

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		● ▲				● ★	▲ LOWEST
CONNECTICARE® FlexPOS				●	●		▲ PREMIUM
HMO	● ▲ ■ ★	● ▲ ★	● ▲ ★				▲ PREMIUM
POS	● ▲ ■	● ▲	★				▲ HIGHEST
OOA	●						▲ HIGHEST

● CONNECTICUT GROUP
 ▲ MASSACHUSETTS GROUP
 ■ NEW YORK GROUP
 ★ 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® FlexPOS PLANS

These are a series of POS Upfront Deductible Plans that allow for in-network coinsurance and/or a combination of copayment and coinsurance features to help reduce health care costs. *These plans can also be combined with Health Reimbursement Arrangements (HRAs).*

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 our members a choice by utilizing any health care provider. Members who choose a participating practitioner or facility will receive the highest level of benefits. Members are encouraged to choose a PCP.

OOA PLAN

ConnectiCare also offers a PPO plan for Connecticut-based employers that provides a ConnectiCare coverage option beyond our borders. The ConnectiCare Network USA — PPO plan is available to large- and small-group employers alike. Members have the option to choose any doctor from the PPO participating provider network, without a referral, and receive maximum coverage. 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. Voluntary products are distributed by Producer Partners, Inc., and coverage is underwritten by Boston Mutual Insurance Company.