ConnectiCare

Choice SOLO POS Copay/Coins. $4,500 ded. Calendar year benefit summary

Your ConnectiCare health plan helps you get the care you need. Here are the most frequently used services. Refer to your policy on connecticare.com for a complete list of benefits.

Free* Preventive Services

These services are free with your premium when you use an **in-network** doctor or facility. For a complete list of preventive services and to find a doctor, refer to connecticare.com.

- **Physical**
- **Well woman visit and pap test**
- **More than 25 screenings, including mammograms and colonoscopies**
- **Flu shot**
- **Vaccinations**
- **Certain birth control and other prevention medications**

*Free preventive care means that you will not have a copayment or have to pay money toward your deductible or coinsurance for the services. Sometimes a preventive care visit leads to other medical care or tests, even at the same appointment. You should check with your doctor or doctor's staff during your visit to see if there are services you may be billed for.

Your care costs

	In-network	Out-of-network
Your deductible Deductible is combined for health services and prescription drugs	$4,500 Individual $9,000 Family	$15,000 Individual $30,000 Family
Your out-of-pocket maximum	$7,350 Individual $14,700 Family	$30,000 Individual $60,000 Family

Getting care within ConnectiCare's network typically costs you less. You may also get care outside of our network, however, your share of the costs will be higher. Out-of-network doctors and facilities do not appear in the "Find a doctor" directory on connecticare.com.

After you've spent the out-of-pocket maximum amount in deductibles, copayments and coinsurance, ConnectiCare will pay 100% of your covered health care expenses for the remainder of the year.

Screenings	In-network	Out-of-network
Breast ultrasound	25% coinsurance after plan deductible	50% coinsurance after plan deductible
Routine vision exam	$45 copayment/visit deductible does not apply	50% coinsurance after plan deductible
Allergy testing one visit per year	See primary care or specialist services	50% coinsurance after plan deductible
Ongoing Care and Sick Visits	**In-network**	**Out-of-network**
Primary care services	At a Sanitas Medical Center: No charge All other in-network: $30 copayment/visit deductible does not apply	50% coinsurance after plan deductible
Specialist services	$45 copayment/visit deductible does not apply	50% coinsurance after plan deductible

Ongoing Care and Sick Visits	In-network	Out-of-network
Gynecologist services	$45 copayment/visit deductible does not apply	50% coinsurance after plan deductible
Maternity and prenatal care visits	No charge	50% coinsurance after plan deductible
Allergy injections up to 20 visits per year	See primary care or specialist services	50% coinsurance after plan deductible
Telemedicine visit	See primary care or specialist services	50% coinsurance after plan deductible
Retail clinic	$30 copayment/visit deductible does not apply	50% coinsurance after plan deductible
Lab and Radiology Performed in a hospital, lab or radiology facility	**In-network**	**Out-of-network**
Laboratory services	25% coinsurance after plan deductible	50% coinsurance after plan deductible
Non-advanced radiology (X-ray, diagnostic, baseline mammography, screening tomosynthesis)	25% coinsurance after plan deductible	50% coinsurance after plan deductible
Advanced radiology MRI, PET and CAT scan and nuclear cardiology	25% coinsurance after plan deductible	50% coinsurance after plan deductible
Sudden or Unexpected Care The same cost share applies for both in-network and out-of-network services	**In-network**	**Out-of-network**
Urgent care or other walk-in clinic	$50 copayment/visit deductible does not apply	Same as in-network benefit
Emergency room	25% coinsurance after plan deductible	Same as in-network benefit
Ambulance	25% coinsurance after plan deductible	Same as In-network benefit
Hospital Stays	**In-network**	**Out-of-network**
Inpatient hospital services, including room and board	25% coinsurance after plan deductible	50% coinsurance after plan deductible
Skilled nursing and rehabilitation facilities up to 90 days per year	25% coinsurance after plan deductible	50% coinsurance after plan deductible
Outpatient and Home Care	**In-network**	**Out-of-network**
Hospital outpatient facilities	25% coinsurance after plan deductible	50% coinsurance after plan deductible
Ambulatory surgical center	25% coinsurance after plan deductible	50% coinsurance after plan deductible

Outpatient and Home Care	In-network	Out-of-network
Home health services up to 100 visits per year	25% coinsurance deductible does not apply	25% coinsurance deductible does not apply
Chiropractic services up to 20 visits per year	$45 copayment/visit deductible does not apply	50% coinsurance after plan deductible
Outpatient Rehabilitative and Habilitative Services	**In-network**	**Out-of-network**
Physical and occupational therapy up to 40 visits per year combined for physical, speech and occupational therapy (habilitative services have a separate 40 visit maximum)	$30 copayment/visit deductible does not apply	50% coinsurance after plan deductible
Speech therapy up to 40 visits per year combined for physical, speech and occupational therapy (habilitative services have a separate 40 visit maximum)	$45 copayment/visit deductible does not apply	50% coinsurance after plan deductible
Mental Health and Substance Abuse	**In-network**	**Out-of-network**
Inpatient mental health services	25% coinsurance after plan deductible	50% coinsurance after plan deductible
Inpatient alcohol and substance abuse treatment	25% coinsurance after plan deductible	50% coinsurance after plan deductible
Outpatient mental health, alcohol and substance abuse treatment (office visits and home services)	$45 copayment/visit deductible does not apply	50% coinsurance after plan deductible
Outpatient mental health, alcohol and substance abuse treatment (intensive outpatient treatment and partial hospitalization)	25% coinsurance after plan deductible	50% coinsurance after plan deductible
Supplies	**In-network**	**Out-of-network**
Breastfeeding supplies	No charge	50% coinsurance after plan deductible
Durable medical equipment including prosthetics and disposable medical supplies	50% coinsurance after plan deductible	50% coinsurance after plan deductible
Diabetic equipment and supplies	50% coinsurance after plan deductible	50% coinsurance after plan deductible
Modified food products and specialized formula pharmacy tier	50% coinsurance after plan deductible	50% coinsurance after plan deductible
Pediatric Only Services (for members under age 20)	**In-network**	**Out-of-network**
Pediatric dental diagnostic & preventive	No charge	50% coinsurance after plan deductible

Pediatric Only Services (for members under age 20)	In-network	Out-of-network
Pediatric dental services Basic restorative, major restorative and orthodontia services (medically necessary only)	50% coinsurance after plan deductible	50% coinsurance after plan deductible
Pediatric vision routine eye exam one exam per year	$45 copayment/visit deductible does not apply	50% coinsurance after plan deductible
Pediatric prescription eye glasses one pair of frames and lenses per year	Lenses: 50% coinsurance after plan deductible Collection frames: 50% coinsurance after plan deductible Non-collection frames: 50% coinsurance 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
Prescription drugs **Retail Pharmacy** - up to 30 day supply per prescription **Mail order Pharmacy** - up to 90 day supply per prescription	**In-network**	**Out-of-network** (Mail order drugs are not covered as an out-of-network benefit)
Preferred generic drugs (Tier 1)	$5 copayment/prescription deductible does not apply (retail) $10 copayment/prescription deductible does not apply (mail order)	50% coinsurance after plan deductible (retail)
Non-preferred generic drugs (Tier 2)	50% coinsurance up to a maximum of $200 per prescription after plan deductible (retail) 50% coinsurance up to a maximum of $400 per prescription after plan deductible (mail order)	50% coinsurance after plan deductible (retail)
Preferred brand drugs (Tier 3)	$60 copayment/prescription deductible does not apply (retail) $120 copayment/prescription; deductible does not apply (mail order)	50% coinsurance after plan deductible (retail)
Non-preferred brand drugs (Tier 4)	50% coinsurance up to a maximum of $200 per prescription after plan deductible (retail) 50% coinsurance up to a maximum of $400 per prescription after plan deductible (mail order)	50% coinsurance after plan deductible (retail)
You can choose to get a brand-name drug instead of a generic, but you will pay more: the cost of the generic drug plus the difference in the price for the brand name. What you pay for the difference of the brand-name drug will also not count toward your plan's deductible or out-of-pocket costs. Refer to the drug list on Connecticare.com to find the tier for your drug.		

Specialty Drugs (up to a 30 day supply per prescription) These drugs generally require pre-authorization and may require special handling	**In-network**	**Out-of-network**
Preferred specialty drugs (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 drugs (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)

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.
- 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 drug's or supply's clinical effectiveness and cost, not on whether it is a generic drug or supply or brand name drug or supply.
- 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.