

Maine



Maine Market Highlights



NEW HMO and DSNP expansion in 7 counties: Aroostook, Hancock, Lincoln, Oxford, Sagadahoc, Somerset & Waldo counties

Anthem BCBS offers the broadest product portfolio in the state, including HMO, HMO-POS, LPPO and DSNP, unmatched by any competitor in Maine. Our competitive plan offers excellent benefits and providers your clients request.



Overall benefit stability in the HMO-POS and LPPO products.



Stable Medicare Supplement plan pricing paired with our Part D plan provides comprehensive and flexible coverage to your clients. And with Plan G reintroduced 2/1/18 with a lower premium, our portfolio of MS price points and benefits appeals to any client.



Our preferred pharmacy network offers your clients substantial savings! Part D benefits on all MAPD plans include \$0 Tier 6 gap coverage at both preferred and non-preferred pharmacies. LPPO added ED Rx and 90-days preferred mailed order for 60-day copayment



Grow your business by taking advantage of our “Age-In” capabilities! We can help you move commercial members turning 65 and provide options for late retirees.



DSNP product adjusted to leverage existing Medicaid benefits with continued access to our best in class DSNP coverage and improved OTC allowance!

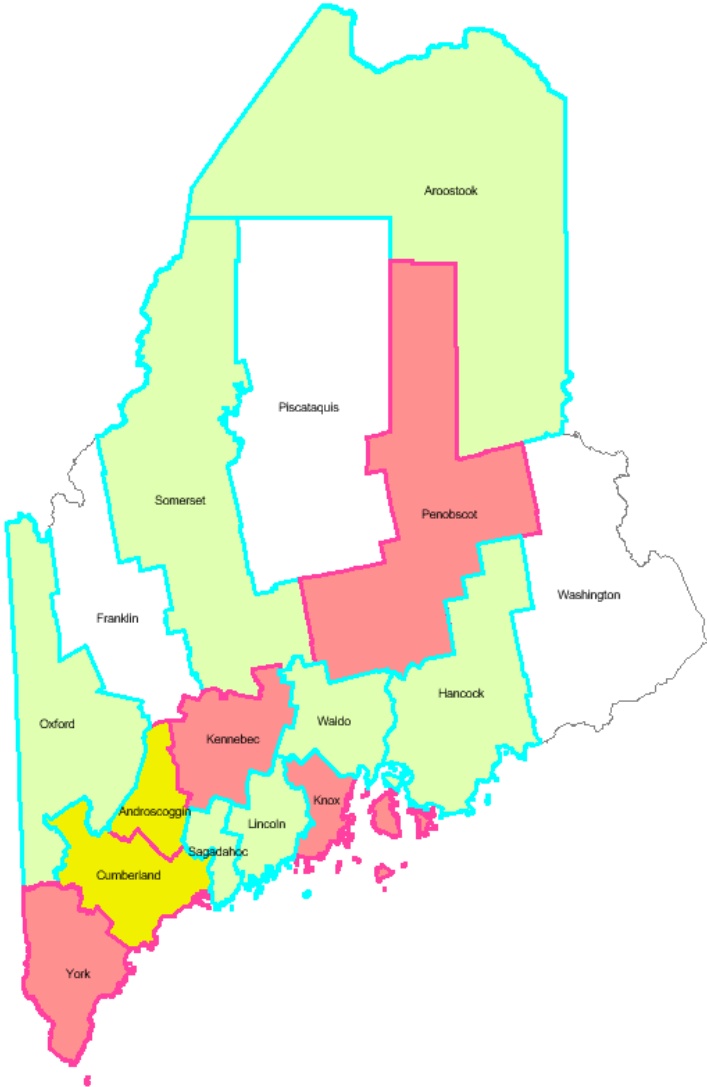
Maine 2019 Service Area

2019 MA Service Area

- HMO, DSNP
- HMO, HMO-POS, DSNP
- HMO, HMO-POS, LPPO, DSNP

2019 YOY SA Changes

- New HMO, DSNP
- New HMO-POS



Maine 2019 Plan Highlights

	Anthem MediBlue Plus (HMO) H8432-031-001	Anthem MediBlue Plus (HMO) H8432-031-002
Service Area	Androscoggin, Aroostook, Cumberland, Hancock, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York	Penobscot, Somerset
Monthly Premium	\$0	\$47
Max Out-of-Pocket	\$6,700	\$6,700
Primary Care Physician	\$5 copay	\$5 copay
Specialist	\$45 copay	\$40 copay
Inpatient Hospital	\$372 copay (5 days)	\$372 copay (5 days)
Rx Copays (preferred cost shares) T1 / T2 / T3 / T4 / T5 / T6	\$4 / \$7 / \$42 / \$95 / 25% / \$0	\$4 / \$7 / \$42 / \$95 / 25% / \$0
Rx Deductible	\$405 (Tiers 3-5)	\$405 (Tiers 3-5)



Maine 2019 Plan Highlights

	Anthem MediBlue Plus (HMO) H8432-031-001	Anthem MediBlue Plus (HMO) H8432-031-002
Emergency / Urgent Care Worldwide Coverage	<p>This plan covers emergency services when traveling outside of the United States for less than six months. This benefit is limited to \$25,000 per year for worldwide emergency services. There is an \$90 copay for emergency and urgent care services. Members access care through Blue Cross Blue Shield Global Core</p>	
Routine Preventive Dental	<p>\$0 copay for 1 oral exam every year \$0 copay for 1 cleaning every year Optional Supplemental Benefits are also available for an additional premium</p>	
Routine Eye Exams	<p>\$0 copay for 1 routine eye exam every year Optional Supplemental Benefits are also available for an additional premium</p>	
Routine Eye Wear	\$100 limit for eye glasses or contact lenses every year	N/A
Routine Hearing Exams	N/A	
Hearing Aids	N/A	
Transportation Benefit	N/A	
Live Health Online	Covered	
Fitness	SilverSneakers®	

Maine 2019 Plan Highlights

	Anthem MediBlue Choice (HMO-POS) H8432-005	Anthem MediBlue Choice (HMO-POS) H8432-006
Service Area	Androscoggin, Cumberland, Kennebec, Knox, York	Penobscot
Monthly Premium	\$22	\$69
Max Out-of-Pocket	\$5,500 INN \$8,500 IN/OON	
Primary Care Physician	\$0 copay INN 30% coinsurance OON	\$0 copay INN 40% coinsurance OON
Specialist	\$40 copay INN 30% coinsurance OON	\$35 copay INN 40% coinsurance OON
Inpatient Hospital	\$350 copay (5 days) INN 40% coinsurance OON	
Rx Copays (preferred cost shares) T1 / T2 / T3 / T4 / T5 / T6	\$4 / \$10 / \$42 / \$95 / 26% / \$0	\$4 / \$10 / \$42 / \$95 / 28% / \$0
Rx Deductible	\$325 (Tiers 2-5)	\$250 (Tiers 2-5)

Maine 2019 Plan Highlights

	Anthem MediBlue Choice (HMO-POS) H8432-005	Anthem MediBlue Choice (HMO-POS) H8432-006
Emergency / Urgent Care Worldwide Coverage	<p>This plan covers emergency services when traveling outside of the United States for less than six months. This benefit is limited to \$25,000 per year for worldwide emergency services.</p> <p>There is an \$90 copay for emergency and urgent care services.</p> <p>Members access care through Blue Cross Blue Shield Global Core</p>	
Routine Preventive Dental	N/A	
Routine Eye Exams	<p>\$0 copay for 1 routine eye exam every year</p> <p>Optional Supplemental Benefits are also available for an additional premium</p>	N/A
Routine Eye Wear	N/A	
Routine Hearing Exams	N/A	
Hearing Aids	N/A	
Transportation Benefit	N/A	
Live Health Online	Covered	
Fitness	SilverSneakers®	



Maine 2019 Plan Highlights

Anthem MediBlue Dual Advantage (HMO SNP) H8432-002	
Service Area	Androscoggin, Aroostook , Cumberland, Hancock , Kennebec, Knox, Lincoln , Oxford , Penobscot, Sagadahoc , Somerset , Waldo , York
Monthly Premium	\$0
Routine Preventive Dental	N/A
Routine Eye exam/ Eyewear	\$0 copay for 1 exam \$100 for hardware
Routine Hearing Exams/Hearing Aids	\$0 copay for 1 hearing exam \$1,000 hearing aid limit per year
Over the Counter (OTC)	\$60 per quarter
Transportation	24 one-way trips (Trips are limited to 60 miles)
Live Health Online	Covered
Fitness	SilverSneakers®



Maine 2019 Plan Highlights

Anthem MediBlue Access (PPO) H6786-002	
Service Area	Androscoggin, Cumberland
Monthly Premium	\$93
Max Out-of-Pocket	\$6,000 INN \$10,000 INN/OON
Primary Care Physician	\$5 copay INN \$55 OON
Specialist	\$35 copay INN \$65 OON
Inpatient Hospital	\$305 copay (5 days) INN 30% coinsurance OON
Rx Copays (preferred cost shares) T1 / T2 / T3 / T4 / T5 / T6	\$3 / \$10 / \$42 / \$95 / 25% / \$0 (90 day mail-order savings on certain tiers / Erectile Dysfunction drugs covered)
Rx Deductible	\$400 (Tiers 2-5)



Maine 2019 Plan Highlights

Anthem MediBlue Access (PPO) H6786-002	
Emergency / Urgent Care Worldwide Coverage	<p>This plan covers emergency services when traveling outside of the United States for less than six months. This benefit is limited to \$25,000 per year for worldwide emergency services.</p> <p>There is an \$90 copay for emergency and urgent care services.</p> <p>Members access care through Blue Cross Blue Shield Global Core</p>
Routine Preventive Dental	<p>\$0 copay for 1 oral exam every year. \$0 copay for 1 cleaning every year.</p> <p>Optional Supplemental Benefits are also available for an additional premium.</p>
Routine Eye Exams	<p>\$0 copay for 1 routine eye exam every year. \$69 maximum eye exam coverage amount.</p> <p>Optional Supplemental Benefits are also available for an additional premium.</p>
Routine Eye Wear	N/A
Routine Hearing Exams	N/A
Hearing Aids	N/A
Transportation Benefit	N/A
Live Health Online	Covered
Fitness	SilverSneakers®

Maine 2019 OSB Premiums

	Optional Supplemental Benefits (OSB) HMO	Optional Supplemental Benefits (OSB) PPO
Preventative Dental	\$16	\$23
Dental and Vision	\$27	\$35
Enhanced Dental and Vision	\$47	\$50

Maine Medicare Supplement Plans

MEDICARE SUPPLEMENT RATING FACTORS					
	Plan Choices	Area	Age	Gender	Tobacco Use
ME	Plan A Plan F Plan G Plan N	No	Community	No	Yes

- Maine offers a premium discount. (10% in year 1 and 5% in year 2) Discount applies for Applicant 65+ enrolling when first eligible for Medicare Supplement plans
- SilverSneakers® is included with each Plan
- SpecialOffers@Anthem: Discounts help members save money from various vendors for things like:
 - Vision and Hearing
 - Eldercare Support
 - Health and Wellness
 - Weight Loss Programs
 - Rx Drug Discounts through Medical Security Card