

Community Health Options Exchange Plans											
Product	PPO										
Plan ID	Community Option	Community Option HSA	Community Access HSA	Community Basic HSA	Community Balance HSA	Community Choice	Community Core HSA	Community Preferred	Community Prime	Community Advantage	Community Premier
	100005	110001	100002	100001	100003	100006	100004	100007	100009	100008	100010
Metal Level	Bronze	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Gold	Gold	Platinum
Medical Deductible	\$5,500	\$5,000	\$6,550	\$4,300	\$2,600	\$2,500	\$3,000	\$2,450	\$1,500	\$750	\$500
Coinsurance	50%	50%	0%	30%	10%	30%	30%	30%	30%	20%	10%
Medical OOP Max	\$6,850	\$6,550	\$6,550	\$6,550	\$4,500	\$6,850	\$4,750	\$6,000	\$3,700	\$4,250	\$1,250
Child Dental	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Plan Base Rate Factor	\$208.96	\$210.00	\$225.76	\$232.95	\$258.28	\$262.27	\$270.47	\$279.81	\$316.69	\$327.96	\$374.79

Community Health Options - Small Group 2016

Tobacco Factors	
CHO	None

Area Factors	MCHO
1	0.890
2	0.965
3	1.020
4	1.251

Quarterly Trend Factors	
1st Quarter	
2nd Quarter	1.000
3rd Quarter	1.018
4th Quarter	1.035

Areas / Counties
1 - Cumberland, Sagadahoc, York
2 - Knox, Kennebec, Lincoln, Oxford
3 - Androscoggin, Waldo, Franklin, Penobscot, Somerset, Piscataquis
4 - Hancock, Aroostook, Washington

Age Factors		Age Factors	
0-20	0.635	44	1.397
21-24	1.000	45	1.444
25	1.004	46	1.500
26	1.024	47	1.563
27	1.048	48	1.635
28	1.087	49	1.706
29	1.119	50	1.786
30	1.135	51	1.865
31	1.159	52	1.952
32	1.183	53	2.040
33	1.198	54	2.135
34	1.214	55	2.230
35	1.222	56	2.333
36	1.230	57	2.437
37	1.238	58	2.548
38	1.246	59	2.603
39	1.262	60	2.714
40	1.278	61	2.810
41	1.302	62	2.873
42	1.325	63	2.952
43	1.357	64 +	3.000

Monthly Premium =(Plan Base Rate Factor*Monthly Trend Factor*Area Factor*Age Factor*Tobacco Factor)

*Rates may be slightly off due to rounding. Please contact the carrier to receive an exact quote.