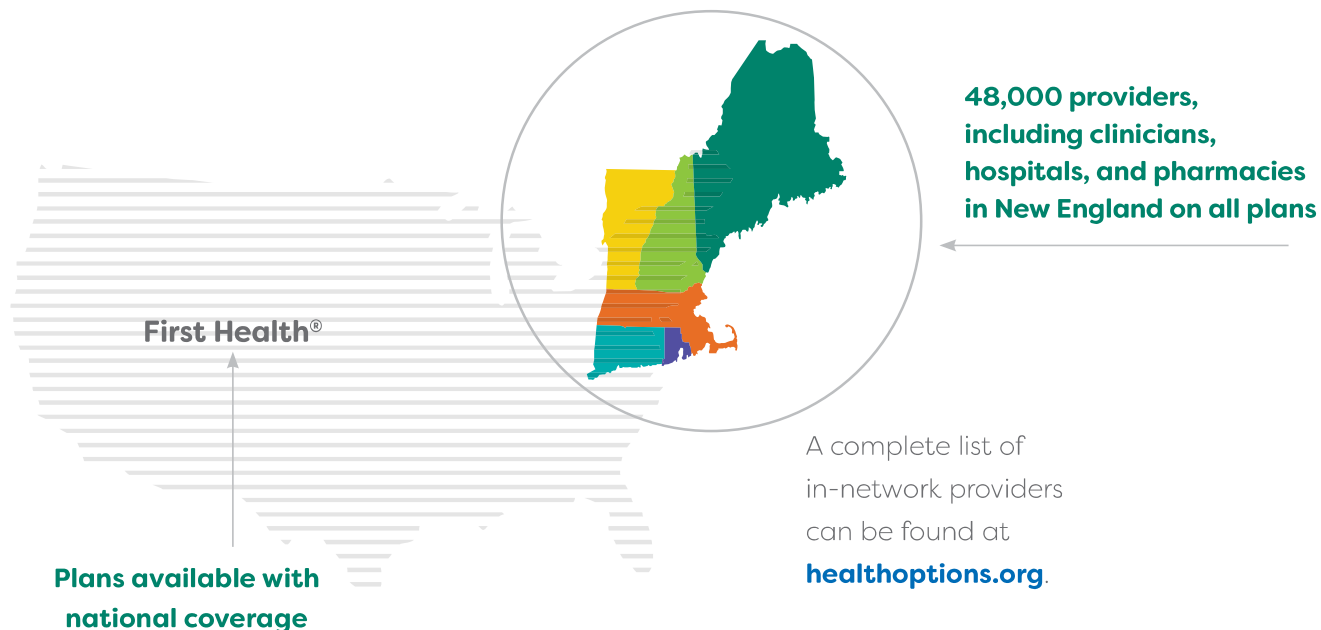


Network Providers

Health Options has a robust network of providers designed to make it easy and convenient for Members to receive care.



MEMBER NETWORK BY GEOGRAPHIC LOCATION			
Service Type	Within ME/NH	Outside ME/NH	Out-of-Country
Medical/Behavioral Health, Substance Use Disorder	Community Health Options' Service Area Network is broad within ME & NH and is available to all plans	Access to contracted providers on all plans and First Health on plans with national network	Members on Small Group off-market PPO NE and PPO national plans have access to emergency services outside of the country
Pharmacy	Express Scripts® National Pharmacy Network includes most national and local pharmacies	Express Scripts® National Pharmacy Network includes most national and local pharmacies	

While our network comprises **100% of hospitals in Maine and most in New Hampshire***, it extends well beyond these states, including many premier institutions within New England.

- Dana-Farber Cancer Institute
- Massachusetts General
- Brigham and Women's Hospital
- Brigham and Women's Faulkner Hospital
- Boston Children's Hospital
- Newton-Wellesley Hospital
- North Shore Medical Center, Spaulding Hospital
- Springfield Hospital
- Dartmouth Hitchcock Hospital

*Except Togus VA Hospital



Network Providers (continued)

All plans have in-network access to our broad New England network. There are a variety of plan choices offering different in-network and out-of-network options, including U.S. national coverage or preferred tier co-pays.

MEMBER NETWORK BY GEOGRAPHIC LOCATION

Service	PPO NE	PPO National	HMO Tiered NE	HMO NE	HMO National
Medical, Behavioral and Substance Use Disorder	Health Options' New England network is broad within ME & NH and has a limited number of key providers in MA & VT. For services outside of ME, NH, MA and VT, there is out-of-network coverage*; however, there is higher cost-sharing.	National plans include in-network national coverage through the First Health [®] network. For providers outside of the Health Options network or First Health network, there is out-of-network coverage*; however, there is higher cost-sharing.	Offers access to Health Options' broad New England network with reduced co-pays or co-insurance for preferred tier providers. A lower deductible and out-of-pocket maximum applies for preferred providers. Standard providers have a standard co-pay, coinsurance, deductible, and out-of-pocket maximum. No out-of-network coverage except for emergency care within the U.S.	Offers in-network access to Health Options' broad New England network. No out-of-network coverage except for emergency care within the U.S.	Offers access to Health Options' broad New England network, and in-network national coverage through First Health network. No out of-network coverage except for emergency care within the U.S.
	*With the exception of emergency services at the emergency department, Members may be subject to balance billing if services are rendered by an out-of-network provider. Members are responsible for ensuring Prior Approval requirements are met for out-of-network providers when required.		No out-of-network coverage except for emergency care within the U.S. Preferred providers and services will be notated within the directory.		
Telehealth	If your provider offers telehealth services, routine in-network and out-of-network rates will apply.				
Emergency Services	All plans cover emergency services in the emergency department at the in-network level of benefits in the United States.				
Pharmacy	Express Scripts [®] National Pharmacy Network includes most national and local pharmacies.				

