



2017 Schedule of Benefits

Community Reliant H S A (Bronze)

	In-Network	Notes
Individual Deductible (Ded)	\$5,500	
Family Deductible ¹	\$11,000	¹ Under family coverage, once one Member of the family meets the Individual Deductible for the Calendar Year, remaining family members, individually or collectively, must meet the remaining amount of the full Family Deductible. Once the full Family Deductible is met, services for all covered family members are subject to applicable coinsurance until the Out-of-Pocket Limit is reached.
Member Coinsurance (Co)	50%	
OOP Maximum (Individual) ²	\$6,550	² The maximum out-of-pocket expenses for in-network services allowed for High Deductible Health Plans to qualify for a 2017 HSA is \$6,550 for self only coverage and \$13,100 for family coverage.
OOP Maximum (Family) ³	\$13,100	³ Under family coverage, once any one Member of the family meets the Individual Out-of-Pocket Maximum for the Calendar Year, the Plan pays 100% of the Maximum allowable amount for Covered Services for that Member. Remaining family members individually or collectively can meet the remaining amount of the full Family Out-of-Pocket Maximum. Once the Family Out-of-Pocket Maximum is met, the Plan pays 100% of the Maximum allowable amount for Covered Services for all Members covered under the family policy.
Inpatient ⁴ Hospice Services Hospital Skilled Nursing Facility ⁵ Mental Health/Substance Abuse	Ded/Co Ded/Co Ded/Co Ded/Co	⁴ All elective inpatient procedures or scheduled inpatient stays require Prior Approval. Emergent Inpatient Admissions require Notification on admission. ⁵ Benefit is limited to 150 days per Member per Calendar year.
Outpatient Emergency Room Surgery/Surgical Services Other Services ⁶ Mental Health/Substance Abuse Rehab/Habilitative Serv. (PT/OT) ⁷ Rehab/Habilitative Serv. (ST) ⁸ Autism Spectrum Disorders/ABA Early Childhood Intervention ⁹	Ded/Co Ded/Co Ded/Co Ded/30% Co Ded/Co Ded/Co Ded/Co Ded/Co	⁶ Other Services includes: medical exams, management of therapy, injections, removal of sutures, application or removal of a cast, Diagnostic Services, anesthesia, removal of impacted or unerupted teeth, endoscopic procedures, blood administration, radiation therapy, outpatient rehabilitation programs and certain outpatient educational programs. Refer to your Member Benefit Agreement for details. ⁷ Benefits are limited to 60 combined visits per year for physical, occupational and speech therapy. ⁸ Benefits are limited to 60 combined visits per year for physical, occupational and speech therapy. ⁹ Benefits are limited to 50 visits per Calendar Year for Members from birth to 36 months of age with an identified Developmental Disability and/or delay. Prior Approval is required.



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Physician Preventive Care ¹⁰ Office Visits – Primary Office Visits – Specialty Care Urgent Care Visits Allergy Testing and Injections Chiropractic/Manipulative Therapy ¹¹ Diabetic Services Foot Care ¹² Inhalation Therapy Inpatient Visits Massage Therapy Maternity ¹³ Morbid Obesity ¹⁴ Nutritional Counseling Outpatient Lab and Professional Svcs. Surgery/Anesthesia ¹⁵ Vision Exams – Pediatric ¹⁶ Vision Exams – Adult	\$0 Co-Pay Ded/30% Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Not Covered	<p>¹⁰ When prescribed by a Plan Provider, certain Preventive Care Services, as defined by federal law, are available with no Out-of-Pocket Cost. For details on what is covered with no Out-of-Pocket Cost, refer to section 2.H of your Member Benefit Agreement.</p> <p>¹¹ Benefit is limited to 40 visits per Member per Calendar year.</p> <p>¹² Routine foot care is not covered. See your Member Benefit Agreement for more detail.</p> <p>¹³ The Plan provides Benefits for prenatal and postnatal care, delivery of a newborn, care of a newborn, and complications of pregnancy. Routine newborn care does not include any services provided after the mother has been discharged from the Hospital. For discharge timeframes and coverage after discharge, please refer to your Member Benefit Agreement.</p> <p>¹⁴ Benefits are limited to surgery for intestinal bypass, gastric bypass or gastroplasty for treatment of Morbid Obesity. Prior Approval is required.</p> <p>¹⁵ Prior Approval is required.</p> <p>¹⁶ The Plan provides Benefits for a complete vision exam, including refraction, as needed to detect vision impairment by a Plan Provider for Members to the end of the month in which they turn age 19.</p>
Other Emergency Transport ¹⁷ Non-Emergency Transport ¹⁸ Blood Transfusions Chemotherapy Services Clinical Trials DME/Prosthetics ¹⁹ Formula/Medical Food ²⁰ Glasses/Contacts ²¹ Hearing Aids ²² Home Healthcare ²³ Hospice/Hospice Respite Care ²⁴ Imaging (PET/MRI/CT) ²⁵ Infusion Therapy ²⁶	Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co	<p>¹⁷ Coverage includes transportation to nearest hospital that can provide the required care. Refer to your Member Benefit Agreement for more information.</p> <p>¹⁸ Non-Emergency transport requires Prior Approval.</p> <p>¹⁹ Certain DME requires Prior Approval.</p> <p>²⁰ In certain cases, the Plan provides Benefits for Infant and Metabolic Formula. Prior Approval is required. See your Member Benefit Agreement for details.</p> <p>²¹ Benefits are limited to Members to the end of the month in which they turn age 19 or certain medical conditions. See your Member Benefit Agreement for details.</p> <p>²² The Plan provides Benefits for Hearing Aids for Members to the end of the month in which they turn age 19. Please refer to your Member Benefit Agreement for more details.</p> <p>²³ Benefits are provided for services performed and billed by a Home Health Care Agency. Prior Approval is required.</p> <p>²⁴ Hospice Respite Care limited to one 48-hour period. Prior Approval is required.</p> <p>²⁵ Prior Approval is required for non-emergency advanced diagnostic imaging services.</p> <p>²⁶ Home-based infusion may save you money over facility-based infusion. Ask your Provider if home-based infusion is an appropriate option for you. Call Member Services at 855-624-6463 Monday-Friday, 8am-6pm, if you need assistance finding an in-network home-infusion Provider.</p>



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Leukocyte Antigen Testing ²⁷ Organ and Tissue Transplants Orthotic Devices ²⁸ Parenteral and Enteral Therapy Sleep Studies ²⁹ Pediatric Dental Prostate Cancer Screening Radiation Therapy Telemedicine Services Tobacco/Smoking Cessation ³⁰ X-rays and Diagnostic Imaging	Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Not Covered Ded/Co Ded/Co Ded/Co \$0 Copay Ded/Co	²⁷ Limitations apply. See your Member Benefit Agreement for details. ²⁸ No Benefits are available for: arch supports, shoe inserts, other foot support devices, orthopedic shoes (unless attached to a brace), support hose, and garter belts. See your Member Benefit Agreement for details. ²⁹ Home-based sleep studies may save you money over facility-based sleep studies. Ask your Provider if a home-based sleep study is an appropriate option for you. Call Member Services at 855-624-6463 Monday-Friday, 8am-6pm, if you need assistance finding an in-network home sleep study Provider. ³⁰ The Plan provides Benefits for certain tobacco cessation medications, programs, education and counseling at no-cost to you. See your Member Benefit Agreement for details.
Prescription Drugs ³¹ Tier 1: (Preferred Generics) Tier 2: (Non-Preferred Generics) Tier 3: (Preferred Brands) Tier 4: (Non-Preferred Brands) Tier 5: (Specialty)	Ded/30% Co Ded/30% Co Ded/Co Ded/Co Ded/Co	³¹ For access to the formulary, please visit our website at https://www.healthoptions.org/Documents/2017_Individual_Formulary .



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	Out-of-Network ³²	Notes
Individual Deductible (Ded)	\$14,300	³² If you receive Covered Services from a Non-Plan Provider, you are responsible for ensuring Prior Authorization is obtained, if necessary. The Plan will pay Benefits for Covered Services up to the Maximum Allowable Amount, determined by us. Charges above the Maximum Allowable Amount will not apply to your Out-of-Network cost-sharing and will be your responsibility, if the Non-Plan Provider chooses to bill you. This means you may have a financial responsibility greater than the cost-sharing described on this Schedule of Benefits. To find Plan Providers go to www.healthoptions.org/Search-provider or call Member services at 1-855-624-6463.
Family Deductible	\$28,600	
Member Coinsurance (Co)	70%	
OOP Maximum (Individual)	\$21,450	
OOP Maximum (Family)	\$42,900	
Inpatient ³³ Hospice Services Hospital Skilled Nursing Facility Mental Health/Substance Abuse	Ded/Co Ded/Co Ded/Co Ded/Co	³³ All elective inpatient procedures or scheduled inpatient stays require Prior Approval. Emergent Inpatient Admissions require Notification on admission. If you are admitted to a Non-Plan Provider facility, it is your responsibility to ensure Health Options is notified within 48 hours of admission.
Outpatient Emergency Room ³⁴ Surgery/Surgical Services Other Services ³⁵ Mental Health/Substance Abuse Rehab/Habilitative Serv. (PT/OT) Rehab/Habilitative Serv. (ST) Autism Spectrum Disorders/ABA Early Childhood Intervention	Ded/50% Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co Ded/Co	³⁴ For Medical Emergency services rendered by a non-Plan Provider, your Out-of-Pocket Costs for charges up to the Maximum Allowable Amount will be the same as though you received care from a Plan Provider. ³⁵ Other Services includes: medical exams, management of therapy, injections, removal of sutures, application or removal of a cast, Diagnostic Services, anesthesia, removal of impacted or unerupted teeth, endoscopic procedures, blood administration, radiation therapy, outpatient rehabilitation programs and certain outpatient educational programs. Refer to your Member Benefit Agreement for details.
Physician Preventive Care ³⁶ Office Visits – Primary Office Visits – Specialty Care Urgent Care Visits	Ded/Co Ded/Co Ded/Co Ded/Co	³⁶ Preventive Care Services rendered by non-Plan Providers will be subject to cost-sharing.



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	Out-of-Network ³²	Notes
Allergy Testing and Injections	Ded/Co	
Chiropractic/Manipulative Therapy	Ded/Co	
Diabetic Services	Ded/Co	
Foot Care	Ded/Co	
Inhalation Therapy	Ded/Co	
Inpatient Visits	Ded/Co	
Massage Therapy	Ded/Co	
Maternity	Ded/Co	
Morbid Obesity	Ded/Co	
Nutritional Counseling	Ded/Co	
Outpatient Lab and Professional Svcs.	Ded/Co	
Surgery/Anesthesia	Ded/Co	
Vision Exams – Pediatric	Ded/Co	
Vision Exams – Adult	Not Covered	
Other		
Emergency Transport ³⁷	Ded/50% Co	³⁷ For Medical Emergency transportation rendered by a non-Plan Provider, your Out-of-Pocket Costs for charges up to the Maximum Allowable Amount will be the same as though you received care from a Plan Provider. Coverage includes transportation to the nearest hospital that can provide the required care. Refer to your Member Benefit Agreement for more information. ³⁸ Non-Emergency Transport requires Prior Approval.
Non-Emergency Transport ³⁸	Ded/Co	
Blood Transfusions	Ded/Co	
Chemotherapy Services	Ded/Co	
Clinical Trials	Ded/Co	
DME/Prosthetics	Ded/Co	
Formula/Medical Food	Ded/Co	
Glasses/Contacts	Ded/Co	
Hearing Aids	Ded/Co	
Home Healthcare	Ded/Co	
Hospice/Hospice Respite Care	Ded/Co	
Imaging (PET/MRI/CT)	Ded/Co	
Infusion Therapy	Ded/Co	
Leukocyte Antigen Testing	Ded/Co	
Organ and Tissue Transplants	Ded/Co	
Orthotic Devices	Ded/Co	
Parenteral and Enteral Therapy	Ded/Co	
Sleep Studies	Ded/Co	
Pediatric Dental	Not Covered	
Prostate Cancer Screening	Ded/Co	



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	Out-of-Network ³²	Notes
Radiation Therapy	Ded/Co	
Telemedicine Services	Ded/Co	
Tobacco/Smoking Cessation	Ded/Co	
X-rays and Diagnostic Imaging	Ded/Co	
Prescription Drugs		
Tier 1: (Preferred Generics)	Ded/Co	
Tier 2: (Non-Preferred Generics)	Ded/Co	
Tier 3: (Preferred Brands)	Ded/Co	
Tier 4: (Non-Preferred Brands)	Ded/Co	
Tier 5: (Specialty)	Ded/Co	



NON-DISCRIMINATION NOTICE

Community Health Options does not view or treat people differently because of their race, color, national origin, sex, age or disability. If you need help with any of the information we provide you, please let us know. We offer services that may help you. These services include aids for people with disabilities, language assistance through interpreters and information written in other languages. These are free at no charge to you. If you need any of these services, please call us at the number on the back of your member ID card.

If you feel at any time that we didn't offer these services or we discriminated based on race, color, national origin, sex, age or disability, please let us know. You have the right to file a grievance, also known as a complaint. If you need help filing a complaint, please contact Nancy Johnson, Assistant Vice President of Compliance and Regulatory Affairs at P.O. Box 1121, Lewiston, ME 04243; by telephone at 1-855-624-6463 TTY/TDD 711; by email at Compliance@healthoptions.org; or by fax to 207-402-3318.

You can also contact the U.S. Department of Health and Human Services at the Office for Civil Rights at:

- Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
- Mail: U.S. Department of Health and Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, DC 20201
- Phone: 1.800.368.1019 or 1.800.537.7697 (TDD)
- Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

French ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-624-6463 (TTY/TDD: 711)	Spanish ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-624-6463 (TTY/TDD: 711)	Chinese 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-855-624-6463 (TTY/TDD: 711)。
Cushite XIYYEEFFANNA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-855-624-6463 (TTY/TDD: 711)	Vietnamese CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-624-6463 (TTY/TDD: 711)	Arabic لك تتوافر اللغوية المساعدة خدمات فإن اللغة، انكر تتحدث كنت إذا ملحوظة رقم 1-855-624-6463 برقم اتصل بالمجان. هالصم والبيكم: 711 TTY/TDD
Cambodian, Mon-Khmer ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយខ្មែរ, ខ្មែរឥស្លាម ឬខ្មែរម៉ុងក្រម អ្នកនឹងទទួលបានសេវាប្រយោជន៍ភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទ 1-855-624-6463 (TTY/TDD: 711)។	Russian ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-624-6463 (телефакс: 711)	Tagalog PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1855-624-6463 (TTY/TDD: 711).
German ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-624-6463 (TTY/TDD: 711).	Thai īขณ: ถ้ำคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-855-624-6463 (TTY/TDD: 711).	Nilotic-Dinka PINJ KENE: Na ye jam në Thuonjan, ke kuony yenë koc waar thook atō kuka lëu yök a bac ke cın wënh cuatë piny. Yuopë 1-855-624-6463 (TTY/TDD: 711).
Korean 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-624-6463 (TTY/TDD: 711)번으로 전화해 주십시오.	Polish UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-855-624-6463 (TTY/TDD: 711).	Japanese 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-855-624-6463 (TTY/TDD: 711) まで、お電話にてご連絡ください。