

# CONNECTICARE OVERVIEW OF PRODUCTS

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

● CONNECTICUT GROUP   
 ▲ MASSACHUSETTS GROUP   
 ■ VIP MEDICARE PLANS (CT only)   
 ★ CONNECTICARE® SOLO PLANS (CT only)   
 ✓ COINSURANCE PLANS

## Plan Descriptions

### HEALTH SAVINGS ACCOUNTS (HSAs)

ConnectiCare has partnered with its preferred Health Savings Account (HSA) Administrator, First HSA, as the fiduciary option for our employer groups. When combined with a compatible High-Deductible Health Plan (HDHP), HSAs provide a funding vehicle that allows both employers and employees to make contributions to an employee-owned savings account. It can be used to cover out-of-pocket medical expenses for the employee or member, and his or her family.

### HEALTH REIMBURSEMENT ARRANGEMENTS (HRAs)

ConnectiCare has also partnered with Optum Health Financial Services to provide complete Health Reimbursement Arrangement (HRA) administration. From initial account set-up and employee materials to financial account administration, Optum Health Financial Services brings experience as a leading administrator of HRA plans.

HRA plans can be combined with an HDHP to allow employers to fund out-of-pocket expenses for their employees. The following types of plans can be used with an HRA:

- Hospital Deductible Plans**

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**

After the plan deductible is met, benefits will be paid subject to the member's payment of their cost-share amount.

### CONNECTICARE® FlexPOS PLANS

A series of POS Plans that offer in-network benefits to Connecticut-based employer groups who want the higher level of benefits when using ConnectiCare's participating providers or network providers. The in-network level of benefits will be paid when members use a ConnectiCare participating provider and 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 members use a PHCS Healthy Directions participating provider for services provided outside of the State of Connecticut or the counties of Hampden, Hampshire and Franklin in Massachusetts. FlexPOS Plans are also offered in a variety of CDHP options.

### HMO PLANS

These plans require 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, which is only available under limited circumstances. Members are encouraged to choose a Primary Care Physician (PCP).

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

These plans allow 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 PLANS

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.

### CONNECTICARE® VIP MEDICARE ADVANTAGE PLANS

ConnectiCare offers Medicare Advantage plans for Individuals and Employer Groups. These plans provide all of the Medicare Part A and Part B benefits and generally offer extra benefits such as preventive care and wellness programs.

Our portfolio includes HMO and Point-of-Service (POS) plans which provide a range of product and pricing options. Most of these plans include Medicare Prescription Drug coverage (known as Part D). Our Medicare Advantage Plans can also be enhanced with our optional supplemental dental plan.

### CONNECTICARE® SOLO PLANS

ConnectiCare SOLO offers a wide selection of plans for individuals and their families. Designed to meet different budgets and levels of coverage, our portfolio includes Point-of-Service (POS) plans and Consumer-Driven Health Plans.

### POS COINSURANCE PRODUCTS

These new plans offer an upfront deductible with a higher coinsurance level that helps reduce the monthly premium.



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.