

ConnectiCare Choice Plan 1 (HMO)
ConnectiCare Choice Plan 2 (HMO)
ConnectiCare Choice Plan 3 (HMO)

Medicare Advantage Plans

Summary of Benefits

2021

This is a summary of drug and health services covered by ConnectiCare, Inc.
January 1, 2021 – December 31, 2021



Summary of Benefits – ConnectiCare Choice Plans

January 1, 2021 - December 31, 2021

ConnectiCare, Inc. is a Medicare Advantage HMO/HMO-POS plan with a Medicare contract. Enrollment in the Plan depends on contract renewal. The benefit information provided is a summary of what we cover and what you pay for. It does not list every service that we cover or list every limitation or exclusion. Some services may require prior authorization. To get a complete list of services we cover, including those that require prior authorization, please request the "Evidence of Coverage." You can find this document on our website at connecticare.com/medicare, or call us at the phone number(s) below and we'll send you a copy.

Who can join?

To join a ConnectiCare Choice Plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, and Windham.

Which doctors, hospitals, and pharmacies can I use?

ConnectiCare Choice Plan 1 (HMO) and ConnectiCare Choice Plan 3 (HMO) have a network of doctors, hospitals, pharmacies, and other providers. Except in emergency or urgent care situations, if you use providers that are not in our network, we may not pay for these services.

ConnectiCare Choice Plan 1 and ConnectiCare Choice Plan 3 cover Part D drugs. In addition they cover Part B drugs such as chemotherapy and some drugs administered by your provider. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website at connecticare.com/medicare. Or, call us and we'll send you a copy.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs. Some of our network pharmacies have preferred cost sharing. You may pay less if you use these pharmacies. You can see our plan's provider and pharmacy directory on our website at connecticare.com/medicare. Or, call us and we'll send you a copy.

ConnectiCare Choice Plan 2 (HMO) has a network of doctors, hospitals, and other providers. Except in emergency or urgent care situations, if you use providers that are not in our network, we may not pay for these services. You can see our plan's provider directory on our website at connecticare.com/medicare. Or, call us and we'll send you a copy.

ConnectiCare Choice Plan 2 **DOES NOT cover Part D drugs**. This plan does cover Part B drugs such as chemotherapy and some drugs administered by your provider.

How to reach us:

For more information, please call us at the phone number below or visit us at connecticare.com/medicare.

Toll-free 1-877-224-8220, TTY users should call 711.

From October 1st to March 31st, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. EST. From April 1st to September 30th, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. EST.

Summary of Benefits – ConnectiCare Choice Plans

January 1, 2021 - December 31, 2021

Premiums and Benefits	ConnectiCare Choice Plan 1 (HMO)	ConnectiCare Choice Plan 2 (HMO)
Monthly Plan Premium: <i>(For all counties in Connecticut)</i>	\$183	\$0
Medical Deductible	You pay nothing	You pay nothing
Maximum Out-of-Pocket Responsibility <i>(does not include prescription drugs)</i>	\$3,400 annually	\$6,000 annually
Inpatient Hospital Coverage	\$345 copay per day for days 1 through 5 per stay You pay nothing per day for days 6 and beyond per stay	\$295 copay per day for days 1 through 6 per stay You pay nothing per day for days 7 and beyond per stay
Outpatient Hospital Coverage: Outpatient Hospital Services <i>(including observation services)</i> Ambulatory Surgery Centers	\$200 copay \$100 copay	\$200 copay \$100 copay

Summary of Benefits – ConnectiCare Choice Plans

January 1, 2021 - December 31, 2021

ConnectiCare Choice Plan 3 (HMO)	What you should know about ConnectiCare Choice Plan 1, Choice Plan 2 and Choice Plan 3
\$0	In addition, you must continue to pay your Medicare Part B premium. Premiums may be reduced based on Low-Income Subsidy (LIS) level or Extra Help.
\$395 plan deductible	<p>Choice Plan 1 and Choice Plan 2 DO NOT have a deductible for medical benefits.</p> <p>Choice Plan 3 DOES have a deductible for medical benefits. The deductible applies only to the following services:</p> <ul style="list-style-type: none"> • Inpatient Hospital – Acute • Inpatient Hospital – Psychiatric • Skilled Nursing Facility • Outpatient Hospital Services • Outpatient Observation Services • Dialysis Services • Therapeutic Radiology • X-rays
\$7,550 annually	This is the most you pay for copays, coinsurance, and other costs for medical services for the year.
<p>\$490 copay per day for days 1 through 3 per stay after you pay your plan deductible</p> <p>You pay nothing per day for days 4 and beyond per stay</p>	The cost-sharing applies each time you are admitted to a hospital. Prior authorization is required for each inpatient stay.
<p>\$395 copay after you pay your plan deductible</p> <p>\$300 copay</p>	<p>Prior authorization required for some services</p> <p>Prior authorization required for some services</p>

Summary of Benefits – ConnectiCare Choice Plans

January 1, 2021 - December 31, 2021

Premiums and Benefits	ConnectiCare Choice Plan 1 (HMO)	ConnectiCare Choice Plan 2 (HMO)
Doctor Visits (In office/Virtual): <ul style="list-style-type: none"> Primary Care Provider (PCP) Specialist 	\$10 copay per visit You pay nothing for Annual Physical \$30 copay per visit	You pay nothing You pay nothing for Annual Physical \$10 copay per visit
Preventive Care	You pay nothing	You pay nothing
Emergency Care	\$90 copay per visit within the United States	\$90 copay per visit within the United States
Urgently Needed Services	\$30 copay per visit within the United States	\$10 copay per visit within the United States
Diagnostic Services/Labs/Imaging: <ul style="list-style-type: none"> Diagnostic Radiology Services (e.g., MRI) Lab Services Diagnostic Tests and Procedures Outpatient x-rays Therapeutic Radiology Services (such as radiation treatment for cancer) 	\$200 copay \$10 copay \$25 copay \$35 copay 20% of the cost	\$175 copay \$10 copay \$25 copay \$35 copay 20% of the cost
Hearing Services: <ul style="list-style-type: none"> Hearing exam 	\$30 copay per visit	\$10 copay per visit
Dental Services: Medicare-covered dental services Preventive and Diagnostic Dental Services: Includes oral exams, cleanings, bitewing x-rays, and panorex x-rays or complete series	\$30 copay per visit Not covered You can purchase preventive dental services along with comprehensive dental services as an Optional Supplemental Benefit (see page I-7)	\$10 copay per visit You pay nothing Covers up to one oral exam and one cleaning every 6 months Covers bitewing x-rays, one every 6 months and one complete series (panorex x-rays) every 36 months You can purchase comprehensive dental services as an Optional Supplemental Benefit (see page I-7)

Summary of Benefits – ConnectiCare Choice Plans

January 1, 2021 - December 31, 2021

ConnectiCare Choice Plan 3 (HMO)	What you should know about ConnectiCare Choice Plan 1, Choice Plan 2 and Choice Plan 3
<p>\$10 copay per visit You pay nothing for Annual Physical \$45 copay per visit</p>	<p>No referrals are needed to see specialists.</p>
<p>You pay nothing</p>	<p>Includes your influenza vaccine, colorectal cancer screening, screening mammography, and all other Medicare-approved preventive care.</p>
<p>\$90 copay per visit within the United States</p>	<p>If you are admitted to the hospital within one day, you do not have to pay your share of the cost for emergency care.</p>
<p>\$45 copay per visit within the United States</p>	<p>If you are admitted to the hospital within one day, you have to pay your share of the cost for urgently needed care.</p>
<p>\$275 copay \$15 copay \$25 copay \$45 copay after you pay your plan deductible 20% of the cost after you pay your plan deductible</p>	<p>Prior authorization required Prior authorization required for some services Prior authorization required for some services Prior authorization required for some services Prior authorization required</p>
<p>\$45 copay per visit</p>	<p>You are covered for one routine hearing exam each year and for exams to diagnose and treat hearing and balance issues.</p>
<p>\$45 copay per visit You pay nothing Covers up to one oral exam and one cleaning every 6 months Covers bitewing x-rays, one every 6 months and one complete series (panorex x-rays) every 36 months You can purchase comprehensive dental services as an Optional Supplemental Benefit (see page I-8)</p>	<p>Medicare-covered services only</p>

Summary of Benefits – ConnectiCare Choice Plans

January 1, 2021 - December 31, 2021

ConnectiCare Choice Plan 3 (HMO)	What you should know about ConnectiCare Choice Plan 1, Choice Plan 2 and Choice Plan 3
<p>Comprehensive dental services:</p> <p>\$29 monthly premium \$100 calendar year deductible</p> <p>\$2,000 annual benefit maximum</p> <p style="text-align: center;">or</p> <p>\$39 monthly premium \$100 calendar year deductible</p> <p>\$3,000 annual benefit maximum</p> <p>Included as plan benefit (see page I-6)</p> <p>20% of the cost after the \$100 calendar year deductible is met</p> <p>50% of the cost after the \$100 calendar year deductible is met</p>	<p>Choice Plan 2 and Choice Plan 3 include preventive dental services as a plan benefit.</p> <p>Choice Plan 1 preventive dental services are not subject to the deductible. Covered services include:</p> <p>One every 6 months: oral exams, cleanings, fluoride, standard x-rays</p> <p>One every 36 months: complete series x-ray</p> <p>Prior authorization required for comprehensive dental services</p> <p>Covers: Restorations (fillings)</p> <p>Major services include: Crowns; Fixed Bridgework; Partial and Full Dentures; Denture Adjustments; Repairs to Fixed Bridges and Partial and Full Dentures; Recement of Fixed Bridges, Crowns and Inlays; Extractions and Oral Surgery; Root Canal Therapy; Implants; Periodontal Scaling and Planing, Periodontal Surgery and Maintenance</p>

Summary of Benefits – ConnectiCare Choice Plans

January 1, 2021 - December 31, 2021

Premiums and Benefits	ConnectiCare Choice Plan 1 (HMO)	ConnectiCare Choice Plan 2 (HMO)
<p>Vision Services:</p> <ul style="list-style-type: none"> • Vision Exam • Eyewear - routine • Eyeglasses or contact lenses after cataract surgery 	<p>\$30 copay per visit</p> <p>Not covered</p> <p>You pay nothing</p>	<p>\$10 copay per visit</p> <p>Not covered</p> <p>You pay nothing</p>
<p>Mental Health Services:</p> <ul style="list-style-type: none"> • Inpatient visit • Outpatient group therapy visit • Outpatient individual therapy visit (In office/Virtual) 	<p>\$1,871 per admission</p> <p>\$30 copay per visit</p> <p>\$30 copay per visit</p>	<p>\$1,871 per admission</p> <p>\$10 copay per visit</p> <p>\$10 copay per visit</p>
<p>Skilled Nursing Facility (SNF)</p>	<p>You pay nothing per day for days 1 through 20 per benefit period</p> <p>\$184 copay per day for days 21 through 100 per benefit period</p>	<p>You pay nothing per day for days 1 through 20 per benefit period</p> <p>\$184 copay per day for days 21 through 100 per benefit period</p>

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January 1, 2021 - December 31, 2021

ConnectiCare Choice Plan 3 (HMO)	What you should know about ConnectiCare Choice Plan 1, Choice Plan 2 and Choice Plan 3
<p>\$45 copay per visit</p> <p>\$200 allowance every year</p> <p>You pay nothing</p>	<p>You are covered for one routine eye exam each year and for exams to diagnose and treat diseases and conditions of the eye.</p> <p>You are covered for one pair of eyewear per year.</p> <p>Eyewear must be obtained within 12 months of surgery.</p>
<p>\$1,871 per admission after you pay your plan deductible</p> <p>\$40 copay per visit</p> <p>\$40 copay per visit</p>	<p>Our plan covers up to 90 days per inpatient mental health stay. Our plan also covers 60 “lifetime reserve days” as long as the stay is covered under the plan. Our plan covers up to 190 days in a lifetime for inpatient mental health services in a psychiatric hospital. The 190-day limit does not apply to Mental Health services provided in a psychiatric unit of a general hospital.</p> <p>The cost-sharing applies each time you are admitted inpatient to a Psychiatric Facility. Prior authorization required</p>
<p>After you pay your plan deductible you pay:</p> <p>Nothing per day for days 1 through 20 per benefit period</p> <p>\$184 copay per day for days 21 through 100 per benefit period</p>	<p>Our plan covers up to 100 days in a SNF per benefit period.</p> <p>Prior authorization required</p> <p>A benefit period begins the day you’re admitted into a SNF. The benefit period ends when you haven’t gotten any inpatient hospital care or skilled care in a SNF for 60 days in a row. If you go into a SNF after one benefit period has ended, a new benefit period begins. There’s no limit to the number of benefit periods.</p>

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ConnectiCare Choice Plan 3 (HMO)	What you should know about ConnectiCare Choice Plan 1, Choice Plan 2 and Choice Plan 3
\$40 copay per visit	
<p>\$385 copay</p> <p>20% of the cost</p>	<p>You are covered for ground ambulance services worldwide. There is a combined \$50,000 annual limit for emergency care, urgent care, and ground emergent ambulance services outside of the United States. Prior authorization required for non-emergent services.</p> <p>You are not covered for air ambulance services outside of the United States.</p>
Not covered	
<p>10% of the cost for Medicare-covered Part B drugs in the home</p> <p>20% of the cost for Medicare-covered Part B drugs dispensed at a retail pharmacy, mail order pharmacy, physician office, and outpatient facility</p>	<p>We cover Part B drugs such as chemotherapy and some drugs administered by your doctor.</p> <p>Prior authorization required for some Part B drugs</p> <p>Step therapy required for some Part B drugs</p>

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Prescription Drugs for ConnectiCare Choice Plan 1 (HMO) and Choice Plan 3 (HMO)

Our plan groups each drug into one of five “tiers” (levels). You will need to use the formulary (list of covered drugs) to locate what tier a drug is on.

How much you pay for your prescription drugs depends on what tier your drug is in and what stage of the benefit you are in. There are four stages in your Part D prescription drug coverage.

Four Stages of Drug Coverage

Deductible

The deductible is the amount you pay before your plan starts to pay. This deductible is for retail and home delivery.

Choice Plan 1: There is no deductible for Tier 1 (preferred generic) and Tier 2 (generic) drugs. There is a deductible for Tier 3 (preferred brand), Tier 4 (non-preferred drug) and Tier 5 (specialty) drugs.

Choice Plan 3: There is no deductible for Tier 1 (preferred generic), Tier 2 (generic) and Tier 3 (preferred brand) drugs. There is a deductible for Tier 4 (non-preferred drug) and Tier 5 (specialty) drugs.

Initial Coverage

After you’ve reached the deductible, you’ll enter the initial coverage stage.

In this stage, you and the plan share the costs of some of the covered drugs until your total drug costs, including deductible, exceed \$4,130. The total drug costs paid by both you and our Part D plan will help you reach the coverage gap.

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Retail Cost Sharing

ConnectiCare Choice Plan 1 and ConnectiCare Choice Plan 3 30-Day Supply of Drugs							
Tier	Deductible		Initial Coverage \$0-\$4,130		Coverage Gap \$4,130-\$6,550		Catastrophic Over \$6,550
	In Choice Plan 1 You Pay	In Choice Plan 3 You Pay	Preferred Pharmacy	Standard Pharmacy	In Choice Plan 1 You Pay	In Choice Plan 3 You Pay	You Pay the greater of:
Tier 1: Preferred Generic	\$0	\$0	\$2	\$9	\$2/\$9*	25%	5% or \$3.70
Tier 2: Generic	\$0	\$0	\$10	\$20	\$10/\$20*	25%	5% or \$3.70
Tier 3: Preferred Brand	\$300	\$0	\$42	\$47	25%	25%	5% or \$9.20
Tier 4: Non- Preferred Drug		\$445	\$95	\$100	25%	25%	5% or \$3.70 for generic/ preferred multi-source drugs 5% or \$9.20 for all other drugs
Tier 5: Specialty			27% for Choice Plan 1 25% for Choice Plan 3	27% for Choice Plan 1 25% for Choice Plan 3	25%	25%	5% or \$3.70 for generic/ preferred multi-source drugs 5% or \$9.20 for all other drugs

*Cost share at a Preferred Pharmacy/Standard Pharmacy

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Mail Order Cost Sharing

ConnectiCare Choice Plan 1 and ConnectiCare Choice Plan 3				
Tier	Deductible		Initial Coverage \$0-\$4,130	
	In Choice Plan 1 You Pay	In Choice Plan 3 You Pay	30-day supply	90-day supply
Tier 1: Preferred Generic	\$0	\$0	\$0	\$0
Tier 2: Generic	\$0	\$0	\$10	\$25
Tier 3: Preferred Brand	\$300	\$0	\$42	\$126
Tier 4: Non-Preferred Drug		\$445	\$95	\$285
Tier 5: Specialty			27% for Choice Plan 1 25% for Choice Plan 3	Not available in a long-term supply

If you live in a long-term care facility, you pay the same as at a standard retail pharmacy.

Coverage Gap

The coverage gap (also called the “donut hole”) starts after the total yearly drug cost (along with what our plan has paid and what you have paid) exceeds \$4,130.

While in the coverage gap in 2021:

- For Choice Plan 1, you will continue to pay your set copayments for Tier 1 and Tier 2 drugs, and 25% of the plan’s cost for Tier 3, Tier 4 and Tier 5 drugs.
- For Choice Plan 3, you will pay 25% of the plan’s cost for all drugs.

The costs paid by you, and the manufacturer discount payment for brand-name drugs count toward your true out-of-pocket costs and help you get out of the coverage gap.

Not everyone will reach the coverage gap.

Summary of Benefits – ConnectiCare Choice Plans

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Catastrophic Coverage

After your yearly true out-of-pocket (TrOOP) drug costs exceed **\$6,550**, you will enter the catastrophic coverage stage. In this stage, you pay the greater of: 5% of the cost or you pay **\$3.70** for generic drugs (including brand-name drugs treated as generic) and **\$9.20** for all other drugs.

Get Help Paying for Your Prescription Drugs

Extra Help

Extra Help is a free Medicare program and is known as low income subsidy (LIS). It helps people with low or limited income and resources pay Medicare Part D drug plan costs.

What do you get with Extra Help?

- Payment of 75% or more of your drug costs. These include your monthly premium for prescription drugs (**the amount you pay each month**).
- Payment of your annual deductible (**the amount you pay before your plan starts to pay**).
- Payment of coinsurance costs (**the percentage you pay for your prescription drugs**).
- No coverage gap.

You automatically qualify for Extra Help if:

- You have full Medicaid coverage.
- You get help from your state Medicaid program to pay your Part B premiums in a Medicare Savings Program.
- You get Supplemental Security Income (SSI) benefits.

Many other people with low or limited income also qualify for Extra Help and don't know it!

There is **no cost** to apply. Contact your local Social Security office or call Social Security at **800-772-1213** (TTY: **800-325-0778**). You can also apply online at **ssa.gov/benefits/medicare/prescriptionhelp/**.

Summary of Benefits – ConnectiCare Choice Plans

January 1, 2021 - December 31, 2021

Other Benefits	ConnectiCare Choice Plan 1 (HMO)	ConnectiCare Choice Plan 2 (HMO)
Acupuncture	\$30 copay per visit Covers up to 20 visits for chronic lower back pain every year	\$30 copay per visit Covers up to 20 visits for chronic lower back pain every year
Foot Care (<i>podiatry services</i>): <ul style="list-style-type: none"> Foot exams and treatment (Routine exams not covered) 	\$30 copay per visit	\$10 copay per visit
Chiropractic Care	\$20 copay per visit	\$20 copay per visit
Occupational, Speech, and Language Therapy	\$30 copay per visit	\$10 copay per visit
Cardiac Therapy	\$30 copay per visit	\$10 copay per visit
Intensive Cardiac Therapy	\$100 copay per visit	\$100 copay per visit
Pulmonary Therapy	\$30 copay per visit	\$10 copay per visit
Home Health Care	You pay nothing	You pay nothing
Hospice	You pay nothing	You pay nothing
Medical Equipment/Supplies: <ul style="list-style-type: none"> Durable Medical Equipment (<i>e.g., wheelchairs, oxygen</i>) Prosthetics (<i>e.g., braces, artificial limbs</i>) 	20% of the cost 20% of the cost	You pay nothing You pay nothing
Diabetic Supplies and Training: <ul style="list-style-type: none"> Diabetic supplies (<i>includes monitoring supplies and therapeutic shoes or inserts</i>) Kidney disease education 	20% of the cost You pay nothing	You pay nothing You pay nothing
Wellness Programs: <ul style="list-style-type: none"> Fitness Teladoc® 	You pay nothing \$45 copay per visit	You pay nothing \$45 copay per visit
Worldwide Emergent/Urgent Care (<i>coverage outside the United States</i>)	\$90 copay per visit	\$90 copay per visit

If you want to know more about the coverage and costs of Original Medicare, look in your current **"Medicare & You"** handbook. View it online at <http://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

This document is available in other formats such as Braille, large print or audio.

Summary of Benefits – ConnectiCare Choice Plans

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ConnectiCare Choice Plan 3 (HMO)	What you should know about ConnectiCare Choice Plan 1, Choice Plan 2 and Choice Plan 3
\$30 copay per visit Covers up to 20 visits for chronic lower back pain every year	Prior authorization required Visit limits: Maximum of 12 visits in 90 days
\$45 copay per visit	Exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions
\$20 copay per visit	Manipulation of the spine to correct a subluxation (when one or more of the bones in your spine move out of position)
\$40 copay per visit	
\$45 copay per visit \$100 copay per visit \$30 copay per visit	Prior authorization required
You pay nothing	Prior authorization required
You pay nothing	You are covered for hospice care from a Medicare-certified hospice. Original Medicare, rather than our plan, will pay for hospice services. You may have to pay part of the cost for drugs and respite care.
20% of the cost	Prior authorization required for some services
20% of the cost	Prior authorization required for some services
20% of the cost	
You pay nothing	
You pay nothing \$45 copay per visit	Includes the SilverSneakers® fitness program
\$90 copay per visit	There is a combined \$50,000 annual limit for emergency care, urgent care, and ground emergent ambulance services outside of the United States. You are not covered for air ambulance services outside the United States. See pages I- 11 and I- 12 for additional cost-sharing information for ambulance services.

ConnectiCare, Inc. is an HMO/HMO-POS plan with a Medicare contract. Enrollment in ConnectiCare depends on contract renewal. For more information, contact the plan. SilverSneakers is a registered trademark of Tivity Health, Inc. SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. ©2020 Tivity Health, Inc. All rights reserved. ©2020 Teladoc, Inc. All rights reserved. Teladoc and the Teladoc logo are trademarks of Teladoc, Inc. and may not be used without written permission. ConnectiCare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ©2020 ConnectiCare, Inc. & Affiliates

2021 Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 1-877-224-8220 (TTY: 711). From October 1st to March 31st, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. EST. From April 1st to September 30th, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. EST.

Understanding the Benefits

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit connecticare.com/medicare or call 1-877-224-8220 (TTY: 711) to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

Understanding Important Rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/coinsurance may change on January 1, 2022.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

