With so much choice and savings, you’re in a great state of care.

Meet Anthem’s Maine HMO Tiered Options
Better access. More ways to save.

Would you like to be able to use the best doctors and hospitals? You got it. Looking for substantial savings with every level of care? Built in. Want ongoing help finding ways to save — and even be rewarded for it? Done. Here’s how it works.

1. **Make the most of our networks: Tier 1 and Tier 2**
   - Anthem’s Maine HMO Tiered Options offer two extensive network choices. Both give you access to the top medical care professionals and hospitals in Maine — and to providers throughout New England. But you can enjoy the greatest savings when you choose providers in Tier 1.

2. **Select your Primary Care Physician**
   - This is a requirement for your coverage. You may have a doctor you’re currently seeing, or you may choose one from the network listing provided under the plan. Either way, remember, you’ll save the most when you use health professionals in Tier 1.

3. **Enjoy the level of care and savings you deserve**
   - With Anthem’s Maine HMO Tiered Options, you get savings on a range of services. Here’s a sample:
     - Tier 1 PCP office visit copays of $10-$15*
     - Low specialist copays of $25-$40*
     - Up to 12 acupuncture office visits at a specialist copay
     - Walk-in center copays equal to PCP copay for most visits
     - LiveHealth Online copays lower than PCP copays for most visits

4. **Always check with us to be sure you get low costs**
   - We provide a range of offers, tools, resources and incentives to help you make the most of your plan:
     - **Care & Cost Finder** helps you compare costs for common health care services. Estimates are based on what your plan covers, so you get a true picture of what you’d pay. Visit anthem.com to learn more.
     - **SmartShopper** Prices for the exact same quality medical services can vary from hundreds to thousands of dollars. The SmartShopper program directs you to lower cost options for common services such as MRIs and mammograms. When you choose one of these locations, you earn cash rewards from $25 to $500 after your claims are processed (usually in 4-6 weeks). Visit smartshopper.com to learn more.

If you have any questions, call the Anthem customer service number on your ID card.

* Depending on the plan

1 The SmartShopper program is embedded in fully insured small and large group medical plans only. Self-funded groups may choose to add the SmartShopper program as a buy-up.
You’ve got the best care statewide — and regionwide

**Tier 1 Hospitals**

1. Franklin Memorial Hospital, Farmington
2. Lincoln Health, Damariscotta
3. Maine Behavioral Healthcare/ Spring Harbor Hospital, Westbrook
4. Maine General Medical Center, Augusta
5. Maine Medical Center, Portland
6. Mid Coast Hospital, Brunswick
7. New England Rehabilitation Hospital, Portland
8. Pen Bay Medical Center, Rockport
9. St. Mary’s Regional Medical Center, Lewiston
10. Southern Maine Health Care, Biddeford
11. Stephens Memorial Hospital, Norway
12. The Memorial Hospital, N. Conway, NH
13. Waldo County General Hospital, Belfast
14. York Hospital, York

**Tier 2 Hospitals**

15. Northern Light Acadia Hospital, Bangor
16. Northern Light Blue Hill Hospital, Blue Hill
17. Calais Regional Hospital, Calais
18. Cary Medical Center, Caribou
19. Northern Light CA Dean Hospital, Greenville
20. Down East Community Hospital, Machias
21. Northern Light Eastern Maine Medical Center, Bangor
22. Houlton Regional Hospital, Houlton
23. Northern Light Maine Coast Hospital, Ellsworth
24. Mayo Regional Hospital, Dover Foxcroft
25. Millinocket Regional Hospital, Millinocket
26. Mount Desert Island Hospital, Bar Harbor
27. Northern Maine Medical Center, Fort Kent
28. Penobscot Valley Hospital, Lincoln
29. Redington-Fairview General Hospital, Skowhegan
30. St. Joseph Hospital, Bangor
31. Northern Light Sebasticook Valley Hospital, Pittsfield
32. Northern Light AR Gould Hospital, Presque Isle
33. Bridgton Hospital, Bridgton
34. Central Maine Medical Center, Lewiston
35. Togus VA Medical Center, Augusta
36. Northern Light Inland Hospital, Waterville
37. Northern Light Mercy Hospital, Portland
38. Rumford Hospital, Rumford

*Also includes all hospitals in CT, RI and VT. NH and MA may have hospitals in Tier 1 and Tier 2. For more information, consult the Find a Doctor tool.
You may have Questions about Anthem’s Maine HMO Tiered Options.
We have the answers.

Q: How do the Tiers work?
A: In Maine, providers are placed in one of two Tiers. Tier 1 providers are mostly located in southern and central Maine and are based on our agreements with providers that offer a wide range of quality health care services. Access to New England providers outside of Maine is available through the New England HMO regional networks sponsored by those Blue Cross and Blue Shield plans.

In NH, CT, RI and VT, providers will generally fall into Tier 2. In Massachusetts, hospitals and primary care doctors are tiered in accordance with Blue Cross and Blue Shield of Massachusetts HMO Blue New England Options network plan. Hospitals and primary care doctors designated as “Enhanced” or “Standard” will apply to Tier 1. Hospitals and primary care doctors designated as “Basic” will apply to Tier 2. For the most current directory of Blue Cross and Blue Shield of Massachusetts tiered hospitals and primary care doctors, go to myfindadoctor.bluecrossma.com.

Q: How do I know which Tier my doctor or hospital is in?
A: You can see a full list of Maine hospitals and primary care doctors and their Tiers by using the Find a Doctor tool at anthem.com. For help selecting a doctor or hospital in Maine or any of the New England states, call Customer Service at the number on your member ID card.

Q: What’s the cost difference between Tier 1 and Tier 2 doctors and hospitals?
A: You’ll have the lowest costs and cost shares if you use Tier 1 doctors and hospitals. The savings can range from hundreds of dollars to thousands, depending on the service. For more information on cost shares, refer to your Summary of Benefits.

Q: Are specialists Tiered as well?
A: Yes, specialists are Tiered. Please see your plan details in your Certificate of Coverage for the exact amount of your copay.

Q: What costs go toward my out-of-pocket maximum?
A: Copays, deductibles and coinsurance from both Tiers (including pharmacy) all go toward one out-of-pocket maximum.

Q: Do I need to choose a primary care doctor with my plan?
A: Yes, you must choose a primary care doctor in one of the six New England states. Each covered member on your plan can select a primary care doctor in a different state if they choose.

Q: Is the coverage for emergency room services the same across all Tiers?
A: Yes. Because you may not be able to choose your hospital in an emergency situation, the cost share for emergency room treatment is the same regardless of the hospital’s Tier. But if you’re admitted to the hospital through the emergency room, you’ll be responsible for paying that hospital’s Tiered cost share.

Q: My doctor is referring me to a Tier 2 facility for care, but I want to use one in Tier 1. What should I do?
A: Tell your doctor you have the Anthem Maine HMO Tiered Options plan and ask if there is an option in Tier 1. The good news is if you choose to use a Tier 2 hospital or doctor, you may still save money and get cash rewards using SmartShopper for certain medical procedures.

Q: What if I’m on vacation and need medical care?
A: If you need emergency care outside of New England, go to the nearest health care facility. As an Anthem Blue Cross and Blue Shield member, you are part of the BlueCard® program, which covers you for emergency care while traveling. Just call the customer service number on your ID card for help locating the BlueCard provider nearest you. You can also get care in more than 170 countries and territories around the world through Blue Cross Blue Shield Global Core.

There are hospitals, health care facilities, physicians or other health care providers who may not be included in the plan’s network. A member’s financial responsibility for covered services may differ if they use a network provider or a non-network provider. Please refer to the online provider directory available at anthem.com to determine if a particular provider is in the network, or members can contact Member Services for assistance.