# Connect<sup>\*</sup>Care: FlexPOS HSA \$5000/\$10000 CNT

Coverage Period: Plan Year 2024

**Coverage for:** Individual + Family | Plan Type: POS

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-251-7722. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 1-800-251-7722 to request a copy.			
Important Questions	Answers	Why This Matters:	
What is the overall <u>deductible</u> ?	In-Network: \$5,000 individual / \$10,000 family. Out-of-Network: \$10,000 individual / \$20,000 family	Generally, you must pay all the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .	
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> is covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://</u> www.healthcare.gov/coverage/#preventive-care-benefits/.	
Are there other <u>deductibles</u> for specific services?	There are no other specific deductibles.	You don't have to meet deductibles for specific services.	
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	For participating <u>providers</u> \$7,000 individual / \$14,000 family. For non- participating <u>providers</u> \$15,000 individual / \$30,000 family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.	
What is not included in the <u>out-of-</u> pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .	
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.ConnectiCare.com</u> or call 1-800-251-7722 for a list of participating <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use a non-participating <u>provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.	
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No	You can see the <u>specialist</u> you choose without a <u>referral</u> .	

## All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	0% <u>coinsurance</u> after plan <u>deductible</u>	30% <u>coinsurance</u> after plan <u>deductible</u>	None.
	<u>Specialist</u> visit	0% <u>coinsurance</u> after plan <u>deductible</u>	30% <u>coinsurance</u> after plan <u>deductible</u>	None.
	Preventive care / screening / immunization	No charge	30% <u>coinsurance</u> after plan <u>deductible</u>	Frequency limits apply
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Xray: Independent Facility: , Hospital Facility: 0% <u>coinsurance</u> after plan <u>deductible</u> Lab: Independent Facility: , Hospital Facility: 0% <u>coinsurance</u> after plan <u>deductible</u>	30% <u>coinsurance</u> after plan <u>deductible</u>	<u>Preauthorization</u> is required for certain services (ie: genetic testing)
	Imaging (CT/PET scans, MRIs)	Hospital facility: 0% <u>coinsurance</u> after plan <u>deductible</u> Independent facility: 0% <u>coinsurance</u> after plan <u>deductible</u>	30% <u>coinsurance</u> after plan <u>deductible</u>	Preauthorization is required. If you don't get preauthorization, you may be responsible for the total cost of the service or benefits may be reduced by the lesser of \$500 or 50%.

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
Medical Event		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.ConnectiCare.com	Generic drugs (Tier 1)	\$10 <u>copayment</u> /prescription after plan <u>deductible</u> (retail); \$20 <u>copayment</u> /prescription after plan <u>deductible</u> (mail order)	50% <u>coinsurance</u> after plan <u>deductible</u> (retail); 50% <u>coinsurance</u> after plan <u>deductible</u> (mail order)	
	Preferred brand drugs (Tier 2)	\$50 <u>copayment</u> /prescription after plan <u>deductible</u> (retail); \$100 <u>copayment</u> /prescription after plan <u>deductible</u> (mail order)	50% <u>coinsurance</u> after plan <u>deductible</u> (retail); 50% <u>coinsurance</u> after plan <u>deductible</u> (mail order)	Certain drugs will require preauthorization
	Non-preferred brand drugs (Tier 3)	20% <u>coinsurance</u> up to \$250 <u>coinsurance</u> maximum per prescription after plan <u>deductible</u> (retail); 20% <u>coinsurance</u> up to \$500 <u>coinsurance</u> maximum per prescription after plan <u>deductible</u> (mail order)	50% <u>coinsurance</u> after plan <u>deductible</u> (retail); 50% <u>coinsurance</u> after plan <u>deductible</u> (mail order)	Covers up to a 30 day supply per prescription (retail); 90 day supply per prescription (mail order) <u>Specialty Drugs</u> are available from specialty retail pharmacies only and cover up to a 30-day supply limit.
	<u>Specialty drugs</u> (Tier 4)	20% <u>coinsurance</u> up to \$500 <u>coinsurance</u> maximum per prescription after plan <u>deductible</u> (specialty retail only)	50% <u>coinsurance</u> after plan <u>deductible</u> (specialty retail only)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Hospital facility: 0%         coinsurance       after plan deductible         Ambulatory Center: 0%         coinsurance       after plan deductible	30% <u>coinsurance</u> after plan <u>deductible</u>	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , you may be responsible for the total cost of the service or benefits may be reduced by the lesser of \$500 or 50%.
	Physician/surgeon fees	0% <u>coinsurance</u> after plan <u>deductible</u>	30% <u>coinsurance</u> after plan <u>deductible</u>	None.

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
Medical Event		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information
	Emergency room care	0% <u>coinsurance</u> after plan <u>deductible</u>	Same as In-network benefit	None.
If you need immediate medical attention	Emergency medical transportation	0% <u>coinsurance</u> after plan <u>deductible</u>	Same as In-network benefit	None.
	Urgent care	0% <u>coinsurance</u> after plan <u>deductible</u>	Same as In-network benefit	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	0% <u>coinsurance</u> after plan <u>deductible</u>	30% <u>coinsurance</u> after plan <u>deductible</u>	Preauthorization is required. If you don't get preauthorization, you may be responsible for the total cost of the service or benefits may be reduced by the lesser of \$500 or 50%.
	Physician/surgeon fees	0% <u>coinsurance</u> after plan <u>deductible</u>	30% <u>coinsurance</u> after plan <u>deductible</u>	None.
	Outpatient services	0% <u>coinsurance</u> after plan <u>deductible</u>	30% <u>coinsurance</u> after plan <u>deductible</u>	None.
If you need mental health, behavioral health, or substance abuse services	Inpatient services	0% <u>coinsurance</u> after plan <u>deductible</u>	30% <u>coinsurance</u> after plan <u>deductible</u>	Preauthorization is required. If you don't get preauthorization, you may be responsible for the total cost of the service or benefits may be reduced by the lesser of \$500 or 50%.
If you are pregnant	Office visits	No charge for prenatal and postnatal care	30% <u>coinsurance</u> after plan <u>deductible</u>	None
	Childbirth/delivery professional services	0% <u>coinsurance</u> after plan <u>deductible</u>	30% <u>coinsurance</u> after plan <u>deductible</u>	None
	Childbirth/delivery facility services	0% <u>coinsurance</u> after plan <u>deductible</u>	30% <u>coinsurance</u> after plan <u>deductible</u>	None.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information
	Home health care	0% <u>coinsurance</u> after plan <u>deductible</u>	25% <u>coinsurance</u> after plan <u>deductible</u>	Preauthorization is required. If you don't get <u>preauthorization</u> , you may be responsible for the total cost of the service or benefits may be reduced by the lesser of \$500 or 50%. up to 100 visits per year
If you need help recovering or have other special health needs	Rehabilitation services	0% <u>coinsurance</u> after plan <u>deductible</u>	30% <u>coinsurance</u> after plan <u>deductible</u>	Preauthorization is required. If you don't get preauthorization, you may be responsible for the total cost of the service or benefits may be reduced by the lesser of \$500 or 50%. up to 40 visits per year includes services combined for physical, speech and occupational therapy
	Habilitation services	Not covered	Not covered	Not covered

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
Medical Event		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information
	Skilled nursing care	0% <u>coinsurance</u> after plan <u>deductible</u>	30% <u>coinsurance</u> after plan <u>deductible</u>	Preauthorization is required. If you don't get <u>preauthorization</u> , you may be responsible for the total cost of the service or benefits may be reduced by the lesser of \$500 or 50%. up to 90 days per year
If you need help recovering or have other special health needs	Durable medical equipment	0% <u>coinsurance</u> after plan <u>deductible</u>	30% <u>coinsurance</u> after plan <u>deductible</u>	Preauthorization is required. If you don't get preauthorization, you may be responsible for the total cost of the service or benefits may be reduced by the lesser of \$500 or 50%.
	Hospice services	Applicable inpatient hospital facility or home health care cost share	Applicable inpatient hospital facility or home health care cost share	Preauthorization is required. If you don't get preauthorization, you may be responsible for the total cost of the service or benefits may be reduced by the lesser of \$500 or 50%.
If your child needs dental	Children's eye exam	No charge	30% <u>coinsurance</u> after plan <u>deductible</u>	one exam per year
or eye care	Children's glasses	25% Discount	Not covered	25% Discount
	Children's dental check-up	Not Applicable	Not covered	None.

Excluded Services & Other Covered Serv	ces	
Services Your Plan Generally Does NOT	Cover (Check your policy or <u>plan</u> document for more information and	d a list of any other <u>excluded services</u> .)
Bariatric Surgery	Long-term care	Routine foot care
Cosmetic Surgery	<ul> <li>Non-emergency care when traveling outside the</li> </ul>	<ul> <li>Routine hearing tests</li> </ul>
Dental Care (Adult)	U.S.	<ul> <li>Weight loss programs (discounted rate)</li> </ul>
	Private-duty nursing	
Other Covered Services (Limitations may	apply to these services. This isn't a complete list. Please see your	r <u>plan</u> document.)
Acupuncture coverage is limited to pain	<ul> <li>Hearing aid (may be covered with limitations)</li> </ul>	Routine eye care
management	<ul> <li>Infertility treatment</li> </ul>	

Chiropractic care

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323 X61565 or <u>www.cciio.cms.gov</u> or the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or <u>www.dol.gov/ebsa</u>. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596. For more information on your rights to continue coverage, you may also contact the <u>plan</u> at 1-800-251-7722.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: ConnectiCare Member Appeals: PO Box 4061, Farmington, CT 06034-4061 or 1-800-251-7722 Connecticut Residents: CT State Department of Insurance at 1-800-203-3447 or <u>www.ct.gov/cid/site/default.asp</u> Massachusetts Residents: MA Division of Insurance at 1-877-563-4467 or <u>www.mass.gov/ocabr/government/oca-agencies/doi-lp/</u> Employee Benefits Security Administration: 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform

#### Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

#### Does this Coverage Meet the Minimum Value Standard? Yes.

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

#### About these Coverage Examples



**This is not a cost estimator.** Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

## Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

The <u>plan's</u> overall <u>deductible</u>	\$5,000
Specialist coinsurance	0%
Hospital (facility) coinsurance	0%
Other coinsurance	0%

## This EXAMPLE event includes services like:

<u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

Total Example Cost	\$12,700

## In this example, Peg would pay:

<u>Cost Sharing</u>		
Deductibles	\$5,000	
<u>Copayments</u>	\$10	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$5,070	

#### Managing Joe's type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The <u>plan's</u> overall <u>deductible</u>	\$5,000
Specialist coinsurance	0%
Hospital (facility) coinsurance	0%
Other <u>coinsurance</u>	0%

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)

Total Example Cost	\$5,600

### In this example, Joe would pay:

<u>Cost Sharing</u>	
Deductibles	\$2,300
<u>Copayments</u>	\$700
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$3,020

## **Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

The <u>plan's</u> overall <u>deductible</u>	\$5,000
Specialist coinsurance	0%
Hospital (facility) coinsurance	0%
Other coinsurance	0%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800

#### In this example, Mia would pay:

Cost Sharing		
Deductibles	\$2,800	
<u>Copayments</u>	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,800	

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-800-390-3522.

\*Note: This plan may have other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

#### Accessibility and Nondiscrimination Notice

<u>ConnectiCare</u> complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. <u>ConnectiCare</u> does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

ConnectiCare:

• 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 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 <u>grievance</u> with: The Committee for Civil Rights, ConnectiCare, 175 Scott Swamp Road, Farmington, CT 06034, 1-800-251-7722, and TTY number 1-800-833-8134. You can file a <u>grievance</u> in person at 175 Scott Swamp Road, Farmington, CT, or by mail, or fax (860) 674-2232 or email <u>memberservices@connecticare.com</u>. If you need help filing a <u>grievance</u>, 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 of Civil Rights Complaint Portal, available at: <u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u>, or by mail or phone at:

U.S. Department of Health and Human services 200 Independence Avenue, SW Room 509F, HHH Building Washington, DC 20201 1-800-368-1019, 800-537-7697 (TDD) Complaint forms are available at: <u>http://www.hhs.gov/ocr/office/file/index.html</u>.

#### Language Access Services:

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-251-7722 (TTY: 1-800-833-8134).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-251-7722 (TTY: 1-800-833-8134).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-251-7722 (TTY: 1-800-833-8134).

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-800-251-7722 (TTY: 1-800-833-8134)。

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-251-7722 (TTY: 1-800-833-8134). ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-251-7722 (ATS: 1-800-833-8134). ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-251-7722 (TTY: 1-800-833-8134).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-251-7722 (телетайп: 1-800-833-8134). CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-251-7722 (TTY: 1-800-833-8134). 8134-833-800-1 (رقم هاتف الصم والبكم: 7722-251-800-1 (رقم هاتف الصم والبكم: 7722-251-800-1). Alter 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-251-7722 (TTY: 1-800-833-8134)번으로 전화해 주십시오.

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-800-224-2273 (TTY: 1-800-842-9710). ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-224-2273 (TTY: 1-800-842-9710) पर कॉल करें।

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-224-2273 (TTY: 1-800-842-9710).

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-800-224-2273 (TTY: 1-800-842-9710).

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នកៗ ចូរ ទូរស័ព្ទ 1-800-224-2273 (TTY: 1-800-842-9710)។

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-224-2273 (TTY: 1-800-842-9710).