



# Preferred Product Portfolio

2025 Fully Insured Plans for Large Group  
(51+ employees)

ConnectiCare<sup>®</sup>

# Creating Healthier Futures

ConnectiCare was founded in 1981 by a group of local doctors committed to bringing their patients the best care possible.

Today, we continue their legacy.

Our teams live and work here, so we understand what it takes for Connecticut employers and members to make the most of their health plan.

So, when you ask, “What Connecticut company should I go to for quality health care coverage?” the answer is clear: ConnectiCare.



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# Our Preferred Product Portfolio Plans

Find the right ConnectiCare plan for your group. When it comes to coverage, we understand that freedom to choose doctors and hospitals is what's most important to our members.

ConnectiCare has built strong, long-standing relationships and our networks reflect this with top doctors and hospitals.

We offer three main plans:

**FlexPOS plans** – These plans offer employees coverage where they live, work, and travel with state, regional, and national network coverage through our partner First Health®. They offer flexibility, with no referrals to see specialists as well as both in- and out-of-network coverage.

**Value plans** – Our new Value plans feature a tailored network, which is a subset of our commercial Choice network. It may be the right solution for members who can choose care options within a more localized area. All doctors are right here in Connecticut but note that not all hospitals and their affiliated health care professionals participate in the Value Network.

**HSA-Compatible Plans** – Each HSA-compatible plan has (E) or (A) in its name:

- (E) means that the plan has an embedded deductible. With an embedded deductible, when any one family member has health care expenses equal to the individual deductible, ConnectiCare begins to pay for covered services for that one family member.
- (A) means that the plan has an aggregate deductible for all family members together. With an aggregate deductible, ConnectiCare does not begin to pay for covered services until the full family deductible is met.





## The Extras

Options to enhance your plan offerings.

**Integrated HSA/HRA Administration** - We offer integrated claims management and administration of health savings accounts (HSAs) and health reimbursement arrangements (HRAs) through HealthEquity®. Your employees can conveniently view claims and pay for qualified expenses directly from their HealthEquity accounts.

**Enhanced Vision Benefits** - We partner with EyeMed® to offer one of the nation's largest networks of independent vision care professionals plus national and regional retail opticians (including mail order). We offer two options to choose from.

**Dental** - Employers know that dental coverage is a great tool to attract and retain employees — and to catch and resolve conditions before they become major health problems. In fact, early treatment of gum disease can translate into lower overall medical costs. With ConnectiCare, your clients can choose from a variety of dental plans offering preventive and comprehensive services. We feature a large network of dental professionals across the state, plus coverage for out-of-network services. Members will likely pay less if they see in-network dentists.

# Benefits to Help Employees Stay Well

ConnectiCare plans offer essential benefits to help employees stay healthy — and get the care they need when they're sick or hurt. ConnectiCare fully insured plans feature:

- Coverage for services like annual checkups, screenings, flu shots, and other vaccinations.
- Mental health care for substance use disorder, anxiety, depression, and other behavioral health conditions.
- Emergency and urgent care wherever members travel.
- Specialist care, diagnostic testing, and hospital treatment.

## Teladoc® Primary360 — convenient, virtual care that can cut down on time off from work for doctor appointments.\*

- **Virtual General Care:** Members have access 24/7 to care by web, phone, or award-winning app from wherever they are.
- **Virtual Primary Care:** Choose your primary care provider (PCP) and schedule a phone or video visit at your convenience.
- **Mental Health:** Talk to a therapist or psychiatrist seven days a week (7 a.m. to 9 p.m. local time) from wherever you are.
- **Dermatology:** Upload images of a skin issue online or on the app and get a custom treatment plan within one day.

## MySpark Central

A custom-built wellness platform with options including activity tracking, health assessment, interactive on-demand courses, webinars, browsing the health library and more.

## Help 364

Help 364 is a voluntary program designed to help people living with chronic conditions manage their care and lower health care costs. We use claims data to identify candidates who can benefit from the program and invite them to partner with a Nurse Wellness Coach. A trust-based relationship with the coach helps the member take positive steps toward wellness.

Help 364 helps employees suffering from:

- |                 |                 |                       |                    |
|-----------------|-----------------|-----------------------|--------------------|
| • Diabetes      | • Heart disease | • Asthma              | • High Cholesterol |
| • Heart failure | • COPD          | • High blood pressure |                    |

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

The Help 364 is intended to impart nutrition, fitness and wellness information. It is not a substitute for professional medical advice, diagnosis or treatment. Always seek the advice of your physician or other qualified health provider with any questions you may have regarding a medical condition. Never disregard or delay medical advice based on your participation in the program. If you think you may have a medical emergency, call your doctor or 911 immediately. © 2022 WellSpark Health, Inc.



## Prescription Drug Coverage

### Multifaceted Pharmacy Program

- Prescription drug coverage, with low copays for Tier 1, 2, 3, and 4 drugs, and no-cost home delivery of 90-day supplies of maintenance medicines.
- National Preferred Drug Formulary (Express Scripts) with 3 and 4-tier options.
- Traditional list and MAC B (Dispense as Written).

### Price Assure Program

- Through a partnership with Express Scripts and GoodRx, we automatically provide the lowest price on applicable generic medicines at the retail pharmacy.
- Member out-of-pocket costs are applied to the deductible.

### VALUE RX

- HSA-compatible plans also include coverage for generic medicines that treat some common health conditions at a lower cost. There is no cost-share for these drugs and they're exempt from the plan deductible.

## Vision

Members also get discounts on eyeglasses, including prescription and non-prescription sunglasses. Learn more at **connecticare.com** under Find Care and use the Vision tab.

# Empowering Members With Tools and Resources

At ConnectiCare, we've invested in the technology and resources our members need to make the most of their health plan.

## Using the Member Portal

Members can find helpful tools at **my.connecticare.com** or the myConnectiCare app. Registering for an account allows employees to:

- Order home delivery of covered prescription drugs.
- Estimate what they'll pay for a test or treatment.
- View health plan benefits.
- Track spending and claims.
- Find in-network providers.
- Print ID cards.
- And more.

## Staying in Touch

Our informative monthly email newsletter helps members get more out of their coverage. We:

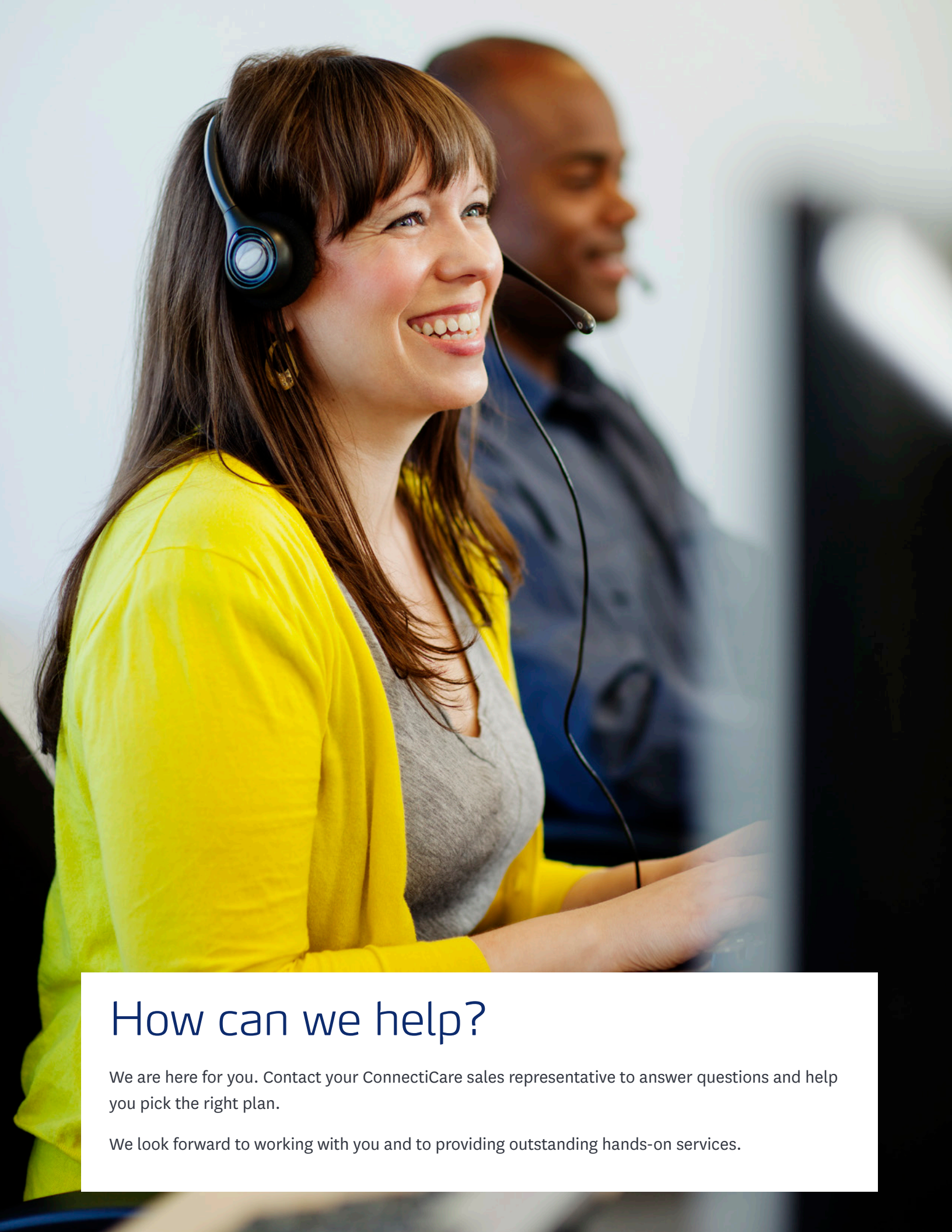
- Share tips for staying healthy.
- Remind members to get preventive care.
- Get the word out about health events at ConnectiCare Centers and in the community.

## Visiting Our ConnectiCare Centers

The staff at our ConnectiCare Centers can offer in-person support to help employees better understand how their health plans work. Center locations, hours, and appointment scheduling can be found at **visitconnecticare.com**.







## How can we help?

We are here for you. Contact your ConnectiCare sales representative to answer questions and help you pick the right plan.

We look forward to working with you and to providing outstanding hands-on services.

## NOTES

This image shows a single page of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page, typical of notebook paper or primary-ruled paper used in schools. There are no margins, text, or other markings on the page.



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