

> Special Benefit Programs

In addition to medical and hospital benefits, ConnectiCare plans include coverage for prescription drugs as well as certain value-added programs. These special programs are outlined in this section. Some of them are described more fully in the Membership Agreement or other Plan document for your plan or The ConnectiCare Guidebook.

Prescription Drug Program

ConnectiCare has a prescription drug program which uses an incentive drug list. This helps to keep prescription drugs and health insurance affordable without sacrificing quality. A drug list includes those medications that have been chosen for their safety and effectiveness.

If your plan includes prescription drug benefits, coverage applies only to drugs obtained from a participating pharmacy. If a member fills a prescription at a nonparticipating pharmacy, he/she must pay the entire cost of the prescription.

How the Pharmacy Program Works

The ConnectiCare drug list is based on a tiered system and is designed to give members an incentive to use drugs on the drug list and to ask their physicians to prescribe generic drugs when they are available.

Prescription Drug Pre-authorization

Drugs that require pre-authorization are identified on the drug list with a "PA" next to their names. Members should make sure their physician contacts ConnectiCare before prescribing these medications.

Mail Order Medications

Most members covered under the Prescription Drug Program can order up to a three-month supply of medications by mail. For details about mail order medications, call **1-800-369-0675**.



www.connecticare.com

VIEW OUR DRUG LIST ONLINE

To review ConnectiCare's Prescription Drug List, visit us online at www.connecticare.com and click on Pharmacy Center.

Touchpoints —

DRIVING RESULTS

A wealth of ways to take a more hands-on approach to managing health care costs

At ConnectiCare we know that employees are the driver of any business. That's why employers have always wanted to provide them with the best health care coverage available. More recently, employers have realized that encouraging employees to take advantage of the programs, tools and services available through their plans is equally important. That's why we've introduced ConnectiCare Touchpoints — to help your employees easily find and utilize everything their ConnectiCare health plan offers so they can stay healthy and continue to drive the health of your business.

ConnectiCare Touchpoints is a comprehensive program of Health and Wellness tools, resources and services all designed to help your employees — those in good health as well as those with health conditions — take a proactive role in their health. As ConnectiCare members, your employees can take advantage of everything in the Touchpoints program at no cost beyond their monthly premium — no matter which ConnectiCare health plan they are enrolled in.

ConnectiCare Touchpoints — Employee Health and Your Company's Bottom Line

Health care costs in the United States continue to rise every year. The average annual premium in 2011 is \$15,073 for family coverage. Since 2010, average premiums increased 9% for family coverage. The 9% increase for family premiums between 2010 and 2011 is significantly greater than the 3% family premium increase between 2009 and 2010.¹

There are a number of reasons for rising costs, but two stand out in particular:

- increased demand for medical services
- increased incidence of certain chronic conditions

How bad is the situation? Consider four conditions currently in the news, and their economic burden on the health care system:

CONDITION COST TO HEALTH CARE SYSTEM

Diabetes	\$ 174 billion
Obesity	\$ 147 billion
Heart disease	\$ 444 billion
Asthma	\$ 18 billion
Total	\$ 783 billion

- More than 25.8 million Americans have diabetes.²
- In 2007-08, more than 34% of adults aged 20 years or older were obese, and 17.1% of children and adolescents 2-19 years of age were obese.³
- More than 82 million Americans currently live with a cardiovascular disease.⁴
- 29.9 million Americans have Asthma.⁵

ConnectiCare is here to help

ConnectiCare understands the need for your business to control health care costs. Clearly the impact of poor employee health has a tremendous effect on the bottom line.

Consider the following figures:

- At least 25% of employer health costs are associated with unhealthy lifestyles and modifiable risk factors⁴
- About 70% of all health care costs are potentially preventable⁶

The good news is that many people can live healthier lives if they have the right support — and that is exactly why we've introduced ConnectiCare Touchpoints.

1 Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2011

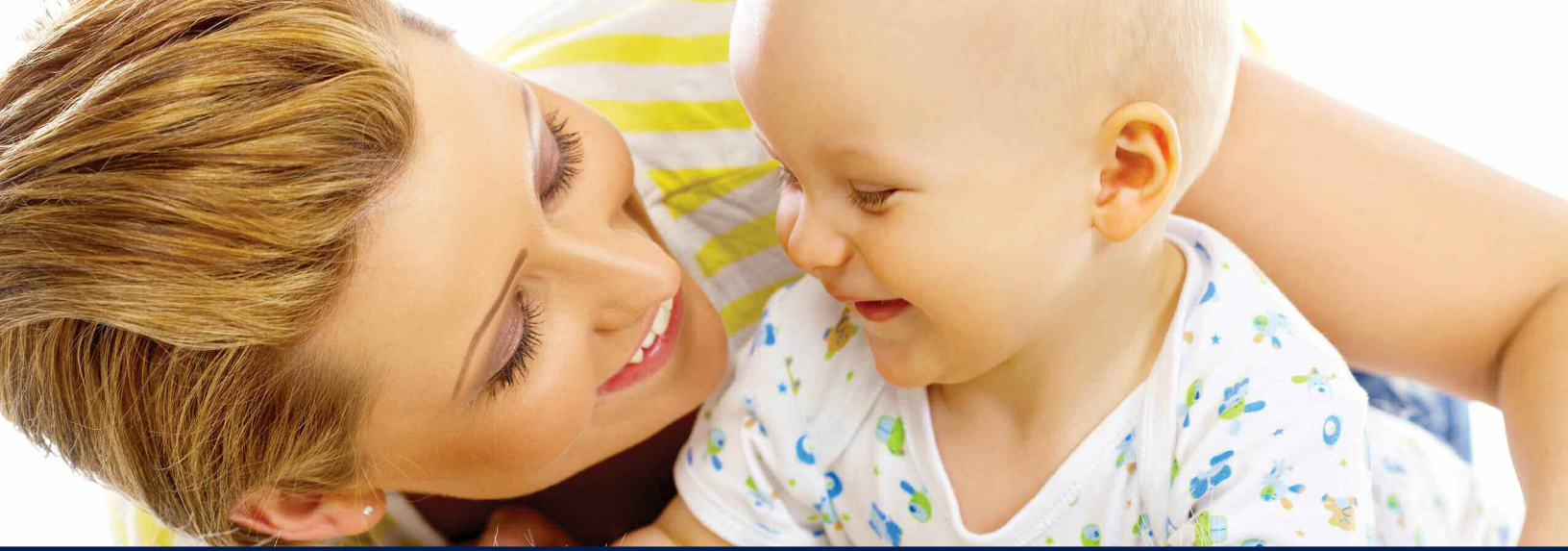
2 American Diabetes Association

3 Centers for Disease Control and Prevention

4 American Heart Association

5 Centers for Disease Control and Prevention

6 James Fries, M.D., Stanford University School of Medicine



Touchpoints

The ConnectiCare Difference

What makes ConnectiCare Touchpoints different from other Health and Wellness programs in the industry is how we communicate it to your employees. Many Health and Wellness programs are generally collections of programs and services laden with health care speak terminology that plan members find confusing and complicated. Such program designs do not serve to increase member engagement; rather individuals are less likely to consistently use these programs and services to full advantage.

As health care becomes more consumer-driven, ConnectiCare recognizes the need to communicate to your employees in a way that engages them and encourages them to take a hands on role in their health. ConnectiCare Touchpoints is built on a user-friendly and consumer-driven platform which allows your employees to interact through health “calls to action” or steps they can take to lead healthy lives or get the care they need.

Profiles of Programs and Services Your Employees Will See

When your employees look to take an active role in their health they will find that Touchpoints has the programs, tools, services and information that they’re looking for. For their benefit Touchpoints has been organized in the following categories to help easily guide them on the path that best suits their health needs:

- **Take stock and keep track**

Through this offering your employees can take their own Health Risk Assessment, establish and maintain their Personal Health Record and explore a range of preventive and health maintenance guidelines, information and tools at www.connecticare.com. The more your employees know about their health, the easier it is for them to stay healthy.

- **Make healthy choices**

With these tools your employees find information and guidance on ways to improve their health status such as losing weight, quitting smoking and dealing with stress.

- **Watch for reminders**

Keeping track of preventive health immunizations and screenings is important for your employees’ health. Through our preventive health programs, your employees will receive regular reminders, at least annually, to get important preventive services such as mammograms, PAP smears, colon cancer screening and influenza immunizations. We also send regular reports to physicians to encourage them to reach out to their patients regarding needed preventive services.

Manage your condition

Health Management Programs

ConnectiCare assists your employees who are dealing with chronic conditions through our comprehensive Health Management Programs. Our Health Management Programs focus on each of the following conditions:

- **BREATHE Asthma** — Asthma prevention for all members with asthma
- **BREATHE COPD** — for members with Chronic Obstructive Pulmonary Disease (COPD), which includes chronic bronchitis and emphysema
- **DiabetiCare** — for adult members with diabetes
- **HeartCare CAD** — for members with coronary artery disease
- **HeartCare HF** — for members with heart failure
- **QuitCare** — a smoking cessation program for all members

The primary goals of our Health Management Programs are to: reduce overall medical expenses, improve process and outcome of care, improve member quality of life and to increase member, provider and employer satisfaction.

A primary component of all health management programs is member intervention. Members in high-risk groups are offered case management with a registered Nurse Case Manager who specializes in their condition. In addition, enrolled members receive informational postcards and educational mailings.

Practitioner interventions are another important component. Primary care physicians and specialists receive nationally recognized treatment guidelines and periodic patient reports.

Care Management Programs

ConnectiCare offers additional support for members with special or multiple health conditions through our Care Management Programs.

Transplant Case Management Program

Our Transplant Case Management Program uses telephonic outreach to members and providers during the pre-transplant, intra- and post-transplant phases. It provides them with education, support and advocacy.

Special Care Case Management Program

ConnectiCare is pleased to introduce the Special Care Case Management Program. This program is not disease specific but instead focuses on chronic illness and its management challenges. This service is designed to help your employees understand and better manage their health. It also provides information that can give them confidence when making health care decisions. Once enrolled, a Nurse Case Manager will be assigned to help. He or she will call and ask questions to get a picture of the member's current health situation. Based on these answers, The Nurse Case Manager may provide educational information about a specific health condition, or discuss any questions or concerns that the member may have.

There are several ways to enroll in the Special Care Case Management Program:

- A member's doctor or nurse can call us;
- A member can sign up on his/her own;
- Or, if our review of a member's health care services indicates that he or she could benefit from the program, we may call them.

Our experienced, caring Nurse Case Managers are here to help, and provide support. Members should feel comfortable speaking with them.

Cancer Support Program

When someone is diagnosed with cancer, they have questions and need to make difficult decisions. Our Cancer Support Program provides members with a single source of personal support from an experienced cancer nurse. The nurse works with members and their loved ones as long as they have needs regarding cancer. The program addresses all kinds of cancer from the earliest stages, and is available at no additional cost.

Kidney Case Management Program

This program is designed to help ConnectiCare members with chronic kidney disease manage their condition. A registered nurse with specialized training calls members to provide guidance and support — and to monitor health conditions and complications that are commonly related to kidney disease.

For more information on Special Care, Transplant, Cancer Support or Kidney Case Management Programs, members may call toll-free **1-866-897-1038**.

Specialty Pharmacy Programs

ConnectiCare contracts with pharmacies that specialize in prescription drug therapies that require unique handling for the following conditions: Hemophilia, Hepatitis C, Multiple Sclerosis and Infertility. By doing so we are able to provide our members, who use these products, a level of service not possible from a local retail pharmacy. These pharmacies offer 24/7 nurse and pharmacist consultation for side effect, administration and storage questions.

Hospitalization and Recovery

ConnectiCare's Nurse Case Managers review inpatient stays in hospitals, as well as stays in sub-acute and skilled nursing facilities. These reviews are done to see if members are receiving necessary services, so that we're able to coordinate physicians to determine the most appropriate steps in the member's treatment. In addition, our Nurse Case Managers continue to provide support to help members with their recovery so that the gains they made during their hospital/skilled nursing facility stay are not lost.

Discover the discounts

Through our Healthy Alternatives program your employees will find discounts on products and services that are up to 30% of the provider's usual and customary fee. This program offers a wide range of sources to enhance the well being of your employees — from alternative therapies and nutritional supplements to weight management programs and fitness centers.

Understand your benefits

Your employees have to know what coverage they've got in order to use it to their best advantage. In this section we explain to them how they can access resources such as their Medical Benefits Summary and Treatment Cost Estimator.

Find out about doctors and hospitals

We'll provide your employees with the information they need, so they can choose the right doctor and the right hospital for the type of care they need. Here they'll learn about resources like Hospital Safety Comparisons, Physician Profiles and the Participating Provider Directory.

Know your medicine

Sometimes understanding prescriptions and coverage for them can be confusing. We'll give your employees the information and tools they need to help sort it out. Through our online Pharmacy Center they will find information on topics such as Mail Order Prescriptions, Generic Drugs, and Medication Safety.



Educate yourself

Mining the internet for health information is time-consuming unless Touchpoints is the first stop. In this section your employees learn about our online educational resources like Daily Health News from WebMD and Subimo Healthcare Advisor.

It's all about helping your employees help themselves.

In order to BE healthier, people have to DO healthier things. ConnectiCare Touchpoints is full of options for your employees to help them take charge of their health. When they utilize the Touchpoints tools, they'll not only get the most out of their ConnectiCare health plan, they may take fewer sick days, and in general, lead healthier, happier lives. With the help of Touchpoints, you and your company take the management of health care costs into your own hands.

To do the best job, use the right tools.

Please take a few minutes to scan through the breadth and depth of programs and services profiled in this brochure, available to you and your employees through ConnectiCare Touchpoints. Your employees have most of this same information in their member brochure entitled, "**ConnectiCare Touchpoints — The tools for a healthier life. Right at your fingertips.**"

Right at your employee's fingertips — that's the key. Tools are just tools, sitting there on the shelf until people put them to work. When your employees use the tools you see here, when they get proactively involved in their health, that's when you'll start to see the improvements. Do everything you can to encourage employees to take full advantage of ConnectiCare Touchpoints. We'll do everything we can to help. Together, we can improve health care and help control health care costs.



Worksite Wellness

ConnectiCare's approach to a healthier workforce.

ConnectiCare's Worksite Wellness Program, established in 1990, helps employers encourage healthy living among their most valuable asset: the employee. Our Worksite Wellness mission is to educate employees about lifestyle behaviors and how they influence health, quality of life and use of health care. We offer onsite education, with seminars and screenings. Our staff is experienced and knowledgeable in the fields of nursing, exercise science and nutritional science.

Providing a comprehensive menu of wellness offerings to employees, our program is designed to have a positive impact on the employer's productivity and profitability. This type of diverse approach to worksite wellness is supported by the 2002 Hewitt Associates study, Health and Productivity Programs Continue to Grow in Popularity As Health Care Costs Rise. Our Worksite Wellness offerings include the following:

Large-group access

ConnectiCare offers all large, fully-insured employer groups an opportunity to receive three free wellness programs as a new group. When the group renews with ConnectiCare, it receives two additional free wellness programs during the course of the renewing year.

Small-group access

ConnectiCare will provide one free wellness group program to any employer group with 10 or more employees that signs up for a ConnectiCare health plan.



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Coverage is provided by and services are administered as follows: In Connecticut: Group HMO and POS coverage, and Individual HMO coverage is underwritten by ConnectiCare, Inc.; Group coverage for coinsurance plans and Individual POS coverage is underwritten by ConnectiCare Insurance Company, Inc. In Massachusetts: Group HMO and POS coverage is underwritten by ConnectiCare of Massachusetts, Inc. FlexPOS, PPO coverage, ASO/Self-funded services, and Dental products are administered or underwritten by ConnectiCare Insurance Company, Inc.