The Plans described herein are offered by ConnectiCare, Inc. ConnectiCare, Inc. is an HMO/HMO-POS plan with a Medicare contract. Enrollment in ConnectiCare depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premium and/or copayments/co-insurance may change on January 1 of each year. The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. You must continue to pay your Medicare Part B premium. SilverSneakers® is a registered mark of Healthways, Inc. ©2016 ConnectiCare, Inc. & Affiliates

Questions? We’re here to help.
Call 1-877-224-8220 (TTY 1-800-842-9710)
Seven days a week from 8 a.m. to 8 p.m. or visit connecticare.com/medicare

ConnectiCare
Medicare Advantage Plans
2017 Guide

ConnectiCare Medicare Advantage Plans
2017 Guide
Welcome to ConnectiCare

Dear Prospective Member,

This guide includes information about ConnectiCare’s Medicare Advantage Plans for 2017. We’re pleased to offer you a range of plan options, giving you the benefits you need at a price that works. Our Medicare Advantage Plans work for many of your Connecticut neighbors – for three years straight, ConnectiCare has the largest Medicare Advantage membership in the state!

This year, ConnectiCare celebrates 35 years of helping make Connecticut a healthier place to live and work. Being a local company, our employees live and work in the same communities as our members, so we’re able to do more for them, whether it’s helping them find a pharmacy that delivers, helping them find a doctor or giving them new ways to get care.

And, this year we’re doing even more with:

- **New** and enhanced plan offerings, including our cost-saving Passage Plan 1 (HMO)
- **New** ConnectiCare center in Manchester
- **New** way to get care at CliniSanitas, exclusive for ConnectiCare members
- **New** way to save on prescriptions with preferred pharmacies

Take a look at all we have to offer in this guide, and then give us a call. We’re here to help you find the ConnectiCare Plan that’s right for you.

Thank you again for considering ConnectiCare.

Sincerely,

Tony Tedeschi
Vice President Medicare Programs
ConnectiCare, Inc. & Affiliates

1Source: Centers for Medicare & Medicaid Services (CMS) Monthly Summary Report (Data as of June 2016)

2Other providers are available in our network
**Medicare Advantage**

A smart choice for your Medicare coverage

**What are Medicare Advantage plans?**

Medicare Advantage plans (Medicare Part C) are health plans approved by Medicare and run by private insurance companies, like ConnectiCare. They include your Part A (hospital insurance), your Part B (medical insurance) and in many cases, your Part D Prescription Drug Coverage. They can also include extra benefits and services like routine care and wellness programs.

**Why choose a Medicare Advantage plan over Original Medicare alone or with a Medicare Supplement plan?**

With a Medicare Advantage plan you get:

- **Convenience:** All of your coverage from a single health plan.
- **Prescriptions:** Part D Prescription Drug coverage included in most plans. With Original Medicare and Medicare Supplement plans, you will need to purchase a separate Part D plan.
- **Benefits:** Access to additional benefits, such as routine care and wellness programs. You can also get optional benefits like dental.
- **Financial protection:** Included in all plans with the annual maximum out-of-pocket limit for covered medical expenses.

**Medicare Advantage – a simpler option**

Column I shows how you can add to your Original Medicare plan with a Part D Prescription Drug plan and/or a Medicare Supplement plan.

Column II shows how a Medicare Advantage plan simplifies your Medicare coverage.

---

**Part C / Medicare Advantage**

<table>
<thead>
<tr>
<th>Part A</th>
<th>Part B</th>
<th>Part D</th>
<th>Routine Care</th>
<th>Wellness Programs</th>
</tr>
</thead>
</table>

**Supplemental Coverage (Optional)**

- Fills the gaps in Part A and Part B coverage
- Run by private companies
- Do not provide more benefits than Original Medicare
- Additional monthly premium applies

---

**Part D Prescription Drug Coverage (Optional)**

- If you want this coverage, you must join a Medicare Prescription Drug plan run by a private company approved by Medicare
- Additional monthly premium applies

---

**Original Medicare Plan Part A & Part B**

- Medicare provides this coverage
- After you meet your Part A deductible and your Part B deductible, generally Medicare pays 80% of covered costs and you pay 20%
- You must pay your Part B monthly premium.

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**Medicare Advantage Plans (Part C)**

- Include both Medicare Part A and Part B coverage
- Many plans available with Part D Prescription Drug Coverage
- May offer additional benefits beyond Original Medicare
- Provided by private insurance companies, like ConnectiCare
- One monthly plan premium (plus your Part B premium)
- All your medical and prescription drug benefits offered through a single health plan

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**Satisfaction**

Medicare Advantage plans are growing in popularity with over 17 million members nationwide.³

³Source: Centers for Medicare & Medicaid Services (CMS) Monthly Summary Report (Data as of July 2016)
ConnectiCare Medicare Advantage Plans

Eligibility
You’re eligible to enroll in a ConnectiCare Medicare Advantage plan if:
• You qualify for Medicare Part A;
• You are enrolled in and continue to pay for Medicare Part B; and
• You reside in Connecticut.

Except under certain circumstances, the Centers for Medicare & Medicaid Services does not allow Medicare Advantage plans to enroll Medicare beneficiaries that have End-Stage Renal Disease.

Get more with ConnectiCare
This year ConnectiCare celebrates its 35th Anniversary. We were founded in 1981 by local doctors who were committed to bringing their patients the best care possible. And now, 35 years later, ConnectiCare’s mission remains the same – to make it easier for you to get the care you need.

We make it easier by giving you a range of plan options with the benefits you need to stay healthy and protect you from unexpected medical expenses.

Plan options to fit your needs
• We offer 6 Plans statewide, including our new, cost-saving Passage Plan 1 (HMO)
• All of our plans have NO deductibles
• Three Plans offer the flexibility to get care nationally
• Five Plans with no referrals needed to see a specialist
• Five Plans with Prescription Drug Coverage

Ways to stay healthy
All of our plans include:
• Many preventive services at no cost, including your annual physical exam
• The Healthways SilverSneakers® Fitness program at no additional cost beyond the monthly plan premium (See page 20 for more information)
• The option to add a Dental plan to enhance your coverage (See page 18 for more information)

Easy access
Our networks include thousands of doctors, pharmacies and EVERY hospital in the state.¹

Plus you’ll have access to national chain pharmacies like Walgreens, Rite Aid and CVS.

No matter which plan you choose, you can count on ConnectiCare to provide you with the personalized service and easy access that has helped make us the top choice for Medicare Advantage Plans in Connecticut.¹

¹Source: Centers for Medicare & Medicaid Services (CMS) Monthly Summary Report (Data as of June 2016)

²With the exception of Connecticut Children’s Medical Center
Personalized service

ConnectiCare employees are located in Farmington. They’re ready to provide you with the personalized service and easy access that sets us apart from other health plans.

And this year we’re adding more ways to help our members.

• New ConnectiCare center in Manchester

Opening in the fall of 2016, this center gives you a place where you can learn more about our plans and even enroll when you’re ready.

Once you’re a member, you can enjoy educational and community events, pay your bill or simply get answers to questions you may have. Starting in January, 2017, members will also be able to get preventive care like flu shots and health assessments.

1487 Pleasant Valley Road, Manchester

Peace of mind

• Coverage for worldwide emergency care and urgently needed services – no worries when you’re traveling

• Financial protection with each plan’s annual maximum out-of-pocket limit. This limit is the most you would have to pay in copayments/coinsurance for covered medical expenses within each calendar year.

• Extra support for our members dealing with chronic or complex medical conditions. ConnectiCare has dedicated Care Management programs designed specifically for our Medicare members.

Savings on prescriptions

Our Plans with Prescription Drug Coverage offer you savings when you purchase your covered prescriptions at one of our many preferred retail pharmacies, including Walgreens, or by mail order.

• Buying a 30-day supply of most drugs at a preferred retail pharmacy can save you $5 for each prescription you fill.

• With our mail order pharmacy, you can get a 90-day supply of most drugs for less than a 90-day supply of the same drug from a retail pharmacy. It’s convenient and standard shipping is FREE.

• New way to get care at CliniSanitas, exclusive for ConnectiCare members. Opening in the fall of 2016, these medical centers give ConnectiCare members one convenient place to get their primary care, see specialists, get lab work, urgent care and customer service for their ConnectiCare Plan.

Savings on prescriptions

Our Plans with Prescription Drug Coverage offer you savings when you purchase your covered prescriptions at one of our many preferred retail pharmacies, including Walgreens, or by mail order.

• Buying a 30-day supply of most drugs at a preferred retail pharmacy can save you $5 for each prescription you fill.

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Primary care: family medicine, internal medicine, pediatrics and gynecology

Specialists: cardiology, dermatology, orthopedics and more

Urgent care/walk-in including observation units

Onsite laboratory and diagnostics

Care programs: diabetes, COPD, asthma, weight management and more

CliniSanitas Medical Center locations: Newington, Orange and Bridgeport.
Picking the Plan that’s right for you.

Now that you know all the extras that come with being a ConnectiCare member, let’s talk about the details, so you can pick the ConnectiCare Plan that’s right for you. The following pages will give you premium and benefits information for our Passage, Flex and Choice Medicare Advantage Plans.

Passage Plan

The NEW Passage Plan 1 (HMO) may give you a better value and a simple pathway to the services you need. Just select a primary care doctor (PCP) from the Passage network, then let him or her guide your care. If you need a specialist, a referral from your PCP will be required.

With Passage, there’s a select group of hundreds of primary care doctors plus a wide choice of specialists, labs, pharmacies and EVERY hospital in Connecticut. You’ll only need a referral for specialists; not for other medical providers, like labs.

If your primary care doctor is in the Passage network, or if you’re looking for a new primary care doctor, this Plan may be the best fit for you.

To see our Passage Provider Directory, go to connecticare.com/medicare. Or, if you need help, give us a call and we’ll look it up for you.

Who might choose Passage Plan 1?

Michele and David both see primary care doctors (PCPs) in the Passage network. They trust their PCPs to refer them to specialists who will give them the best care possible. Passage Plan 1 might be a great fit for them with the low monthly premium and the low copay for a PCP visit.

Rosa recently moved to Connecticut and has been looking for a new PCP. She might choose Passage Plan 1 and a PCP from the CliniSanitas Medical Center located right near her home. The low monthly premium and the convenience of getting a lot of her care at one location make Passage Plan 1 a great fit.

See Passage Plan 1 medical and prescription drug benefits on pages 12-14.

*With the exception of Connecticut Children’s Medical Center
Flex Plans

The three ConnectiCare Flex Plans give you the most flexibility to see doctors inside or outside the network. Flex Plan 1 (HMO-POS), Flex Plan 2 (HMO-POS) and Flex Plan 3 (HMO-POS) are Point-of-Service Plans that are ideal for those of you who spend extended periods of time away from home or just want the flexibility to get care nationally from doctors who are enrolled in Medicare.

**Plan Highlights**
- Monthly premiums starting at $49
- Flexibility to get care nationally outside the ConnectiCare network
- Prescription Drug Coverage
- No deductibles
- No referral to see a specialist
- SilverSneakers® Fitness program

**Who might choose a Flex Plan?**
Marie and Tom spend their winters in Florida. While they get most of their medical care in Connecticut, they want the flexibility to get care outside the ConnectiCare network. They might choose Flex Plan 3 because of the affordable copays for in-network services plus the peace of mind knowing they have coverage outside the network. Plus, they’ll have the freedom to see a specialist without a referral.

Arnold has several chronic health conditions and sees several specialists on a regular basis. He might choose Flex Plan 2 to have the freedom to see his specialists without referrals. Also, having the flexibility to get medical care outside the ConnectiCare network could be an advantage for him.

See medical and prescription drug benefit detail for Flex Plans on pages 12-15.

Choice Plans

The two Choice Plans let you manage your care your way with access to doctors and hospitals from our wide network, including EVERY hospital in Connecticut.

**Plan Highlights**
- Monthly premiums range from $0-$188
- No deductibles
- No referral to see a specialist
- Plan option without Prescription Drug Coverage
- SilverSneakers® Fitness program

**Who might choose a Choice Plan?**
Robert is a retired veteran and gets his Prescription Drug Coverage from the Veteran’s Association (VA). Since he only needs medical benefits, Choice Plan 2 could be the right plan for him. He lives on a fixed income, so the $0 monthly premium and low copays may work within his budget.

Nancy and Paul both have upcoming medical procedures that may require hospital stays for each of them. Choice Plan 1 could be an option since it has lower copays for inpatient hospital care. Also, the $3,400 annual maximum out-of-pocket limit might give them the financial protection they’re looking for.

See medical and prescription drug benefit detail for Choice Plans on pages 12-15.

4With the exception of Connecticut Children’s Medical Center
# Medical Benefits – Passage, Flex and Choice Plans

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<th>Monthly Premium¹</th>
<th>PASSAGE PLAN 1</th>
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<td>Days 5 and beyond</td>
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¹ In addition to your Medicare Part B monthly premium.
² Access to over 13,000 SilverSneakers fitness locations in the U.S. Benefit includes coverage outside Connecticut, as long as the facility is in the SilverSneakers’ network.
³ Refractions not covered

For more information, refer to the Summary of Benefits or your Evidence of Coverage.
## Part D Prescription Drug Coverage for Passage Plan 1, Flex Plan 2 and Flex Plan 3

### Initial Coverage Limit

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<thead>
<tr>
<th>Tier</th>
<th>Preferred Generic</th>
<th>Generic</th>
<th>Preferred Brand</th>
<th>Non-Preferred Drug</th>
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### Coverage Gap

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<th>Generic</th>
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### Catastrophic Coverage

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<th>Tier</th>
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## Part D Prescription Drug Coverage for Flex Plan 1 and Choice Plan 1

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### Coverage Gap

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<tbody>
<tr>
<td>Tier 1:</td>
<td>$4</td>
<td>$15</td>
<td>$42</td>
<td>$96</td>
<td>33%</td>
</tr>
<tr>
<td>Tier 2:</td>
<td>$9</td>
<td>$20</td>
<td>$47</td>
<td>$104</td>
<td>33%</td>
</tr>
<tr>
<td>Tier 3:</td>
<td>$8</td>
<td>$100</td>
<td>$238</td>
<td></td>
<td>33%</td>
</tr>
</tbody>
</table>
Part D Prescription Drug Coverage

Filling your prescriptions

As a ConnectiCare member, you’ll have the flexibility to purchase your covered prescriptions from our extensive network of pharmacies. Where you purchase your prescription drugs may affect the amount you pay out of your own pocket.

Retail pharmacies

Purchase your covered prescriptions at any of our participating retail pharmacies. There are more than 60,000 pharmacies in the ConnectiCare network, including many national chain pharmacies.

Many of our retail pharmacies are “preferred” pharmacies, like Walgreens, where you may pay less for your prescriptions.

Mail Order Pharmacy

- Get prescriptions sent right to your home – standard shipping is FREE
- Save money! You’ll pay less for a 90-day supply of most drugs than you would for a 90-day supply of the same drug at a retail pharmacy.
- Have the option to schedule your prescriptions for auto refill and auto delivery
- Get confidential access to pharmacists 24/7
- Receive refill prescriptions within 3-5 business days and new prescriptions within 10 business days

For a list of our participating pharmacies and additional information on our Mail Order Pharmacy, visit connecticare.com/medicare and click on the “Find Your Pharmacy or Prescription Drugs” tab. Be sure to look for the pharmacies marked “preferred,” so you can save on your covered prescriptions.

Covered drugs

ConnectiCare uses a Formulary, or a list of Part D prescription drugs. Except in limited circumstances, your prescription drugs must be included in our Formulary to be covered. You can view our Formulary by visiting connecticare.com/medicare. Click on the “Find Your Pharmacy or Prescription Drugs” tab.

Getting Extra Help

People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay up to 100% of your drug costs including monthly prescription drug premiums, copayments and coinsurance.

Once you’re a ConnectiCare member, and if you qualify for Extra Help from Medicare, your monthly plan premium will be lower than what it would be if you did not get Extra Help from Medicare.

The amount of Extra Help you get will determine your total monthly plan premium as shown in the table below. Please note: These premiums include coverage for both medical services and Prescription Drug Coverage.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td>$22.10</td>
<td>$49.00</td>
<td>$88.20</td>
<td>$204.20</td>
<td>$153.20</td>
</tr>
<tr>
<td>75%</td>
<td>$22.60</td>
<td>$49.00</td>
<td>$96.90</td>
<td>$212.90</td>
<td>$161.90</td>
</tr>
<tr>
<td>50%</td>
<td>$23.00</td>
<td>$49.00</td>
<td>$105.60</td>
<td>$221.60</td>
<td>$170.60</td>
</tr>
<tr>
<td>25%</td>
<td>$23.50</td>
<td>$49.00</td>
<td>$114.30</td>
<td>$230.30</td>
<td>$179.30</td>
</tr>
</tbody>
</table>

*This does not include any Medicare Part B premium you may have to pay, or any premium if you purchase the optional dental plan. If you have questions, call us at the phone number listed below.

Many people are eligible for these savings and don’t even know it.

For more information, or to see if you qualify, contact:

- 1-800-Medicare (1-800-633-4227). TTY users call 1-877-486-2048 (24 hours a day/7 days a week),
- Your State Medicaid Office, or
- The Social Security Administration at 1-800-772-1213. TTY users should call 1-800-325-0778, between 7 a.m. and 7 p.m., Monday through Friday.
Optional Dental Coverage

You have the option to enhance your ConnectiCare Plan with our Dental Plan. For an additional low monthly premium of $34, you receive the following benefits:

<table>
<thead>
<tr>
<th>Dental Services</th>
<th>Member Cost Share</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly Premium $34</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Calendar Year Benefit Maximum $1,000</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Calendar Year Deductible $100</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Preventive and Diagnostic:</strong></td>
<td></td>
</tr>
<tr>
<td>– Oral Examinations (two in a consecutive 12 month period)</td>
<td>$0 (Not subject to calendar year deductible)</td>
</tr>
<tr>
<td>– Prophylaxis (cleanings) (two in a consecutive 12 month period)</td>
<td></td>
</tr>
<tr>
<td>– Bitewing X-rays</td>
<td></td>
</tr>
<tr>
<td>– Panorex X-rays or Complete Series</td>
<td></td>
</tr>
<tr>
<td><strong>Basic (Minor Restorative)</strong></td>
<td></td>
</tr>
<tr>
<td>– Restorations (fillings)</td>
<td>20% after the $100 calendar year deductible</td>
</tr>
<tr>
<td><strong>Major (Endodontics, Periodontics and Oral Surgery)</strong></td>
<td></td>
</tr>
<tr>
<td>– Crowns</td>
<td>50% after the $100 calendar year deductible</td>
</tr>
<tr>
<td>– Fixed Bridgework</td>
<td></td>
</tr>
<tr>
<td>– Partial Dentures and Full Dentures</td>
<td></td>
</tr>
<tr>
<td>– Denture Adjustments</td>
<td></td>
</tr>
<tr>
<td>– Repairs to Fixed Bridges, Partial Dentures and Full Dentures</td>
<td></td>
</tr>
<tr>
<td>– Re-cement of Fixed Bridges, Crowns and Inlays</td>
<td></td>
</tr>
<tr>
<td>– Extractions</td>
<td></td>
</tr>
<tr>
<td>– Root Canal Therapy</td>
<td></td>
</tr>
<tr>
<td>– Periodontal Scaling and Planing, Periodontal Surgery</td>
<td></td>
</tr>
</tbody>
</table>

Save when you receive care from one of our many participating dental providers. You can receive care from an out-of-network dental provider, but you may pay more.
As an older adult, regular physical activity is one of the most important things you can do for your health,” advises the Centers for Disease Control and Prevention. “It can prevent many of the health problems that seem to come with age.”

That’s why ALL of our plans include the SilverSneakers® Fitness program at no additional cost beyond the monthly plan premium.

SilverSneakers allows you to get fit the way you want, at your convenience.

Achieve your health and fitness goals with access to more than 13,000 fitness locations nationwide* where you can:

• Use the exercise equipment and other basic amenities like pools and saunas. Plus, take SilverSneakers classes**
• Receive guidance and assistance from a Program Advisor™
• Enjoy fun social activities

Try SilverSneakers FLEX™, which includes:

• Classes and activities at parks, recreation centers and other local venues
• Online class/activity locator

Log on to the SilverSneakers member website, where you’ll find:

• Tools to assess your health and track your activity
• Expert advice plus meal plans and healthy recipes
• Support from the SilverSneakers community

*At-home kits are offered for members who want to start working out at home or for those who can’t get to a fitness location due to injury, illness or being homebound.

**Classes and amenities vary by location.
You may only enroll in a ConnectiCare Medicare Advantage Plan during specific times of the year.

Important enrollment dates

Initial Coverage Election Period
You can enroll when you first become eligible for Medicare (three months before the month you turn age 65 until three months after the month you turn age 65).

If you did not elect Medicare Part B when you were first eligible, you can still enroll in a Medicare Advantage Plan. You will have a three-month period to enroll, which begins three months before your Medicare Part B effective date. You will not be able to enroll after your Medicare Part B effective date.

If you receive Medicare benefits due to a disability, you can join from three months before to three months after your 25th month of disability.

See page 4 for more information on eligibility.

Annual Election Period for 2017 Coverage:
October 15, 2016 – December 7, 2016
If you are eligible for Medicare, you can enroll in or switch plans during the Annual Election Period. For example, you can switch from Original Medicare to a Medicare Advantage Plan (like a ConnectiCare Medicare Advantage Plan). Your coverage will be effective on January 1, 2017.

Special Enrollment Period
In certain situations, you may be able to join, switch or drop a Medicare Advantage Plan at other times during the year. Some of these situations include:

- If you move out of your plan’s service area
- If you have both Medicare and Medicaid
- If you qualify for extra help paying for your Part D Prescription Drugs
- If you live in an institution (such as a nursing home)
- If you lose your employer coverage.

When to enroll

How to enroll

There are a number of convenient ways to enroll in a ConnectiCare Medicare Advantage Plan.

Online
Visit connecticare.com/medicare. Enrolling online is convenient and secure. You can also view our online seminar to learn more about our plans.

In person
Call toll-free at 1-877-224-8220 (TTY 1-800-842-9710) to:

- Arrange a personal consultation at a convenient time and location, including the new ConnectiCare center in Manchester: 1487 Pleasant Valley Road.
- Reserve a seat at one of our informational seminars in your area that occur from October 14, 2016 – December 7, 2016.

Representatives are available to take your call seven days a week from 8 a.m. – 8 p.m. EST.

By phone
Call toll-free at 1-877-224-8220 (TTY 1-800-842-9710). Representatives are available to take applications by phone Monday – Friday from 8 a.m. – 6 p.m. EST.

By mail
Mail a completed Enrollment Request Form to:

ConnectiCare
Attention: Medicare Advantage Enrollment
P.O. Box 4001
Farmington, CT 06034-4001
Here are some of the communications you may receive from ConnectiCare and our partners if you enroll in one of our Medicare Advantage Plans. We look forward to serving you!

<table>
<thead>
<tr>
<th>Communication</th>
<th>How You Get It</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Acknowledgment &amp; Confirmation of Enrollment Letter</td>
<td>Mail</td>
<td>Confirms receipt of your Enrollment Request Form and that Medicare has approved your enrollment.</td>
</tr>
<tr>
<td>2 Enrollment Verification from ConnectiCare</td>
<td>Mail</td>
<td>You may receive a letter to verify your Enrollment Application.</td>
</tr>
<tr>
<td>3 Member ID Card</td>
<td>Mail</td>
<td>Remember to bring your ConnectiCare Member ID card when you visit your doctor, hospital or pharmacy, when using your benefits.</td>
</tr>
<tr>
<td>4 Welcome Kit</td>
<td>Mail</td>
<td>Includes important information about your plan.</td>
</tr>
<tr>
<td>5 Welcome Call from ConnectiCare</td>
<td>Phone</td>
<td>You may receive a welcome call, providing you an opportunity to ask any questions you may have.</td>
</tr>
<tr>
<td>6 Health Assessment (Call from ConnectiCare)</td>
<td>Phone</td>
<td>This is a telephone questionnaire about your health. This information will help us to better understand your health care needs.</td>
</tr>
<tr>
<td>7 In-Depth Health Assessment (Call from Complex Care Solutions)</td>
<td>Phone</td>
<td>You may receive a phone call to schedule an appointment with a health care provider for a personal in-home health assessment. Of course, this is optional and will be your decision.</td>
</tr>
<tr>
<td>8 Outreach Program (Call from Optum)</td>
<td>Phone</td>
<td>Health education to help you stay current with annual wellness exams and preventive screenings.</td>
</tr>
<tr>
<td>9 Premium Payment Assistance (Call from My Advocate)</td>
<td>Phone</td>
<td>You may receive this call if we think you might be eligible for financial assistance. By asking a few questions, we can find out if you meet the low income requirement and help you get enrolled in this savings program.</td>
</tr>
</tbody>
</table>

Please Note: There may be additional mailings and/or phone calls if necessary. Also, you may receive additional ID cards for the Dental Plan and SilverSneakers® if you are enrolled. These will come in separate mailings from your medical and prescription drug ID card mailing.

### Convenient ways to pay your monthly premium

Once you become a ConnectiCare member, you’ll have many convenient ways to pay your monthly premium.

- **Social Security Administration or Railroad Retirement Board Deduction**
  
  You can pay your premium through automatic deduction from your monthly Social Security or Railroad Retirement Board (RRB) benefit check.

- **Direct Debit**
  
  Have your monthly premium deducted directly from your bank account and credited to your ConnectiCare account each month.

  To enroll, please complete and submit the Direct Debit application included in the Enrollment Guide to:

  ConnectiCare Medicare Billing Department
  Mailstop Z2, P.O. Box 4001
  Farmington, CT 06034

- **Online at the ConnectiCare Medicare member portal**
  
  Make one-time or convenient recurring payments. Pay by credit card, debit card or electronic check (also called e-check). Paying by e-check is basically an electronic withdrawal from your bank account.

- **Pay at People’s United Bank®**
  
  You can pay your premium at any People’s United Bank location, including the 85 locations inside Stop & Shop. You can pay by cash or check and do not need a People’s United Bank account. People’s United Bank works exclusively with ConnectiCare on this type of payment option.

- **By phone**
  
  Call us at 1-800-224-2273 (TTY 1-800-842-9710) 24 hours a day, seven days a week. Follow a series of pre-recorded prompts, guiding you through the process of paying over the phone. It’s safe and secure.

- **By mail**
  
  You can always pay your bill by mailing a check to us:

  ConnectiCare, Inc.
  P.O. Box 743944
  Atlanta, GA 30374-3944
ConnectiCare, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ConnectiCare, Inc. does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

ConnectiCare, Inc.:

- Provides free aids and services to people with disabilities to communicate effectively with us, including qualified interpreters and information in alternate formats.
- Provides free language services to people whose primary language is not English, including translated documents and oral interpretation.

If you need these services, contact The Committee for Civil Rights.

If you believe that ConnectiCare, Inc. has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: The Committee for Civil Rights, ConnectiCare, Inc., Scott Swamp Road, Farmington, CT 06034, Phone: ...

You can file a grievance in person or by mail. If you need help filing a grievance, The Committee for Civil Rights is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, Independence Avenue SW., Room 09F, HHH Building, Washington, DC 20201, Phone: ...


ConnectiCare, Inc. is an HMO/HMO–POS plan with a Medicare contract. Enrollment in ConnectiCare depends on contract renewal.
The Plans described herein are offered by ConnectiCare, Inc. ConnectiCare, Inc. is an HMO/HMO-POS plan with a Medicare contract. Enrollment in ConnectiCare depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premium and/or copayments/co-insurance may change on January 1 of each year. The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. You must continue to pay your Medicare Part B premium. SilverSneakers® is a registered mark of Healthways, Inc. ©2016 ConnectiCare, Inc. & Affiliates

Questions? We’re here to help.
Call 1-877-224-8220 (TTY 1-800-842-9710)
Seven days a week from 8 a.m. to 8 p.m. or visit connecticare.com/medicare

ConnectiCare
Medicare Advantage Plans
2017 Guide