

Delivering Quality Care

Maine Small Group Product Guide

Plan Year 2023



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Empowering and Guiding Healthier Lives

Harvard Pilgrim offers a full range of health insurance solutions. Our plans deliver outstanding coverage, choice and value for your small group clients.



90,000+
DOCTORS & CLINICIANS

180+
HOSPITALS

Full, tiered and virtual network plans

Our HMO, POS, PPO* and Maine's Choice Plus HMO products are built around best-in-class local providers who deliver high-quality care at an excellent value. Virtual Choice HMO gives members 24/7 access to primary care through Doctor On Demand.

New England & national coverage

Our regional network has more than 90,000 doctors and other clinicians, and more than 180 hospitals. Our PPO plans give members access to providers across the United States.

Alternative funding options

Harvard Pilgrim and its affiliate, Health Plans, Inc., offer plans with strong choice and flexibility to meet varying needs. Our Maine small group self-funded PPO, EPO and Maine's Choice Plus EPO plans feature savings opportunities and are available for employers with 15 to 50 enrolled employees.

* PPO plans are underwritten by HPHC Insurance Company.

Committed to Maine's Communities

Service is more than good business.

As a not-for-profit, service inspires our social mission. We're driven by a human concern for the health challenges facing our neighbors and communities. And we're dedicated to helping resolve them, through our partnerships with Maine nonprofit organizations.

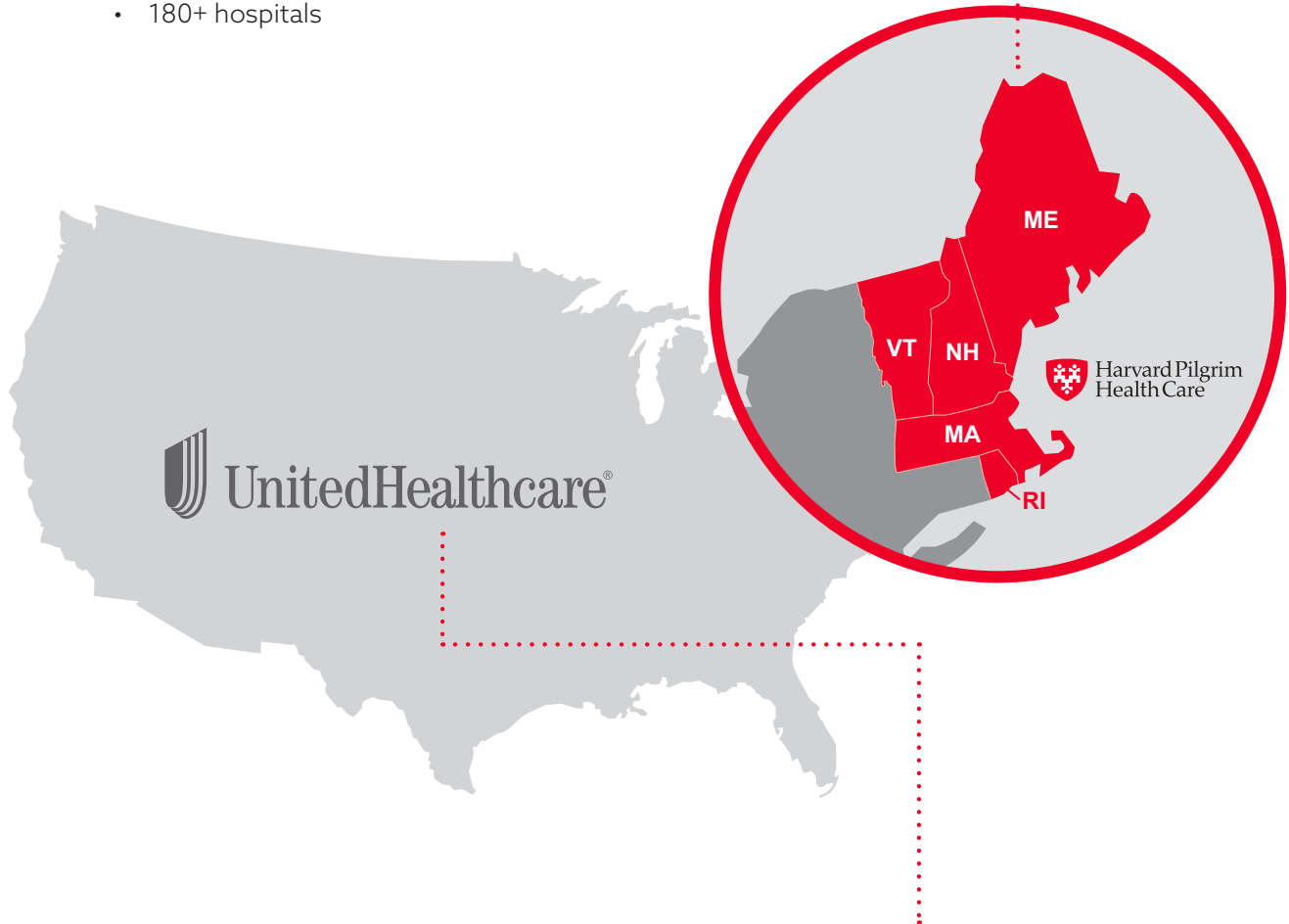


In 2022 we provided **\$1.5M** to local community organizations. Since 2020, we have given **\$1.93M** in COVID-19 response grants since 2020.

Your Local Partner with the Strength of a National Network

Harvard Pilgrim Health Care network

- 90,000+ doctors and clinicians
- 180+ hospitals



National network through UnitedHealthcare

- 1.2 million providers
- 6,000+ hospitals

We Make Switching Health Insurance Easy

Switching insurance benefits should be a seamless experience — and with Harvard Pilgrim SmartStart, it is. As part of our ongoing commitment to service and support, SmartStart eliminates the hassle and uncertainty of switching health insurance. We get employers and members up and running — even before their coverage starts.



Superior service

Skilled support

Access to your own experienced sales team, to ensure successful implementation.

Employer education

We will identify, recommend and implement self-service options, including member portal, EDI resolution interface and online billing.



Early member engagement

Pre-enrollment resource

Our prospective member call center is dedicated to answering employees' questions about specific benefits and coverage before they enroll.

Virtual benefit fairs

We'll set up an open enrollment website with information about employers' Harvard Pilgrim plan options. There's no hassle and no extra cost.

Access to digital ID cards

If they need them, members can get digital ID cards even before their coverage is effective.

Clinical transitions

Members have pre-enrollment support for prior authorizations, pharmacy coverage and clinical care team connections, which ensures a seamless transition and continuity of care.

New member communications

Starting in 2023, new members will receive a series of welcome messages from us to help them maximize their health plan benefits and get set up with key tools.



Data capture

Guided digital welcome experience

We'll capture member information through a quick digital journey as soon as enrollment is complete. This additional channel for early and easy collection of member data ensures the complete capture of important information.

PCP and data verification

Our data capture journey verifies primary care information and helps members get the right services to optimize their health and well-being.

Core Health Plan Benefits

All Harvard Pilgrim plans offer access to comprehensive and high-quality care including some of these great benefits, programs and services.



Acupuncture and chiropractic
Unlimited acupuncture and chiropractic visits per year



Behavioral health and substance use disorder services
Counseling and psychotherapy



Ambulatory patient services
Outpatient care without hospital admission



Pediatric dental* and vision
Covers children up to age 19



Emergency services
Trips to the emergency room (ER), when medically necessary



Prescriptions
Access to safe, effective medications; certain over-the-counter drugs are included in all our formularies



Eye exams
One preventive screening every year



Pregnancy, maternity and newborn care
Care before, during and after pregnancy



Hospitalization
Inpatient services, such as surgery



Preventive care and chronic disease management
Doctor visits for wellness exams, shots, screenings, health maintenance, etc.



Laboratory services
Blood work, screenings, etc.



Rehabilitation and habilitative services and devices
Rehab services, hospital beds, crutches, oxygen tanks, etc.

* Employers can waive pediatric dental if they have a qualified pediatric dental plan in place.

Covering the Prescriptions Our Members Need

Our prescription drug coverage focuses on access and value.

Harvard Pilgrim has partnered with OptumRx for pharmacy benefit management services including retail, specialty and mail order services. The result is an integrated, enhanced experience that makes it simple and convenient for members to order, manage and receive prescription medications.

Members can get prescriptions from more than 67,000 pharmacies nationwide. OptumRx's mail order pharmacy, OptumRx Home Delivery, also gives members the convenience of having prescriptions shipped to their home.

NEW for 2023: OptumRx will now also provide specialty pharmacy services to all Harvard Pilgrim members.

Questions about our prescription drug program?

Visit harvardpilgrim.org/rx to learn more. Select the year and the plan (e.g., 2023 Value 5-Tier) to:



See which drugs are covered



Look up drug prices



Find nearby in-network pharmacies



Get details on home delivery, and more!



And more

Helping members get the most out of their benefits

All plans include our 5-tier prescription drug coverage: The lower the tier, the less members will pay. Cost sharing for prescriptions may include a combination of copayments, coinsurance and a deductible. Members can fill prescriptions at retail pharmacies nationwide or through our mail order program.

Over-the-counter prescriptions available

We cover certain generic over-the-counter (OTC) drugs on all of our formularies. With a prescription from a provider, members will pay Tier 1 Rx cost sharing for certain drugs including cough, cold and allergy; dermatology; gastrointestinal; pain; and ophthalmic preparations.

How the prescription drug tiers work

TIER	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
VALUE 5-TIER	Lower-cost generics	Higher-cost generics	Preferred brands (some higher-cost generics)	Non-preferred brands and preferred specialty (some higher-cost generics)	Non-preferred specialty drugs, and selected brand and generic drugs

Reduce My Costs Helps Members Save Money and Earn Rewards

When members are scheduled to receive outpatient procedures or diagnostic tests, Reduce My Costs¹ helps them find lower-cost providers and care. They just call **(855) 772-8366** or use the Reduce My Costs chat feature whenever their doctor recommends an outpatient test or procedure² such as:

- Radiology (e.g., MRI and CT scan)
- Lab work
- Mammogram
- Ultrasound
- Bone density study
- Colonoscopy
- Other non-emergency outpatient test or procedure

Members will speak with an experienced nurse who will:

- Compare provider costs and inform them of the lower-cost providers in their area
- Assist with scheduling or rescheduling their appointment and help with any paperwork

With this program, members can pay less in out-of-pocket expenses and may also be eligible for a reward if they choose a more affordable option.






¹ Certain services may require a referral and/or prior authorization before members can receive services from the lower-cost provider. To ensure the services will be covered, members should refer to their plan documents or contact Harvard Pilgrim at (888) 333-4742.

² For Maine-based members of a small group whose plans include a Health Savings Account (HSA), additional services are included in the Reduce My Costs program: physical therapy, occupational therapy and infusion therapy. For more information, please visit harvardpilgrim.org/reducemycosts/maine.



Options for Urgent Care

When primary care provider's offices are not open and a member needs medical care for a non-life-threatening injury or illness, these other options for care can save time and money.

		Typical out-of-pocket costs	Common symptoms
	<p>Telehealth services Real-time virtual visit with Doctor On Demand providers via smartphone, tablet or computer</p>	<p>\$ Members may pay cost sharing for telemedicine services*</p>	<ul style="list-style-type: none"> • Coughs, colds • Sore/strep throat • Flu • Pediatric issues • Sinus and allergies • Nausea/diarrhea • Rashes and skin issues • Yeast infections • Sports injuries • Eye issues
	<p>Retail clinic Walk-in, convenience care or retail clinic (e.g., MinuteClinic inside of CVS pharmacies)</p>	<p>\$ Members typically pay a copayment for going to a participating clinic*</p>	<ul style="list-style-type: none"> • Bronchitis • Ear infections • Eye infections • Skin conditions like poison ivy and ringworm • Strep throat
	<p>Freestanding urgent care clinic Walk-in clinic for urgent care (See next page for a list of participating clinics)</p>	<p>\$\$ Members typically pay a copayment for urgent care, sometimes higher than the one for an office visit or convenience care clinic visit*</p>	<ul style="list-style-type: none"> • Minor injuries • Respiratory infections • Sprains and strains • Burns, rashes, bites, cuts and bruises • Infections • Coughs, cold and flu
	<p>Hospital-based urgent care clinic Walk-in clinic for urgent care</p>	<p>\$\$ Members typically pay their deductible, then a hospital-based urgent care copay*</p>	<ul style="list-style-type: none"> • Minor injuries • Respiratory infections • Sprains and strains • Burns, rashes, bites, cuts and bruises • Infections • Coughs, cold and flu
	<p>Emergency room (ER) Part of a local hospital Members who think they are having medical emergencies should call 911 or go to the nearest ER</p>	<p>\$\$\$ Members typically pay a higher copayment than an office visit; plus, ER services are often subject to a deductible*</p>	<ul style="list-style-type: none"> • Choking • Convulsions • Heart attack • Loss of consciousness • Major blood loss • Seizures • Severe head trauma • Shock • Stroke

* What members pay out of pocket depends on their specific Harvard Pilgrim plan. Members should refer to their plan documents for their specific benefit information.

Freestanding Clinics

Members have access to these participating urgent, convenience, express and walk-in care clinics:

Auburn: St. Mary's Urgent Care

Augusta: Concentra Urgent Care, MaineGeneral Express Care Center and ConvenientMD

Bangor: Concentra Urgent Care, ConvenientMD & Penobscot Community Health Center Walk-In Care

Belfast: Penobscot Community Health Center Walk-In Care

Berwick: York Hospital Walk-In Care Center

Brewer: Penobscot Community Health Center Walk-In Care

Brunswick: Concentra Urgent Care & ConvenientMD

Ellsworth: ConvenientMD

Freeport: Freeport Medical Center

Gardiner: MaineGeneral Medical Center Express Care

Gorham: Mercy Hospital

Houlton: Katahdin Valley Health Center

Jackman: Penobscot Community Health Center Walk-In Care

Kennebunk: Southern Maine Health Care Walk-In Care & York Hospital Walk-in Care Center

Kittery: York Hospital Walk-In Care Center

Lewiston: Concentra Urgent Care & Maine Urgent Care

Norway: Concentra Urgent Care

Old Town: Penobscot Community Health Center Walk-In Care

Portland: Concentra Urgent Care, ConvenientMD & CVS MinuteClinic

Saco: ConvenientMD & Southern Maine Health Care Walk-In Care

Sanford: Southern Maine Health Care Walk-In Care & York Hospital Walk-In Care Center

Scarborough: Clearchoice MD Urgent Care

South Portland: American Family Care Urgent Care, Concentra Urgent Care & CVS MinuteClinic

Waterboro: Southern Maine Health Care Walk-In Care

Waterville: MaineGeneral Express Care Center

Wells: York Hospital Walk-In Care Center

Westbrook: ConvenientMD & Mercy Hospital

York: York Hospital Walk-In Care Center

Keeping Our Members Healthy

As a recognized leader in integrated population health programs, we're ready to put our expertise and experience to work for the health and well-being of each member.



Engage clinical expertise

Our clinical care team of nurses, social workers, pharmacists and health coaches connects with and guides members to better health.

Chronic care support

- Diabetes
- COPD
- Asthma
- Heart disease

Specialty care support

- Rare diseases
- Transgender care
- Oncology care
- Chronic kidney disease

Clinical care team support

Available for members via the MyConnect mobile app or by phone.

Utilization management¹

Our programs ensure that members get the right care, at the right time and at the right place.

Aspire Health²

We've partnered with one of the largest non-hospice palliative care organizations to provide whole-person support for patients with advanced stages of serious illnesses.

Visit [harvardpilgrim.org/clinicalcareteam](https://www.harvardpilgrim.org/clinicalcareteam) to learn more.



Maintain a healthy mind

Behavioral health and substance use disorder support over the phone, in person, online or through mobile apps.

24/7 support helplines

- Substance use disorder treatment
- Emotional support

Behavioral health access center

Licensed care advocates help members find available providers and answer questions about benefits and coverage.

Peer coaching for substance use disorders

Services from peer recovery coaches are available through our behavioral health administrator, United Behavioral Health/Optum.

Convenient online resources

- [liveandworkwell.com](https://www.liveandworkwell.com) (virtual visits, Express Access Network, self-management tools and resources)³
- Virtual visits with Doctor On Demand
- Talkspace digital therapy³
- Sanvello mobile app

Visit [harvardpilgrim.org/behavioralhealth](https://www.harvardpilgrim.org/behavioralhealth) to learn more.

¹ Skilled nursing facility and rehab and hospitalization care coordination programs included for self-insured groups; other programs are buy-ups.

² Self-insured accounts pay based on an engaged per member per month fee.

³ Through our behavioral health administrator, United Behavioral Health/Optum.



Support maternity and family wellness

Parenthood is the journey of a lifetime. And with every journey, it helps to have support and guidance along the way.

Ovia Health

This suite of mobile apps help members:

- Starting families (**Ovia Fertility**)
- Navigating pregnancy (**Ovia Pregnancy**)
- Raising young children (**Ovia Parenting**)

ProgenyHealth¹

Harvard Pilgrim has partnered with ProgenyHealth to help improve health outcomes for premature and medically complex babies in neonatal intensive care, and to provide support for their families.

Visit [harvardpilgrim.org/familyhealth](https://www.harvardpilgrim.org/familyhealth) to learn more.



Improve health and wellness

Harvard Pilgrim members have access to a robust suite of tools and programs to help improve and maintain their health and well-being.

Digital tools and apps

- Limeade mobile app: Well-being activities with built-in incentives to encourage healthy actions^{2,3}
- Living Well at Home: Online wellness classes

Lifestyle management coaches

One-on-one support for setting and achieving personal health goals.

Living Well Workplace

Everything an employer needs to start a wellness program, all in one place. Visit [harvardpilgrim.org/wellnessprogram](https://www.harvardpilgrim.org/wellnessprogram) to check out our turnkey toolkit, online engagement platform and popular buy-up programs.

Discounts and savings

- Vision and hearing
- Fitness and workout gear
- Complementary and alternative medicine



Fitness reimbursement

- Members can qualify to receive up to \$150 in an annual fitness reimbursement — or up to \$300 per family contract — on fees for health and fitness club memberships, classes or virtual subscriptions!⁴

¹ Self-insured accounts pay an implementation fee and a one-time per-case fee.

² Restrictions apply; please see program materials for more information. Rewards may be taxable; members should consult their tax advisors.

³ Rewards are available to employees of fully insured accounts that are rated as small group with two to 50 eligible employees. Rewards may be taxable; members should consult their tax advisors.

⁴ There is a \$300 maximum reimbursement per family contract for up to two members on the Harvard Pilgrim policy with a maximum of \$150 per member per calendar year. Must be currently enrolled in Harvard Pilgrim at the time of reimbursement and active fitness club members for at least four months within a calendar year. Restrictions apply. Reimbursement may be considered taxable income; members should consult their tax advisors.

Providing One-Stop HSA Shopping

Together, a qualified high-deductible health plan and a health savings account (HSA) help employers and members save money and maximize their health care dollars.

You know Harvard Pilgrim has great high-deductible health plan options. We also have relationships with several preferred HSA vendors to help make setup and administration easy. Contact your account executive for more information.

HSA partners

- Bend HSA*
- Benefit Strategies, LLC
- Benefit Wallet®
- Group Dynamic, Inc.
- HealthEquity®
- HRC Total Solutions
- Optum Bank® HSA

Explore Savings with Ancillary Products



By purchasing a Harvard Pilgrim fully insured medical plan along with one or more new fully insured ancillary products from Guardian, employers can save money and provide more insurance options for their employees.

Small group employers can take advantage of a premium discount on dental insurance through our partnership with The Guardian Life Insurance Company of America. The discount applies to new Guardian dental sales only.

What we offer:



Dental



Life, short-term disability and long-term disability



Vision



Supplemental health (accident, cancer, critical illness, hospital indemnity)

Helping Members Choose a Plan

When choosing a plan, members should consider a number of factors:

- Do they frequently go to the doctor or need medical treatment?
- Is having the flexibility to see doctors outside the network important to them?
- Do they regularly take medication?
Or take several medications?
- Do they prefer a higher premium and lower payments when they receive treatment?

Types of plans:

HMO	PPO ¹	POS	Two-level network plans (Maine's Choice Plus HMO) ²	Qualified high deductible plan
<ul style="list-style-type: none"> • Care within Harvard Pilgrim's network • Select a PCP and get referrals for specialist visits • Virtual PCP plans available (Virtual Choice HMO) 	<ul style="list-style-type: none"> • Covered in-network (includes our national network) • Option to go out of network and pay more • No need for referrals 	<ul style="list-style-type: none"> • Covered in-network (includes our national network) • Option to go out of network and pay more • Get in-network referrals to pay less 	<ul style="list-style-type: none"> • HMO • Provider networks determine cost • Choose network in which to receive services 	<ul style="list-style-type: none"> • HMO, PPO & POS • Meet a deductible before we pay for services • Some employers may offer an HRA or HSA to help members meet their deductible

How to help your members find the plan that best meets their needs

X marks the spot	HMO	PPO ¹	POS	Maine's Choice Plus HMO ²	Qualified high deductible
My doctor participates in the network for my plan and I don't want to spend more money out-of-pocket	X			X	X
I want the freedom to see any doctor		X	X	X	X
I want to save on my premium (money paid up front for health coverage)				X	X
I want services to be covered up front and don't mind a higher premium	X	X	X	X	
I prefer to budget and keep track of all my health care expenses				X	X
I want a plan that lets me save money when I choose specified providers				X	

¹PPO plans are underwritten by HPHC Insurance Company.

²These plans have two benefit levels: 1) the Preferred Network and 2) the Standard Network. Members pay different levels of cost sharing depending on the affiliation of the provider delivering a covered service. If a provider changes affiliations at any time, the network of that provider may also change. Members should consult the provider directory (www.harvardpilgrim.org/providerdirectory) to determine a provider's network.

2023 Updates

Enhancements, updates and reminders effective January 1, unless otherwise noted.

Updates	Details
Broker Portal	New Broker Portal platform now available.
Pharmacy benefit manager (PBM)	<p>CVS Specialty is being replaced by OptumRx. With this change, OptumRx will now offer a fully integrated PBM including retail, specialty and mail order services to Harvard Pilgrim members. Members will continue to have access to a wide network of pharmacies and a cost-saving mail order program.</p> <p>Enhancements - CVS Specialty moving to OptumRx to now offer a fully-integrated PBM across retail, specialty, and mail order.</p>
Behavioral health	Later in 2023, Harvard Pilgrim will offer a new and integrated behavioral health program including a suite of resources and programs.
New Member Welcome Communications	In 2023, new Harvard Pilgrim members will now receive a series of welcome messages to help them get the most from their health plans.
Maine Choice Plus tiering	A selection of Massachusetts hospitals and physician groups have moved from the Standard Tier to Preferred Tier - which provides a lower cost share. Our online provider directory can provide you with the most up to date information.
Clear Choice plans	Health insurance carriers in Maine will now offer Clear Choice plans - these plans will offer standard coverage and cost share to covered members. All carriers are required to offer some of these plans in their portfolio. Your broker will have complete details on these plans, as well as our complete portfolio of plans.
Reminders	Details
Site of service benefits¹	<p>Members can pay lower costs when they receive these services from non-hospital providers:</p> <ul style="list-style-type: none"> • Lab tests • Radiology • Advanced diagnostic imaging • Physical therapy, occupational therapy, speech therapy • Ambulatory services <p><i>Not available on HSA plans, Virtual Choice HMO Gold 2700, Clear Choice Virtual Choice HMO Silver 6000, and Clear Choice HMO/PPO 9100</i></p>

¹ Site of service benefits are not available on HSA or Virtual Choice HMO plans.

² Both plans: Members under age 19 must select a Harvard Pilgrim network PCP and continue to receive office-based care; they'll always pay the lowest cost sharing.

Reminders	Details
Virtual primary care offerings	<p>We offer a virtual primary care plan: Virtual Choice HMO.</p> <ul style="list-style-type: none"> • 24/7 access to virtual visits with Doctor On Demand primary care providers (PCPs) • Lower cost sharing for PCP visits than plans with in-person visits² • In-person visits with Harvard Pilgrim specialists (PCP referral required) • Behavioral health care from Doctor On Demand (virtual) or United Behavioral Health/Optum providers (virtual and in-person)
Behavioral health support	<p>Visit harvardpilgrim.org for behavioral health providers, resources and digital tools – including substance use disorder (SUD) services.</p>
Maine Choice Plus HMO	<p>Available statewide, our Maine’s Choice Plus HMO plans feature two provider networks that help members control their health care costs.</p> <ul style="list-style-type: none"> • Preferred Network = Lower cost sharing • Standard Network = Higher cost sharing • Members can choose PCPs from either network • HSA (health savings account) plan designs are available
Over-the-counter drug coverage	<p>With a prescription from their provider, members will pay Tier 1 Rx cost sharing for OTC drugs, including cough, cold and allergy; dermatology; gastrointestinal; pain; and ophthalmic preparations.</p>
Enhanced fitness reimbursement	<p>Members can qualify to receive up to \$150 in an annual fitness reimbursement – or up to \$300 per family contract – on fees for health club memberships, classes or virtual subscriptions!³</p>
Unlimited acupuncture and chiropractic visits	<p>Members have unlimited acupuncture and chiropractic care visits for the calendar year. Cost sharing will apply based on the member’s plan.</p>
No cost for Doctor On Demand urgent care visits	<p>Members enrolled in non-HSA plans are not required to pay cost sharing for urgent care virtual visits with Doctor On Demand providers. Members on HSA plans will be billed for these visits, and they will apply toward the in-network deductible.</p>
Reduce My Costs	<p>When members are scheduled for outpatient procedures or diagnostic tests, Reduce My Costs⁴ helps them find lower-cost providers and care while:</p> <ul style="list-style-type: none"> • Saving on out-of-pocket costs • Earning rewards for choosing a more affordable care option <p>Reduce My Costs is available at no extra cost to fully insured groups.</p>

³ There is a \$300 maximum reimbursement per family contract for up to two members on the Harvard Pilgrim policy with a maximum of \$150 per member per calendar year. Must be currently enrolled in Harvard Pilgrim at the time of reimbursement and active fitness club members for at least four months within a calendar year. Restrictions apply. Reimbursement may be considered taxable income; members should consult their tax advisors.

⁴ Certain services may require a referral and/or prior authorization before members can receive services from the lower-cost provider. To ensure the services will be covered, members should refer to their plan documents or contact Harvard Pilgrim at (888) 333-4742.

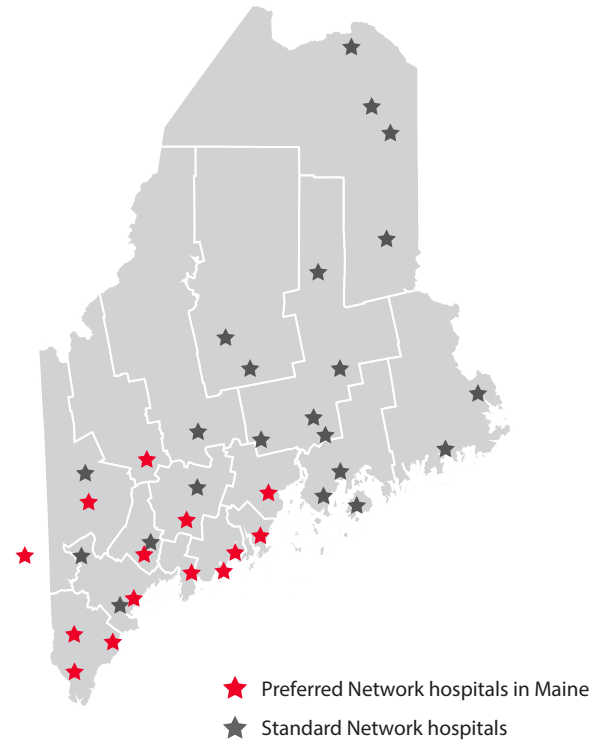
Maine's Choice Plus HMO

Choice, Flexibility and Savings

Maine's Choice Plus HMO

features two provider networks that let members choose from thousands of trusted physicians.

- **Two provider networks so members can control their costs.** They'll pay less for care from Preferred Network primary care providers (PCPs), specialists and hospitals, and they can expand access with providers in our Standard Network.
- **Members have the option to choose a PCP from either network.** They'll pay lower cost sharing when they receive care from Preferred Network PCPs, and higher cost sharing when they receive care from Standard Network PCPs.
- **Available to members statewide.** Members from all 16 counties in Maine are eligible to enroll in Maine's Choice Plus HMO.
- **Some services are always in the Preferred Network.** This includes behavioral health, emergency care, pharmacy, acupuncture and chiropractic services.
- **Some services are on us.** Copayments for non-HSA plans are waived for the first non-routine PCP visit each year, the first behavioral health visit each year and certain preventive services and tests.
- **Payment, or form of cost sharing, depends on the service and provider's network.** Services are either covered in full, or members pay a fixed amount or copayment, maximum out-of-pocket costs or deductible, or a percentage of service cost also known as coinsurance.
- **Our full network.** Members have access to more than 180 hospitals and more than 90,000 doctors and clinicians in the Maine's Choice Standard Network.



How members can find a provider

- 1 Visit [harvardpilgrim.org](https://www.harvardpilgrim.org)
- 2 Click on Find a provider
- 3 Select Maine's Choice Plus HMO (under the Tiered/Limited Plans section)

New: Maine's Choice Plus HMO Tiering

- A selection of Massachusetts hospitals and physician groups have moved from the Standard Tier to Preferred Tier.
- **New** Preferred hospitals include: Boston Medical Center, Brigham & Women's Faulkner Hospital, Beth Israel Deaconess Hospital, Lahey Clinic Hospital, Tufts Medical Center - just to name a few!

Virtual Primary Care

Given the growing interest in virtual care, Harvard Pilgrim offers the Virtual Choice HMO to deliver convenient primary care services. Harvard Pilgrim delivers with a virtual-first primary care model: **Virtual Choice HMO**.

Virtual primary care is a new, innovative model for health care that gives members 24/7 access to primary care providers (PCPs) through virtual visits with Doctor On Demand. Members have the freedom to receive virtual visits from anywhere – at home, in the workplace, while traveling on vacation – all with lower PCP visit cost sharing than office-based offerings. Doctor On Demand physicians send prescriptions directly to the pharmacy of choice, and they also order lab work, when needed.



Virtual Choice HMO

Adult members age 19+ can choose either a PCP from Doctor On Demand OR an office-based PCP from Harvard Pilgrim's New England HMO network. Cost sharing is lower if they choose a Doctor On Demand PCP.

Members under age 19 must select a Harvard Pilgrim network PCP and continue to receive office-based care. They'll always pay the lowest cost sharing.

Virtual Choice HMO

PCP requirement	<ul style="list-style-type: none"> • Adult members age 19+ may choose either a PCP from Doctor On Demand or an office-based PCP from Harvard Pilgrim's HMO network¹ • All members under age 19 must select a PCP from Harvard Pilgrim's HMO network and receive office-based care
PCP cost sharing	<ul style="list-style-type: none"> • For adult members age 19+, cost sharing varies based on PCP selection: <ul style="list-style-type: none"> - Lower cost sharing for a Doctor On Demand PCP - Higher cost sharing for an office-based PCP • Members under age 19 always pay lower cost sharing for office-based care
Specialists and referrals	All members receive office-based care from specialists within Harvard Pilgrim's HMO network. Doctor On Demand PCPs refer to office-based specialists as needed, and help members find providers and schedule appointments.
Behavioral health access	Members may choose behavioral health providers from Doctor On Demand or from the full United Behavioral Health network.

¹ A member must establish a relationship with a Doctor On Demand PCP by: (1) registering with Doctor On Demand in the state the member resides in, and (2) completing a PCP appointment in the same state.

Why Virtual Primary Care?

The virtual-first model offers:



Seamless continuity of care — preventive care, chronic disease management, urgent care and integrated behavioral health are all provided on a smartphone, tablet or computer.



A compassionate, efficient experience — meeting the member where and when it's most convenient, with more emphasis on shared decision-making and taking the time to guide them through medical concerns.



A dedicated team, 24/7/365 — members have access to an entire care team, including nurses, care managers and nutritionists, plus:

- Weekend appointments for some PCPs
- Option to schedule a visit with another Doctor On Demand provider when PCP isn't available
- Personalized care plans
- Fast responses when member reaches out to care team



Prescriptions and refills at local and select mail order pharmacies.

Getting started with Doctor On Demand

After enrolling with Harvard Pilgrim, members who choose the Doctor On Demand PCP option will:

- Register with Doctor On Demand
- Select and virtually meet their PCP*
- Receive a Care Kit, which includes a thermometer, blood pressure cuff and welcome materials

Once the member is registered, Doctor On Demand will contact them with additional resources:

- Welcome to Doctor On Demand
- Walkthrough kit
- How to set up a wellness appointment



Finding an office-based PCP (Virtual Choice HMO only)

Virtual Choice HMO members who choose to have an office-based PCP must select their PCP from Harvard Pilgrim's HMO provider directory at [harvardpilgrim.org/providerdirectory](https://www.harvardpilgrim.org/providerdirectory)

* A member must establish a relationship with a Doctor On Demand PCP by: (1) registering with Doctor On Demand in the state the member resides in, and (2) completing a PCP appointment in the same state.

2023 Maine Plan Offerings

Maine Small Group Plans – Effective January 1, 2023 through December 31, 2023.

This is only a summary of plans. For more complete information, please refer to the Schedule of Benefits.

For employers with 2 to 50 eligible employees

Plan Name	Network Tier	Office Visit (PCP/Specialist)	Deductible, (Individual/Family)	Out-of-Pocket Maximum (Individual/Family)	Coinsurance	ER	Urgent Care			Inpatient	Day Surgery	Labs	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiropractic	Rx	
							Convenience Care	Freestanding	Hospital Based							30-Day Retail	90-Day Mail***
HMO																	
Clear Choice HMO Gold 1500 MD0000200368, RX0000200200	N/A	\$25/\$50*	\$1,500/\$3,000	\$5,000/\$10,000	30%	Ded, then 30%	\$25	\$40	\$40	Ded, then 30%	Freestnd: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$25	\$5/\$25/\$50/Ded, then \$100/Ded, then \$250	\$10/\$50/\$100/Ded, then \$200/Ded, then \$500
Clear Choice HMO Gold 2500 MD0000200369, RX0000200203	N/A	\$20/\$50*	\$2,500/\$5,000	\$5,000/\$10,000	30%	Ded, then 30%	\$20	\$40	\$40	Ded, then 30%	Freestnd: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$20	\$5/\$25/\$50/30%, \$300/script max/50%, \$600/script max	\$10/\$50/\$100/30%, \$600/script max/50%, \$1,200/script max
HMO Gold 2700 MD0000200476, RX0000200254	N/A	\$25/\$60*	\$2,700/\$5,400	\$6,000/\$12,000	30%	Ded, then 30%	\$25	\$25	\$60	Ded, then 30%	Freestnd: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$25	\$5/\$25/\$50/30%, \$300/script max/30%, \$500/script max	\$10/\$50/\$100/30%, \$600/script max/30%, \$1,500/script max
Clear Choice HMO Silver 3000 MD0000200370, RX0000200205	N/A	\$40/\$80*	\$3,000/\$6,000	\$9,100/\$18,200	40%	Ded, then 40%	\$40	\$40	\$40	Ded, then 40%	Freestnd: \$300 Hosp: Ded, then 40%	Non-hospital based: \$15 Hospital based: Ded, then 40%	Non-hospital based: \$250 Hospital based: Ded, then 40%	Non-hospital based: \$50 Hospital based: Ded, then 40%	\$40	\$20/\$25/\$50/Ded, then 30%, \$300/script max/Ded, then 50%, \$600/script max	\$40/\$50/\$100/Ded, then 30%, \$600/script max/Ded, then \$50%, \$1,200/script max
Clear Choice HMO Silver 3500 MD0000200373, RX0000200204	N/A	\$40/\$80*	\$3,500/\$7,000	\$9,100/\$18,200	40%	Ded, then 40%	\$40	\$40	\$40	Ded, then 40%	Freestnd: \$300 Hosp: Ded, then 40%	Non-hospital based: \$15 Hospital based: Ded, then 40%	Non-hospital based: \$250 Hospital based: Ded, then 40%	Non-hospital based: \$50 Hospital based: Ded, then 40%	\$40	\$15/\$25/\$50/Ded, then \$100/Ded, then \$250	\$30/\$50/\$100/Ded, then \$200/Ded, then \$500
Clear Choice HMO Silver 4200 MD0000200376, RX0000200201	N/A	\$50/\$80*	\$4,200/\$8,400	\$9,100/\$18,200	40%	Ded, then 40%	\$50	\$50	\$50	Ded, then 40%	Freestnd: \$300 Hosp: Ded, then 40%	Non-hospital based: \$15 Hospital based: Ded, then 40%	Non-hospital based: \$250 Hospital based: Ded, then 40%	Non-hospital based: \$50 Hospital based: Ded, then 40%	\$50	\$5/\$25/\$50/Ded, then \$100/Ded, then \$250	\$10/\$50/\$100/Ded, then \$200/Ded, then \$500
Clear Choice HMO Silver 5500 MD0000200408, RX0000200215	N/A	\$40/\$70*	\$5,500/\$11,000	\$8,500/\$17,000	30%	Ded, then 30%	\$40	\$40	\$40	Ded, then 30%	Freestnd: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$25/\$50/Ded, then 30%/Ded, then 50%	\$10/\$50/\$100/Ded, then 30%/Ded, then 50%
Clear Choice HMO Silver 6000 MD0000200410, RX0000200216	N/A	\$35/\$70*	\$6,000/\$12,000	\$9,100/\$18,200	30%	Ded, then 30%	\$35	\$35	\$35	Ded, then 30%	Freestnd: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$35	\$5/\$20/\$50/Ded, then \$100/Ded, then \$250	\$10/\$40/\$100/Ded, then \$200/Ded, then \$500
HMO Silver 6800 MD0000200480, RX0000200255	N/A	\$40/\$70*	\$6,800/\$13,600	\$8,500/\$17,000	30%	Ded, then 30%	\$40	\$40	\$70	Ded, then 30%	Freestnd: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$25/\$50/30%, \$300/script max/30%, \$500/script max	\$10/\$50/\$100/30%, \$600/script max/30%, \$1,500/script max
Clear Choice HMO Bronze 7500 MD0000200411, RX0000200217	N/A	\$40/Ded, then 50%*	\$7,500/\$15,000	\$9,100/\$18,200	50%	Ded, then 50%	\$40	\$60	\$60	Ded, then 50%	Freestnd: \$300 Hosp: Ded, then 50%	Non-hospital based: \$15 Hospital based: Ded, then 50%	Non-hospital based: \$250 Hospital based: Ded, then 50%	Non-hospital based: \$50 Hospital based: Ded, then 50%	\$40	\$15/\$25/Ded, then \$50/Ded, then \$100/Ded, then \$250	\$30/\$50/Ded, then \$100/Ded, then \$200/Ded, then \$500
Clear Choice HMO Bronze 8000 MD0000200412, RX0000200218	N/A	\$40/Ded, then \$80*	\$8,000/\$16,000	\$9,100/\$18,200	50%	Ded, then 50%	\$40	\$60	\$60	Ded, then 50%	Freestnd: \$300 Hosp: Ded, then 50%	Non-hospital based: \$15 Hospital based: Ded, then 50%	Non-hospital based: \$250 Hospital based: Ded, then 50%	Non-hospital based: \$50 Hospital based: Ded, then 50%	\$40	\$5/\$25/Ded, then 30%/Ded, then 50%/Ded, then 50%	\$10/\$50/Ded, then 30%/Ded, then 50%/Ded, then 50%
Clear Choice HMO Bronze 9100 MD0000200413, RX0000200219	N/A	\$50/\$80*	\$9,100/\$18,200	\$9,100/\$18,200	None	Ded, then CIF	\$50	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	\$50	\$15/\$25/Ded, then 0%/Ded, then 0%/Ded, then 0%	\$30/\$50/Ded, then 0%/Ded, then 0%, Ded, then 0%

* Copay waived for the first non-routine PCP per year.

*** Members may purchase up to a 90-day supply of maintenance medications.

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Plan Name	Network Tier	Office Visit (PCP/Specialist)	Deductible, (Individual/Family)	Out-of-Pocket Maximum (Individual/Family)	Coinsurance	ER	Urgent Care			Inpatient	Day Surgery	Labs	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiropractic	Rx	
							Convenience Care	Freestanding	Hospital Based							30-Day Retail	90-Day Mail***
HMO HSA																	
Clear Choice HMO HSA Silver 3000 MD0000200378, RX0000200206	N/A	Ded, then 15%	\$3,000/\$6,000	\$7,000/\$14,000	15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then \$5/\$25/\$50/\$100/\$250	Ded, then \$10/\$50/\$100/\$200/\$500
Clear Choice HMO HSA Silver 3500 MD0000200382, RX0000200208	N/A	Ded, then 10%	\$3,500/\$7,000	\$7,000/\$14,000	10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then \$5/\$25/\$50/\$100/\$250	Ded, then \$10/\$50/\$100/\$200/\$500
Clear Choice HMO HSA Silver 4000 MD0000200384, RX0000200209	N/A	Ded, then 20%	\$4,000/\$8,000	\$7,000/\$14,000	20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%/20%/20%/20%/20%	Ded, then 20%/20%/20%/20%/20%
Clear Choice HMO HSA Silver 4500 MD0000200385, RX0000200210	N/A	Ded, then 20%	\$4,500/\$9,000	\$7,000/\$14,000	20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%/20%/20%/20%/20%	Ded, then 20%/20%/20%/20%/20%
Clear Choice HMO HSA Bronze 5200 MD0000200386, RX0000200211	N/A	Ded, then 20%	\$5,200/\$10,400	\$7,500/\$15,000	50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%/50%/50%/50%/50%	Ded, then 50%/50%/50%/50%/50%
Clear Choice HMO HSA Bronze 5900 MD0000200387, RX0000200212	N/A	Ded, then 50%	\$5,900/\$11,800	\$7,500/\$15,000	50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%/50%/50%/50%/50%	Ded, then 50%/50%/50%/50%/50%
Clear Choice HMO HSA Bronze 6300 MD0000200388, RX0000200213	N/A	Ded, then 50%	\$6,300/\$12,600	\$7,500/\$15,000	50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%/50%/50%/50%/50%	Ded, then 50%/50%/50%/50%/50%
Clear Choice HMO HSA Bronze 7000 MD0000200389, RX0000200214	N/A	Ded, then CIF	\$7,000/\$14,000	\$7,000/\$14,000	None	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then 0%/0%/0%/0%/0%	Ded, then 0%/0%/0%/0%/0%

*** Members may purchase up to a 90-day supply of maintenance medications.

This is only a summary of plans. For more complete information, please refer to the Schedule of Benefits.

Plan Name	Network Tier	Office Visit (PCP/Specialist)	Deductible, (Individual/Family)	Out-of-Pocket Maximum (Individual/Family)	Coinsurance	ER	Urgent Care			Inpatient	Day Surgery	Labs	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiropractic	Rx	
							Convenience Care	Freestanding	Hospital Based							30-Day Retail	90-Day Mail***
Maine's Choice Plus HMO																	
Clear Choice Maine's Choice Plus HMO Gold 1500 MD0000200431, RX0000200200	Preferred Network	\$25/\$50*	\$1,500/\$3,000	\$5,000/\$10,000	30%	Preferred Network Ded, then 30%	\$25	\$40	\$40	Ded, then 30%	Freestnd: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$25	\$5/\$25/\$50/Preferred Ded, then \$100/Preferred Ded, then \$250	\$10/\$50/\$100/Preferred Ded, then \$200/Preferred Ded, then \$500
	Standard Network	\$50/\$90*	\$3,500/\$7,000	\$7,500/\$15,000	50%		\$25	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%			
Clear Choice Maine's Choice Plus HMO Gold 2500 MD0000200432, RX0000200203	Preferred Network	\$20/\$50*	\$2,500/\$5,000	\$5,000/\$10,000	30%	Preferred Network Ded, then 30%	\$20	\$40	\$40	Ded, then 30%	Freestnd: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$20	\$5/\$25/\$50/30%, \$300/script max/50%, \$600/script max	\$10/\$50/\$100/30%, \$600/script max/50%, \$1,200/script max
	Standard Network	\$50/\$90*	\$5,000/\$10,000	\$6,000/\$12,000	50%		\$20	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%			
Maine's Choice Plus HMO Gold 2700 MD0000200477, RX0000200254	Preferred Network	\$25/\$60*	\$2,700/\$5,400	\$6,000/\$12,000	30%	Preferred Network Ded, then 30%	\$25	\$25	\$60	Ded, then 30%	Freestnd: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$25	\$5/\$25/\$50/30%, \$300/script max/30%, \$500/script max	\$10/\$50/\$100/30%, \$600/script max/30%, \$1,500/script max
	Standard Network	\$50/\$90*	\$4,500/\$9,000	\$7,500/\$15,000	50%		\$25	Ded, then 30%	Ded, then 30%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%			
Clear Choice Maine's Choice Plus HMO Silver 3000 MD0000200433, RX0000200221	Preferred Network	\$40/\$80*	\$3,000/\$6,000	\$9,100/\$18,200	40%	Preferred Network Ded, then 40%	\$40	\$40	\$40	Ded, then 40%	Freestnd: \$300 Hosp: Ded, then 40%	Non-hospital based: \$15 Hospital based: Ded, then 40%	Non-hospital based: \$250 Hospital based: Ded, then 40%	Non-hospital based: \$50 Hospital based: Ded, then 40%	\$40	\$10/\$25/\$50/Preferred Ded, then 30%, \$300/script max/Preferred Ded, then 50%, \$600/script max	\$20/\$50/\$100/Preferred Ded, then 30%, \$600/script max/Preferred Ded, then 50%, \$1,200/script max
	Standard Network	\$80/\$120*	\$4,500/\$9,000		50%		\$40	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%			
Clear Choice Maine's Choice Plus HMO Silver 3500 MD0000200435, RX0000200222	Preferred Network	\$40/\$80*	\$3,500/\$7,000	\$9,100/\$18,200	40%	Preferred Network Ded, then 40%	\$40	\$40	\$40	Ded, then 40%	Freestnd: \$300 Hosp: Ded, then 40%	Non-hospital based: \$15 Hospital based: Ded, then 40%	Non-hospital based: \$250 Hospital based: Ded, then 40%	Non-hospital based: \$50 Hospital based: Ded, then 40%	\$40	\$5/\$25/\$50/Preferred Ded, then \$100/Preferred Ded, then \$250	\$10/\$50/\$100/Preferred Ded, then \$200/Preferred Ded, then \$500
	Standard Network	\$80/\$120*	\$7,000/\$14,000		50%		\$40	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%			
Clear Choice Maine's Choice Plus HMO Silver 4200 MD0000200438, RX0000200201	Preferred Network	\$50/\$80*	\$4,200/\$8,400	\$9,100/\$18,200	40%	Preferred Network Ded, then 40%	\$50	\$50	\$50	Ded, then 40%	Freestnd: \$300 Hosp: Ded, then 40%	Non-hospital based: \$15 Hospital based: Ded, then 40%	Non-hospital based: \$250 Hospital based: Ded, then 40%	Non-hospital based: \$50 Hospital based: Ded, then 40%	\$50	\$5/\$25/\$50/Preferred Ded, then \$100/Preferred Ded, then \$250	\$10/\$50/\$100/Preferred Ded, then \$200/Preferred Ded, then \$500
	Standard Network	\$80/\$110*	\$7,000/\$14,000		50%		\$50	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%			
Clear Choice Maine's Choice Plus HMO Silver 5500 MD0000200442, RX0000200215	Preferred Network	\$40/\$70*	\$5,500/\$11,000	\$8,500/\$17,000	30%	Preferred Network Ded, then 30%	\$40	\$40	\$40	Ded, then 30%	Freestnd: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$25/\$50/Preferred Ded, then 30%/Preferred Ded, then 50%	\$10/\$50/\$100/Preferred Ded, then 30%/Preferred Ded, then 50%
	Standard Network	\$70/\$100*	\$7,000/\$14,000		50%		\$40	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%			
Clear Choice Maine's Choice Plus HMO Silver 6000 MD0000200440, RX0000200216	Preferred Network	\$35/\$70*	\$6,000/\$12,000	\$9,100/\$18,200	30%	Preferred Network Ded, then 30%	\$35	\$35	\$35	Ded, then 30%	Freestnd: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$35	\$5/\$20/\$50/Preferred Ded, then \$100/Preferred Ded, then \$250	\$10/\$40/\$100/Preferred Ded, then \$200/Preferred Ded, then \$500
	Standard Network	\$70/\$100*	\$7,500/\$15,000		50%		\$35	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%			
Clear Choice Maine's Choice Plus HMO Bronze 7500 MD0000200443, RX0000200223	Preferred Network	\$40/Ded, then 50%*	\$7,500/\$15,000	\$8,700/\$17,400	50%	Preferred Network Ded, then 50%	\$40	\$60	\$60	Ded, then 50%	Freestnd: \$300 Hosp: Ded, then 50%	Non-hospital based: \$15 Hospital based: Ded, then 50%	Non-hospital based: \$250 Hospital based: Ded, then 50%	Non-hospital based: \$50 Hospital based: Ded, then 50%	\$40	\$15/\$25/Preferred Ded, then \$50/Preferred Ded, then \$100/Preferred Ded, then \$250	\$30/\$50/Preferred Ded, then \$100/Preferred Ded, then \$200/Preferred Ded, then \$500
	Standard Network	\$75/Ded, then CIF*	\$9,100/\$18,200	\$9,100/\$18,200	0%		\$40	Deductible then CIF	Deductible then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF			
Clear Choice Maine's Choice Plus HMO Bronze 8000 MD0000200444, RX0000200218	Preferred Network	\$40/Ded, then \$80*	\$8,000/\$16,000	\$9,100/\$18,200	50%	Preferred Network Ded, then 50%	\$40	\$60	\$60	Ded, then 50%	Freestnd: \$300 Hosp: Ded, then 50%	Non-hospital based: \$15 Hospital based: Ded, then 50%	Non-hospital based: \$250 Hospital based: Ded, then 50%	Non-hospital based: \$50 Hospital based: Ded, then 50%	\$40	\$5/\$25/Preferred Ded, then 30%/Preferred Ded, then 50%	\$10/\$50/Preferred Ded, then 30%/Preferred Ded, then 50%
	Standard Network	\$75/Ded, then CIF*	\$9,100/\$18,200		0%		\$40	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF			

* Copay waived for the first non-routine PCP per year.

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							Convenience Care	Freestanding	Hospital Based							30-Day Retail	90-Day Mail***
Maine's Choice Plus HMO HSA																	
Clear Choice Maine's Choice Plus HMO HSA Silver 3000 MD0000200379, RX0000200206	Preferred Network	Ded, then 15%	\$3,000/\$6,000	\$7,000/\$14,000	15%	Preferred Network Ded, then 15%	Preferred Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Preferred Ded, then 15%	Preferred Ded, then \$5/\$25/\$50/\$100/\$250	Preferred Ded, then \$10/\$50/\$100/\$200/\$500
	Standard Network	Ded, then 30%	\$6,000/\$12,000		30%			Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%			
Maine's Choice Plus HMO HSA Silver 3300 MD0000200482, RX0000200256	Preferred Network	Ded, then 30%	\$3,300/\$6,600	\$7,500/\$15,000	30%	Preferred Network Ded, then 30%	Preferred Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Preferred Ded, then 30%	Preferred Ded, then \$5/\$25/\$50/30%, \$300/script max/30%, \$500/script max	Preferred Ded, then \$10/\$50, \$100/30%, \$600/script max/30%, \$1,500/script max
	Standard Network	Ded, then 50%	\$6,300/\$12,600		50%			Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%			
Clear Choice Maine's Choice Plus HMO HSA Silver 3500 MD0000200383, RX0000200208	Preferred Network	Ded, then 10%	\$3,500/\$7,000	\$7,000/\$14,000	10%	Preferred Network Ded, then 10%	Preferred Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Preferred Ded, then 10%	Preferred Ded, then \$5/\$25/\$50/\$100/\$250	Preferred Ded, then \$10/\$50/\$100/\$200/\$500
	Standard Network	Ded, then CIF	\$7,000/\$14,000		0%			Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF			
Clear Choice Maine's Choice Plus HMO HSA Silver 4000 MD0000200390, RX0000200209	Preferred Network	Ded, then 20%	\$4,000/\$8,000	\$7,000/\$14,000	20%	Preferred Network Ded, then 20%	Preferred Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Preferred Ded, then 20%	Preferred Ded, then 20%/20%/20%/20%/20%	Preferred Ded, then 20%/20%/20%/20%/20%
	Standard Network	Ded, then CIF	\$7,000/\$14,000		0%			Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF			
Clear Choice Maine's Choice Plus HMO HSA Silver 4500 MD0000200391, RX0000200210	Preferred Network	Ded, then 20%	\$4,500/\$9,000	\$7,000/\$14,000	20%	Preferred Network Ded, then 20%	Preferred Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Preferred Ded, then 20%	Preferred Ded, then 20%/20%/20%/20%/20%	Preferred Ded, then 20%/20%/20%/20%/20%
	Standard Network	Ded, then CIF	\$7,000/\$14,000		0%			Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF			
Clear Choice Maine's Choice Plus HMO HSA Bronze 5200 MD0000200392, RX0000200211	Preferred Network	Ded, then 50%	\$5,200/\$10,400	\$7,500/\$15,000	50%	Preferred Network Ded, then 50%	Preferred Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Preferred Ded, then 50%	Preferred Ded, then 50%/50%/50%/50%/50%	Preferred Ded, then 50%/50%/50%/50%/50%
	Standard Network	Ded, then CIF	\$7,500/\$15,000		0%			Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF			
Clear Choice Maine's Choice Plus HMO HSA Bronze 5900 MD0000200393, RX0000200212	Preferred Network	Ded, then 50%	\$5,900/\$11,800	\$7,500/\$15,000	50%	Preferred Network Ded, then 50%	Preferred Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Preferred Ded, then 50%	Preferred Ded, then 50%/50%/50%/50%/50%	Preferred Ded, then 50%/50%/50%/50%/50%
	Standard Network	Ded, then CIF	\$7,500/\$15,000		0%			Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF			
Clear Choice Maine's Choice Plus HMO HSA Bronze 6300 MD0000200394, RX0000200213	Preferred Network	Ded, then 50%	\$6,300/\$12,600	\$7,500/\$15,000	50%	Preferred Network Ded, then 50%	Preferred Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Preferred Ded, then 50%	Preferred Ded, then 50%/50%/50%/50%/50%	Preferred Ded, then 50%/50%/50%/50%/50%
	Standard Network	Ded, then CIF	\$7,500/\$15,000		0%			Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF			

*** Members may purchase up to a 90-day supply of maintenance medications.

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Plan Name	Network Tier	Office Visit (PCP/Specialist)	Deductible, (Individual/Family)	Out-of-Pocket Maximum (Individual/Family)	Coinsurance	ER	Urgent Care			Inpatient	Day Surgery	Labs	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiropractic	Rx		
							Convenience Care	Freestanding	Hospital Based							30-Day Retail	90-Day Mail***	
Virtual Choice^{3,4}																		
Virtual Choice HMO Gold 2700 MD0000200489, RX0000200254	N/A	Virtual PCP: \$15/\$60* Office-based PCP: \$25/\$60*	\$2,700/\$5,400	\$6,000/\$12,000	Virtual PCP: 15% Office-based PCP: 30%	Ded, then 15%	Virtual PCP: \$25 Office-based PCP: \$45	Virtual PCP: \$25 Office-based PCP: \$45	Virtual PCP: \$60 Office-based PCP: \$60	Virtual PCP: Ded then 15% Office-based PCP: Ded then 30%	Virtual PCP: Ded then 15% Office-based PCP: Ded then 30%	Virtual PCP: Ded then 15% Office-based PCP: Ded then 30%	Virtual PCP: Ded then 15% Office-based PCP: Ded then 30%	Virtual PCP: Ded then 15% Office-based PCP: Ded then 30%	\$25	\$5/\$25/\$50/30%, \$300 script max/30%, \$500/script max	\$10/\$50/\$100/30%, \$600 script max/30%, \$1,500/script max	
Clear Choice Virtual Choice HMO Silver 6000 MD0000200490, RX0000200216	N/A	Virtual PCP: \$15/\$70* Office-based PCP: \$35/\$70*	\$6,000/\$12,000	\$9,100/\$18,200	Virtual PCP: 15% Office-based PCP: 30%	Ded, then 15%	Virtual PCP: \$25 Office-based PCP: \$45	Virtual PCP: \$25 Office-based PCP: \$45	Virtual PCP: \$70 Office-based PCP: \$70	Virtual PCP: Ded then 15% Office-based PCP: Ded then 30%	Virtual PCP: Ded then 15% Office-based PCP: Ded then 30%	Virtual PCP: Ded then 15% Office-based PCP: Ded then 30%	Virtual PCP: Ded then 15% Office-based PCP: Ded then 30%	Virtual PCP: Ded then 15% Office-based PCP: Ded then 30%	\$35	\$5/\$25/\$50/Ded, then \$100/Ded, then \$250	\$10/\$40/\$100/Ded, then \$200/Ded, then \$500	
POS																		
Clear Choice POS Gold 2500 MD0000200415, RX0000200203	IN	\$20/\$50*	\$2,500/\$5,000	\$5,000/\$10,000	30%	Ded, then 30%	\$20	\$40	\$40	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$20	\$5/\$25/\$50/30%, \$300/script max, 50%, \$600/script max	\$10/\$50/\$100/30%, \$600/script max, \$50%, \$1,200/script max	
	OON	Ded, then 50%	\$5,000/\$10,000	\$10,000/\$20,000	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%			
Clear Choice POS Silver 3000 MD0000200416, RX0000200205	IN	\$40/\$80*	\$3,000/\$6,000	\$9,100/\$18,200	40%	Ded, then 40%	\$40	\$40	\$40	Ded, then 40%	Freestand: \$300 Hosp: Ded, then 40%	Non-hospital based: \$15 Hospital based: Ded, then 40%	Non-Hospital based: \$250 Hospital based: Ded, then 40%	Non-hospital based: \$50 Hospital based: Ded, then 40%	\$40	\$20/\$25/\$50/Ded, then 30%, \$300/script max/Ded, then 50%, \$600/script max	\$40/\$50/\$100/Ded, then 30%, \$600/script max/Ded, then 50%, \$1,200/script max	
	OON	Ded, then 50%	\$6,000/\$12,000	\$18,200/\$36,400	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%			
Clear Choice POS Silver 3500 MD0000200417, RX0000200204	IN	\$40/\$80*	\$3,500/\$7,000	\$9,100/\$18,200	40%	Ded, then 40%	\$40	\$40	\$40	Ded, then 40%	Freestand: \$300 Hosp: Ded, then 40%	Non-hospital based: \$15 Hospital based: Ded, then 40%	Non-Hospital based: \$250 Hospital based: Ded, then 40%	Non-hospital based: \$50 Hospital based: Ded, then 40%	\$40	\$15/\$25/\$50/Ded, then \$100/Ded, then \$250	\$30/\$50/\$100/Ded, then \$200/Ded, then \$500	
	OON	Ded, then 50%	\$7,000/\$14,000	\$18,200/\$36,400	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%			
Clear Choice POS Silver 4200 MD0000200418, RX0000200201	IN	\$50/\$80*	\$4,200/\$8,400	\$9,100/\$18,200	40%	Ded, then 40%	\$50	\$50	\$50	Ded, then 40%	Freestand: \$300 Hosp: Ded, then 40%	Non-hospital based: \$15 Hospital based: Ded, then 40%	Non-Hospital based: \$250 Hospital based: Ded, then 40%	Non-hospital based: \$50 Hospital based: Ded, then 40%	\$50	\$5/\$25/\$50/Ded, then \$100/Ded, then \$250	\$10/\$50/\$100/Ded, then \$200/Ded, then \$500	
	OON	Ded, then 50%	\$8,400/\$16,800	\$18,200/\$36,400	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%			
Clear Choice POS Silver 5500 MD0000200420, RX0000200215	IN	\$40/\$70*	\$5,500/\$11,000	\$8,500/\$17,000	30%	Ded, then 30%	\$40	\$40	\$40	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-Hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$25/\$50/Ded, then 30%/Ded, then 50%	\$10/\$50/\$100/Ded, then 30%/Ded, then 50%	
	OON	Ded, then 50%	\$11,000/\$22,000	\$17,000/\$34,000	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%			
Clear Choice POS Silver 6000 MD0000200419, RX0000200216	IN	\$35/\$70	\$6,000/\$12,000	\$9,100/\$18,200	30%	Ded, then 30%	\$35	\$35	\$35	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-Hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$35	\$5/\$20/\$50/Ded, then \$100/Ded, then \$250	\$10/\$40/\$100/Ded, then \$200/Ded, then \$500	
	OON	Ded, then 50%	\$12,000/\$24,000	\$18,200/\$36,400	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%			
POS HSA																		
Clear Choice POS HSA Silver 3500 MD0000200403, RX0000200208	IN	Ded, then 10%	\$3,500/\$7,000	\$7,000/\$14,000	10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then \$5/\$25/\$50/\$100/\$250	Ded, then \$10/\$50/\$100/\$200/\$500
	OON	Ded, then 30%	\$7,000/\$14,000	\$14,000/\$28,000	30%		Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%		
Clear Choice POS HSA Silver 4500 MD0000200404, RX0000200210	IN	Ded, then 20%	\$4,500/\$9,000	\$7,000/\$14,000	20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%/20%/20%/20%/20%	Ded, then 20%/20%/20%/20%/20%
	OON	Ded, then 40%	\$9,000/\$18,000	\$14,000/\$28,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%		
Clear Choice POS HSA Bronze 6300 MD0000200405, RX0000200213	IN	Ded, then 50%	\$6,300/\$12,600	\$7,500/\$15,000	50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%/50%/50%/50%/50%	Ded, then 50%/50%/50%/50%/50%
	OON	Ded, then 50%	\$12,600/\$25,200	\$15,000/\$30,000	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
Clear Choice POS HSA Bronze 7000 MD0000200406, RX0000200214	IN	Ded, then CIF	\$7,000/\$14,000	\$7,000/\$14,000	None	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then 0%/0%/0%/0%/0%	Ded, then 0%/0%/0%/0%/0%
	OON	Ded, then CIF	\$14,000/\$28,000	\$14,000/\$28,000	None		Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF		

* Copay waived for the first non-routine PCP per year.

*** Members may purchase up to a 90-day supply of maintenance medications.

³ Enrollment in a Catastrophic plan is limited to people under age 30, or people of any age with a hardship exemption or affordability exemption.

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Plan Name	Network Tier	Office Visit (PCP/Specialist)	Deductible, (Individual/Family)	Out-of-Pocket Maximum (Individual/Family)	Coinsurance	ER	Urgent Care			Inpatient	Day Surgery	Labs	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiropractic	Rx	
							Convenience Care	Freestanding	Hospital Based							30-Day Retail	90-Day Mail***
PPO																	
Clear Choice PPO Gold 1500 MD0000200421, RX0000200200	IN	\$25/\$50*	\$1,500/\$3,000	\$5,000/\$10,000	30%	Ded, then 30%	\$25	\$40	\$40	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-Hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$25	\$5/\$25/\$50/Ded, then \$100/Ded, then \$250	\$10/\$50/\$100/Ded, then \$200/Ded, then \$500
	OON	Ded, then 50%	\$3,000/\$6,000	\$10,000/\$20,000	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
Clear Choice PPO Gold 2500 MD0000200422, RX0000200203	IN	\$20/\$50*	\$2,500/\$5,000	\$5,000/\$10,000	30%	Ded, then 30%	\$20	\$40	\$40	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-Hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$20	\$5/\$25/\$50/30%, \$300/script max, 50%, \$600/script max	\$10/\$50/\$100/30%, \$600/script max, \$50%, \$1,200/script max
	OON	Ded, then 50%	\$5,000/\$10,000	\$10,000/\$20,000	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
PPO Gold 2700 MD0000200478, RX0000200254	IN	\$25/\$60*	\$2,700/\$5,400	\$6,000/\$12,000	30%	Ded, then 30%	\$25	\$60	\$60	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-Hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$25	\$5/\$25/\$50/30%, \$300/script max, 30%, \$500/script max	\$10/\$50/\$100/30%, \$600/script max, \$30%, \$1,500/script max
	OON	Ded, then 50%	\$5,400/\$9,000	\$12,000/\$24,000	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
Clear Choice PPO Silver 3000 MD0000200423, RX0000200205	IN	\$40/\$80*	\$3,000/\$6,000	\$9,100/\$18,200	40%	Ded, then 40%	\$40	\$40	\$40	Ded, then 40%	Freestand: \$300 Hosp: Ded, then 40%	Non-hospital based: \$15 Hospital based: Ded, then 40%	Non Hospital based: \$250 Hospital based: Ded, then 40%	Non-hospital based: \$50 Hospital based: Ded, then 40%	\$40	\$20/\$25/\$50/Ded, then 30%, \$300/script max/Ded, then 50%, \$600/script max	\$40/\$50/\$100/Ded, then 30%, \$600/script max/Ded, then \$50%, \$1,200/script max
	OON	Ded, then 50%	\$6,000/\$12,000	\$18,200/\$36,400	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
Clear Choice PPO Silver 3500 MD0000200424, RX0000200204	IN	\$40/\$80*	\$3,500/\$7,000	\$9,100/\$18,200	40%	Ded, then 40%	\$40	\$40	\$40	Ded, then 40%	Freestand: \$300 Hosp: Ded, then 40%	Non-hospital based: \$15 Hospital based: Ded, then 40%	Non Hospital based: \$250 Hospital based: Ded, then 40%	Non-hospital based: \$50 Hospital based: Ded, then 40%	\$40	\$15/\$25/\$50/Ded, then \$100/Ded, then \$250	\$30/\$50/\$100/Ded, then \$200/Ded, then \$500
	OON	Ded, then 50%	\$7,000/\$14,000	\$18,200/\$36,400	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
Clear Choice PPO Silver 4200 MD0000200425, RX0000200201	IN	\$50/\$80*	\$4,200/\$8,400	\$9,100/\$18,200	40%	Ded, then 40%	\$50	\$50	\$50	Ded, then 40%	Freestand: \$300 Hosp: Ded, then 40%	Non-hospital based: \$15 Hospital based: Ded, then 40%	Non Hospital based: \$250 Hospital based: Ded, then 40%	Non-hospital based: \$50 Hospital based: Ded, then 40%	\$50	\$5/\$25/\$50/Ded, then \$100/Ded, then \$250	\$10/\$50/\$100/Ded, then \$200/Ded, then \$500
	OON	Ded, then 50%	\$8,400/\$16,800	\$18,200/\$36,400	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		

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							Convenience Care	Freestanding	Hospital Based							30-Day Retail	90-Day Mail***
PPO																	
Clear Choice PPO Silver 5500 MD0000200427, RX0000200215	IN	\$40/\$70*	\$5,500/\$11,000	\$8,500/\$17,000	30%	Ded, then 30%	\$40	\$40	\$40	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-Hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$25/\$50/Ded, then 30%/Ded, then 50%	\$10/\$50/\$100/Ded, then 30%/Ded, then 50%
	OON	Ded, then 50%	\$11,000/\$22,000	\$17,000/\$34,000	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
Clear Choice PPO Silver 6000 MD0000200426, RX0000200216	IN	\$35/\$70*	\$6,000/\$12,000	\$9,100/\$18,200	30%	Ded, then 30%	\$35	\$35	\$35	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-Hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$35	\$5/\$20/\$50/Ded, then \$100/Ded, then \$250	\$10/\$40/\$100/Ded, then \$200/Ded, then \$500
	OON	Ded, then 50%	\$12,000/\$24,000	\$18,200/\$36,400	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
PPO Silver 6800 MD0000200481, RX0000200255	IN	\$40/\$70*	\$6,800/\$13,600	\$8,500/\$17,000	30%	Ded, then 30%	\$40	\$40	\$70	Ded, then 30%	Freestand: \$300 Hosp: Ded, then 30%	Non-hospital based: \$15 Hospital based: Ded, then 30%	Non-Hospital based: \$250 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$25/\$50/30%, \$300/script max, 30%, \$500/script max	\$10/\$50/\$100/30%, \$600/script max/30%, \$1,500/script max
	OON	Ded, then 50%	\$13,600/\$27,200	\$17,000/\$34,000	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
Clear Choice PPO Bronze 7500 MD0000200428, RX0000200217	IN	\$40/Ded, then 50%*	\$7,500/\$15,000	\$9,100/\$18,200	50%	Ded, then 50%	\$40	\$60	\$60	Ded, then 50%	Freestand: \$300 Hosp: Ded, then 50%	Non-hospital based: \$15 Hospital based: Ded, then 50%	Non-Hospital based: \$250 Hospital based: Ded, then 50%	Non-hospital based: \$50 Hospital based: Ded, then 50%	\$40	\$15/\$25/Ded, then \$50/Ded, then \$100/Ded, then \$250	\$30/\$50/Ded, then \$100/Ded, then \$200/Ded, then \$500
	OON	Ded, then 50%	\$15,000/\$30,000	\$18,200/\$36,400	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
Clear Choice PPO Bronze 8000 MD0000200429, RX0000200218	IN	\$40/Ded, then \$80*	\$8,000/\$16,000	\$9,100/\$18,200	50%	Ded, then 50%	\$40	\$60	\$60	Ded, then 50%	Freestand: \$300 Hosp: Ded, then 50%	Non-hospital based: \$15 Hospital based: Ded, then 50%	Non-Hospital based: \$250 Hospital based: Ded, then 50%	Non-hospital based: \$50 Hospital based: Ded, then 50%	\$40	\$5/\$25/Ded, then 30%/Ded, then 50%/Ded, then 50%	\$10/\$50/Ded, then 30%/Ded, then 50%/Ded, then 50%
	OON	Ded, then 50%	\$16,000/\$32,000	\$18,200/\$36,400	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
Clear Choice PPO Bronze 9100 MD0000200430, RX0000200219	IN	\$50/\$80*	\$9,100/\$18,200	\$9,100/\$18,200	None	Ded, then CIF	\$50	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	\$50	\$15/\$25/Ded, then 0%/Ded, then 0%/Ded, then 0%	\$30/\$50/Ded, then 0%/Ded, then 0%, Ded, then 0%
	OON	Ded, then CIF	\$18,200/\$36,400	\$18,200/\$36,400	None		Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF		

* Copay waived for the first non-routine PCP per year.

*** Members may purchase up to a 90-day supply of maintenance medications.

This is only a summary of plans. For more complete information, please refer to the Schedule of Benefits.

Plan Name	Network Tier	Office Visit (PCP/Specialist)	Deductible, (Individual/Family)	Out-of-Pocket Maximum (Individual/Family)	Coinsurance	ER	Urgent Care			Inpatient	Day Surgery	Labs	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiropractic	Rx	
							Convenience Care	Freestanding	Hospital Based							30-Day Retail	90-Day Mail***
PPO HSA																	
Clear Choice PPO HSA Silver 3000 MD0000200395, RX0000200206	IN	Ded, then 15%	\$3,000/\$6,000	\$7,000/\$14,000	15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then 15%	Ded, then \$5/\$25/\$50/\$100/\$250	Ded, then \$10/\$50/\$100/\$200/\$500
	OON	Ded, then 30%	\$6,000/\$12,000	\$14,000/\$28,000	30%		Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%		
Clear Choice PPO HSA Silver 3500 MD0000200396, RX0000200208	IN	Ded, then 10%	\$3,500/\$7,000	\$7,000/\$14,000	10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then \$5/\$25/\$50/\$100/\$250	Ded, then \$10/\$50/\$100/\$200/\$500
	OON	Ded, then 30%	\$7,000/\$14,000	\$14,000/\$28,000	30%		Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%		
Clear Choice PPO HSA Silver 4000 MD0000200397, RX0000200209	IN	Ded, then 20%	\$4,000/\$8,000	\$7,000/\$14,000	20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%/20%/20%/20%/20%	Ded, then 20%/20%/20%/20%/20%
	OON	Ded, then 40%	\$8,000/\$16,000	\$14,000/\$28,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%		
Clear Choice PPO HSA Silver 4500 MD0000200398, RX0000200210	IN	Ded, then 20%	\$4,500/\$9,000	\$7,000/\$14,000	20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%/20%/20%/20%/20%	Ded, then 20%/20%/20%/20%/20%
	OON	Ded, then 40%	\$9,000/\$18,000	\$14,000/\$28,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%		
Clear Choice PPO HSA Bronze 5200 MD0000200399, RX0000200211	IN	Ded, then 50%	\$5,200/\$10,400	\$7,500/\$15,000	50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%/50%/50%/50%/50%	Ded, then 50%/50%/50%/50%/50%
	OON	Ded, then 50%	\$10,400/\$20,800	\$15,000/\$30,000	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
Clear Choice PPO HSA Bronze 5900 MD0000200400, RX0000200212	IN	Ded, then 50%	\$5,900/\$11,800	\$7,500/\$15,000	50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%/50%/50%/50%/50%	Ded, then 50%/50%/50%/50%/50%
	OON	Ded, then 50%	\$11,800/\$23,600	\$15,000/\$30,000	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
Clear Choice PPO HSA Bronze 6300 MD0000200401, RX0000200213	IN	Ded, then 50%	\$6,300/\$12,600	\$7,500/\$15,000	50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%/50%/50%/50%/50%	Ded, then 50%/50%/50%/50%/50%
	OON	Ded, then 50%	\$12,600/\$25,200	\$15,000/\$30,000	50%		Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%	Ded, then 50%		
Clear Choice PPO HSA Bronze 7000 MD0000200402, RX0000200214	IN	Ded, then CIF	\$7,000/\$14,000	\$7,000/\$14,000	None	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then 0%/0%/0%/0%/0%	Ded, then 0%/0%/0%/0%/0%
	OON	Ded, then CIF	\$14,000/\$28,000	\$14,000/\$28,000	None		Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF		

*** Members may purchase up to a 90-day supply of maintenance medications.

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Harvard Pilgrim Online Quoting (HPOQ) makes it easy to:

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- Manage group and census data
- Get instant rates for updated census data
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Log in with your username and password.

Click **Access Harvard Pilgrim Online Quoting**.

Under the appropriate state, click **New Business** to create a new customer quote. Click **Renewals** to renew an existing customer account.

Need help?

If you have trouble accessing the Online Quoting system or have other issues, call the Broker Service Center at **(800) 637-4751**.



We have the information you need

Visit harvardpilgrim.org/broker for Summary of Benefits and Coverage documents, our plan comparison tool and other helpful resources.

Business Rules

Harvard Pilgrim reserves the right to change premium rates at any time before the effective date of the policy if there is a change in applicable state laws or regulations. Changes to rates after the effective date of coverage are governed by the employer agreement.

All 2023 small group plans are calendar year.

Minimum number of participating subscribers

75% of those employees eligible for health benefits must participate in a Harvard Pilgrim group health plan sponsored by the employer, except during the Small Group Special Open Enrollment Period. **At least 51% of eligible employees must work in Maine.**

Side-by-side pairing rules for all plan offerings

Accounts must have at least two subscribers to offer a dual option. Triple option offerings are allowed if there are at least 10 subscribers. Any plans offered side by side must have no more than a \$3,800 difference in deductible among them.

Group size determination/employee counting for group insurance

In 2019, the Maine Bureau of Insurance announced changes to the methodology by which employees are counted in determining an employer's group size. Now, size for all new and renewing groups is determined by the number of the employees who are eligible for health insurance. For example, if an employer has 10 full-time employees and 75 employees working 20 hours per week, it has 10 eligible employees but has 60 or more full-time eligible (FTE) employees. This difference in methodology could change whether a group is considered a "small" or "large" employer for the purposes of purchasing health care.

Preventive medications with a high-deductible health plan For members with a high-deductible health plan, the deductible will not apply to certain medications used for preventive care. If the health care provider prescribes one of the designated preventive medications, the deductible will not apply to that prescription.

However, a member will be required to pay the applicable copayment or coinsurance amount for the drug.

The plan may change the listing of designated preventive medications from time to time. For a current list of designated preventive medications, please visit our web site at harvardpilgrim.org/rx. These plans include the words "Preventive Drug Benefit" on the member ID card.

Embedded deductible/OOPM

All 2023 Maine small group plans contain embedded deductibles and out-of-pocket maximums (OOPM).

Embedded deductible refers to a family plan that has two components: an individual deductible and a family deductible. The maximum contribution by an individual toward the family deductible is limited to the individual deductible amount and allows for the individual to receive benefits before the family component is met. When any number of members collectively meet the family deductible, services for the entire family are covered for the remainder of the year.

Embedded OOPM refers to a family plan that has two components, an individual OOPM and a family OOPM. The maximum contribution by an individual toward the family OOPM is limited to the individual OOPM and, once met, there is no additional cost sharing for the remainder of the year. When any number of members collectively meet the family OOPM, then all members have no additional cost sharing for the remainder of the year.

Important Legal Information

What's not covered on our plans.

For a full list of services not covered, please refer to plan documents. Typically, exclusions include:

- Alternative services and treatments
- Dental care, except as described in the policy
- Any devices or special equipment needed for sports or occupational purposes
- Experimental, unproven, or investigational services or treatments
- Routine foot care, except for preventive foot care for members with diabetes
- Educational services or testing
- Cosmetic services or treatment
- Commercial diet plans and weight loss programs
- Nutritional or cosmetic therapy using vitamins, minerals or elements, and other nutrition-based therapy
- Charges for services that were provided after the date on which membership ends
- Charges for any products or services related to non-covered benefits
- Services or supplies provided by (1) anyone related to a member by blood, marriage or adoption, or (2) anyone who ordinarily lives with the member
- Infertility treatment
- Costs for any services for which a member is entitled to treatment at government expense
- Costs for services for which payment is required to be made by a workers' compensation plan or an employer under state or federal law
- Custodial care
- Private duty nursing
- Vision services, except as described in the policy
- Services that are not medically necessary
- Transportation other than by ambulance

Limitations for Maine small group plans

- Early intervention — 40 visits per year
- Physical, speech and occupational therapies — 60 visits combined per year
- Skilled nursing facility and inpatient rehabilitation — 150 days combined per year
- Routine eye exam — 1 exam per year

General notice about nondiscrimination and accessibility requirements

Harvard Pilgrim Health Care and its affiliates as noted below ("HPHC") comply with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. Harvard Pilgrim Health Care does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

Harvard Pilgrim Health Care:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, other formats)
- Provides free language services to people whose primary language is not English, such as qualified interpreters.

If you need these services, contact our Civil Rights Compliance Officer (see below for contact information).

If you believe that Harvard Pilgrim Health Care has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity, you can file a grievance with:

Civil Rights Compliance Officer

1 Wellness Way
Canton, MA 02021

(866) 750-2074, TTY service: 711,
Fax: (617) 509-3085

Email: civil.rights@point32health.org

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Compliance Officer is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

(800) 368-1019, (800) 537-7697 (TDD)

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

Meet Our Maine Team



Bill Whitmore, Maine Vice President

Bill has served as the vice president of Harvard Pilgrim's Maine market since May 2019. He is responsible for the strategic and operational aspects for the company across the state.

With more than 30 years' experience, Bill has extensive health insurance expertise.

Bill is a native of Maine and graduated cum laude with a major in mathematics from Bowdoin College.

Email: bill.whitmore@point32health.org | **Phone:** (207) 756-6306



Bill Bourassa, Maine Director of Sales

In September 2019, Bill joined Harvard Pilgrim as Maine's director of sales. He is responsible for leading the sales team and sales growth through development and managing customer/broker relationships.

Bill has more than 25 years of experience in health care sales and account management.

Born in Portland, Bill graduated from Westbrook High School and earned his bachelor's degree in marketing from Plymouth State University.

Email: bill.bourassa@point32health.org | **Phone:** (207) 756-6336



Nicole Fairweather, Manager – Small Group Sales & Support Staff

A member of the Maine sales team since January 2005, Nicole manages the small group sales team and is also responsible for selling new and maintaining existing small employer groups.

Nicole lives in Gorham with her husband, 14-year-old daughter, 8-year-old son and two dogs, Brady and Marley. A Windham High School graduate who grew up on Sebago Lake, Nicole enjoys spending summer days with family on the lake.

Email: nicole.fairweather@point32health.org | **Phone:** (207) 756-6341



Elizabeth Hartwell, Sales & Account Executive – Small Group

Elizabeth joined the Maine sales team in 2018. She is responsible for broker and account relationships for new and existing small employer groups.

Born and raised in Gray, Elizabeth attended Gray New Gloucester High School and received a bachelor's degree in business management from Saint Joseph's College of Maine with summa cum laude honors. She lives in Windham with her husband and their dog, Bago.

Email: elizabeth.hartwell@point32health.org | **Phone:** (207) 756-6329

Contact us

1 Market Street, Portland, ME 04101

myserviceteam@harvardpilgrim.org

harvardpilgrim.org

Broker & Employer Service: **(800) 637-4751**

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

