MAINE MUNICIPAL EMPLOYEES HEALTH TRUST
Point of Service 200 Plan (POS-200)
Effective January 1, 2023

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) must be authorized in advance by the participant's Primary Care Physician. Services received Out-of-Network cannot be used to satisfy the In-Network Deductible or Out-of-Pocket Maximum. Similarly, services received In-Network cannot be used to satisfy the Out-of-Network Deductible or Out-of-Pocket Maximum.		
BENEFIT DESCRIPTION		**All charges subject to Max. Allow.**
• Deductible	$200 Single/$400 Family	$300 Single / $600 Family
• Coinsurance	Plan pays 80%	Plan pays 60%
• Deductible + Coinsurance Out-of-Pocket Max. Per Calendar Year (1)	$1,700 Single / $3,400 Family	$2,300 Single / $4,600 Family
• Lifetime Maximum	Unlimited	Unlimited
Inpatient Services		
• Unlimited days of care in semi-private room (2)(3)	80% after deductible	60% after deductible
• Physician services	80% after deductible	60% after deductible
• Intensive care	80% after deductible	60% after deductible
• Mental health services/Substance abuse services (4)	80% after deductible	60% after deductible
• Ancillary services, lab tests, x-rays, medications	80% after deductible	60% after deductible
• Anesthesia	80% after deductible	80% after deductible
• Maternity care	80% after deductible	60% after deductible
• Newborn care	80% after deductible	60% after deductible
Outpatient Services		
• Any physician office visit, diagnosis and treatment (PCP)	No copay for the first visit and then 100% after $20 copay per visit	60% after deductible
• Any physician office visit, diagnosis and treatment (Specialist)	$30 copay	60% after deductible
• Lab & X-ray – Diagnostic	80% after deductible	60% after deductible
• Lab & X-ray – Preventive	100% (no deductible)	80% (no deductible)
• Colonoscopies (Diagnostic)	80% after deductible	Not covered
• Advanced Imaging Procedures (e.g., MRI, CT, and PET scans) (3)	80% after deductible	60% after deductible
• Physical exams and Well-child care	100% (no deductible)	Not covered
• Immunizations/Flu Shots	100% (no deductible)	80% (no deductible)
• Covered surgical procedures	80% after deductible	60% after deductible
• Mental Health Services/Substance Abuse Services (4)	No copay for the first visit and then 100% after $20 copay per visit	60% after deductible
• Maternity care	100% after $20 copay (PCP) or $30 copay (Specialist) (5)	60% after deductible
• Gynecological exam – Preventive	100% (no deductible) (5)	80% (no deductible)
• Physical, Speech or Occupational Therapy (6)	100% after $30 copay	60% after deductible
• Outpatient facility fees	80% after deductible	60% after deductible
• Ambulance (medically necessary)	80% after deductible	80% after deductible
Emergency Room Services		
• Emergency/Acute care	100% after $150 copay	100% after $150 copay
• Non-emergency care	100% after $150 copay	100% after $150 copay
Other Services		
• Walk-In or Urgent Care Center	100% after $30 copay (7)	60% after deductible
• Home Health/Hospice care	80% after deductible	60% after deductible
• Skilled nursing facility (3) (8)	80% after deductible	60% after deductible
• Human tissue & organ transplants	80% after deductible	Not covered
• Durable Medical Equipment	80% (no deductible)	60% after deductible
• Oral surgery (limited benefits)	80% after deductible	80% after deductible
• Eye exams – Preventive	100% (no deductible) (5)	100% (no deductible)
• Chiropractic care	100% after $30 copay (5)(9)	60% after deductible
Prescription Drugs		
Each **30-day** 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
90 day supply – 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 $4,800 single / $9,600 family. This means that you will not have to pay more than $6,500 single / $13,000 family for all covered services received In-Network (including deductible, coinsurance, and copays).
(2) Private rooms covered when medically necessary.
(3) 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, benefits may be denied.
(4) 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.
(5) Participants may self-refer 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) For a current list of In-Network Walk-In or Urgent Care Centers, please call the Health Trust at 1-800-852-8300, or refer to the Health Trust website at www.mmeht.org.
(8) Skilled nursing facility services limited to 100 days per calendar year (combined In-Network and Out-of-Network).
(9) Acute chiropractic care may be self-referred to a participating chiropractor for up to 36 visits per calendar year.