



# 2025 Member Guidebook

For members of Fixed Funding Solutions  
(51-99 employees)

ConnectiCare<sup>®</sup>

# Look inside this guide for:

- Terms To Know..... 2
- Find Doctors in Your Plan’s Network ..... 3
- Healthy is Wlthin Your Reach ..... 4
- Virtual Care for Your Busy Lifestyle ..... 4
- Your Pharmacy Benefits ..... 5
- Take Care of Your Mental Health..... 6
- After You Join ..... 7
- How We Protect Your Personal Information ..... 7
- Eligibility Requirements — Connecticut ..... 8
- Services or Treatment With Your Employer’s Plan .....11



## We're Here for You

Your employer offers health benefits administered by ConnectiCare. Your coverage is designed to help you (and any covered family members) stay healthy and ensure you can get the care you need if you're hurt or sick. To get the most out of your health plan, it's important to know how it works, what it pays for, and where to go for help when you need it.

### How to reach us

BY PHONE	IN PERSON	ONLINE
Call us at <b>800-251-7722</b> (TTY: <b>711</b> ), 8 a.m. to 6 p.m., Monday through Friday.	For hours, locations, and to make an appointment at a ConnectiCare Center, go to <b>visitconnecticare.com</b> or call <b>877-523-6837</b> (TTY: <b>711</b> ).	Visit <b>my.connecticare.com</b> to see what your plan covers, view claims activity, and compare costs of treatment or services you may need.

### Frequently asked questions

Visit our FAQ page to find answers to common questions.

# Terms To Know

Health insurance has its own language. Here are some commonly used terms and definitions to help you better understand your coverage. You'll also find some of these terms on your member ID card. Find our full glossary at [connecticare.com/glossary](https://connecticare.com/glossary).

## Primary care provider (PCP)

The doctor you choose for your annual checkups, routine sick visits, and health screenings.

## Benefit summary

Lists some of the medical services covered by your plan and how much you'll have to pay.

## Covered services

Care your plan will pay for. Keep in mind you may still pay some or all of the cost of a "covered service" if your plan has a deductible, copayment, or coinsurance.

## Coinsurance

Your share of the cost of a covered expense. Coinsurance will be listed in your benefit summary as a percentage of a doctor, facility, or drug cost that you pay after your deductible (if your plan has a deductible).

## Copayment (or copay)

The fixed amount you pay for a health care service or prescription drug.

## Deductible

A specific dollar amount that you have to pay for certain covered services in each plan year before your health plan starts to pay.

## In-network

Doctors, hospitals, and other health care providers who have contracts with ConnectiCare and agree to accept our negotiated rate for covered services.

## Maximum out-of-pocket (MOOP)

This is the most you'll have to pay in deductibles, copayments, or coinsurance toward covered medical costs in any plan year.

## Type of plans

**FlexPOS:** Flex is the name of your network. Flex plans offer in-network providers in Connecticut and nationwide. Your plan is a POS plan. These plans cover services for both in-network and out-of-network doctors and hospitals. You will generally pay less using in-network providers.



# How To Find Doctors in Your Network

No matter where you or your covered dependents live, work, or travel, you can find doctors and facilities in your plan's network. Your plan includes access to in-network providers in the state of Connecticut through ConnectiCare's FlexPOS network; in New York through EmblemHealth's Prime network; and nationally through the First Health Network. You can easily locate in-network providers by going to **connecticare.com** and selecting:

- "Find A Doctor" in the top navigation.
- "Through My Employer."
- "FlexPOS."

First Health® is a national network that you can use when you are outside the service areas of ConnectiCare and its parent company, EmblemHealth. Sign in to **my.connecticare.com** for the best experience finding a doctor based on your specific plan.

When getting care outside of Connecticut and New York, be sure to share with your doctor that you have coverage through the First Health Network and provide a copy of your member ID card.



## DON'T HAVE A PCP?

The first step toward staying healthy is to pick a PCP for your annual checkups and routine visits. Sign in at **my.connecticare.com** to look up in-network PCPs near you who are accepting new patients. Or, call us at **800-251-7722** (TTY: **711**) for help.

All Fixed Funding Solutions plans include Teladoc® Primary360, so you can also choose a virtual PCP. Learn more by visiting **teladoc.com/connecticare**.

## Tips for visiting a First Health provider

Some providers outside of Connecticut may not be familiar with ConnectiCare and say that they do not belong to your plan's network. Explain that you found them in the provider directory for First Health, an Aetna subsidiary.

They can verify their participation with First Health by calling **866-945-0306** (TTY: **711**).

# Virtual Care for Your Busy Lifestyle

With our enhanced telemedicine through **Teladoc® Primary360**, you can also see providers virtually by video, phone, or text messaging for:

- Primary care.\*
- Non-emergency general medical care.
- Mental health services.\*
- Dermatology.

And for primary care, you can see the same doctor every time and with no limit on the number of covered visits. Schedule an annual physical exam, checkups to manage ongoing conditions, and more! Teladoc is in-network care, but it doesn't have to replace the in-person care of a non-virtual primary care provider (PCP).



\*Not all Teladoc services are available 24/7. For primary care, members must be age 18 or older. For Teladoc mental health services, you must be age 13 or older.



## Your Pharmacy Benefits

Many people take medicines to stay healthy. Or, sometimes you need to fill a prescription because you are sick or hurt. Your plan's drug list (also called a formulary) includes all the prescription drugs that are covered and assigns each to a tier. Your plan's benefit summary has information about what you'll pay for prescription medicines in each tier.

Express Scripts is the company that manages your plan's pharmacy benefit. Use its handy mobile app or website, **[express-scripts.com](https://www.express-scripts.com)**, to look up drug prices, order prescriptions and refills, and find in-network pharmacies.

### Member Choice

Member Choice is a pharmacy benefit that allows members on maintenance medicines (drugs you take every day, month after month) to choose where to get convenient, 90-day supplies. You can fill these prescriptions at CVS, Walgreens, or through Express Scripts mail order. Other prescriptions can be filled at any in-network pharmacy.\* Each member of the household can choose which of the two pharmacy chains they want to use and can switch their pharmacy once per plan year. Short-term prescriptions like antibiotics can be filled at any in-network pharmacy.

**ValueRX** — Our ValueRX program for health savings account (HSA) compatible plans offers coverage with no cost-sharing for certain common generic prescription drugs.

**ACA Drug List** — Certain medicines that are considered preventive under the Affordable Care Act (ACA) will be covered at no cost. These are labeled as Tier 0 on the plan's drug list.

\*If members choose to fill maintenance medicines at CVS, Walgreens will become out-of-network. If they choose Walgreens, CVS will become out-of-network. Express Scripts mail order for maintenance drugs will continue to be an option at any time, even after a member chooses a retail network. Copays for 90-day supplies of maintenance medicines will be the same whether filled through home delivery or the participating pharmacy.



## Take Care of Your Mental Health

Your plan includes confidential support, information, treatment, and resources to help you with:

- Stressful or challenging situations.
- Depression, anxiety, or other mental illness.
- Substance use disorder.

These benefits are available through Optum® to anyone covered by your plan, even dependents living away from home. Information on your plan's mental health deductible, copays, and coinsurance are in your plan's benefit summary. You may view your benefit summary at any time in the "My Documents" section of **my.connecticare.com**.

### How to get help

- Go to "Find Care" at **my.connecticare.com** to search for mental health facilities and professionals, including counselors, psychiatrists, and social workers.
- Visit **liveandworkwell.com**, hosted by Optum. Use your ConnectiCare member ID number to sign up.

You can search for mental health professionals and facilities.

- Call **888-946-4658** (TTY: **711**) 24 hours a day for confidential support and help understanding your options.
- Call Optum's Substance Use Disorder Helpline at **855-780-5955** (TTY: **711**). In an emergency, or if you think you may harm yourself, call **911**.

### Virtual mental health care through the ConnectiCare network

You can also schedule virtual visits with mental health professionals in your ConnectiCare plan's network. Visit **liveandworkwell.com** to find counselors and make appointments. You'll need to register with your ConnectiCare ID member number.



# After You Join

## Register for an account on the member portal

At ConnectiCare, we've invested in the latest technology so you can make the most of your health plan. Sign up for an account at **my.connecticare.com** as soon as you have your member ID card and number. Then you'll be ready to:

- View in-network doctors and locations.
- Select or change your primary care provider (PCP).
- Use our treatment cost calculator so you can make the best decisions on where to get care.
- Understand your pharmacy benefits, including drug pricing information and home delivery benefits.
- View your plan documents, including your benefit summary and health plan description.
- Print or reorder your member ID card.
- Download claims summaries and Explanations of Benefits (EOBs).
- View your benefit use, spending details, and history.
- Check referrals and preauthorization status.
- Use secure messaging to contact Member Services without having to call.
- Watch personalized videos for tips to support a healthy lifestyle.

You can also find information on how to use your plan, stay healthy, save money on health care, and more at **my.connecticare.com**.

## How We Protect Your Personal Information

Protecting the privacy and confidentiality of your personal information is a responsibility ConnectiCare takes very seriously. Find our Privacy Policy at **connecticare.com/legal/privacy-policy** to learn more.

### We are here to help

When a claim isn't covered by your health plan, you'll receive a claim denial from us with an explanation. We'll also tell you if you're responsible for the bill. If you disagree, contact Member Services at **800-251-7722** (TTY: **711**), or you can send us a secure message in your member portal at **my.connecticare.com**. If you're still not happy, send us a written statement (letter) telling us why you disagree with our decision. Include your name and phone number and mail it to: **ConnectiCare Member Appeals, P.O. Box 4061, Farmington, CT 06034-4061**. We'll carefully review your information, talk to any doctors and case managers involved, and make a decision based on their input and yours.



### USE THE EXTRAS THAT DON'T COST EXTRA

ConnectiCare members get exclusive discounts on eyeglasses and contacts, gym memberships, and health and wellness services like acupuncture and massage. You can also buy pet insurance and get discounts on everyday items like groceries as well as major purchases like cars and vacations. Learn more at **connecticare.com/discountprograms**.

# Eligibility Requirements

In addition to your employer's insurance benefit rules, here's who is eligible for coverage under Fixed Funding Solutions plans in Connecticut.

## Employees

- With a FlexPOS plan, you do not have to live or work in the service area.

## Spouses or domestic partners

- The spouse of an employee is eligible for coverage if the employee and spouse are in a legally valid, existing marriage and the spouse lives with the employee or in the service area.
- A partner under a legally valid civil union recognized by the state of residence who lives with the employee or in the service area.

## Children

Children under age 26 are eligible if they meet one of the conditions below. Some plans may end dependent child eligibility if a child age 26 or younger has their own employer-sponsored coverage.

- Biological children.
- Children who are legally adopted by the employee and meet the requirements for biological children once the adoption is final. Before the adoption is final, the children are eligible for coverage when the employee or spouse becomes legally responsible for at least partial support.
- Stepchildren who are biological or adopted children of your spouse.
- Children for whom the employee or spouse is appointed legal guardian.

Coverage for dependent children will end on the policy anniversary date that is on or after the date the child turns age 26.

For example, if a dependent child turns age 26 in July and the parent's policy renews on Jan. 1, the dependent child is covered until the policy renewal date. The dependent child's coverage will end on Dec. 31.

Coverage for handicapped children may be extended beyond age 26 if they meet the following conditions:

- Live in the service area or with the employee.
- Are unable to support themselves by working because of a mental or physical disability as certified by a doctor.
- Are mostly dependent on the employee or spouse for support and maintenance due to the mental or physical disability.

## Grandchildren

If your daughter is covered under this Plan, her newborn child can receive coverage **ONLY** for the first 91 days after the child's birth, unless you or your covered spouse/partner becomes the child's legal guardian and you are signed up under this plan.

Note: For children covered by Qualified Medical Child Support Orders (QMCSO), there is no requirement that the child must live in the service area. If a court of law has given you a QMCSO ordering you to provide health insurance for your child, let your employer know. If your employer decides to enroll your child in the plan, we'll follow the decision. If your child receives care outside the service area and is in an HMO plan, however, benefits will be considered out-of-network.









# Information About Your Fixed Funding Solutions Large Group Plan

Your employer's plan may be different from plans you have had in the past. It is what's called a "self-insured" plan. That means your employer is paying the costs of claims for covered services. ConnectiCare processes claims for payment but is not responsible for costs. Your employer has stop-loss insurance to protect against high-cost claims.

The plan does not cover all the same services as plans where the insurance company is responsible for the costs (called "fully-insured plans"). Here are some examples of differences between your plan and fully-insured plans in the state of Connecticut.

Services or Treatment	With A Fixed Funding Solutions Plan
Birth to 3 (early intervention services)	Covered*
Infertility services, including prescription drugs for diagnosis or treatment	Covered*
Routine foot care and treatment	Covered*
Autism services: behavioral therapy; direct or consultative psychiatric and psychological services; physical and occupational therapies; speech and language pathology services; drugs prescribed for treatment of symptoms and comorbidities, even when the drugs may be covered for other diseases and conditions.	Covered*
Medically necessary psychological, neuropsychological or neurobehavioral testing to assess the extent of any cognitive or developmental delays due to chemotherapy or radiation treatment in a child diagnosed with cancer	Covered*
Medically necessary anesthesia for the treatment of dental conditions in an outpatient setting	Not covered
Ostomy equipment and supplies	Not covered
Craniofacial disorder treatment	Not covered
Hearing aids	Not covered
Infant formulas, food supplements, nutritional supplements and enteral nutritional therapy	Not covered
Testing for bone marrow	Not covered
Pediatric dental	Not covered
Pediatric vision	Not covered
Gender reassignment surgery and all related services	Not covered
TMJ disorders	Not covered

## For more information

Your employer can provide you with a health plan description. In it you'll find more details about services that aren't covered.

\*Not covered for Fixed Funding Solutions groups with fewer than 51 employees.

## **Notice of Availability of Language Assistance Services and Auxiliary Aids and Services**

**English ATTENTION:** If you speak another language, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call **800-251-7722** (TTY: **711**) or speak to your provider.

**Español (Spanish) ATENCIÓN:** Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al **800-251-7722** (TTY: **711**) o hable con su proveedor.

**Português do Brasil (Portuguese) ATENÇÃO:** Se você fala português, serviços gratuitos de assistência linguística estão disponíveis para você. Auxílios e serviços auxiliares apropriados para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para **800-251-7722** (TTY: **711**) ou fale com seu provedor.

**POLSKI (Polish) UWAGA:** Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer **800-251-7722** (TTY: **711**) lub porozmawiaj ze swoim dostawcą.

**中文 (Simplified Chinese) 注意:** 如果您说[中文], 我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务, 以无障碍格式提供信息。致电 **800-251-7722** (文本电话: **711**) 或咨询您的服务提供商。

**Italiano (Italian) ATTENZIONE:** se parli Italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi ausiliari adeguati per fornire informazioni in formati accessibili. Chiama l' **800-251-7722** (tty: **711**) o parla con il tuo fornitore.

**Français (French) ATTENTION :** Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le **800-251-7722** (TTY: **711**) ou parlez à votre fournisseur.

**Kreyòl Ayisyen (Haitian Creole) ATANSYON:** Si w pale Kreyòl Ayisyen, gen sèvis èd aladispozisyon w gratis pou lang ou pale a. Èd ak sèvis siplemantè apwopriye pou bay enfòmasyon nan fòm aksèsib yo disponib gratis tou. Rele nan **800-251-7722** (TTY: **711**) oswa pale avèk founisè w la.

**РУССКИЙ (Russian) ВНИМАНИЕ:** Если вы говорите на русском, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону **800-251-7722** (TTY: **711**) или обратитесь к своему поставщику услуг.

**Việt (Vietnamese)** LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số **800-251-7722** (Người khuyết tật: **711**) hoặc trao đổi với người cung cấp dịch vụ của bạn.

### العربية (Arabic)

تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم **800-251-7722** (**711**) أو تحدث إلى مقدم الخدمة.

**한국어 (Korean)** 주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. **800-251-7722** (TTY: **711**) 번으로 전화하거나 서비스 제공업체에 문의하십시오.

**SHQIP (Albanian)** VINI RE: Nëse flisni shqip, shërbime falas të ndihmës së gjuhës janë në dispozicion për ju. Ndihma të përshtatshme dhe shërbime shtesë për të siguruar informacion në formate të përdorshme janë gjithashtu në dispozicion falas. Telefononi **800-251-7722** (TTY: **711**) ose bisedoni me ofruesin tuaj të shërbimit.

**हिंदी (Hindi)** ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। **800-251-7722** (TTY: **711**) पर कॉल करें या अपने प्रदाता से बात करें।

**Tagalog (Tagalog)** PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa **800-251-7722** (TTY: **711**) o makipag-usap sa iyong provider.

**Ελληνικά (Greek)** ΠΡΟΣΟΧΗ: Εάν μιλάτε ελληνικά, υπάρχουν διαθέσιμες δωρεάν υπηρεσίες υποστήριξης στη συγκεκριμένη γλώσσα. Διατίθενται δωρεάν κατάλληλα βοηθήματα και υπηρεσίες για παροχή πληροφοριών σε προσβάσιμες μορφές. Καλέστε το **800-251-7722** (TTY: **711**) ή απευθυνθείτε στον πάροχό σας.

## NOTICE OF NONDISCRIMINATION POLICY

### Discrimination is Against the Law

ConnectiCare complies with Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex characteristics, including intersex traits; pregnancy or related conditions; sexual orientation; gender identity, and sex stereotypes. ConnectiCare does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

### ConnectiCare:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters.
  - Written information in other formats (large print, audio, accessible electronic formats, and other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
  - Qualified interpreters.
  - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services contact the Civil Rights Coordinator by calling Member Services at **800-251-7722** (TTY: **711**).

If you believe that ConnectiCare has failed to provide these services or discriminated in another way based on race, color, national origin, age, disability, or sex, you can file a grievance with the Civil Rights Coordinator by writing to ConnectiCare Grievance and Appeals Department, P.O. Box 4061, Farmington, CT 06034-4061; faxing them at **800-319-0089**; or calling Member Services at **800-251-7722**. (Dial **711** for TTY services.) You can file a grievance in person, by mail, by fax, or through your secure member portal. If you need help filing a grievance, ConnectiCare's Grievance and Appeals Department 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 **[ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf)** 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; 800-368-1019** (TTY: **800-537-7697**).

Complaint forms are available at **[hhs.gov/ocr/office/file/index.html](https://hhs.gov/ocr/office/file/index.html)**.

This notice is available on ConnectiCare's website at **[connecticare.com/legal/nondiscrimination](https://connecticare.com/legal/nondiscrimination)**.



## Notes

[illegible]



ConnectiCare provides only health plan coverage, stop loss, and administration. HealthEquity provides HSA accounts and administration. The accounts are separate from your health plans. ConnectiCare is not responsible for the administration of any HSA accounts or other financial accounts used in connection with its health coverage products in connection with your employer's health plan.

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