ConnectiCare

Individual Market
Choice SOLO POS HSA Coins. $3,500 ded.
High Deductible Health Plan for use with a Health Savings Account (HSA) (E)
Benefit Summary
Non-Tiered Network Plan

The individual deductible and out-of-pocket maximum applies if you have coverage only for yourself. The family deductible and out-of-pocket maximum applies if you have coverage for yourself and one or more eligible dependents. Each individual on the family plan will only need to satisfy the individual deductible and out-of-pocket maximum, not the full family amount. Each individual's charges will accrue towards the family amounts.

Deductible and Out-of-Pocket Maximum	**In-Network (INET) Member Pays**	**Out-of-network (OON) Member Pays**
Plan deductible Individual Family (Deductible is combined for medical services and prescription drugs)	 $3,500 per member $7,000 per family	 $15,000 per member $30,000 per family
Separate Prescription Drug Deductible Individual Family	 N/A per member N/A per family	 N/A per member N/A per family
Out-of-Pocket Maximum Individual Family (Includes deductible, copayments and coinsurance for medical and pharmacy services)	 $7,200 per member $14,400 per family	 $30,000 per member $60,000 per family
Benefits	**In-Network (INET) Member Pays**	**Out-of-network (OON) Member Pays**
Provider Office Visits		
Adult/Pediatric Preventive Visits	No cost	50% coinsurance after plan deductible
Primary Care Provider Office/ Telemedicine Visits (includes services for illness, injury, follow-up care and consultations)	30% coinsurance after plan deductible	50% coinsurance after plan deductible
Telemedicine Services (services rendered by a Teladoc® provider) Primary Care – members must be 18 or older	**Primary Care, Mental Health and General Medical Services:** No cost after plan deductible **Dermatologists:** 30% coinsurance after plan deductible	50% coinsurance after plan deductible

Benefits	In-Network (INET) Member Pays	Out-of-network (OON) Member Pays
Specialist Office/Telemedicine Visits	30% coinsurance after plan deductible	50% coinsurance after plan deductible
Mental Health and Substance Abuse Office Visits	30% coinsurance after plan deductible	50% coinsurance after plan deductible
Outpatient Diagnostic Services		
Advanced Radiology (CT/PET Scan, MRI)	30% coinsurance after plan deductible	50% coinsurance after plan deductible
Laboratory Services	30% coinsurance after plan deductible	50% coinsurance after plan deductible
Non-Advanced Radiology (X-ray, Diagnostic)	30% coinsurance after plan deductible	50% coinsurance after plan deductible
Mammography Ultrasound/MRI (No cost for Screening and Diagnostic if within Federal and/or State regulations)	30% coinsurance after plan deductible	50% coinsurance after plan deductible
Prescription Drugs – Retail Pharmacy (cost share based on 30-day supply per prescription)		
Preferred Generic Tier 1	$10 copayment/prescription after plan deductible	50% coinsurance after plan deductible
Non-preferred Generic Tier 2	50% coinsurance up to a maximum of $250 per prescription after plan deductible	50% coinsurance after plan deductible
Preferred Brand Tier 3	$60 copayment/prescription after plan deductible	50% coinsurance after plan deductible
Non-Preferred Brand Tier 4	50% coinsurance up to a maximum of $500 per prescription after plan deductible	50% coinsurance after plan deductible
Specialty Drugs – (cost share up to 30-day supply per prescription - These drugs generally require pre-authorization and may require special handling)		
Preferred Specialty Tier 5	50% coinsurance up to a maximum of $500 per prescription after plan deductible (specialty retail only)	50% coinsurance after plan deductible (specialty retail only)
Non-Preferred Specialty Tier 6	50% coinsurance up to a maximum of $750 per prescription after plan deductible (specialty retail only)	50% coinsurance after plan deductible (specialty retail only)
Prescription – Mail Order Pharmacy (up to a 90-day supply per prescription)		
Preferred Generic Tier 1	$20 copayment/prescription after plan deductible	50% coinsurance after plan deductible
Non-preferred Generic Tier 2	50% coinsurance up to a maximum of $500 per prescription after plan deductible	50% coinsurance after plan deductible

Benefits	In-Network (INET) Member Pays	Out-of-network (OON) Member Pays
Preferred Brand Tier 3	$120 copayment/prescription after plan deductible	50% coinsurance after plan deductible
Non-Preferred Brand Tier 4	50% coinsurance up to a maximum of $1,000 per prescription after plan deductible	50% coinsurance after plan deductible
Outpatient Rehabilitative and Habilitative Services (40 visits per calendar year limit combined for Rehabilitative physical, speech and occupational therapies. Separate 40 visits per calendar year limit combined for Habilitative speech, physical and occupational therapies.)		
Speech Therapy	30% coinsurance after plan deductible	50% coinsurance after plan deductible
Physical and Occupational Therapy	30% coinsurance after plan deductible	50% coinsurance after plan deductible
Other Services		
Chiropractic Services (up to 20 visits per calendar year)	30% coinsurance after plan deductible	50% coinsurance after plan deductible
Diabetic Equipment and Supplies	30% coinsurance after plan deductible	50% coinsurance after plan deductible
Durable Medical Equipment (DME)	30% coinsurance after plan deductible	50% coinsurance after plan deductible
Home Health Care Services (up to 100 visits per calendar year)	25% coinsurance after plan deductible	25% coinsurance after plan deductible
Outpatient Services (in a hospital or ambulatory facility)	30% coinsurance after plan deductible	50% coinsurance after plan deductible
Inpatient Services		
Inpatient hospital services include mental health, substance abuse, maternity, hospice, skilled nursing facility* and all IP settings. (*skilled nursing facility stay is limited to 90 days per calendar year)	30% coinsurance after plan deductible	50% coinsurance after plan deductible
Emergency and Urgent Care		
Ambulance Services	30% coinsurance after plan deductible	Same as In-network benefit
Emergency Room	30% coinsurance after plan deductible	Same as in-network benefit
Urgent Care Centers	30% coinsurance after plan deductible	Same as in-network benefit
Pediatric Dental Care (for members under age 26)		

Benefits	In-Network (INET) Member Pays	Out-of-network (OON) Member Pays
Diagnostic & Preventive	No cost	50% coinsurance after plan deductible
Basic Services	50% coinsurance after plan deductible	50% coinsurance after plan deductible
Major Services	50% coinsurance after plan deductible	50% coinsurance after plan deductible
Orthodontia Services (medically necessary only)	50% coinsurance after plan deductible	50% coinsurance after plan deductible
Pediatric Vision Care (for members under age 26)		
Prescription Eye Glasses (one pair of frames and lenses per calendar year)	Lenses: 50% after plan deductible Collection frames: 50% after plan deductible Non-collection frames: 50% after plan deductible up to the collection frame allowance; any amount over is payable by the member minus a 20% discount	50% coinsurance after plan deductible
Routine Eye Exam by a Specialist (one exam per calendar year)	25% coinsurance; deductible does not apply	50% coinsurance after plan deductible
Additional Covered Services		
Adult Routine Eye Exam by a Specialist (for members over age 26 - one exam per calendar year)	25% coinsurance; deductible does not apply	50% coinsurance after plan deductible
Allergy Injections (unlimited)	30% coinsurance after plan deductible	50% coinsurance after plan deductible
Allergy Testing (one visit per calendar year)	30% coinsurance after plan deductible	50% coinsurance after plan deductible
Artificial Limbs (includes associated supplies and equipment)	20% coinsurance after plan deductible	50% coinsurance after plan deductible
Infusion therapy (when services are rendered in a Specialist office or Freestanding Infusion Center)	30% coinsurance after plan deductible	50% coinsurance after plan deductible
Modified Food Products and Specialized Formula	30% coinsurance after plan deductible	50% coinsurance after plan deductible
Outpatient mental health, alcohol and substance abuse treatment (intensive outpatient treatment and partial hospitalization)	30% coinsurance after plan deductible	50% coinsurance after plan deductible

Benefits	In-Network (INET) Member Pays	Out-of-network (OON) Member Pays
Retail Clinic	30% coinsurance after plan deductible	50% coinsurance after plan deductible

Important information

- This is a brief summary of benefits. Refer to your ConnectiCare Insurance Company, Inc. policy for complete details on benefits, conditions, limitations and exclusions, or consult with your benefits manager.
- 90-day supply of maintenance medications must be filled through Express Scripts home delivery or at either a participating CVS or Walgreens pharmacy. Each member has a choice of the pharmacy used.
- Ovarian cancer screening and monitoring services coverage and cost share details are available in your policy.
- Mammogram screenings, breast ultrasounds, and breast MRIs – Please refer to the policy for details.
- Insulin and noninsulin drugs are covered up to a cost share maximum of $25 for each 30-day supply.
- Diabetes Devices and Diabetic Ketoacidosis Devices are covered up to a cost share maximum $100 per 30-day supply.
- Please refer to your policy for additional cost share maximums regarding diabetic services. Some diabetic services fall under preventive care and cost share may be waived.
- To learn more about your **Teladoc®** benefits contact **Teladoc®** at teladoc.com/connecticareor call 1-800-835-2362 (TTY: 711).
- If you have questions regarding your plan, visit our website at www.connecticare.com or call us at (860) 674-5757 or 1-800-251-7722.
- Out-of-Network reimbursement is based on the maximum allowable amount. Members are responsible to pay any charges in excess of this amount. Please refer to your ConnectiCare Insurance Company, Inc. policy for more information.
- Under this program covered prescription drugs and supplies are put into categories (i.e., tiers) to designate how they are to be covered and the member's cost-share. The placement of a drug or supply into one of the tiers is determined by the ConnectiCare Pharmacy Services Department and approved by the ConnectiCare Pharmacy & Therapeutics Committee based on the drugs or supply's clinical effectiveness and cost, not on whether it is a generic drug or supply or brand name drug or supply.
- Amounts paid by members because they must pay a price difference for a brand name drug do not count towards meeting any deductible, coinsurance, copayment or cost share maximum.
- Most specialty drugs are dispensed through specialty pharmacies by mail, up to a 30-day supply. Specialty Pharmacies have the same member cost share as all other participating pharmacies and are not part of ConnectiCare's voluntary mail order program. The member cost share for specialty pharmacy is different from the cost share for ConnectiCare's mail order program.
- Refer to ConnectiCare’s pharmacy center online at www.connecticare.com for the Value list of drugs that are not subject to the member’s cost share.
- Many services require that you obtain our Pre-Certification or Pre-Authorization prior to obtaining care. Please refer to the "Pre-Authorization and Pre-Certification Addendum" in your policy for a detailed list of services or call member service at 1-800-251-7722. Without Pre-Authorization for services prescribed or rendered by Non-Participating providers you may be responsible for the total cost of the service or benefits may be reduced by the lesser of $500 or 50%.
- For mental health, alcohol and substance abuse services call 1-888-946-4658 to obtain Pre-Authorization.
- In-network preventive and wellness services as defined by the United States Preventive Service Task Force (USPSTF), including immunizations recommended by the Advisory Committee on Immunizations Practices at the Centers for Disease Control (CDC), and preventive care and screenings supported by the Health Resources and Services Administration (HRSA) are exempt for from all cost shares under the Patient Protection and Affordable Care Act (PPACA). Visit our website at www.connecticare.com to view a list of preventive and wellness services.