



a Point32Health company

# 2026 Maine Plan Offerings

## Off Marketplace Plans

2026 Maine Individual Plans — Effective January 1, 2026, through December 31, 2026.

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

| Product Name  | In-Network | Office Visit<br>(PCP/Specialist) | Deductible<br>(Ind/Fam) | Out of Pocket Max<br>(Ind/Fam) | Coinsurance | Emergency Room                    | Urgent Care    |              | Inpatient    | Day Surgery                                   | Labs   | X-Rays       | Scans: CT, MRI, PET                           | PT/OT/ST     | Acupuncture &<br>Chiropractic | RX Cost Sharing<br>30-day retail  |
|---|------------|----------------------------------|-------------------------|--------------------------------|-------------|-----------------------------------|----------------|--------------|--------------|---|--|--------------|---|--------------|-------------------------------|---|
|   |            |                                  |                         |                                |             |                                   | Hospital Based | Freestanding |              |   |  |              |   |              |                               |   |
| HMO   |            |                                  |                         |                                |             |                                   |                |              |              |   |  |              |   |              |                               |   |
| <b>Clear Choice HMO Gold 1500</b><br>MD0000201704, RX0000201375   | N/A        | \$25*/\$50                       | \$1,500/\$3,000         | \$5,000/\$10,000               | 30%         | Ded then 30%                      | \$40           | \$40         | Ded then 30% | Non-hospital: \$300<br>Hospital: Ded then 30% | Non-hospital: \$15<br>Hospital: Ded then 30% | Ded then 30% | Non-hospital: \$250<br>Hospital: Ded then 30% | \$30         | Acu: \$25<br>Chiro: \$30      | \$5/\$25/\$50/Ded then \$80/Ded then \$250  |
| <b>Clear Choice HMO Gold 2500</b><br>MD0000201713, RX0000201377   | N/A        | \$20*/\$50                       | \$2,500/\$5,000         | \$6,000/\$12,000               | 30%         | Ded then 30%                      | \$40           | \$40         | Ded then 30% | Non-hospital: \$300<br>Hospital: Ded then 30% | Non-hospital: \$15<br>Hospital: Ded then 30% | Ded then 30% | Non-hospital: \$250<br>Hospital: Ded then 30% | \$30         | Acu: \$20<br>Chiro: \$30      | \$10/\$25/\$50/30%, \$300/script max/50%, \$600/script max                          |
| <b>Clear Choice HMO Silver 4000</b><br>MD0000201714, RX0000201378<br>No dental: MD0000201715                    | N/A        | \$40*/\$60                       | \$4,000/\$8,000         | \$8,500/\$17,000               | 30%         | Ded then 30%                      | \$40           | \$40         | Ded then 30% | Non-hospital: \$300<br>Hospital: Ded then 30% | Non-hospital: \$15<br>Hospital: Ded then 30% | Ded then 30% | Non-hospital: \$250<br>Hospital: Ded then 30% | \$40         | \$40                          | \$5/\$25/\$50/Ded then \$100/Ded then \$250   |
| <b>Clear Choice HMO Silver 5000</b><br>MD0000201716, RX0000201379<br>No-dental: MD0000201717                    | N/A        | \$40*/\$60                       | \$5,000/\$10,000        | \$8,500/\$17,000               | 30%         | Ded then 30%                      | \$40           | \$40         | Ded then 30% | Non-hospital: \$300<br>Hospital: Ded then 30% | Non-hospital: \$15<br>Hospital: Ded then 30% | Ded then 30% | Non-hospital: \$250<br>Hospital: Ded then 30% | \$40         | \$40                          | \$5/\$25/\$50/Ded then 30%/Ded then 50%   |
| <b>Clear Choice HMO Bronze 7500***</b><br>MD0000201718, RX0000201380  | N/A        | \$45*/\$80                       | \$7,500/\$15,000        | \$10,000/\$20,000              | 50%         | Ded then 50%                      | \$60           | \$60         | Ded then 50% | Ded then 50%                                  | Ded then 50%                                 | Ded then 50% | Ded then 50%                                  | \$45         | \$45                          | \$30/\$30/Ded then \$50/Ded then \$100/Ded then \$250                               |
| <b>HMO Bronze 8500***</b><br>MD0000201719, RX0000201381**   | N/A        | \$50*/Ded then \$80              | \$8,500/\$17,000        | \$10,000/\$20,000              | 50%         | Ded then \$300 then 50%           | \$60           | \$60         | Ded then 50% | Ded then 50%                                  | Ded then 50%                                 | Ded then50%  | Ded then50%                                   | Ded then 50% | \$50                          | \$30/\$30/Ded then 50%/Ded then 50%/Ded then 50%                                    |
| HMO HSA   |            |                                  |                         |                                |             |                                   |                |              |              |   |  |              |   |              |                               |   |
| <b>Clear Choice HMO HSA Silver 4500</b><br>MD0000201705, RX0000201382   | 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%  |
| <b>Clear Choice HMO HSA Bronze 6300</b><br>MD0000201699, RX0000201383   | N/A        | Ded then 50%                     | \$6,300/\$12,600        | \$8,000/\$16,000               | 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%  |
| <b>Clear Choice HMO HSA Bronze 8000</b><br>MD0000201700, RX0000201384   | N/A        | Ded then CIF                     | \$8,000/\$16,000        | \$8,000/\$16,000               | 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%   |
| Maine's Choice Plus HMO   |            |                                  |                         |                                |             |                                   |                |              |              |   |  |              |   |              |                               |   |
| <b>Clear Choice Maine's Choice Plus HMO Gold 1500</b><br>MD0000201701, RX0000201375                             | Preferred  | \$25*/\$50                       | \$1,500/\$3,000         | \$5,000/\$10,000               | 30%         | Preferred Ded then 30%            | \$40           | \$40         | Ded then 30% | Non-hospital: \$300<br>Hospital: Ded then 30% | Non-hospital: \$15<br>Hospital: Ded then 30% | Ded then 30% | Non-hospital: \$250<br>Hospital: Ded then 30% | \$30         | Acu: \$25<br>Chiro: \$30      | \$5/\$25/\$50/Ded then \$80/Ded then \$250  |
|   | Standard   | \$50*/\$100                      | \$4,000/\$8,000         | \$5,000/\$10,000               | 50%         |                                   | Ded then 50%   | Ded then 50% | Ded then 50% | Ded then 50%                                  | Ded then 50%                                 | Ded then 50% | Ded then 50%                                  | \$60         |                               |   |
| <b>Clear Choice Maine's Choice Plus HMO Gold 2500</b><br>MD0000201706, RX0000201391                             | Preferred  | \$20*/\$50                       | \$2,500/\$5,000         | \$6,000/\$12,000               | 30%         | Preferred Ded then 30%            | \$40           | \$40         | Ded then 30% | Non-hospital: \$300<br>Hospital: Ded then 30% | Non-hospital: \$15<br>Hospital: Ded then 30% | Ded then 30% | Non-hospital: \$250<br>Hospital: Ded then 30% | \$30         | Acu: \$20<br>Chiro: \$30      | \$10/\$25/\$50/30%, \$300/script max/50%, \$600/script max                          |
|   | Standard   | \$50*/\$100                      | \$5,500/\$11,000        | \$6,000/\$12,000               | 50%         |                                   | Ded then 50%   | Ded then 50% | Ded then 50% | Ded then 50%                                  | Ded then 50%                                 | Ded then 50% | Ded then 50%                                  | \$60         |                               |   |
| <b>Clear Choice Maine's Choice Plus HMO Silver 4000</b><br>MD0000201707, RX000020138<br>No dental: MD0000201708 | Preferred  | \$40*/\$60                       | \$4,000/\$8,000         | \$8,500/\$17,000               | 30%         | Preferred Ded then 30%            | \$40           | \$40         | Ded then 30% | Non-hospital: \$300<br>Hospital: Ded then 30% | Non-hospital: \$15<br>Hospital: Ded then 30% | Ded then 30% | Non-hospital: \$250<br>Hospital: Ded then 30% | \$40         | \$40                          | \$5/\$25/\$50/Preferred Ded then \$100/Preferred Ded then \$250                     |
|   | Standard   | \$80*/\$120                      | \$7,500/\$15,000        | \$8,500/\$17,000               | 50%         |                                   | Ded then 50%   | Ded then 50% | Ded then 50% | Ded then 50%                                  | Ded then 50%                                 | Ded then 50% | Ded then 50%                                  | \$70         |                               |   |
| <b>Clear Choice Maine's Choice Plus HMO Silver 5000</b><br>MD0000201710, RX0000201379<br>No-dental MD0000201729 | Preferred  | \$40*/\$60                       | \$5,000/\$10,000        | \$8,500/\$17,000               | 30%         | Preferred Ded then 30%            | \$40           | \$40         | Ded then 30% | Non-hospital: \$300<br>Hospital: Ded then 30% | Non-hospital: \$15<br>Hospital: Ded then 30% | Ded then 30% | Non-hospital: \$250<br>Hospital: Ded then 30% | \$40         | \$40                          | \$5/\$25/\$50/Preferred Ded then 30%/Preferred Ded then 50%                         |
|   | Standard   | \$70*/\$110                      | \$7,500/\$15,000        | \$8,500/\$17,000               | 50%         |                                   | Ded then 50%   | Ded then 50% | Ded then 50% | Ded then 50%                                  | Ded then 50%                                 | Ded then 50% | Ded then 50%                                  | \$80         |                               |   |
| <b>Maine's Choice Plus HMO Silver 6000</b><br>MD0000201742, RX0000201392  | Preferred  | \$45*/\$70                       | \$6,000/\$12,000        | \$9,000/\$18,000               | 30%         | Preferred Ded then \$300 then 30% | \$45           | \$45         | Ded then 30% | Non-hospital: \$300<br>Hospital: Ded then 30% | Non-hospital: \$15<br>Hospital: Ded then 30% | Ded then 30% | Non-hospital: \$250<br>Hospital: Ded then 30% | Ded then 30% | \$45                          | \$5/\$25/Preferred Ded then 30%/Preferred Ded then 30%/Preferred Ded then 50%       |
|   | Standard   | \$75*/\$100                      | \$8,500/\$17,000        | \$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% |                               |   |
| <b>Clear Choice Maine's Choice Plus HMO Bronze 7500***</b><br>MD0000201731, RX0000201396                        | Preferred  | \$45*/\$80                       | \$7,500/\$15,000        | \$10,000/\$20,000              | 50%         | Preferred Ded then 50%            | \$60           | \$60         | Ded then 50% | Non-hospital: \$300<br>Hospital: Ded then 50% | Non-hospital: \$15<br>Hospital: Ded then 50% | Ded then 50% | Non-hospital: \$250<br>Hospital: Ded then 50% | \$45         | \$45                          | \$20/\$30/Preferred Ded then \$50/Preferred Ded then \$100/Preferred Ded then \$250 |
|   | Standard   | \$80*/Ded then CIF               | \$10,000/\$20,000       | \$10,000/\$20,000              | None        |                                   | Ded then CIF   | Ded then CIF | Ded then CIF | Ded then CIF                                  | Ded then CIF                                 | Ded then CIF | Ded then CIF                                  | \$65         |                               |   |
| <b>Maine's Choice Plus HMO Bronze 8500***</b><br>MD0000201737, RX0000201395**                                   | Preferred  | \$50*/Ded then \$80              | \$8,500/\$17,000        | \$10,000/\$20,000              | 50%         | Preferred Ded then \$300 then 50% | \$60           | \$60         | Ded then 50% | Non-hospital: \$300<br>Hospital: Ded then 50% | Non-hospital: \$15<br>Hospital: Ded then 50% | Ded then 50% | Non-hospital: \$250<br>Hospital: Ded then 50% | Ded then 50% | \$50                          | \$20/\$30/Preferred Ded then 50%/Preferred Ded then 50%/Preferred Ded then 50%      |
|   | Standard   | \$85*/Ded then CIF               | \$10,000/\$20,000       | \$10,000/\$20,000              | 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 |                               |   |
| Maine's Choice Plus HMO HSA   |            |                                  |                         |                                |             |                                   |                |              |              |   |  |              |   |              |                               |   |
| <b>Clear Choice Maine's Choice Plus HMO HSA Silver 4000</b><br>MD0000201698, RX0000201393                       | Preferred  | Ded then 20%                     | \$4,000/\$8,000         | \$7,000/\$14,000               | 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%                                  | Ded then 20% | Preferred Ded then 20%        | Preferred Ded then \$5/\$25/\$50/\$100/\$250  |
|   | Standard   | 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 |                               |   |
| <b>Clear Choice Maine's Choice Plus HMO HSA Silver 4500</b><br>MD0000201711, RX0000201382                       | Preferred  | Ded then 20%                     | \$4,500/\$9,000         | \$7,000/\$14,000               | 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%                                  | Ded then 20% | Preferred Ded then 20%        | Preferred Ded then 20%/20%/20%/20%/20%  |
|   | Standard   | 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 |                               |   |
| <b>Clear Choice Maine's Choice Plus HMO HSA Bronze 6300</b><br>MD0000201732, RX0000201383                       | Preferred  | Ded then 50%                     | \$6,300/\$12,600        | \$8,000/\$16,000               | 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%                                  | Ded then 50% | Preferred Ded then 50%        | Preferred Ded then 50%/50%/50%/50%/50%  |
|   | Standard   | Ded then CIF                     | \$8,000/\$16,000        | \$8,000/\$16,000               | 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 |                               |   |
| <b>Maine's Choice Plus HMO HSA Bronze 7200</b><br>MD0000201733, RX0000201394                                    | Preferred  | Ded then 50%                     | \$7,200/\$14,400        | \$8,000/\$16,000               | 50%         | Preferred Ded then \$300 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% | Preferred Ded then 50%        | Preferred Ded then 50%/50%/50%/50%/50%  |
|   | Standard   | Ded then CIF                     | \$8,000/\$16,000        | \$8,000/\$16,000               | 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 |                               |   |

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

\*\* This plan is not Medicare Credible.

\*\*\* All Bronze plans are eligible for a Health Savings Account (HSA).