them more practical—helping you reduce costs, attract talent and improve the health and productivity of your workforce.

- 13-point Partner Promise with quantifiable, time-based commitments
- Fair rates offered at the first quote
- A trusted partner with a long-term view
- Plus, we have strong relationships with trusted brokers, achieving a 9 out of 10 for likelihood to recommend, reflecting overall satisfaction and ease of doing business.





It's about choice

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

37 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 HSA Plus options ideal for HRA wraps
- Low and midrange deductible plans with predictable copays

We offer **Maine's most robust provider network**, with clinicians, pharmacies and hospitals throughout Maine, New Hampshire and many Centers of Excellence in Massachusetts. Members on a national plan have access to providers nationwide through our national wrap network, and all Large Group plans have emergency out-of-country coverage.

It's about benefits that help employees thrive

- Select plans cover **GLP-1 products** for weight loss.
- Our **Chronic Illness Support Program (CISP)** simplifies treatment and management for select chronic conditions on HSA and non-HSA plans.
- Reduced copays for specified **urgent care locations** on non-HSA plans.
- Site-of-service copay benefits at specified locations for labs, X-rays and advanced imaging on all non-HSA plans. HSA plans require a copay or coinsurance after deductible.
- **\$5 copays** on 30-day Tier 1 preferred generics, also available on HSA Plus plans with no deductible when the Tier 1 generic is designated HSA+.
- In-network acupuncture copays on non-HSA plans; up to \$50 reimbursement on HSA plans, with no deductible.
- In-network adult and pediatric vision exam copays on non-HSA plans.
- Copays for in-network chiropractic and osteopathic visits and physical, speech and occupational therapy in office-based settings on non-HSA plans.
- **\$0 cost** digital wellness platform and mobile app for Members 18+.
- Virtual care with Firefly Health for primary care, and Amwell® for urgent care and behavioral health.
- Enhanced behavioral health – first three in-network visits at \$0 cost on non-HSA plans.
- Prescription programs, like **Price Assure**, **Medication Synchronization Program** and **ScriptSaver** help Members save on medications, coordinate refills and reduce out-of-pocket costs.
- All Northern Light Providers are now preferred in tiered HMOs.

*Customization on cost sharing is available for employer groups of 100+ (deductibles, maximum out-of-pocket, copays and coinsurance).

A Partner Promise based on 3 principles

We want to be your partner over the long term, and are committed to our **Large Group Partner Promise, a 13-point, time-bound pledge built 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 can drive up healthcare premiums. That's why we contact **top claimants** within **60 days** after their claims are received to explore ways to reduce member out-of-pocket and group claim expenses. We won't stop there—we're always reviewing high claimant expenses to look for group and Member savings.

Multiple Medication Programs Drive Down Costs

The cost of medication can make access to essential treatments difficult. That's why our Pharmacy team partners with providers to give Members more options for affordable prescriptions. Members with savings

opportunities are offered personal outreach with our **ScriptSaver program** to help them reduce out-of-pocket costs, and the **Price Assure** partnership with **GoodRx** delivers the best price on generics. Additionally, our **Infusion 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 Maine-based care managers are all specially trained medical professionals available to assist with referrals and provide personalized complex care support. They will even reach out to providers and pharmacies on behalf of Members when necessary.

Member Services: Local Advocates at Your Service

Members enjoy seamless and responsive access to our Maine-based expert team, which boasts a **98% Member satisfaction rate.**** With guided support, we save your employees time and help them get the most out of their benefits. And Members 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** gives employees and dependents the support and encouragement they need to form healthy habits **at \$0 cost.**

*Reporting for groups of 100+ Members.

**Percentage of members completing a post-call survey.



**Contact your valued broker to get
a quote from Community Health Options.**

60 Pineland Dr. Ste 301
New Gloucester, ME 04260
(207) 402-3353

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