



**Individual Market**  
**Passage Bronze Alternative PCP POS**  
**Benefit Summary**  
**Non-Tiered Network Plan**

Passage Network – Includes Providers in Connecticut only

Passage plans require the selection of an in-network primary care provider upon enrollment.  
 A referral from your primary care provider is required to see a specialist.

<b>Deductible and Out-of-Pocket Maximum</b>	<b>In-Network (INET) Member Pays</b>	<b>Out-of-Network (OON) Member Pays</b>
<b>Plan deductible</b> Individual Family	\$7,000 per member \$14,000 per family	\$15,000 per member \$30,000 per family
<b>Separate Prescription Drug Deductible</b> Individual Family	Included in Plan Deductible per member / per family	Included in Plan Deductible per member / per family
<b>Out-of-Pocket Maximum</b>  Individual Family (Includes deductible, copayments and coinsurance)	\$8,700 per member \$17,400 per family	\$20,000 per member \$40,000 per family
<b>Benefits</b>	<b>In-Network (INET) Member Pays</b>	<b>Out-of-Network (OON) Member Pays</b>
<b>Provider Office Visits</b>		
<b>Adult/Pediatric Preventive Visits</b>	No cost	50% coinsurance per visit
<b>Primary Care Provider Office/ Telemedicine Visits</b> (includes services for illness, injury, follow-up care and consultations)	No cost	50% coinsurance per visit after OON plan deductible is met
<b>Telemedicine Services</b> (services rendered by a Teladoc® provider)	No cost	50% coinsurance per visit after OON plan deductible is met
<b>Specialist Office/Telemedicine Visits</b>	\$60 copayment per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
<b>Mental Health and Substance Abuse Office Visits</b>	No cost after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
<b>Outpatient Diagnostic Services</b>		

<b>Benefits</b>	<b>In-Network (INET) Member Pays</b>	<b>Out-of-Network (OON) Member Pays</b>
<b>Advanced Radiology</b> (CT/PET Scan, MRI)	50% coinsurance per service after INET plan deductible is met	50% coinsurance per service after OON plan deductible is met
<b>Laboratory Services</b>	50% coinsurance per service after INET plan deductible is met	50% coinsurance per service after OON plan deductible is met
<b>Non-Advanced Radiology</b> (X-ray, Diagnostic)	50% coinsurance per service after INET plan deductible is met	50% coinsurance per service after OON plan deductible is met
<b>Mammography Ultrasound</b>	50% coinsurance per service after INET plan deductible is met	50% coinsurance per service after OON plan deductible is met
<b>Prescription Drugs - Retail Pharmacy (cost share based on 30 day supply per prescription)</b>		
<b>Generic Drugs</b> Tier 1	\$25 copayment per prescription	50% coinsurance per prescription after OON plan deductible is met
<b>Preferred Brand Drugs</b> Tier 2	\$50 copayment per prescription after INET plan deductible is met	50% coinsurance per prescription after OON plan deductible is met
<b>Non-Preferred Brand</b> Tier 3	50% coinsurance per prescription after INET plan deductible is met	50% coinsurance per prescription after OON plan deductible is met
<b>Specialty Drugs</b> Tier 4	50% coinsurance up to a maximum of \$500 per prescription after INET plan deductible is met	50% coinsurance per prescription after OON plan deductible is met
<b>Prescription - Mail Order Pharmacy (up to a 90 day supply per prescription)</b>		
<b>Generic Drugs</b> Tier 1	\$50 copayment per prescription	50% coinsurance per prescription after OON plan deductible is met
<b>Preferred Brand Drugs</b> Tier 2	\$100 copayment per prescription after INET plan deductible is met	50% coinsurance per prescription after OON plan deductible is met
<b>Non-Preferred Brand</b> Tier 3	50% coinsurance per prescription after INET plan deductible is met	50% coinsurance per prescription after OON plan deductible is met
<b>Outpatient Rehabilitative and Habilitative Services (40 visits per calendar year limit combined for Rehabilitative physical, speech and occupational therapies. Separate 40 visits per calendar year limit combined for Habilitative speech, physical and occupational therapies.)</b>		
<b>Speech Therapy</b>	\$50 copayment per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
<b>Physical and Occupational Therapy</b>	\$30 copayment per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
<b>Other Services</b>		
<b>Chiropractic Services</b> (up to 20 visits per calendar year)	\$50 copayment per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
<b>Diabetic Equipment and Supplies</b>	50% coinsurance per equipment/supply after INET plan deductible	50% coinsurance per equipment/supply after OON plan deductible is met

<b>Benefits</b>	<b>In-Network (INET) Member Pays</b>	<b>Out-of-Network (OON) Member Pays</b>
<b>Durable Medical Equipment (DME)</b>	50% coinsurance per equipment/supply after INET plan deductible is met	50% coinsurance per equipment/supply after OON plan deductible is met
<b>Home Health Care Services</b> (up to 100 visits per calendar year)	25% coinsurance per visit	25% coinsurance per visit after separate \$50 deductible is met
<b>Outpatient Services</b> (in a hospital or ambulatory facility)	50% coinsurance per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
<b>Inpatient Services</b>		
<b>Inpatient hospital services include mental health, substance abuse, maternity, hospice, skilled nursing facility* and all IP settings.</b> (*skilled nursing facility stay is limited to 90 days per calendar year)	50% coinsurance per admission after INET plan deductible is met	50% coinsurance per admission after OON plan deductible is met
<b>Emergency and Urgent Care</b>		
<b>Ambulance Services</b>	50% coinsurance per service after INET plan deductible is met	50% coinsurance per service after INET plan deductible is met
<b>Emergency Room</b>	50% coinsurance per visit after INET plan deductible is met	50% coinsurance per visit after INET plan deductible is met
<b>Urgent Care Centers</b>	\$100 copayment per visit	50% coinsurance per visit after OON plan deductible is met
<b>Pediatric Dental Care (for children under age 26)</b>		
<b>Diagnostic &amp; Preventive</b>	No cost	50% coinsurance per visit after OON plan deductible is met
<b>Basic Services</b>	50% coinsurance per visit is met after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
<b>Major Services</b>	50% coinsurance per visit is met after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
<b>Orthodontia Services</b> (medically necessary only)	50% coinsurance per visit is met after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
<b>Pediatric Vision Care (for children under age 26)</b>		

Benefits	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
<b>Prescription Eye Glasses</b> (one pair of frames and lenses or contact lens per calendar year)	Lenses: No cost after INET plan deductible is met Collection frame: No cost after INET plan deductible is met Non-collection frame: Members choosing to upgrade from a collection frame to a non-collection frame will be given a credit substantially equal to the cost of the collection frame and will be entitled to any discount negotiated by the carrier with the retailer	Not covered
<b>Routine Eye Exam by a Specialist</b> (one exam per calendar year)	\$50 copayment per visit	50% coinsurance per visit after OON plan deductible is met
<b>Additional Covered Services</b>		
<b>Adult Routine Eye Exam by a Specialist - over age 26</b> (one exam per calendar year)	\$50 copayment per visit	50% coinsurance per visit after OON plan deductible is met
<b>Allergy Injections</b> (up to 20 visits per year)	See primary care or specialist office visits	50% coinsurance per visit after OON plan deductible is met
<b>Allergy Testing</b> (up to one visit per year)	See primary care or specialist office visits	50% coinsurance per visit after OON plan deductible is met
<b>Artificial Limbs</b> (includes associated supplies and equipment)	20% coinsurance after INET plan deductible	50% coinsurance after OON plan deductible is met
<b>Outpatient mental health, alcohol and substance abuse treatment</b> (intensive outpatient treatment and partial hospitalization)	No cost after INET plan deductible	50% coinsurance per visit after OON plan deductible is met
<b>Retail Clinic</b>	No cost	50% coinsurance per visit after OON plan deductible is met

## Important information

- This is a brief summary of benefits. Refer to your ConnectiCare Benefits, Inc. policy for complete details on benefits, conditions, limitations and exclusions. All benefits described are per member per calendar year.
- Mammogram screenings, breast ultrasounds, and breast MRIs - Please refer to the policy for details.
- Insulin and noninsulin drugs are covered up to a cost share maximum of \$25 for each 30-day supply.
- Diabetes Devices and Diabetic Ketoacidosis Devices are covered up to a cost share maximum of \$100 per 30-day supply.
- Please refer to your policy for additional cost share maximums regarding diabetic services. Some diabetic services fall under preventive care and cost share may be waived.
- An **ambulatory surgery center** is a facility that exclusively provides outpatient surgical services to patients who do not require hospitalization and whose expected stay in the center does not exceed 24 hours. Ambulatory surgery centers are not owned by a hospital.
- An **outpatient hospital facility** offers surgical procedures and related care that, in the opinion of the attending physician, can be safely performed without requiring overnight inpatient hospital care. Outpatient hospital facilities are owned by a hospital or hospital system.
- If you have questions regarding your plan, visit our website at [www.connecticare.com](http://www.connecticare.com) or call us at (860) 674-5757 or 1-800-251-7722.
- To learn more about your **Teladoc®** benefits contact **Teladoc®** at [teladoc.com/connecticare](http://teladoc.com/connecticare) or call 1-800-835-2362 (TTY: 711).
- Out-of-Network reimbursement is based on the maximum allowable amount. Members are responsible to pay any charges in excess of this amount. Please refer to your ConnectiCare Benefits, Inc. policy for more information.
- Under this program covered prescription drugs and supplies are put into categories (i.e. tiers) to designate how they are to be covered and the member's cost-share. The placement of a drug or supply into one of the tiers is determined by the ConnectiCare Pharmacy Services Department and approved by the ConnectiCare Pharmacy & Therapeutics Committee based on the drugs or supplies clinical effectiveness and cost, not on whether it is a generic drug or supply or brand name drug or supply.
- Amounts paid by members because they must pay a price difference for a brand name drug do not count towards meeting any deductible, coinsurance, copayment, coinsurance or cost share maximum.
- Most specialty drugs are dispensed through specialty pharmacies by mail, up to 30-day supply. Specialty Pharmacies have the same member cost share as all other participating pharmacies and are not part of the ConnectiCare's Voluntary Mail Order program.
- Many services require that you obtain our Pre-Certification or Pre-Authorization prior to obtaining care prescribed or rendered by Non-Participating providers or a benefit reduction may apply. Without pre-authorization you may be responsible for the total cost of the service or benefits may be reduced by the lesser of \$500 or 50%. Refer to the "Pre-Authorization and Pre-Certification Addendum" in your policy for more details.
- For mental health, alcohol and substance abuse services call 1-888-946-4658 to obtain Pre-Authorization.
- In-network preventive and wellness services as defined by the United States Preventive Service Task Force (USPSTF), including immunizations recommended by the Advisory Committee on Immunizations Practices at the Centers for Disease Control (CDC), and preventive care and screenings supported by the Health Resources and Services Administration (HRSA) are exempt for from all cost shares under the Patient Protection and Affordable Care Act (PPACA). Visit our website at [www.connecticare.com](http://www.connecticare.com) to view a list of preventive and wellness services.