The Community Health Options Difference

Open & Broad Regional Provider Network
We value the patient-provider relationship and believe it is central to delivering quality healthcare. Our broad provider network includes medical centers of excellence from Maine to Boston. Use our online provider directory to find your healthcare providers.

Support for Health and Wellness
Members have access to a comprehensive list of covered benefits, health and wellness topics, tobacco cessation benefits, and a team of local Health Options care managers who work with you at no cost to meet your health needs.

Integrated Behavioral Health Services
We believe in the integration of mental health, substance use disorders, and primary care services as the most effective approach to caring for Members with multiple healthcare needs. Health Options Online is our new telemedicine service offering Members better access to behavioral health and substance use disorder professionals.

Savings with Prescription Drug Benefits
Whether you take prescription medications or want to save money on over-the-counter medicines prescribed by your provider, our plans offer prescription drug benefits that fit your needs. The Health Options pharmacy network gives you access to retail pharmacies throughout the country. You can also take advantage of Express Scripts home delivery, a convenient and often cost-saving option. Our Pharmacy and Care Management teams can help you and your dependents with cost-savings opportunities on your medications.

Pediatric Dental Benefit
We offer plans with a pediatric dental benefit administered by Northeast Delta Dental. People and businesses can also purchase stand-alone Northeast Delta Dental plans for themselves and/or their families.

Your Questions Answered
Our knowledgeable Member Services Associates are available to answer your questions. You also have access to important information 24/7 within your secure Member portal.

Find the Health Plan that Works for You
Visit us online to view and compare plans or call us to speak with a Member Services Associate who will answer your questions.

(855) 624-6463 | HealthOptions.org

2020 Health Plans

Good to be home.
We are pleased to present our 2020 health insurance plans.

The plans below are available on and off the Health Insurance Marketplace and do qualify for Advanced Premium Tax Credits:

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Plan Levels

- **CATASTROPHIC LEVEL**: Catastrophic plans have low monthly premiums and very high deductibles. They may be an affordable way to protect yourself from worst-case scenarios, but you are only eligible for this type of plan if you are under 30 or have a hardship or affordability exemption from the Marketplace.

- **BRONZE LEVEL**: Bronze plans have the lowest monthly premiums, but you’ll have to pay more for services used. They can be a good choice if you want a low-cost way to protect yourself from expensive medical bills when you get care.

- **SILVER LEVEL**: Silver plans have moderate monthly premiums and moderate costs when you need care. If you qualify for cost-sharing reductions, you must pick a Silver plan to get those savings. Your monthly premium will be higher than on a Bronze plan, but your out-of-pocket costs are lower when you get medical care.

- **GOLD LEVEL**: Gold plans have high monthly premiums, but lower costs when you need care. These plans are a good choice if you’re willing to pay more each month to have more costs covered when you get medical treatment.

Advance Premium Tax Credits Help Reduce Your Monthly Premiums

Does your household fall within the income ranges shown here?

<table>
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<tr>
<th>Household Size</th>
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<tr>
<td>1</td>
<td>$17,236 - $49,590</td>
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<tr>
<td>2</td>
<td>$24,336 - $67,640</td>
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<tr>
<td>3</td>
<td>$32,435 - $95,702</td>
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<tr>
<td>4</td>
<td>$55,535 - $153,000</td>
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<tr>
<td>5</td>
<td>$75,635 - $209,680</td>
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<tr>
<td>6</td>
<td>$94,735 - $236,360</td>
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<td>$113,834 - $256,040</td>
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*2019 Federal Guidelines for 2020 Plans

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