



Harvard Pilgrim
Health Care

Maine 2021 Product Guide

**Better choices.
Better coverage.
Better value.**

**For employers
with 2 to 50
eligible employees**



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

Table of contents

- 1 [Our promise](#)
 - 2 [Local partner, national network](#)
 - 3 [Switching and choosing made easy](#)
 - 4 [What we cover \(our core benefits\)](#)
 - 5 [Prescription drug coverage](#)
 - 6 [Reduce My Costs: Savings and rewards](#)
 - 7 [Urgent care clinics and virtual care](#)
 - 10 [Programs that keep members healthy](#)
 - 13 [Maine's Choice PlusSM HMO overview](#)
 - 14 [Product option grids](#)
 - 33 [Important business information](#)
 - 34 [Legal information](#)
 - 36 [Meet our Maine team](#)
-

Our promise: Guiding people and communities to better health

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 and tiered network plans

Our HMO, POS, PPO* and Maine's Choice PlusSM HMO products are built around best-in-class local providers who deliver high-quality care at an excellent value.

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.

Self-insured options

HPHC Insurance Company and its affiliate, Health Plans, Inc., have designed plans with strong choice and flexibility to meet varying needs. Our Maine small group self-funded PPO plans feature savings opportunities, predictability and simplicity. They're available for small group employers with 25 to 50 enrolled employees.

We're committed to our communities

As a not-for-profit, we have a social mission inspired by service. We're driven by a human concern for the particular health challenges our Maine neighbors and their communities face — and a dedication to helping resolve them.

Partnering with Maine nonprofits

In 2020, the Harvard Pilgrim Health Care Foundation supported dozens of Maine nonprofit organizations and health initiatives through grants and sponsorships.



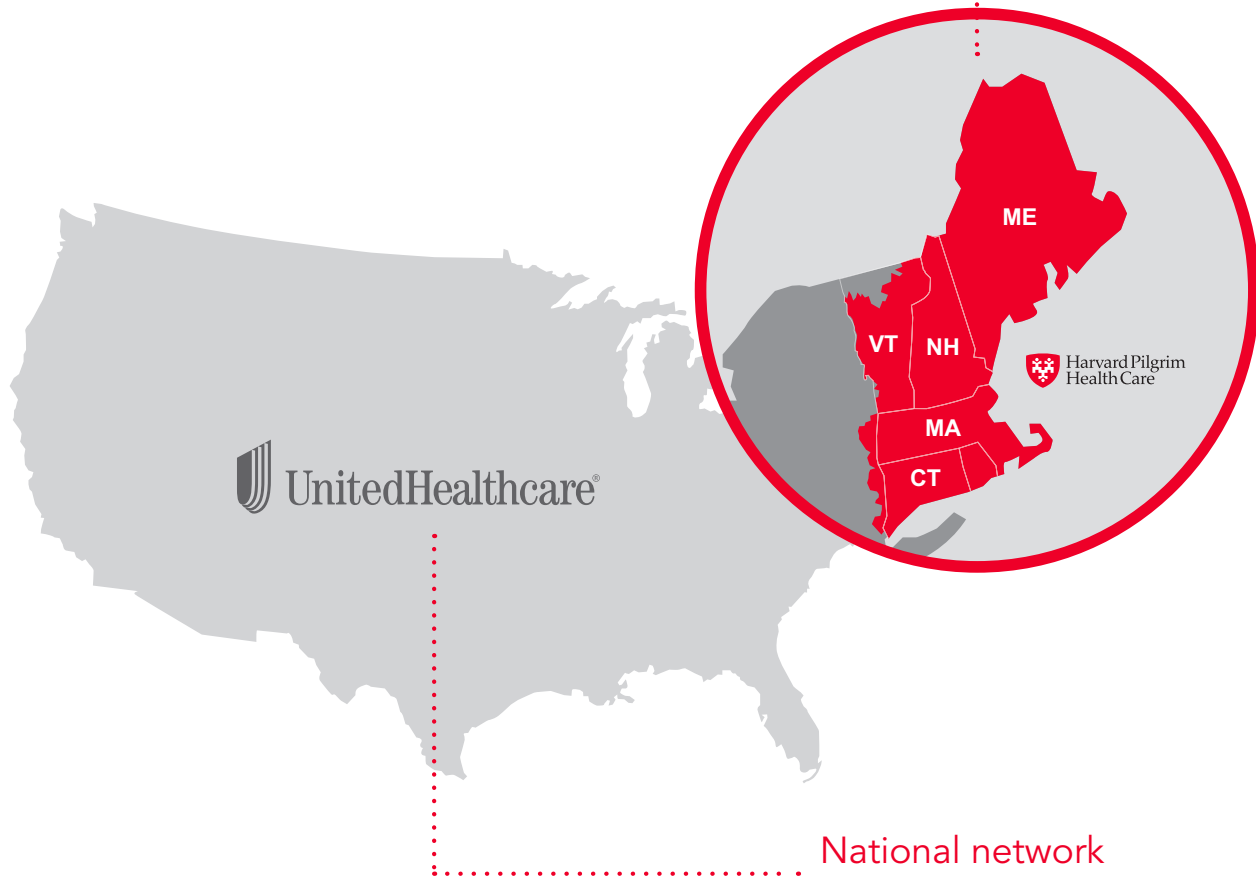
to more than **110** Maine nonprofit organizations

* PPO plans are underwritten by HPHC Insurance Company.

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

- 1,000,000+ providers
- 5,700+ hospitals

Harvard Pilgrim SmartStart makes switching health insurance easier than ever

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 eases the hassle and uncertainty of switching health insurance. We get employers and members up and running — even before their coverage starts.



Superior service

Skilled implementation support

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

Employer education

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



Early member engagement

Pre-enrollment resource

Connect with the dedicated prospective member call center for questions about specific benefits and coverage.

Clinical transitions

Pre-enrollment support to ensure members seamlessly transition to their new benefits, including prior authorizations, pharmacy coverage and connecting to care management to assure continuity of care.

Access to digital ID cards

Instant access even before coverage is effective.



Data capture

Guided digital welcome experience

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 assures more complete capture of important information.

PCP and data verification

Identify important transition care touchpoints by verifying primary care information and the use of the data capture journey.

For information on getting new clients up and running with Harvard Pilgrim's SmartStart program, contact your account executive directly.

What we cover

No matter which fully insured plan an employer offers, they all include these core benefits.



Acupuncture and chiropractic

Unlimited acupuncture and chiropractic visits per year



Mental health and substance use 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



Pregnancy, maternity and newborn care

Care before, during and after pregnancy



Eye exams

One preventive screening every year



Prescriptions

Access to safe, effective medications



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 & habilitative services and devices

Rehab services, hospital beds, crutches, oxygen tanks

We are committed to guiding you and your clients through the challenges of the COVID-19 pandemic. For the most up-to-date information, visit www.harvardpilgrim.org/broker-covid.

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

Prescription drug benefits

Our prescription drug coverage focuses on choice and value to help 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

Members now have access to certain over-the-counter (OTC) drugs which are new to our formulary. 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.

Is a prescription covered?

Visit www.harvardpilgrim.org/rx. Select the year and the plan as shown on the ID card (example: Value 5-Tier), then look up drugs by tier or category.



How the prescription drug tiers work

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



To help members get the most out of their benefits, Harvard Pilgrim has partnered with OptumRx for pharmacy benefit management services for both retail and mail service.

Members have access to more than 67,000 pharmacies as well as the convenience of OptumRx's mail order pharmacy, OptumRx Home Delivery. OptumRx also offers an enhanced digital experience to help make it easier to order, manage and receive prescription medications. CVS Specialty is our primary specialty pharmacy provider.

Reduce My Costs

Members pay less in out-of-pocket expenses. **And** get rewarded.

When members are scheduled to receive outpatient procedures or diagnostic tests, this voluntary program helps them find lower-cost providers and care.¹ 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 or CT scan)
- Lab work
- Mammogram
- Ultrasound
- Bone density study
- Colonoscopy
- Other non-emergency outpatient tests and procedures

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 rewards if they choose a more affordable option. And if they're already seeing a lower-cost provider, they receive a reward just for calling.³

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 www.harvardpilgrim.org/reducemycosts/maine.

³ Rewards are considered taxable income; please consult with your tax advisor.



Maine 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

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

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

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: ConvenientMD, CVS MinuteClinic & Mercy Hospital

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

Topsham: Topsham Urgent Care Center

Waterboro: Southern Maine Health Care Walk-In Care

Waterville: MaineGeneral Express Care Center

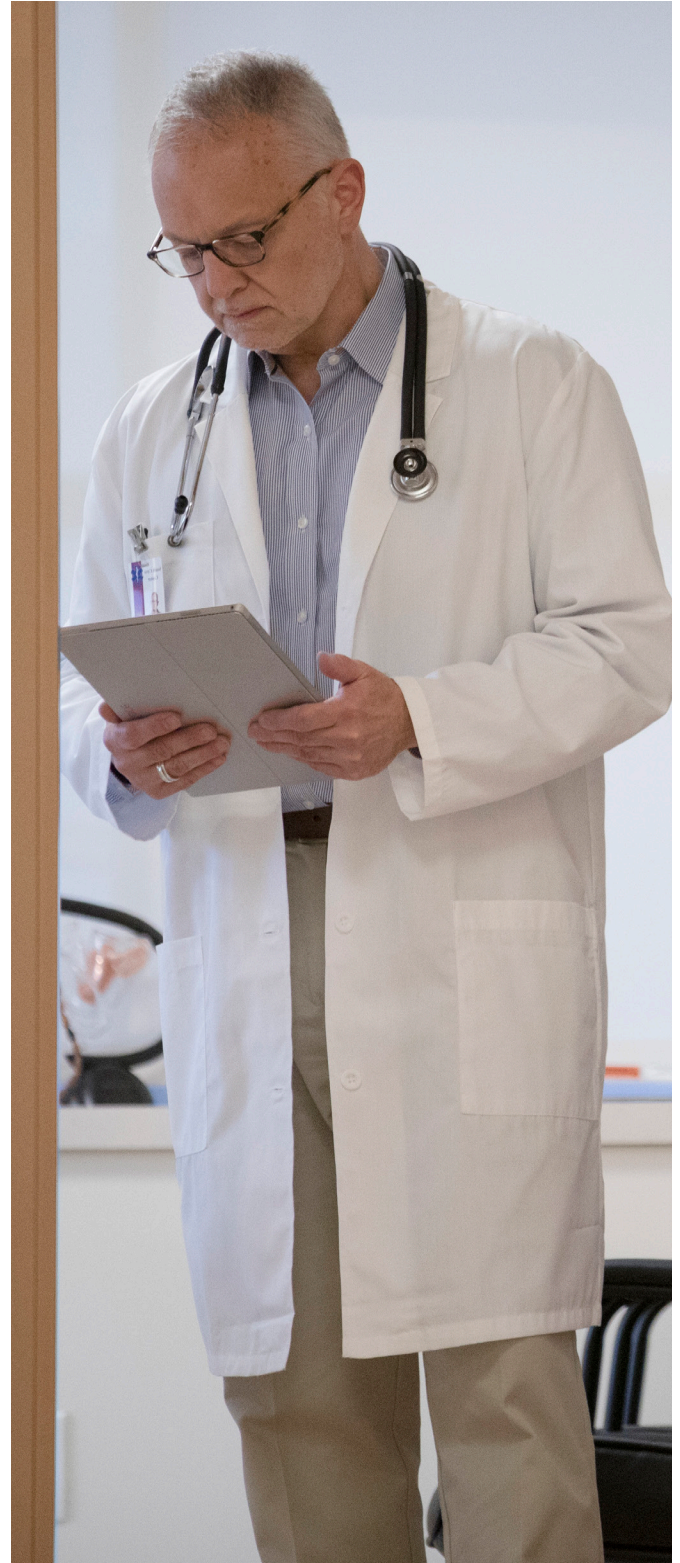
Wells: York Hospital Walk-In Care Center

Westbrook: ConvenientMD & Mercy Hospital

Windham: Mercy Hospital






Yarmouth: Mercy Hospital

York: York Hospital Walk-In Care Center



The care our members need, when they need it

When their primary care providers' offices aren't open, members who need medical care for a non-life-threatening injury or illness have options other than the ER that can save time and money.

		Typical out-of-pocket costs	Common symptoms
	Telemedicine services Real-time virtual visit with Doctor On Demand providers via smartphone, tablet or computer	\$ No cost sharing for Doctor On Demand urgent care virtual visits ¹	<ul style="list-style-type: none"> • Coughs, colds • Sore/strep throat • Flu • Pediatric issues • Sinus and allergies • Nausea/diarrhea • Rashes and skin issues • Women's health: UTIs, yeast infections • Sports injuries • Eye issues
	Convenience care/retail clinic Walk-in, convenience care or retail clinic (e.g. MinuteClinic inside of CVS pharmacies in South Portland & Portland)	\$ Members typically pay a copayment for going to a participating clinic ²	<ul style="list-style-type: none"> • Bronchitis • Ear infections • Eye infections • Skin conditions like poison ivy and ringworm • Strep throat
	Freestanding urgent care clinic Walk-in clinic for urgent care (See previous page for a list of participating clinics)	\$\$ Members typically pay a copayment for urgent care, sometimes higher than the one for an office visit or convenience care clinic visit ²	<ul style="list-style-type: none"> • Minor injuries • Respiratory infections • Sprains and strains • Burns, rashes, bites, cuts and bruises • Infections • Coughs, cold and flu
	Hospital-based urgent care clinic Walk-in clinic for urgent care	\$\$\$ Members typically pay their deductible, then a hospital-based urgent care copay ²	<ul style="list-style-type: none"> • Minor injuries • Respiratory infections • Sprains and strains • Burns, rashes, bites, cuts and bruises • Infections • Coughs, cold and flu
	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	\$\$\$\$ Members typically pay a higher copayment than an office visit, plus ER services are often subject to a deductible ²	<ul style="list-style-type: none"> • Choking • Convulsions • Heart attack • Loss of consciousness • Major blood loss • Seizures • Severe head trauma • Shock • Stroke

¹ Members on non-HSA plans will not pay cost sharing for urgent care virtual visits with Doctor On Demand providers. Members on HSA plans will pay cost sharing up to the deductible amount. Please refer to the plan documents for specific benefit information.

² What you pay out of pocket depends on your specific Harvard Pilgrim plan. Please refer to your plan documents for your specific benefit information.

A focus on keeping our members healthy

As a recognized leader in effective prevention and disease management programs, we're ready to put our expertise and experience to work for the health and well-being of our members.



Care management

Our “whole person” approach to care encourages wellness and contains costs.

All of our members have access to our clinical care team of registered nurses, wellness coaches, and licensed social and behavioral health workers. Members of our clinical care team live in Maine, so they have knowledge about the resources and providers available to our members. By building personal connections and trusted relationships, our team guides members to better health, reduced risk and lower costs.



Behavioral health support online and in person

Through our partnership with United Behavioral Health (also known as Optum), members have access to resources and treatment for a wide number of behavioral health conditions, such as depression or anxiety, ADHD, an eating disorder or concerns about substance use or addiction.

Our confidential Behavioral Health Access Center helps members understand their coverage and treatment options and makes it easy for them to get started with treatment.

To learn more about our emotional and mental well-being offerings, visit www.harvardpilgrim.org/behavioralhealth.



Holistic well-being approach that drives member engagement

All too often, well-being programs center around exercise and nutrition, leaving out other factors critical to a happy, healthy life. Harvard Pilgrim's industry-leading program takes it a step further. Employers see increased employee engagement, improved talent retention and acquisition, and a more inclusive workplace culture. And, of course, happier and healthier employees.

A suite of healthy programs to support the well-being of our members

Living WellSM Workplace

This one-stop resource will help employers deliver a powerful well-being program, with financial incentives funded by Harvard Pilgrim that are designed to boost employee engagement.¹ In just 10 minutes, employer groups can kick-start an employee wellness program with our online resources, including:



Online employer toolkit – ready-made content with helpful tips on a variety of topics that members can quickly and easily download or digitally share



Menu of Living Well programs and services – offered in the workplace or online; available at an additional cost

Living WellSM Everyday

This holistic program is packed with resources to help members reap the benefits of living well, including access to lifestyle management coaching at no charge, and engaging activities that reward participation. Members have access to:



Lifestyle Management Coaching



Discounts & Savings on many health-related products and services



Well-being apps – Subscribers and their covered dependents can earn points toward monthly raffle drawings^{1,2}

Living WellSM Community

Covered dependents or employees who aren't Harvard Pilgrim members can participate in a separate program, where they can participate in monthly well-being challenges and even earn points toward monthly gift card drawings.¹



Fitness reimbursement

A family is eligible to receive **up to \$300 in an annual fitness reimbursement** on fees for health and fitness club memberships, classes or virtual subscriptions! Each plan member (up to two individuals) can receive up to \$150. To qualify, members or one of their dependents must be an active member of the fitness club for at least four months within a calendar year.³

¹ Restrictions apply; please see program materials for more information. Rewards may be taxable; members should consult their tax advisor.

² Rewards are available to employees of fully insured accounts that are rated as small group with 2 to 50 eligible employees.

³ Reimbursement is limited to two members on a family contract. Must be currently enrolled in Harvard Pilgrim at the time of reimbursement. Restrictions apply. Fitness reimbursement may be considered taxable income. For tax information, members should consult their tax advisor.

Visit **www.harvardpilgrim.org/employer/wellness-program-overview/** to learn more.

Helping members choose a plan

Harvard Pilgrim offers a number of plan options to meet every family’s needs and budget.

- Covered in-network
- Access to a national network (PPO)

Types of plans:

HMO	PPO*	POS	Two-Level Network Plans (Maine’s Choice Plus SM HMO)**	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	<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 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

Help members find the plan that best meets their needs

X marks the spot	HMO	PPO*	POS	Maine’s Choice Plus HMO**	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	

* PPO plans are underwritten by HPHC Insurance Company.

**These 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.

2021 product enhancements and updates



NEW Maine's Choice PlusSM HMO

We're enhancing our Maine's Choice HMO plans to include more primary care provider (PCP) options for our members. Members enrolled in our new Maine's Choice Plus HMO plans will be able to choose a PCP from the Standard network at a higher level of cost sharing. Previously, members could only choose a PCP from the lower-cost Preferred network. In addition, our Maine's Choice Plus HMO small group plans will be available in all 16 counties.

For existing accounts with Maine's Choice plans, these changes will take effect on the employer's anniversary.



Over-the-counter prescriptions available

We are adding certain over-the-counter (OTC) drugs to all of our formularies. Members must get a prescription for the OTC drug from their provider and will pay Tier 1 Rx cost sharing. Therapy classes include cough, cold and allergy; dermatology; gastrointestinal; pain; and ophthalmic preparations.



Unlimited acupuncture and chiropractic visits

Members on our small group plans in Maine will now have unlimited acupuncture and chiropractic care visits for the calendar year. Applicable cost sharing will still apply, according to the member's plan.



Three free PCP/behavioral health visits

Members on our new **HMO & PPO 8000 plans** will receive three free non-routine PCP and behavioral health visits each at no charge for the calendar year.



Virtual fitness subscriptions included in \$300 reimbursement*

A family is eligible to receive up to \$300 in an annual fitness reimbursement on fees for health and fitness club memberships, classes or virtual subscriptions! Each plan member (up to two individuals) can receive up to \$150. To qualify, members or one of their dependents must be an active member of the fitness club for at least four months within a calendar year.



NEW More small group offerings for Q2

Starting April 1, 2021, accounts will have extra POS and Maine's Choice PlusSM plans to choose from:

POS Gold 2000

POS Gold 3000

POS Gold 4000

Maine's Choice PlusSM

HMO Gold 3000

Maine's Choice PlusSM

HMO Silver 3500



IMPORTANT REMINDERS

Guardian dental discounts available**

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. Additional Guardian cross-sell discounts for multi-line sales of other ancillary products are available.

HMO out-of-area dependent coverage

Implemented in January 2019, Harvard Pilgrim only covers emergency care and urgent care that is unforeseen for all HMO out-of-area dependent members. This change in coverage is consistent with all other HMO plans for members who are traveling outside their plan's enrollment area.

Doctor On Demand urgent care at no additional cost (on non-HSA plans)

Members on non-HSA plans will not pay cost sharing for urgent care virtual visits with Doctor On Demand providers. Members on HSA plans will be billed for these visits, up to the deductible amount. After the deductible, members are covered in full.

One no-cost PCP/behavioral health visit

All our non-HSA plans include one PCP and behavioral health visit no additional cost.

Lower cost for certain lab locations

Members will pay lower cost sharing when they receive services at non-hospital labs. (Does not apply to HSA or Maine's Choice Plus plans.)

* Reimbursement is limited to two members on a family contract. Must be currently enrolled in Harvard Pilgrim at the time of reimbursement. Restrictions apply. Fitness reimbursement may be considered taxable income. For tax information, members should consult their tax advisor.

** Ancillary products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Some products may not be available in all states. Policy limitations and exclusions apply.

Maine's Choice PlusSM HMO overview

Choice, flexibility and savings

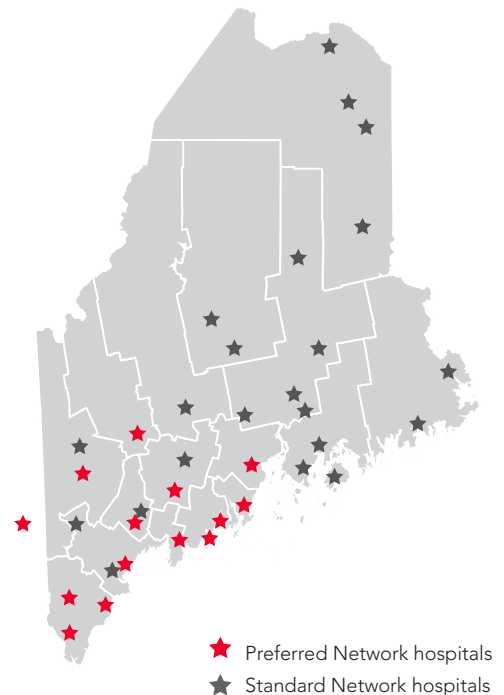
Our Maine's Choice HMO plan is becoming **Maine's Choice PlusSM HMO**. The Maine's Choice PlusSM HMO plan will continue to feature two provider networks that let members choose from thousands of trusted physicians.

For existing accounts with Maine's Choice plans, these changes will take effect on the employer's anniversary.

- **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.
- **NEW 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.
- **NEW Available to members statewide.** Members from all 16 counties in Maine are eligible to enroll in Maine's Choice PlusSM HMO.
- **Some services are always in the Preferred Network.** Behavioral health, emergency care, pharmacy, acupuncture and chiropractic services are included.
- **Some services are on us.** Copayments are waived for the first non-routine PCP visit each year, 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 between our Preferred and Standard networks.



Enhanced features
for 2021!



★ Preferred Network hospitals
★ Standard Network hospitals

How members can find a provider

- 1 Visit www.harvardpilgrim.org
- 2 Click on **Find a provider**
- 3 Select **Maine's Choice PlusSM HMO** (under the Tiered/Limited Plans section)
- 4 Search by preferred provider type

2021 Maine plan offerings

Maine Small Group Plans - Effective April 1, 2021 through December 31, 2021.

For employers with 2 to 50 eligible employees

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

HMO

Product Name	Office Visit	Deductible	Annual Out-of-Pocket Max	Co-insurance	ER	Urgent Care		Convenience Care	Labs	Inpatient	Chiro & Acupuncture	PT/OT/ST	Rx Cost Sharing	
						Freestanding	Hospital-based						Retail	Mail**
HMO 1500 Metal Tier: Gold MD0000100073 RX0000100041	\$30/\$50*	\$1,500/\$3,000	\$6,000/\$12,000	30%	Ded then 30%	\$30	\$50	\$30	Non-hosp based: \$15 Hosp based: Ded then 30%	Ded then 30%	\$30	Non-hosp based: \$50 Hosp based: Ded then 30%	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
HMO 2500 Metal Tier: Gold MD0000100074 RX0000100042	\$30/\$50*	\$2,500/\$5,000	\$7,000/\$14,000	30%	Ded then 30%	\$30	\$50	\$30	Non-hosp based: \$15 Hosp based: Ded then 30%	Ded then 30%	\$30	Non-hosp based: \$50 Hosp based: Ded then 30%	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500 script max)
HMO 3500 Metal Tier: Gold MD0000100075 RX0000100043	\$30/\$50*	\$3,500/\$7,000	\$7,500/\$15,000	30%	Ded then 30%	\$30	\$50	\$30	Non-hosp based: \$15 Hosp based: Ded then 30%	Ded then 30%	\$30	Non-hosp based: \$50 Hosp based: Ded then 30%	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500 script max)
HMO 4500 Metal Tier: Silver MD0000100076 RX0000100044	\$35/\$70*	\$4,500/\$9,000	\$8,550/\$17,100	35%	Ded then 35%	\$35	\$70	\$35	Non-hosp based: \$15 Hosp based: Ded then 35%	Ded then 35%	\$35	Non-hosp based: \$50 Hosp based: Ded then 35%	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500 script max)
HMO 5500 Metal Tier: Silver MD0000100077 RX0000100044	\$35/\$70*	\$5,500/\$11,000	\$8,550/\$17,100	35%	Ded then 35%	\$35	\$70	\$35	Non-hosp based: \$15 Hosp based: Ded then 35%	Ded then 35%	\$35	Non-hosp based: \$50 Hosp based: Ded then 35%	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500 script max)
HMO 8000 Metal Tier: Bronze MD0000100078 RX0000100045	Ded then 50% Copay waived for the first 3 non-routine PCP visits per year	\$8,000/\$16,000	\$8,550/\$17,100	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%	\$5/\$25/Ded then \$50/Ded then 30%/Ded then 30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/Ded then \$100/Ded then 30%/Ded then 30% (T4 \$600/script max, T5 \$1,500/script max)

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

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

HMO HSA

Maine Small Group Plans - Effective April 1, 2021 through December 31, 2021.

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

Product Name	Office Visit	Deductible	Annual Out-of-Pocket Max	Co-insurance	ER	Urgent Care		Convenience Care	Labs	Inpatient	Chiro & Acupuncture	PT/OT/ST	Rx Cost Sharing	
						Freestanding	Hospital-based						Retail	Mail*
HMO HSA 3000 Metal Tier: Silver MD0000100087 RX0000100047	Ded then 20%	\$3,000/ \$6,000	\$6,950/ \$13,900	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 \$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	Ded then \$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
HMO HSA 4000 Metal Tier: Silver MD0000100089 RX0000100049	Ded then 20%	\$4,000/ \$8,000	\$6,950/ \$13,900	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 \$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	Ded then \$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
HMO HSA 5000 Metal Tier: Silver MD0000100091 RX0000100051	Ded then 10%	\$5,000/ \$10,000	\$6,950/ \$13,900	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/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	Ded then \$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
HMO HSA 6000 Metal Tier: Bronze MD0000100092 RX0000100052	Ded then 50%	\$6,000/ \$12,000	\$6,950/ \$13,900	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 \$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	Ded then \$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
HMO HSA 6950 Metal Tier: Bronze MD0000100094 RX0000100054	Ded then CIF	\$6,950/ \$13,900	\$6,950/ \$13,900	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 \$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	Ded then \$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)

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

Maine’s Choice Plus HMO

Maine Small Group Plans - Effective April 1, 2021 through December 31, 2021.

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

Product Name	Office Visit	Network Deductible	Annual Out-of-Pocket Max	Co-insurance	ER	Urgent Care		Convenience Care	Labs	Inpatient	Chiro & Acupuncture	PT/OT/ST	Rx Cost Sharing	
						Freestanding	Hospital-based						Retail	Mail**
Maine's Choice Plus HMO 1500 Metal Tier: Gold MD0000100107 RX0000100101	Preferred Network: \$20/\$50*	Preferred Network: \$1,500/\$3,000	Preferred Network: \$5,500/\$11,000	Preferred Network: 20%	Ded then \$250	Preferred Network: \$20	Preferred Network: \$50	\$20	Preferred Network: Ded then 20%	Preferred Network: Ded then 20%	\$20	Preferred Network: \$50	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
	Standard Network: \$40/Ded then 40%*	Standard Network: \$3,500/\$7,000	Standard Network: \$7,500/\$15,000	Standard Network: 40%		Standard Network: Ded then 40%	Standard Network: Ded then 40%		Standard Network: Ded then 40%	Standard Network: Ded then 40%		Standard Network: Ded then 40%		
Maine's Choice Plus HMO 2500 Metal Tier: Gold MD0000100108 RX0000100041	Preferred Network: \$20/\$50*	Preferred Network: \$2,500/\$5,000	Preferred Network: \$6,000/\$12,000	Preferred Network: 20%	Ded then \$250	Preferred Network: \$20	Preferred Network: \$50	\$20	Preferred Network: Ded then 20%	Preferred Network: Ded then 20%	\$20	Preferred Network: \$50	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
	Standard Network: \$40/Ded then 40%*	Standard Network: \$5,000/\$10,000	Standard Network: \$8,000/\$16,000	Standard Network: 40%		Standard Network: Ded then 40%	Standard Network: Ded then 40%		Standard Network: Ded then 40%	Standard Network: Ded then 40%		Standard Network: Ded then 40%		
<div>Available 4/1/21</div> Maine's Choice Plus HMO 3000 Metal Tier: Gold MD0000100274 RX0000100192	Preferred Network: \$20/\$50*	Preferred Network: \$3,000/\$6,000	Preferred Network: \$6,500/\$13,000	Preferred Network: 30%	Ded then \$250	Preferred Network: \$20	Preferred Network: \$50	\$20	Preferred Network: Ded then 30%	Preferred Network: Ded then 30%	\$20	Preferred Network: \$50	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
	Standard Network: \$40/Ded then 50%*	Standard Network: \$6,000/\$12,000	Standard Network: \$8,550/\$17,100	Standard Network: 50%		Standard Network: Ded then 50%	Standard Network: Ded then 50%		Standard Network: Ded then 50%	Standard Network: Ded then 50%		Standard Network: Ded then 50%		

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

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

Product Name	Office Visit	Network Deductible	Annual Out-of-Pocket Max	Co-insurance	ER	Urgent Care		Convenience Care	Labs	Inpatient	Chiro & Acupuncture	PT/OT/ST	Rx Cost Sharing	
						Freestanding	Hospital-based						Retail	Mail**
<div><div>Available 4/1/21</div><div><div>Maine's Choice Plus HMO 3500</div><div>Metal Tier: Silver</div><div>MD0000100275 RX0000100043</div></div></div>	Preferred Network: \$35/\$70*	Preferred Network: \$3,500/\$7,000	Preferred Network: \$7,500/\$15,000	Preferred Network: 35%	Ded then \$350	Preferred Network: \$35	Preferred Network: \$70	\$35	Preferred Network: Ded then 35%	Preferred Network: Ded then 35%	\$35	Preferred Network: \$50	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
	Standard Network: \$70/Ded then 50%*	Standard Network: \$7,500/\$15,000	Standard Network: \$8,550/\$17,100	Standard Network: 50%		Standard Network: 50%	Standard Network: 50%		Standard Network: 50%	Standard Network: 50%		Standard Network: 50%		
<div><div>Maine's Choice Plus HMO 4000</div><div>Metal Tier: Silver</div><div>MD0000100109 RX0000100043</div></div>	Preferred Network: \$35/\$70*	Preferred Network: \$4,000/\$8,000	Preferred Network: \$7,500/\$15,000	Preferred Network: 30%	Ded then \$350	Preferred Network: \$35	Preferred Network: \$70	\$35	Preferred Network: Ded then 30%	Preferred Network: Ded then 30%	\$35	Preferred Network: \$50	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
	Standard Network: \$70/Ded then 50%*	Standard Network: \$7,500/\$15,000	Standard Network: \$8,550/\$17,100	Standard Network: 50%		Standard Network: 50%	Standard Network: 50%		Standard Network: 50%	Standard Network: 50%		Standard Network: 50%		
<div><div>Maine's Choice Plus HMO 5000</div><div>Metal Tier: Silver</div><div>MD0000100110 RX0000100043</div></div>	Preferred Network: \$35/\$70*	Preferred Network: \$5,000/\$10,000	Preferred Network: \$7,500/\$15,000	Preferred Network: 30%	Ded then \$350	Preferred Network: \$35	Preferred Network: \$70	\$35	Preferred Network: Ded then 30%	Preferred Network: Ded then 30%	\$35	Preferred Network: \$50	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
	Standard Network: \$70/Ded then 50%*	Standard Network: \$7,500/\$15,000	Standard Network: \$8,550/\$17,100	Standard Network: 50%		Standard Network: 50%	Standard Network: 50%		Standard Network: 50%	Standard Network: 50%		Standard Network: 50%		

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

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

Maine’s Choice Plus HMO HSA

Maine Small Group Plans - Effective April 1, 2021 through December 31, 2021.

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

Product Name	Office Visit	Network Deductible	Annual Out-of-Pocket Max	Co-insurance	ER	Urgent Care		Convenience Care	Labs	Inpatient	Chiro & Acupuncture	PT/OT/ST	Rx Cost Sharing	
						Freestanding	Hospital-based						Retail	Mail*
Maine's Choice Plus HMO HSA 3000 Metal Tier: Silver MD0000100112 RX0000100102	Preferred Network: Ded then 20%	Preferred Network: \$3,000/\$6,000	Preferred Network: \$5,500/\$11,000	Preferred Network: 20%	Ded then 20%	Preferred Network: Ded then 20%	Preferred Network: Ded then 20%	Ded then 20%	Preferred Network: Ded then 20%	Preferred Network: Ded then 20%	Ded then 20%	Preferred Network: Ded then 20%	T1 Ded then \$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script/max)	T1 Ded then \$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
	Standard Network: Ded then 40%	Standard Network: \$5,000/\$10,000	Standard Network: \$6,950/\$13,900	Standard Network: 40%		Standard Network: Ded then 40%			Standard Network: Ded then 40%	Standard Network: Ded then 40%		Standard Network: Ded then 40%		
Maine's Choice Plus HMO HSA 4000 Metal Tier: Silver MD0000100114 RX0000100099	Preferred Network: Ded then 30%	Preferred Network: \$4,000/\$8,000	Preferred Network: \$6,000/\$12,000	Preferred Network: 30%	Ded then 30%	Preferred Network: 30%	Preferred Network: 30%	Ded then 30%	Preferred Network: 30%	Preferred Network: 30%	Ded then 30%	Preferred Network: 30%	T1 Ded then \$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script/max)	T1 Ded then \$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
	Standard Network: Ded then 50%	Standard Network: \$6,000/\$12,000	Standard Network: \$6,950/\$13,900	Standard Network: 50%		Standard Network: Ded then 50%			Standard Network: Ded then 50%	Standard Network: Ded then 50%		Standard Network: Ded then 50%		
Maine's Choice Plus HMO HSA 6250 Metal Tier: Bronze MD0000100116 RX0000100059	Preferred Network: Ded then 50%	Preferred Network: \$6,250/\$12,500	Preferred Network: \$6,950/\$13,900	Preferred Network: 50%	Ded then 50%	Preferred Network: Ded then 50%	Preferred Network: Ded then 50%	Ded then 50%	Preferred Network: Ded then 50%	Preferred Network: Ded then 50%	Ded then 50%	Preferred Network: Ded then 50%	T1 Ded then \$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script/max)	T1 Ded then \$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
	Standard Network: Ded then CIF	Standard Network: \$6,950/\$13,900	Standard Network: \$6,950/\$13,900	Standard Network: None		Standard Network: Ded then CIF			Standard Network: Ded then CIF	Standard Network: Ded then CIF		Standard Network: Ded then CIF		

* 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.

Product Name	Office Visit	Deductible	Annual Out-of-Pocket Max	Co-insurance	ER	Urgent Care		Convenience Care	Labs	Inpatient	Chiro & Acupuncture	PT/OT/ST	Rx Cost Sharing	
						Freestanding	Hospital-based						Retail	Mail**
<div>Available 4/1/21</div> <div>POS 2000 Metal Tier: Gold MD0000100271 RX0000100193</div>	IN: \$30/\$50*	IN: \$2,000/\$4,000 OON: \$4,000/\$8,000	IN: \$5,500/\$11,000 OON: \$11,000/\$22,000	IN: 20% OON: 50%	Ded then 20%	IN: \$30 OON: Ded then 50%	IN: \$50 OON: Ded then 50%	IN: \$30 OON: Ded then 50%	IN: Non-hosp-based: \$15 Hosp-based: Ded then 20% OON: Ded then 50%	IN: Ded then 20% OON: Ded then 50%	IN: \$30 OON: Ded then 50%	IN: Non-hosp-based: \$50 Hosp-based: Ded then 20% OON: Ded then 50%	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
<div>POS 3000 Metal Tier: Gold MD0000100272 RX0000100191</div>	IN: \$30/\$50*	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	IN: \$8,000/\$16,000 OON: \$16,000/\$32,000	IN: 30% OON: 50%	Ded then 30%	IN: \$30 OON: Ded then 50%	IN: \$50 OON: Ded then 50%	IN: \$30 OON: Ded then 50%	IN: Non-hosp-based: \$15 Hosp-based: Ded then 30% OON: Ded then 50%	IN: Ded then 30% OON: Ded then 50%	IN: \$30 OON: Ded then 50%	IN: Non-hosp-based: \$50 Hosp-based: Ded then 30% OON: Ded then 50%	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
<div>POS 4000 Metal Tier: Silver MD0000100273 RX0000100044</div>	IN: \$40/\$80*	IN: \$4,000/\$8,000 OON: \$8,000/\$16,000	IN: \$8,550/\$17,100 OON: \$17,100/\$34,200	IN: 35% OON: 50%	Ded then 35%	IN: \$40 OON: Ded then 50%	IN: \$80 OON: Ded then 50%	IN: \$40 OON: Ded then 50%	IN: Non-hosp-based: \$15 Hosp-based: Ded then 35% OON: Ded then 50%	IN: Ded then 35% OON: Ded then 50%	IN: \$40 OON: Ded then 50%	IN: Non-hosp-based: \$50 Hosp-based: Ded then 35% OON: Ded then 50%	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
<div>POS 5000 Metal Tier: Silver MD0000100079 RX0000100044</div>	IN: \$35/\$70*	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: \$8,550/\$17,100 OON: \$17,100/\$34,200	IN: 30% OON: 50%	Ded then 30%	IN: \$35 OON: Ded then 50%	IN: \$70 OON: Ded then 50%	IN: \$35 OON: Ded then 50%	IN: Non-hosp-based: \$15 Hosp-based: Ded then 30% OON: Ded then 50%	IN: Ded then 30% OON: Ded then 50%	IN: \$35 OON: Ded then 50%	IN: Non-hosp-based: \$50 Hosp-based: Ded then 30% OON: Ded then 50%	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)

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

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

Product Name	Office Visit	Deductible	Annual Out-of-Pocket Max	Co-insurance	ER	Urgent Care		Convenience Care	Labs	Inpatient	Chiro & Acupuncture	PT/OT/ST	Rx Cost Sharing	
						Freestanding	Hospital-based						Retail	Mail**
POS HSA 3500 Metal Tier: Silver MD0000100096 RX0000100056	IN: Ded then 20% OON: Ded then 40%	IN: \$3,500/\$7,000 OON: \$7,000/\$14,000	IN: \$6,950/\$13,900 OON: \$13,900/\$27,800	IN: 20% OON: 40%	Ded then 20%	IN: Ded then 20% OON: Ded then 40%	IN: 20% OON: 40%	IN: 20% OON: 40%	IN: Ded then 20% OON: Ded then 40%	IN: Ded then 20% OON: Ded then 40%	IN: Ded then 20% OON: Ded then 40%	IN: Ded then 20%	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
POS HSA 6300 Metal Tier: Bronze MD0000100097 RX0000100057	IN: Ded then 30% OON: Ded then 50%	IN: \$6,300/\$12,600 OON: \$12,600/\$25,200	IN: \$6,950/\$13,900 OON: \$13,900/\$27,800	IN: 30% OON: 50%	Ded then 30%	IN: Ded then 30% OON: Ded then 50%	IN: 30% OON: 50%	IN: 30% OON: 50%	IN: Ded then 30% OON: Ded then 50%	IN: Ded then 30% OON: Ded then 50%	IN: Ded then 30% OON: Ded then 50%	IN: Ded then 30%	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
PPO 1500 Metal Tier: Gold MD0000100080 RX0000100041	IN: \$30/\$50* OON: Ded then 50%	IN: \$1,500/\$3,000 OON: \$3,000/\$6,000	IN: \$6,000/\$12,000 OON: \$12,000/\$24,000	IN: 30% OON: 50%	Ded then 30%	IN: \$30 OON: Ded then 50%	IN: \$50 OON: Ded then 50%	IN: \$30 OON: Ded then 50%	IN: Non-hosp- based: \$15 Hosp-based: Ded then 30% OON: Ded then 50%	IN: Ded then 30% OON: Ded, then 50%	IN: Ded then \$30 OON: Ded then 50%	IN: Non-hosp- based: \$50 Hosp-based: Ded then 30% OON: Ded then 50%	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
PPO 2500 Metal Tier: Gold MD0000100081 RX0000100042	IN: \$30/\$50* OON: Ded then 50%	IN: \$2,500/\$5,000 OON: \$5,000/\$10,000	IN: \$7,000/\$14,000 OON: \$14,000/\$28,000	IN: 30% OON: 50%	Ded then 30%	IN: \$30 OON: Ded then 50%	IN: \$50 OON: Ded then 50%	IN: \$30 OON: Ded then 50%	IN: Non-hosp- based: \$15 Hosp-based: Ded then 30% OON: Ded then 50%	IN: Ded then 30% OON: Ded then 50%	IN: Ded then \$30 OON: Ded then 50%	IN: Non-hosp- based: \$50 Hosp-based: Ded then 30% OON: Ded then 50%	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)

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

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

PPO plans are underwritten by HPHC Insurance Company.

PPO

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

Product Name	Office Visit	Deductible	Annual Out-of-Pocket Max	Co-insurance	ER	Urgent Care		Convenience Care	Labs	Inpatient	Chiro & Acupuncture	PT/OT/ST	Rx Cost Sharing	
						Freestanding	Hospital-based						Retail	Mail**
PPO 3500 Metal Tier: Gold MD0000100082 RX0000100043	IN: \$30/\$50* OON: Ded then 50%	IN: \$3,500/\$7,000 OON: \$7,000/\$14,000	IN: \$7,500/\$15,000 OON: \$15,000/\$30,000	IN: 30% OON: 50%	Ded then 30%	IN: \$30 OON: Ded then 50%	IN: \$50 OON: Ded then 50%	IN: \$30 OON: Ded then 50%	IN: Non-hosp-based: \$15 Hosp-based: Ded then 30% OON: Ded then 50%	IN: Ded then 30% OON: Ded then 50%	IN: \$30 OON: Ded then 50%	IN: Non-hosp-based: \$50 Hosp-based: Ded then 30% OON: Ded then 50%	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
PPO 4500 Metal Tier: Silver MD0000100083 RX0000100044	IN: \$35/\$70* OON: Ded then 50%	IN: \$4,500/\$9,000 OON: \$9,000/\$18,000	IN: \$8,550/\$17,100 OON: \$17,100/\$34,200	IN: 35% OON: 50%	Ded then 35%	IN: \$35 OON: Ded then 50%	IN: \$70 OON: Ded then 50%	IN: \$35 OON: Ded then 50%	IN: Non-hosp-based: \$15 Hosp-based: Ded then 35% OON: Ded then 50%	IN: Ded then 35% OON: Ded then 50%	IN: \$35 OON: Ded then 50%	IN: Non-hosp-based: \$50 Hosp-based: Ded then 35% OON: Ded then 50%	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
PPO 5500 Metal Tier: Silver MD0000100084 RX0000100044	IN: \$35/\$70* OON: Ded then 50%	IN: \$5,500/\$11,000 OON \$11,000/\$22,000	IN: \$8,550/\$17,100 OON: \$17,100/\$34,200	IN: 35% OON: 50%	Ded then 35%	IN: \$35 OON: Ded then 50%	IN: \$70 OON: Ded then 50%	IN: \$35 OON: Ded then 50%	IN: Non-hosp-based: \$15 Hosp-based: Ded then 35% OON: Ded then 50%	IN: Ded then 35% OON: Ded then 50%	IN: \$35 OON: Ded then 50%	IN: Non-hosp-based: \$50 Hosp-based: Ded then 35% OON: Ded then 50%	\$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
PPO 8000 Metal Tier: Bronze MD0000100085 RX0000100045	IN: Ded then 50% OON: Ded then 50% Copay waived for the first 3 non-routine PCP visits per year	IN: \$8,000/\$16,000 OON: \$16,000/\$32,000	IN: \$8,550/\$17,100 OON: \$17,100/\$34,200	IN: 50% OON: 50%	Ded then 50%	IN: \$50 OON: Ded then 50%	IN: Ded then 50% OON: Ded then 50%	IN: Ded then 50% OON: Ded then 50%	IN: Ded then 50% OON: Ded then 50%	IN: Ded then 50% OON: Ded then 50%	IN: Ded then 50% OON: Ded then 50%	IN: Ded then 50% OON: Ded then 50%	\$5/\$25/Ded then \$50/ Ded then 30%/ Ded then 30% (T4 \$300/script max, T5 \$500/script max)	\$10/\$50/Ded then \$100/ Ded then 30%/ Ded then 30% (T4 \$600/script max, T5 \$1,500/script max)

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

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

PPO plans are underwritten by HPHC Insurance Company.

PPO HSA

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

Product Name	Office Visit	Deductible	Annual Out-of-Pocket Max	Co-insurance	ER	Urgent Care		Convenience Care	Labs	Inpatient	Chiro & Acupuncture	PT/OT/ST	Rx Cost Sharing	
						Freestanding	Hospital-based						Retail	Mail*
PPO HSA 3000 Metal Tier: Silver MD0000100099 RX0000100047	IN: Ded then 20% OON: Ded then 40%	IN: \$3,000/\$6,000 OON: \$6,000/\$12,000	IN: \$6,950/\$13,900 OON: \$13,900/\$27,800	IN: 20% OON: 40%	Ded then 20%	IN: Ded then 20% OON: Ded then 40%	IN: Ded then 20% OON: Ded then 40%	IN: Ded then 20% OON: Ded then 40%	IN: Ded then 20% OON: Ded then 40%	IN: Ded then 20% OON: Ded then 40%	IN: Ded then 20% OON: Ded then 40%	IN: Ded then 20% OON: Ded then 40%	Ded then \$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	Ded then \$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
PPO HSA 4000 Metal Tier: Silver MD0000100101 RX0000100049	IN: Ded then 20% OON: Ded then 40%	IN: \$4,000/\$8,000 OON: \$8,000/\$16,000	IN: \$6,950/\$13,900 OON: \$13,900/\$27,800	IN: 20% OON: 40%	Ded then 20%	IN: Ded then 20% OON: Ded then 40%	IN: Ded then 20% OON: Ded then 40%	IN: Ded then 20% OON: Ded then 40%	IN: Ded then 20% OON: Ded then 40%	IN: Ded then 20% OON: Ded then 40%	IN: Ded then 20% OON: Ded then 40%	IN: Ded then 20% OON: Ded then 40%	Ded then \$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	Ded then \$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
PPO HSA 5000 Metal Tier: Silver MD0000100103 RX0000100051	IN: Ded then 10% OON: Ded then 30%	IN: \$5,000/\$10,000 OON: \$10,000/\$20,000	IN: \$6,950/\$13,900 OON: \$13,900/\$27,800	IN: 10% OON: 30%	Ded then 10%	IN: Ded then 10% OON: Ded then 30%	IN: Ded then 10% OON: Ded then 30%	IN: Ded then 10% OON: Ded then 30%	IN: Ded then 10% OON: Ded then 30%	IN: Ded then 10% OON: Ded then 30%	IN: Ded then 10% OON: Ded then 30%	IN: Ded then 10% OON: Ded then 30%	Ded then \$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	Ded then \$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500 script max)
PPO HSA 6000 Metal Tier: Bronze MD0000100104 RX0000100052	IN: Ded then 50% OON: Ded then 50%	IN: \$6,000/\$12,000 OON: \$12,000/\$24,000	IN: \$6,950/\$13,900 OON: \$13,900/\$27,800	IN: 50% OON: 50%	Ded then 50%	IN: Ded then 50% OON: Ded then 50%	IN: Ded then 50% OON: Ded then 50%	IN: Ded then 50% OON: Ded then 50%	IN: Ded then 50% OON: Ded then 50%	IN: Ded then 50% OON: Ded then 50%	IN: Ded then 50% OON: Ded then 50%	IN: Ded then 50% OON: Ded then 50%	Ded then \$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	Ded then \$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)
PPO HSA 6950 Metal Tier: Bronze MD0000100106 RX0000100054	IN: Ded then CIF OON: Ded then CIF	IN: \$6,950/\$13,900 OON: \$13,900/\$27,800	IN: \$6,950/\$13,900 OON: \$13,900/\$27,800	IN: None OON: None	Ded then CIF	IN: Ded then CIF OON: Ded then CIF	IN: Ded then CIF OON: Ded then CIF	IN: Ded then CIF OON: Ded then CIF	IN: Ded then CIF OON: Ded then CIF	IN: Ded then CIF OON: Ded then CIF	IN: Ded then CIF OON: Ded then CIF	IN: Ded then CIF OON: Ded then CIF	Ded then \$5/\$25/\$50/30%/30% (T4 \$300/script max, T5 \$500/script max)	Ded then \$10/\$50/\$100/30%/30% (T4 \$600/script max, T5 \$1,500/script max)

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

PPO plans are underwritten by HPHC Insurance Company.

www.harvardpilgrim.org/broker

Your one-stop shop for plans,
details, tools and services.



Our online platform makes it easy to get instant, accurate quotes for new business and renewals.

Access Harvard Pilgrim Online Quoting (HPOQ) 24/7 to:

- Receive instant quotes
- Print or email directly to your customers
- View product highlights or detailed Summaries of Benefits and Coverage (SBCs) and Schedules of Benefits
- Manage group and census data
- Get instant rates for updated census data
- Create professional proposals

Get started with Harvard Pilgrim Online Quoting

New users, contact Broker Relations at **(800) 424-7285** to register.

After registering, visit **www.harvardpilgrim.org/broker**.

Click **Broker Login** in the upper right corner.

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) 424-7285**.

How to access a Summary of Benefits and Coverage online

You can access more information about the benefits at **www.harvardpilgrim.org/broker**.

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 2021 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 www.harvardpilgrim.org/rx. These plans include the words "Preventive Drug Benefit" on the member ID card.

Embedded deductible/OOPM

All 2021 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, has 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, for HMO, POS and PPO plans, 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
- Language assistance services

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 complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Harvard Pilgrim Health Care does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

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.

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 or sex, you can file a grievance with:

Civil Rights Compliance Officer,
93 Worcester St, Wellesley, MA 02481,
(866) 750-2074, TTY service: 711,
Fax: (617) 509-3085, Email: civil_rights@harvardpilgrim.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 ocrportal.hhs.gov/ocr/portal/ 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.

Important legal information

Language assistance services

Español (Spanish) ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están a su disposición. Llame al 1-888-333-4742 (TTY: 711).

Português (Portuguese) ATENÇÃO: Se você fala português, encontram-se disponíveis serviços linguísticos gratuitos. Ligue para 1-888-333-4742 (TTY: 711).

Kreyòl Ayisyen (French Creole) ATANSYON: Si nou palé Kreyòl Ayisyen, gen asistans pou sèvis ki disponib nan lang nou pou gratis. Rele 1-888-333-4742 (TTY: 711).

繁體中文 (Traditional Chinese) 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-333-4742 (TTY: 711)。

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu quý vị nói Tiếng Việt, dịch vụ thông dịch của chúng tôi sẵn sàng phục vụ quý vị miễn phí. Gọi số 1-888-333-4742 (TTY: 711).

Русский (Russian) ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-333-4742 (телетайп: 711).

العربية (Arabic)

إنتباه: إذا أنت تتكلم اللغة العربية، خدمات المساعدة اللغوية متوفرة لك مجاناً. إتصل على 1 888-333-4742 (TTY: 711)

ខ្មែរ (Cambodian) ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ជូនលោកអ្នកដោយឥតគិតថ្លៃ។ ចូរ ទូរស័ព្ទ 1-888-333-4742 (TTY: 711)។

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-333-4742 (ATS: 711).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-333-4742 (TTY: 711).

한국어 (Korean) '알림': 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-333-4742 (TTY: 711) 번으로 전화해 주십시오.

ελληνικά (Greek) ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, υπάρχουν στη διάθεσή σας δωρεάν υπηρεσίες γλωσσικής υποστήριξης. Καλέστε 1-888-333-4742 (TTY: 711).

Polski (Polish) UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-333-4742 (TTY: 711).

हिंदी (Hindi) ध्यान दीजिए: अगर आप हिंदी बोलते हैं तो आपके लिये भाषाकी सहायता मुफ्त में उपलब्ध है. जानकारी के लिये फोन करे. 1-888-333-4742 (TTY: 711)

ગુજરાતી (Gujarati) ધ્યાન આપો : જો તમે ગુજરાતી બોલતા હો તો આપને માટે ભાષાકીય સહાય તદ્દન મફત ઉપલબ્ધ છે. વિશેષ માહિતી માટે ફોન કરો. 1-888-333-4742 (TTY: 711)

ພາສາລາວ (Lao) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-888-333-4742 (TTY: 711).

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-888-333-4742 (TTY: 711).

Meet our Maine team

Bill Whitmore, Maine Vice President

Since May 2019 Bill has served as the vice president of the Maine market, where he is responsible for the strategic and operational aspects of the company across the state.

With close to 30 years' experience, Bill has extensive health insurance expertise. He has worked as an actuary and as vice president of both underwriting and sales in Maine's health insurance industry.

Bill is a native of Maine and graduated cum laude with a major in mathematics from Bowdoin College. Currently, Bill serves on the boards of directors of the YMCA of Southern Maine, Onpoint Health Data, the Maine State Chamber, and the Portland Regional Chamber of Commerce.

Bill can be reached at bill_whitmore@harvardpilgrim.org or at (207) 756-6306.

Nicole Fairweather, Manager – Small Group Sales & Support Staff

Since January 2005, Nicole has been a member of the Maine sales team. Currently, Nicole is responsible for managing the small group sales team as well as selling and maintaining Maine's new and existing small employer groups.

Nicole resides in Gorham with her husband, 13-year-old daughter, 8-year-old son and two dogs, Brady and Marley. Having graduated from Windham High School and grown up on Sebago Lake, Nicole enjoys spending summer days with family on the lake.

Nicole can be reached at nicole_fairweather@harvardpilgrim.org or at (207) 756-6341.

Bill Bourassa, Maine Director of Sales

In September 2019, Bill joined the company 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. Previously, he served as director of client services for a Maine employee benefits agency.

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

Bill can be reached at bill_bourassa@harvardpilgrim.org or at (207) 756-6336.

Elizabeth Allen, Sales & Account Executive – Small Group

Since 2018, Elizabeth has been a member of the Maine sales team. Most recently, she served as a sales support associate and was promoted in February 2020 to her current position. In this capacity, Elizabeth is responsible for broker and account relationships for Maine's 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. Currently, Elizabeth lives in Windham with her fiancée and two dogs, Duke and Bago.

Elizabeth can be reached at elizabeth_allen@harvardpilgrim.org or at (207) 756-6329.

Contact us



**Harvard Pilgrim
Health Care**

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

1 Market Street, Portland, ME 04101

myserviceteam@harvardpilgrim.org

www.harvardpilgrim.org

Brokers: (800) 424-7285

Employers: (800) 637-4751