

# CONNECTICARE OVERVIEW OF PRODUCTS

PLAN TYPE	PLAN COST SHARE						
	COPAY	HOSPITAL DEDUCTIBLE	UPFRONT DEDUCTIBLE (COPAY)	UPFRONT DEDUCTIBLE (COPAY) COINSURANCE)	UPFRONT DEDUCTIBLE (COINSURANCE)	HDHP	
HMO CDHP		● ▲	● ▲			● ★	▲ LOWEST
POS CDHP		● ▲				● ★	
CONNECTICARE® FlexPOS	●	●	●	●	●	●	PREMIUM
HMO	● ▲	● ▲	● ▲				▲ HIGHEST
POS	● ▲ ★	● ▲ ★	★				
PPO	●						
VIP MEDICARE PLANS	■						

● CONNECTICUT GROUP   
 ▲ MASSACHUSETTS GROUP   
 ■ VIP MEDICARE PLANS   
 ★ CONNECTICUT INDIVIDUAL

## Plan Descriptions

### CONSUMER-DRIVEN HEALTH PLANS (CDHPs)

These plans can be combined with Health Reimbursement Arrangements (HRAs) or Health Savings Accounts (HSAs) in accordance with Department of the Treasury regulations.

- High-Deductible Health Plans (HDHPs)**

These are plans in which the plan deductible is applied on a combined basis for Medical and Pharmacy expenses. Also, some types of preventive care are exempt from the plan deductible. These plans can be used with Health Savings Accounts (HSAs).

- Hospital Deductible Plans**

A plan in which, after the hospital deductible is met, benefits will be paid subject to the member's payment of his or her cost-share amount for ambulatory services (outpatient) and inpatient hospitalization services. For most other covered health services, members have a copayment cost-share.

- Upfront Deductible Plan**

A plan in which, after the plan deductible is met, benefits will be paid subject to the member's payment of their cost-share amount. Also, some types of preventive care are exempt from the plan deductible.

### CONNECTICARE® VIP MEDICARE ADVANTAGE PLANS

ConnectiCare VIP Medicare Advantage Plans offer a variety of options that include Medicare Part A and Part B benefits along with extra features such as vision, dental, hearing and preventive services including annual physicals. Our VIP Medicare Advantage Plans include ConnectiCare VIP Prime Plans (Coordinated Care Plans), ConnectiCare VIP Option Plans, (Point-of-Service Plans) and the ConnectiCare VIP Custom 1 Plan (special needs plan for beneficiaries with chronic diabetes).

Our plans provide a range of product and pricing options. None of the plans require a referral for specialist visits and most of the plans are available with Medicare Part D prescription drug coverage.

### CONNECTICARE® FlexPOS PLANS

A series of POS Plans that offer In-Network benefits to a Connecticut-based employer group who wants the higher level of benefits when using ConnectiCare's participating providers or network providers. The In-Network level of benefits will be paid when any member uses a ConnectiCare participating provider when services are rendered in the State of Connecticut or Hampden, Hampshire and Franklin counties in Massachusetts. The In-Network level of benefits will also be paid when any member uses a PHCS Healthy Directions participating provider when receiving services outside of the State of Connecticut or the counties of Hampden, Hampshire and Franklin Massachusetts.

### HMO PLAN

A plan that requires members to seek care from a participating practitioner and facility. Authorization is required before seeking care when services are being rendered outside of the network. Members are encouraged to choose a Primary Care Physician (PCP).

### POINT-OF-SERVICE (POS) PLAN

A plan that allows members the choice of utilizing any health care provider. Members who choose a ConnectiCare participating practitioner or facility will receive the highest level of benefits. Members are encouraged to choose a PCP.

### PPO PLAN

ConnectiCare also offers a group PPO plan that provides a ConnectiCare coverage option beyond our borders. The ConnectiCare Network USA — PPO plan is available to Connecticut-based large-group employers. Members have the option to choose any doctor from the PPO participating provider network, without a referral, and receive the highest level of benefits. Members will also have access to out-of-network providers; however, they receive a lower, out-of-network level of benefits.



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