

# MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

## PPO 1500 Plan

**Effective January 1, 2018**

*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](mailto:htservice@memun.org).**

	In-Network	Out-of-Network
Please Note: Payment made Out-Of-Network cannot be applied towards meeting the In-Network Deductible or Out-of-Pocket Maximum, and vice versa.		
<b>BENEFIT DESCRIPTION</b>		
<ul style="list-style-type: none"> <li>• Deductible</li> <li>• Coinsurance</li> <li>• Deductible + Coinsurance Out-of-Pocket Maximum Per Calendar Year <sup>(1)</sup></li> <li>• Lifetime Maximum</li> </ul>	\$1,500 Single / \$3,000 Family Plan pays 80% \$3,500 Single / \$7,000 Family  Unlimited	\$2,500 Single / \$5,000 Family Plan pays 60% \$4,000 Single / \$8,000 Family  Unlimited
<b>Inpatient Services</b>		
<ul style="list-style-type: none"> <li>• Unlimited days of care in semi-private room <sup>(2)</sup></li> <li>• Physician services</li> <li>• Intensive care</li> <li>• Mental health services/Substance abuse services <sup>(2)</sup></li> <li>• Ancillary services, lab tests, x-rays, anesthesia, medications</li> <li>• Maternity care</li> <li>• Newborn care</li> </ul>	80% after In-Network deductible 80% after In-Network deductible 80% after In-Network deductible 80% after In-Network deductible 80% after In-Network deductible 80% after In-Network deductible	60% after Out-of-Network deductible 60% after Out-of-Network deductible 60% after Out-of-Network deductible 60% after Out-of-Network deductible 60% after Out-of-Network deductible 60% after Out-of-Network deductible
<b>Outpatient Services</b>		
<ul style="list-style-type: none"> <li>• Any physician office visit, diagnosis and treatment</li> <li>• Lab &amp; X-ray – Diagnostic</li> <li>• Lab &amp; X-ray – Preventive</li> <li>• Advanced Imaging (e.g., MRI, CT, and PET scans) <sup>(2)</sup></li> <li>• Physical exams and Well-child care</li> <li>• Immunizations/Flu Shots</li> <li>• Covered surgical procedures</li> <li>• Mental health services/Substance abuse services</li> <li>• Maternity care</li> <li>• Gynecological exam – Preventive</li> <li>• Physical, Speech or Occupational Therapy <sup>(3)</sup></li> <li>• Outpatient facility fees</li> <li>• Ambulance (medically necessary)</li> </ul>	100% after \$25 copay (PCP) or \$40 copay (Specialist) 80% after In-Network deductible 100% (no deductible) 80% after In-Network deductible 100% (no deductible) 100% (no deductible) 80% after In-Network deductible 100% after \$25 copay 100% after \$25 copay (PCP) or \$40 copay (Specialist) 100% (no deductible) 100% after \$40 copay 80% after In-Network deductible 80% after In-Network deductible	80% after \$25 copay (PCP) or \$40 copay (Specialist) 60% after Out-of-Network deductible 80% (no deductible) 60% after Out-of-Network deductible 80% (no deductible) 80% (no deductible) 60% after Out-of-Network deductible 80% after \$25 copay 80% after \$25 copay (PCP) or \$40 copay (Specialist) 80% (no deductible) 80% after \$40 copay 60% after Out-of-Network deductible 80% after Out-of-Network deductible
<b>Emergency Room Services</b>		
<ul style="list-style-type: none"> <li>• Emergency/Urgent/Acute care</li> <li>• Non-emergency care</li> </ul>	100% after \$200 copay 100% after \$200 copay	100% after \$200 copay 100% after \$200 copay
<b>Other Services</b>		
<ul style="list-style-type: none"> <li>• Walk-In Center</li> <li>• Home Health/Hospice care</li> <li>• Skilled nursing facility <sup>(2)(4)</sup></li> <li>• Human tissue &amp; organ transplants</li> <li>• Durable Medical Equipment</li> <li>• Oral surgery (limited benefits)</li> <li>• Eye exams – Preventive</li> <li>• Chiropractic care <sup>(5)</sup></li> </ul>	100% after \$40 copay 80% after In-Network deductible 80% after In-Network deductible 80% after In-Network deductible 80% (no deductible) 80% after In-Network deductible 100% (no deductible) 100% after \$40 copay	80% after \$40 copay 60% after Out-of-Network deductible 60% after Out-of-Network deductible 60% after Out-of-Network deductible 60% (no deductible) 60% after Out-of-Network deductible 80% (no deductible) 80% after \$40 copay
<b>Prescription Drugs</b>		
Each <b>30-day</b> supply – Retail Pharmacy (Tier 1-Select Generic/ Tier 1-Standard/ Tier 2/ Tier 3/ Tier 4)	Copays: \$8 / \$15 / \$35 / \$60 / \$80	Copays: \$8 / \$15 / \$35 / \$60 / \$80
<b>90 day</b> supply copay – Mail Order (Tier 1-Select Generic/ Tier 1-Standard/ Tier 2/ Tier 3/ Tier 4)	Copays: \$16 / \$30 / \$70 / \$120 / \$160	Copays: \$16 / \$30 / \$70 / \$120 / \$160
Specialty medications may only be filled through specialty pharmacies and in quantities up to a 30 day supply. Some specialty medications may be subject to partial fills for new prescriptions. Please contact the Health Trust with any questions.		

- (1) In-Network copays will be capped at \$2,850 single / \$5,700 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) 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).
- (4) Skilled nursing facility services limited to 100 days per calendar year (combined In-Network and Out-of-Network).
- (5) Acute chiropractic care will be covered for up to 36 visits per calendar year (combined In-Network and Out-of-Network).
- (6) 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.