

ME Individual / Family Plan Comparison – 2018

Given your current health, what kind of care do you expect to need over the coming months? Are you willing to pay more for a

higher level of coverage? Would you rather pay higher premiums in exchange for lower costs when you receive care?

It may help to keep these questions in mind when considering Harvard Pilgrim plans in the Gold, Silver and Bronze metallic tier levels shown below.

	Gold HMO Plans	Silver HMO Plans	Bronze HMO Plans
May be best if you	Are willing to pay for richer benefits	Are subsidy eligible and seek strong coverage value	Are healthy and do not anticipate using services
Premium level	Highest	Lower	Lowest
Deductible range (Individual)	\$1,500	\$2,000 to \$4,500	\$5,000 to \$6,500
Coinsurance range	20%	20% to 30%	30% to 50%
Available plans	Gold HMO 1500¹	Silver HMO 2500 Maine's Choice: ^{1,2} Casco Silver HMO 2000 Sebago Silver HMO 3000 Pemaquid Silver HMO 4500	Best Buy HSA HMO 5400³ Bronze HMO 6500 Maine's Choice: ^{1,2,3} Bronze HSA HMO 5000

Your primary care provider (PCP) is your partner in health care. He/she will provide your annual free preventive care visit, see you when you are sick and refer you to specialists within the network if you need care from a specialist

¹ Copay is waived for the first non-routine office visit with a PCP and the first outpatient behavioral health visit in the calendar year.

² To be eligible to enroll in the Maine's Choice HMO, you must live in one of the following 10 counties at least nine months out of the year (with the exception of out-of-area dependents): Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo or York.

³ Preventive Rx: Deductible does not apply. For HSA (Health Savings Account) plans, a deductible applies before most services are covered.

