



# Cornerstone PPO 4000

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: Beginning on or after 01/01/2017

Coverage for: Large Group | Plan Type: PPO



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.healthoptions.org](http://www.healthoptions.org) or by calling 1-855-624-6463.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-Network: \$4,000 Individual/\$8,000; Family Out-of-Network: \$8,000 Individual/\$16,000 Family	For most services, you must pay all the costs for Covered Services up to the <b>deductible</b> amount before this plan begins to pay. Check your Member Benefit Agreement to see when the <b>deductible</b> starts over (usually January 1 <sup>st</sup> ). The chart beginning on page 2 for how much you pay for Covered Services after you meet the <b>deductible</b> .
Are there other deductibles for specific services?	No	
Is there an out-of-pocket limit on my expenses?	In-Network: \$5,500 Individual/\$11,000 Family; Out-of-Network: \$11,000 Individual/\$22,000 Family	The <b>out-of-pocket limit</b> is the most you will pay for all <b>deductibles</b> , <b>co-insurance</b> , and <b>co-payments</b> for Covered Services. Plan premiums and out-of-network charges above the allowed amount are not applied to your <b>out-of-pocket limit</b> .
What is not included in the out-of-pocket limit?	Non-covered services, premiums and charges above the allowed amount.	
Is there an overall annual limit on what the plan pays?	No	The chart starting on page 2 describes an office visit or other plan limits that may apply for Covered services.
Does this plan use a network of providers?	Yes. For a list of in-network providers, visit <a href="http://www.healthoptions.org">www.healthoptions.org</a> or call 1-855-624-6463	We use the term in-network or Plan Provider for providers in our network. When you use a Plan Provider, this plan will pay for Covered Services according to the in-network cost-sharing. Your in-network <b>provider</b> or hospital may use an out-of-network <b>provider</b> for some services. The chart starting on page 2 explains how different providers are paid.
Do I need a referral to see a specialist?	No	You can see the <b>specialist</b> you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes	Refer to your Member Benefit Agreement for full details on excluded services.

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OMB Control Numbers 1545-2229, 1210-0147, and 0938-1146



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **participating providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 Co-Pay	40% Coinsurance after deductible	This plan requires all Members to select a PCP. Members are not permitted to designate an out-of-network provider as a PCP.
	Specialist visit	\$50 Co-Pay	40% Coinsurance after deductible	None
	Other practitioner office visit	\$25 Co-Pay	40% Coinsurance after deductible	In the primary care setting only.

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	Preventive care/screening/immunization	\$0 Co-Pay	40% Coinsurance after deductible	When prescribed by a Plan Provider, certain Preventative Care services, as defined in federal law, are covered by the Plan with no Out-of-Pocket Costs for the Member. Contraceptive methods approved by FDA and prescribed for a woman by her health care provider, subject to reasonable medical management, will be covered without cost sharing requirements. Refer to your Member Benefit Agreement for more information.
If you have a test	Diagnostic test (x-ray, blood work)	20% Coinsurance after deductible	40% Coinsurance after deductible	None
	Imaging (CT/PET scans, MRIs)	20% Coinsurance after deductible	40% Coinsurance after deductible	Certain imaging services require prior authorization
If you need drugs to treat your illness or condition  More information about <b>prescription drug coverage</b> is available at <a href="http://www.healthoptions.org">www.healthoptions.org</a> .	Generic drugs	\$5 Co-Pay (Low) and \$35 Co-Pay (High)	40% Coinsurance after deductible	90-day supply, in-network Mail Order co-pay is equal to two times a 30-day supply, in-network Mail Order co-pay
	Preferred brand drugs	\$70 Co-Pay	40% Coinsurance after deductible	None
	Non-preferred brand drugs	50% Coinsurance after deductible	50% Coinsurance after deductible	None
	Specialty drugs	50% Coinsurance after deductible	50% Coinsurance after deductible	None
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$250 Co-Pay	40% Coinsurance after deductible	None
	Physician/surgeon fees	20% Coinsurance after deductible	40% Coinsurance after deductible	None

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<b>If you need immediate medical attention</b>	Emergency room services	\$250 Co-Pay	\$250 Co-Pay	None
	Emergency medical transportation	20% Coinsurance after deductible	20% Coinsurance after deductible	None
	Urgent care	\$100 Co-Pay	40% Coinsurance after deductible	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% Coinsurance after deductible	40% Coinsurance after deductible	None
	Physician/surgeon fee	20% Coinsurance after deductible	40% Coinsurance after deductible	None
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	\$25 Co-Pay	40% Coinsurance after deductible	Cost-sharing is waived for the first 3 in-network outpatient office visits for mental health, behavioral health or substance use services.
	Mental/Behavioral health inpatient services	20% Coinsurance after deductible	40% Coinsurance after deductible	Non-emergent Inpatient Mental Health Hospital stays require Prior Approval.
	Substance use disorder outpatient services	\$25 Co-Pay	40% Coinsurance after deductible	Cost-sharing is waived for the first 3 outpatient office visits for mental health, behavioral health or substance use services.
	Substance use disorder inpatient services	20% Coinsurance after deductible	40% Coinsurance after deductible	Non-emergent Inpatient Substance Abuse Hospital stays require Prior Approval.
<b>If you are pregnant</b>	Prenatal and postnatal care	20% Coinsurance after deductible except for preventive care services	40% Coinsurance after deductible	Pre- and postnatal care that is considered preventive under the Affordable Care Act is covered with no cost-sharing when received in-network. All other care will be subject to the cost sharing listed in the Schedule of Benefits.

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	Delivery and all inpatient services	20% Coinsurance after deductible	40% Coinsurance after deductible	None
<b>If you need help recovering or have other special health needs</b>	Home health care	20% Coinsurance after deductible	40% Coinsurance after deductible	A written plan of care is required.
	Rehabilitation services	\$50 Co-Pay	40% Coinsurance after deductible	Benefits are limited to 60 visits per Calendar year combined for physical, occupational and speech therapy.
	Habilitation services	\$50 Copay	40% Coinsurance after deductible	Benefits are limited to 60 visits per Calendar year combined for physical, occupational and speech therapy.
	Skilled nursing care	20% Coinsurance after deductible	40% Coinsurance after deductible	The benefit is limited to 150 days per member per Calendar year, and Prior Approval is required.
	Durable medical equipment	20% Coinsurance after deductible	40% Coinsurance after deductible	Prior approval is required for DME. Prosthesis designed for athletic purposes are not covered.
	Hospice service	20% Coinsurance after deductible	40% Coinsurance after deductible	Prior approval is required
<b>If your child needs dental or eye care</b>	Eye exam	\$50 Co-Pay	40% Coinsurance after deductible	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.

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	Glasses	20% Coinsurance after deductible	40% Coinsurance after deductible	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.
	Dental check-up	Not Covered	Not Covered	This Plan does not provide Benefits for pediatric dental services. Benefits for pediatric dental services must be purchased from another source that offers such benefits.

## Excluded Services & Other Covered Services:

### Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Adult Dental Services
- Food or dietary supplements
- Abortions for which Federal funding is prohibited
- Cosmetic Services
- Medically unnecessary services

### Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Chiropractic care

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### Your Rights to Continue Coverage:

Federal and State law may provide protections that allow you to keep health coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- Community Health Options stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue, 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](http://www.maine.gov/pfr/insurance).

### Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Health Options at 1-855-624-6463 or the Maine Bureau of Insurance at 800-300-5000 or (in-state) 207-624-8475. You may also visit [www.maine.gov/pfr/insurance](http://www.maine.gov/pfr/insurance).

Maine's consumer assistance program can help you file your appeal. Contact: Consumers for Affordable Health Care at 800-965-7476 or visit [www.maine cahc.org](http://www.maine cahc.org). You may also email [consumerhealth@maine cahc.org](mailto:consumerhealth@maine cahc.org).

### Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

### Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

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

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## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



**This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$2,830
- Patient pays \$4,710

#### Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$4,000
Copays	\$50
Coinsurance	\$660
Limits or exclusions	\$0
<b>Total</b>	<b>\$4,710</b>

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$3,350
- Patient pays \$2,050

#### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$1,700
Copays	\$350
Coinsurance	\$0
Limits or exclusions	\$0
<b>Total</b>	<b>\$</b>

The numbers in "Managing type 2 diabetes" assume the patient is actively participating in all recommended diabetes care. If you have diabetes and do not follow your Provider's plan of care, your costs may be higher.

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## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

- ✗ **No**. Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

- ✗ **No**. Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

- ✓ **Yes**. When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

- ✓ **Yes**. An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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