


Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services  
Cornerstone PPO \$4000 20% \$5500 RX1


Coverage Period: Beginning on or after 01/01/2022

Employer Coverage for: Individual and Family | Plan Type: PPO

 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](http://www.healthoptions.org) or call 1-855-624-6463. 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/](http://www.healthcare.gov/sbc-glossary/) or call 1-855-624-6463 (TTY/TDD:711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<b><u>In-Network</u></b> - \$4,000/individual or \$8,000/family; <b><u>Out-of-Network</u></b> - \$8,000/individual or \$16,000/family	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. Preventive Care (as defined in your Member Benefit Agreement) and most services that require a <a href="#">copayment</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain preventive services without cost sharing and before you meet your <a href="#">deductible</a> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> . Refer to your Member Benefit Agreement for more information.
Are there other <a href="#">deductibles</a> for specific services?	No.	None
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<b><u>In-Network</u></b> - \$5,500/individual or \$11,000/family; <b><u>Out-of-Network</u></b> - \$11,000/individual or \$22,000/family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Premiums, <a href="#">balance billing</a> charges (charges above the <a href="#">allowed amount</a> ), and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.healthoptions.org">www.healthoptions.org</a> or call 1-855-624-6463 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.

Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .
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 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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$25 Copay	40% Coinsurance after Deductible	This plan requires all Members to select a PCP that is a Plan Provider. 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.
	<a href="#">Specialist</a> visit	\$50 Copay	40% Coinsurance after Deductible	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.
	<a href="#">Preventive care/screening/immunization</a>	\$0 Copay	40% Coinsurance after Deductible	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	<a href="#">Diagnostic test</a> (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	None

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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.healthoptions.org/formulary">www.healthoptions.org/formulary</a>	Preferred generic drugs (Tier 1)	\$5 Copay (retail) and \$10 Copay (mail order)	40% Coinsurance after Deductible (retail only)	Refer to the Member Benefit Agreement for details on our 90-day mail-order program.
	Generic drugs (Tier 2)	\$25 Copay (retail) and \$50 Copay (mail order)	40% Coinsurance after Deductible (retail only)	
	Preferred brand (Tier 3)	\$50 Copay (retail) and \$100 Copay (mail order)	40% Coinsurance after Deductible (retail only)	
	Non-preferred brand drugs (Tier 4)	30% Coinsurance up to max of \$300/script Deductible does not apply (retail) and 30% Coinsurance up to a max of \$600/script Deductible does not apply (mail order)	50% Coinsurance after Deductible (retail only)	
	<a href="#">Specialty drugs</a> (Tier 5)	30% Coinsurance up to max of \$500/script Deductible does not apply (retail) and 30% Coinsurance up to a max of \$1000/script Deductible does not apply (mail order)	50% Coinsurance after Deductible (retail only)	Specialty drugs must be filled through mail-order program, or you will be required to pay 100% of the allowed drug cost.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% Coinsurance after Deductible	40% Coinsurance after Deductible	None
	Physician/surgeon fees	20% Coinsurance after Deductible	40% Coinsurance after Deductible	None
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$250 Copay	\$250 Copay	None

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<a href="#">Emergency medical transportation</a>	20% Coinsurance after Deductible	20% Coinsurance after Deductible	None
	<a href="#">Urgent care</a>	\$100 Copay	40% Coinsurance after Deductible	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% Coinsurance after Deductible	40% Coinsurance after Deductible	None
	Physician/surgeon fees	20% Coinsurance after Deductible	40% Coinsurance after Deductible	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 Copay	40% Coinsurance after Deductible	Cost-sharing is waived for the first 3 outpatient MH/BH/SA office visits with a plan provider.
	Inpatient services	20% Coinsurance after Deductible	40% Coinsurance after Deductible	None
If you are pregnant	Office visits	20% Coinsurance after Deductible	40% Coinsurance after Deductible	<u>Cost sharing</u> does not apply for <u>preventive services</u> .
	Childbirth/delivery professional services	20% Coinsurance after Deductible	40% Coinsurance after Deductible	<u>Cost sharing</u> does not apply for <u>preventive services</u> .
	Childbirth/delivery facility services	20% Coinsurance after Deductible	40% Coinsurance after Deductible	<u>Cost sharing</u> does not apply for <u>preventive services</u> .
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	None.
	<a href="#">Rehabilitation services</a>	\$50 Copay	40% Coinsurance after Deductible	PT/OT/ST Benefits are limited to 60 total combined visits per year.
	<a href="#">Habilitation services</a>	\$50 Copay	40% Coinsurance after Deductible	
	<a href="#">Skilled nursing care</a>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Benefit is limited to 150 days per Member per Calendar Year.
	<a href="#">Durable medical equipment</a>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Refer to the Member Benefit Agreement, Durable Medical Equipment section for details.

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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<a href="#">Hospice services</a>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Limited to One 48-hour Respite period, once per lifetime.
If your child needs dental or eye care	Children's eye exam	\$50 Copay	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.
	Children's 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.
	Children's dental check-up	Not Covered	Not Covered	None

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

## 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](#).)

- |  |                         |                        |
|--|-------------------------|------------------------|
| • Acupuncture                                | • Dental care (Adult)   | • Private-duty nursing |
| • Cosmetic Surgery                           | • Infertility treatment | • Routine foot care    |
| • Covered services provided outside the U.S. | • Long-term care        | • Weight loss programs |

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- |   |                     |
|---|---------------------|
| • Abortion for which public funding is prohibited | • Chiropractic care |
| • 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](http://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](http://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](http://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.* -----

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*)

<b>Total Example Cost</b>	<b>\$12,687</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$4,000
Copayments	\$0
Coinsurance	\$1,500
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$5,500</b>

**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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$23
Copayments	\$544
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$567</b>

**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*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,732
Copayments	\$605
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,337</b>