




The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, go to www.meritain.com or call (207) 874-8300. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call Meritain Health, Inc. at (800) 925-2272 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	For Tier 1 <u>providers</u> : \$400 person / \$800 family For Tier 2 and Tier 3 <u>providers</u> : \$1,000 person / \$2,000 family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u>?	Yes. For Tier 1 and Tier 2 <u>providers</u> : <u>Preventive care</u> , <u>emergency room care</u> – <u>emergency services</u> only (all <u>providers</u>), <u>urgent care</u> – office visit charges, <u>hospice services</u> , prenatal care, outpatient mental health and substance abuse services, <u>rehabilitation services</u> , <u>habilitation services</u> , routine eye exams, <u>primary care provider</u> (Tier 1 <u>providers</u> only) and <u>specialist</u> services are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	For Tier 1 <u>providers</u> : \$1,500 person / \$3,000 family For Tier 2 and Tier 3 <u>providers</u> : \$2,500 person / \$5,000 family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u>?	<u>Premiums</u> , <u>preauthorization</u> penalty amounts, <u>balance billing</u> charges and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u>?	Yes. https://www.aetna.com/dsepublic/#/contentPage?page=providerSearchLanding&site_id=directlinknlogin&planValue=STM_MC%7CValueBasedHealthPlan or call (800) 343-3140 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u>?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

 All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Designated Providers	Tier 2 Non-Designated Participating Providers	Tier 3 Non-Participating Providers	
		(You will pay the least)	(You will pay the most)		
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	No Charge	30% <u>coinsurance</u>	30% <u>coinsurance</u>	Includes telemedicine other than Teladoc. There is no charge and the <u>deductible</u> does not apply if you receive consultation services through Teladoc.
	<u>Specialist</u> visit	\$20 <u>copay</u> /visit (<u>deductible</u> does not apply)	\$20 <u>copay</u> /visit (<u>deductible</u> does not apply)	30% <u>coinsurance</u>	<u>Copay</u> applies per visit regardless of what services are rendered (includes telemedicine other than Teladoc). There is no charge and the <u>deductible</u> does not apply if you receive consultation services through Teladoc.
	<u>Preventive care</u> / <u>screening</u> / immunization	No Charge	No Charge	30% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>coinsurance</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	-----none-----
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Preauthorization</u> required for PET scans and non-orthopedic CT/MRI's. If you don't get preauthorization, benefits could be reduced by \$500 per occurrence of the total cost of the service for Tier 3 <u>providers</u> only.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.caremark.com	Generic drugs	\$10 <u>copay</u> (30-day retail)/\$15 <u>copay</u> (90-day retail & mail order)		\$10 <u>copay</u> (30-day retail)/\$15 <u>copay</u> (90-day retail)	<u>Deductible</u> does not apply. Covers up to a 90-day supply (retail prescription); 90-day supply (mail order prescription); 30-day supply (<u>specialty drugs</u>). The <u>copay</u> applies per prescription. There is no charge for preventive drugs. Step therapy provision applies.
	Preferred brand drugs	\$30 <u>copay</u> (30-day retail)/\$45 <u>copay</u> (90-day retail & mail order)		\$30 <u>copay</u> (30-day retail)/\$45 <u>copay</u> (90-day retail)	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Designated Providers	Tier 2 Non-Designated Participating Providers	Tier 3 Non-Participating Providers	
		(You will pay the least)	(You will pay the most)		
	Non-preferred brand drugs	\$60 <u>copay</u> (30-day retail)/\$90 <u>copay</u> (90-day retail & mail order)		\$60 <u>copay</u> (30-day retail)/\$90 <u>copay</u> (90-day retail)	See <u>plan</u> document for coverage of certain maintenance drugs dispensed at a retail pharmacy or through the mail order program.
	<u>Specialty drugs</u>	Paid the same as generic, preferred brand and non-preferred brand drugs (retail)			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Tier 2 <u>providers</u> are paid at the Tier 1 provider level of benefits. <u>Preauthorization</u> required for certain surgeries. If you don't get preauthorization, benefits could be reduced by \$500 per occurrence of the total cost of the service for Tier 3 <u>providers</u> only. See <u>plan</u> document for coverage of certain surgeon professional fees.
	Physician/surgeon fees	10% <u>coinsurance</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	
If you need immediate medical attention	<u>Emergency room care</u>	\$100 <u>copay</u> /visit (<u>emergency services</u> /Not Covered (non- <u>emergency services</u>))	\$100 <u>copay</u> /visit (<u>emergency services</u> /Not Covered (non- <u>emergency services</u>))	\$100 <u>copay</u> /visit (<u>emergency services</u> /Not Covered (non- <u>emergency services</u>))	Tier 2/Tier 3 <u>providers</u> are paid at the Tier 1 <u>provider</u> level of benefits for <u>emergency services</u> . <u>Copay</u> is waived if admitted to the hospital.
	<u>Emergency medical transportation</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	Tier 2/Tier 3 <u>providers</u> are paid at the Tier 1 <u>provider</u> level of benefits.
	<u>Urgent care</u>	\$20 <u>copay</u> /visit (office visit)/10% <u>coinsurance</u> (all other services)	\$20 <u>copay</u> /visit (office visit)/10% <u>coinsurance</u> (all other services)	30% <u>coinsurance</u>	<u>Copay</u> applies to the physician office visit only.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Designated Providers	Tier 2 Non-Designated Participating Providers	Tier 3 Non-Participating Providers	
		(You will pay the least)	(You will pay the most)		
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Tier 2 <u>providers</u> are paid at the Tier 1 provider level of benefits. <u>Preauthorization</u> required. If you don't get preauthorization, benefits could be reduced by \$500 per occurrence of the total cost of the service for Tier 3 <u>providers</u> only. See <u>plan</u> document for coverage of certain surgeon professional fees.
	Physician/surgeon fees	10% <u>coinsurance</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	No Charge	No Charge (mental health)/ 30% <u>coinsurance</u> (substance abuse)	Tier 2/3 mental health <u>providers</u> are paid at the Tier 1 <u>provider</u> level of benefits. Includes telemedicine other than Teladoc. Includes Teladoc behavioral health consultations.
	Inpatient services	10% <u>coinsurance</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Tier 2 <u>providers</u> are paid at the Tier 1 <u>provider</u> level of benefits. <u>Preauthorization</u> required. If you don't get preauthorization, benefits could be reduced by \$500 per occurrence of the total cost of the service for Tier 3 <u>providers</u> only.
If you are pregnant	Office visits	No Charge (prenatal visits)/10% <u>coinsurance</u> (postnatal visits)	No Charge (prenatal visits)/10% <u>coinsurance</u> (postnatal visits)	30% <u>coinsurance</u>	Tier 2 <u>providers</u> are paid at the Tier 1 <u>provider</u> level of benefits for facility and professional services. <u>Preauthorization</u> required for inpatient hospital stays in excess of 48 hrs. (vaginal delivery) or 96 hrs. (c-section). If you don't get preauthorization, benefits could be reduced by \$500 per occurrence of the total cost of the service for Tier 3 <u>providers</u> only. <u>Cost sharing</u> does not apply to <u>preventive services</u> from a Tier 1/Tier 2 <u>provider</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Baby counts towards the mother's expense.
	Childbirth/delivery professional services	10% <u>coinsurance</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	
	Childbirth/delivery facility services	10% <u>coinsurance</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Designated Providers	Tier 2 Non-Designated Participating Providers	Tier 3 Non-Participating Providers	
		(You will pay the least)	(You will pay the most)		
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Tier 2 <u>providers</u> are paid at the Tier 1 <u>provider</u> level of benefits. Limited to 90 visits per year. <u>Preauthorization</u> required. If you don't get preauthorization, benefits could be reduced by \$500 per occurrence of the total cost of the service for Tier 3 <u>providers</u> only.
	<u>Rehabilitation services</u>	\$10 <u>copay</u> /visit	\$10 <u>copay</u> /visit	30% <u>coinsurance</u>	Tier 2 <u>providers</u> are paid at the Tier 1 <u>provider</u> level of benefits. A <u>medical necessity</u> review will need to be completed after the 25th visit per year for physical, speech/hearing & occupational therapy. You pay a \$10 <u>copay</u> (<u>deductible</u> waived) for massage therapy and is limited to 12 visits per year up to an \$70 maximum.
	<u>Habilitation services</u>	\$10 <u>copay</u> /visit	\$10 <u>copay</u> /visit	30% <u>coinsurance</u>	-----none-----
	<u>Skilled nursing care</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Tier 2 <u>providers</u> are paid at the Tier 1 <u>provider</u> level of benefits. <u>Preauthorization</u> required. If you don't get preauthorization, benefits could be reduced by \$500 per occurrence of the total cost of the service for Tier 3 <u>providers</u> only.
	<u>Durable medical equipment</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Tier 2 <u>providers</u> are paid at the Tier 1 <u>provider</u> level of benefits. <u>Preauthorization</u> required for electric/ motorized scooters or wheelchairs and pneumatic compression devices. If you don't get preauthorization, benefits could be reduced by \$500 per occurrence of the total cost of the service for Tier 3 <u>providers</u> only.
	<u>Hospice services</u>	No Charge	No Charge	30% <u>coinsurance</u>	Bereavement counseling is covered.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Designated Providers	Tier 2 Non-Designated Participating Providers	Tier 3 Non-Participating Providers	
		(You will pay the least)	(You will pay the most)		
If your child needs dental or eye care	Children’s eye exam	No Charge	No Charge	30% <u>coinsurance</u>	Limited to 1 exam every 2 years.
	Children’s glasses	Not Covered	Not Covered	Not Covered	Not Covered
	Children’s dental check-up	Not Covered	Not Covered	Not Covered	Not Covered

Excluded Services & Other Covered Services

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none"> • Cosmetic surgery • Dental care (Adult & Child) • Emergency room services for non-emergency services 	<ul style="list-style-type: none"> • Glasses (Adult & Child) • Long-term care • Non-emergency care when traveling outside the U.S. 	<ul style="list-style-type: none"> • Private-duty nursing (except for home health care & hospice) • Routine foot care (except for metabolic or peripheral vascular disease)
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
<ul style="list-style-type: none"> • Acupuncture (\$70 per visit; 12 visits per year) • Bariatric surgery (for morbid obesity only - 1 surgical procedure per lifetime) • Chiropractic care (25 visits per year) 	<ul style="list-style-type: none"> • Hearing aids (\$6,000 every 36 months) • Infertility treatment • Massage Therapy (\$70 per visit; 12 visits per year) 	<ul style="list-style-type: none"> • Routine eye care (Adult & Child – 1 exam every 2 years) • Weight loss programs (for morbid obesity only)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at (877) 267-2323 x 61565 or www.cciio.cms.gov or City of Portland, Maine at (207) 874-8300. Other coverage options may be available to you too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance contact City of Portland, Maine at (207) 874-8300 or Meritain Health, Inc. at (800) 925-2272.

Additionally, a consumer assistance program can help you file your [appeal](#). Contact the Maine Health Insurance Consumer Assistance Program (MHICAP) at (800) 965-7476.

Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-378-1179.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-378-1179.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-378-1179.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-378-1179.

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of Tier 1 pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$400
■ <u>Primary care physician coinsurance</u>	0%
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>coinsurance</u>	10%

This EXAMPLE event includes services like:

Primary care physician visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$400
Copayments	\$10
Coinsurance	\$1,000
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$1,470

Managing Joe's Type 2 Diabetes

(a year of routine Tier 1 care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$400
■ <u>Specialist copayment</u>	\$20
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>coinsurance</u>	10%

This EXAMPLE event includes services like:

Specialist office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$400
Copayments	\$600
Coinsurance	\$50
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,070

Mia's Simple Fracture

(Tier 1 emergency room visit and follow-up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$400
■ <u>Specialist copayment</u>	\$20
■ Hospital (facility) <u>copayment</u>	\$100
■ Other <u>coinsurance</u>	10%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$400
Copayments	\$200
Coinsurance	\$90
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$690

The plan would be responsible for the other costs of these EXAMPLE covered services.