

Overview of Benefits

Welcome to Community Health Options! We are happy to have you as a Member. Once you have enrolled, getting the most from your plan begins with understanding your benefits and services. We want to provide you with optimal care at the best prices, and our team is ready to help you at every step of this process.

Most of our plans include the following:



Our pharmacy benefit manager, Express Scripts, supports the filling of prescriptions by mail for **home delivery** or through retail pharmacies.



100% of the preventive care benefits required by the Affordable Care Act and the State of Maine.



Full coverage for a flu vaccination at in-network providers each flu season for all adult and pediatric Members.



Pediatric vision coverage includes one exam every 12-month-calendar year and coverage for glasses/contacts every 24-calendar-month period for children 18 or younger.



Tobacco Cessation Support: We offer an enhanced benefit for over-the-counter nicotine replacement therapy (NRT) products, including nicotine patches, gum, lozenges, and certain FDA-approved medications listed on our drug formulary.



We offer a LifeBalance program with discounted access to hundreds of recreational, cultural, wellness, and travel opportunities.



Most non-HSA plans have the first three in-network outpatient Behavioral Health visits' cost sharing waived.



NEW! The first primary care visit during a calendar year is free — no co-pay, no co-insurance, no deductible in non-HSA plans.



NEW! Beginning with new enrollments and renewals effective with a 2021 start date, Members requiring insulin will have a cost share not to exceed \$35 for up to a 30-day supply.



All plans include coverage for **chiropractic and osteopathic manipulative therapy**.



Free phone support and personalized help with complex medical conditions from our Care Management team.



Select plans include our Chronic Illness Support Program (CISP) to reduce financial barriers for Members with asthma, coronary artery disease (CAD), chronic obstructive pulmonary disease (COPD), diabetes, hypertension.



For select plans, Health Options partners with **Northeast Delta Dental to provide dental coverage for pediatric Members**.

For more detailed information about our health plans or to review our Member Benefit Agreement and Schedule of Benefits, Provider Directory, Prescription Formulary or Privacy Notice, please visit our website at [healthoptions.org](https://www.healthoptions.org). If you do not have access to a computer or internet services, please call (855) 624-6463.

