

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

Comprehensive Point of Service Plan (POS C)

Effective January 1, 2015

This is a summary of plan benefits. In the case of any inadvertent discrepancies, the plan document will govern.

For specific information regarding plan provisions, please contact the Health Trust Service Representatives at 1-800-852-8300 or htservice@memun.org.

	In-Network	Out-of-Network
Please Note: In order to receive In-Network level of benefits under the Point of Service plan, all services (except emergency or urgent/acute care situations, as determined by prudent layperson) must be authorized in advance by the participant's Primary Care Physician. Payment made Out-Of-Network cannot be applied towards meeting the In-Network Deductible or Out-of-Pocket Maximum, and vice versa.		
BENEFIT DESCRIPTION		All charges subject to Max. Allow.
<ul style="list-style-type: none"> • Deductible • Coinsurance • Deductible + Coinsurance Out-of-Pocket Maximum Per Calendar Year ⁽¹⁾ • Lifetime Maximum 	<ul style="list-style-type: none"> \$0 Plan pays 90% or 80% \$1,000 Single / \$2,000 Family Unlimited 	<ul style="list-style-type: none"> \$250 Single / \$500 Family Plan pays 70% \$2,250 Single / \$4,500 Family Unlimited
Inpatient Services		
<ul style="list-style-type: none"> • Unlimited days of care in semi-private room ⁽²⁾ • Physician services • Intensive care • Ancillary services, lab tests, x-rays, anesthesia, medications • Maternity care • Newborn care 	<ul style="list-style-type: none"> 90% 100% 90% 90% 90% 90% 	<ul style="list-style-type: none"> 70% after deductible
Outpatient Services		
<ul style="list-style-type: none"> • Any physician office visit, diagnosis and treatment • Lab & X-ray – Diagnostic • Lab & X-ray – Preventive • Colonoscopies (Diagnostic) • Advanced Imaging Procedures (e.g., MRI, CT, and PET scans) ⁽²⁾ • Physical exams and Well-child care • Immunizations/Flu Shots • Covered surgical procedures • Maternity care • Gynecological exam – Preventive • Physical, Speech or Occupational Therapy ⁽⁶⁾ • Outpatient facility fees • Ambulance (medically necessary) 	<ul style="list-style-type: none"> 100% after \$15 copay 100% 100% 100% 100% after \$100 copay ⁽³⁾ 100% 100% 100% after \$100 copay ⁽⁴⁾ 100% ⁽⁵⁾ 100% ⁽⁵⁾ 100% after \$15 copay 100%; \$100 copay for surgical facility 100% <p><i>(Outpatient surgical facility fee may apply)</i></p> <p><i>(Anesthesia covered at 90%)</i></p>	<ul style="list-style-type: none"> 70% after deductible 70% after deductible 100% (no deductible) Not covered 70% after deductible Not covered 100% (no deductible) 70% after deductible 70% after deductible 100% (no deductible) 100% (no deductible) 70% after deductible 70% after deductible 100%
Emergency Room Services		
<ul style="list-style-type: none"> • Emergency/Urgent/Acute care • Non-emergency care 	<ul style="list-style-type: none"> 100% after \$100 copay 100% after \$100 copay <i>(with PCP referral)</i> 	<ul style="list-style-type: none"> 100% after \$100 copay 100% after \$100 copay <i>(with PCP referral)</i>
Other Services		
<ul style="list-style-type: none"> • Walk-In Center • Home Health/Hospice care • Skilled nursing facility ⁽²⁾⁽⁷⁾ • Human tissue & organ transplants • Durable Medical Equipment • Oral surgery (limited benefits) • Eye exams – Preventive • Chiropractic care 	<ul style="list-style-type: none"> 100% after \$15 copay 90% 90% 90% 80% 90% 100% ⁽⁵⁾ 100% after \$15 copay ⁽⁵⁾⁽⁸⁾ 	<ul style="list-style-type: none"> 100% after \$15 copay 70% after deductible 70% after deductible Not covered 70% (no deductible) 70% after deductible 100% (no deductible) 70% after deductible
Prescription Drugs		
<ul style="list-style-type: none"> Up to 30-day supply (Tier 1-Select Generic/ Tier 1-Standard/ Tier 2/ Tier 3/ Tier 4) 31-90 day supply (Tier 1-Select Generic/ Tier 1-Standard/ Tier 2/ Tier 3/ Tier 4) 	<ul style="list-style-type: none"> Copays: \$4 / \$10 / \$30/ \$50/ \$60 Copays: \$8 / \$20 / \$60 / \$100 / \$120 	<ul style="list-style-type: none"> Copays: \$4 / \$10 / \$30/ \$50/ \$60 Copays: \$8 / \$20 / \$60 / \$100 / \$120
<i>Your plan may exclude coverage for certain prescription drugs when better value, clinically-equivalent medications in the same therapeutic class are available. Please contact the Health Trust at 1-800-852-8300 or htservice@memun.org for information.</i>		
Mental Health Services / Substance Abuse Services All eligible inpatient and outpatient services ⁽⁹⁾	Covered as any medical condition, not subject to any separate deductibles, coinsurance, or copays	Covered as any medical condition, not subject to any separate deductibles, coinsurance, or copays
Voluntary Value-Based Choices Financial Incentives To Use <i>MMEHT Providers of Distinction</i> : ★Preferred Physicians (MHMC ratings)	★ PCP office visit copay reduced to \$10	Not Applicable

(1) In-Network copays will be capped at \$5,350 single / \$10,700 family. This means that you will not have to pay more than \$6,350 single / \$12,700 family for all covered services received In-Network (including deductible, coinsurance, and copays).

(2) Private rooms covered when medically necessary. The Provider or Participant must contact Anthem Blue Cross and Blue Shield before any scheduled hospital or skilled nursing facility admission or outpatient advanced imaging procedure to obtain certification. If certification is not obtained, a \$500 penalty may apply. This \$500 penalty does not apply to the Out-of-Pocket Maximum.

(3) Advanced Imaging copays limited to \$300 per person per calendar year.

(4) Copay applies only when there is a facility charge billed.

(5) Participants may self-refer only to a participating provider.

(6) Combined physical, speech, and occupational therapy benefits (including those billed by a chiropractor or a D.O.) limited to 75 visits per person per calendar year (combined In-Network and Out-of-Network).

(7) Skilled nursing facility services limited to 100 days per calendar year (combined In-Network and Out-of-Network).

(8) Acute chiropractic care may be self-referred to a participating chiropractor for up to 36 visits per calendar year.

(9) All services must be pre-authorized by Anthem Blue Cross and Blue Shield. The Provider or Participant must contact Anthem Blue Cross and Blue Shield's Mental Health Administrator for review of inpatient non-emergency services in order to receive the In-Network level of benefits. If certification is not obtained for an inpatient admission, benefits will be paid at the Out-of-Network level and a \$500 penalty may apply. This \$500 penalty does not apply to the Out-of-Pocket Maximum.