Coverage Period: 01/01/2024 to 12/31/2024

ConnectiCare: Choice Silver Standard POS (CSR 94%)

Coverage for: Individual + Family | Plan Type: POS

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-800-251-7722 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network: \$0 individual / \$0 family. Doesn't apply to preventive care. 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 deductible?	Yes. Preventive care is covered before you meet your deductible.	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 https://www.healthcare.gov/coverage/#preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	Yes. Out-of-Network \$500 Individual / \$1,000 Family for drug coverage.	You must pay all the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	For participating <u>providers</u> \$1,050 individual / \$2,100 family. For non-participating <u>providers</u> \$18,200 individual / \$36,400 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> <u>pocket limit?</u>	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 network provider?	Yes. See www.ConnectiCare.com or call 1-800-251-7722 for a list of participating providers .	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 specialist you choose without a referral.



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
	Primary care visit to treat an injury or illness	\$10 copayment per visit	40% <u>coinsurance</u> per visit after OON plan <u>deductible</u> is met	None
If you visit a health care	Specialist visit	\$30 copayment per visit	40% <u>coinsurance</u> per visit after OON plan <u>deductible</u> is met	None
If you visit a health care provider's office or clinic	Preventive care / screening / immunization	No charge	40% <u>coinsurance</u> per visit; <u>deductible</u> does not apply	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	Xray: \$25 <u>copayment</u> per service, Lab: \$10 <u>copayment</u> per service	40% coinsurance per service after OON plan deductible is met	Preauthorization is required for certain services (ie: genetic testing)
	Imaging (CT/PET scans, MRIs)	\$50 copayment per service up to a combined annual maximum of \$350 for MRI and CAT scans; \$400 for PET scans	40% <u>coinsurance</u> per service after OON plan <u>deductible</u> is met	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		What You Will Pay		Limitations, Exceptions, & Other Important Information
Medical Event		Non-Participating Provider (You will pay the most)		
	Generic drugs (Tier 1)	\$5 <u>copayment</u> per prescription (retail); \$10 <u>copayment</u> per prescription (mail order)	40% coinsurance per prescription after OON prescription drug deductible is met (retail & mail order)	
If you need drugs to treat your illness or condition More information about	Preferred brand drugs (Tier 2)	\$10 copayment per prescription (retail); \$20 copayment per prescription (mail order)	40% coinsurance per prescription after OON prescription drug deductible is met (retail & mail order)	Certain drugs will require preauthorization Covers up to a 30 day supply per prescription (retail); 90 day supply
prescription drug coverage is available at www.ConnectiCare.com	Non-preferred brand drugs (Tier 3)	\$30 <u>copayment</u> per prescription (retail); \$60 <u>copayment</u> per prescription (mail order)	40% coinsurance per prescription after OON prescription drug deductible is met (retail & mail order)	per prescription (mail order) Specialty Drugs are available from specialty retail pharmacies only and cover up to a 30-day supply limit.
	Specialty drugs (Tier 4)	20% coinsurance up to a maximum of \$60 per prescription (specialty retail only)	40% coinsurance per prescription after OON prescription drug deductible is met (specialty retail only)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$75 <u>copayment</u> per visit at an Outpatient Hospital Facility \$45 <u>copayment</u> per visit at an Ambulatory Surgery Center	40% <u>coinsurance</u> per visit after OON plan <u>deductible</u> is met	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	No charge	40% <u>coinsurance</u> per visit after OON plan <u>deductible</u> is met	None
If you need immediate medical attention	Emergency room care	\$50 <u>copayment</u> per visit	\$50 <u>copayment</u> per visit; <u>deductible</u> does not apply	None
	Emergency medical transportation	No charge	No charge	None
	<u>Urgent care</u>	\$25 <u>copayment</u> per visit	40% <u>coinsurance</u> per visit after OON plan <u>deductible</u> is met	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
If you have a hospital stay	Facility fee (e.g., hospital room)	\$75 copayment per day up to a maximum of \$300 per admission	40% <u>coinsurance</u> per admission after OON plan <u>deductible</u> is met	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	No charge	40% <u>coinsurance</u> per admission after OON plan <u>deductible</u> is met	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$10 copayment per visit Outpatient mental health, alcohol and substance abuse treatment (intensive outpatient treatment and partial hospitalization): \$75 copayment per visit	40% <u>coinsurance</u> per visit after OON plan <u>deductible</u> is met	None
	Inpatient services	\$75 copayment per day up to a maximum of \$300 per admission	40% <u>coinsurance</u> per admission after OON plan <u>deductible</u> is met	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	40% <u>coinsurance</u> per visit after OON plan <u>deductible</u> is met	Cost sharing does not apply to certain preventive services. Depending on the type of services, coinsurance may apply. Maternity
	Childbirth/delivery professional services	No charge	40% <u>coinsurance</u> per admission after OON plan <u>deductible</u> is met	care may include tests and services described elsewhere in the SBC
	Childbirth/delivery facility services	\$75 copayment per day up to a maximum of \$300 per admission	40% <u>coinsurance</u> per admission after OON plan <u>deductible</u> is met	(i.e. ultrasound).

Common		What Yo	ou Will Pay	Limitations, Exceptions, & Other
Medical Event	Services YOU May Need		Non-Participating Provider (You will pay the most)	Important Information
	Home health care	No charge	25% <u>coinsurance</u> per visit after separate \$50 <u>deductible</u> is met	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 100 visits per calendar year
If you need help recovering or have other special health needs	Rehabilitation services	\$20 <u>copayment</u> per visit	40% <u>coinsurance</u> per visit after OON plan <u>deductible</u> is met	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
	Habilitation services	\$20 copayment per visit	40% <u>coinsurance</u> per visit after OON plan <u>deductible</u> is met	up to 40 visits per year

Common	Common		u 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 need help recovering or have other special health needs	Skilled nursing care	\$75 <u>copayment</u> per day up to \$300 per admission after INET plan <u>deductible</u> is met	40% <u>coinsurance</u> per admission after OON plan <u>deductible</u> is met	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%. 90 day calendar year maximum
	Durable medical equipment	40% coinsurance per equipment/supply	40% <u>coinsurance</u> per equipment/supply after OON plan <u>deductible</u> is met	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%.

Common		What Yo	u Will Pay	Limitations, Exceptions, & Other
Medical Event	Sarvicas You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information
	Children's eye exam	\$30 <u>copayment</u> per visit	40% <u>coinsurance</u> per visit after OON plan <u>deductible</u> is met	one exam per calendar year
If your child needs denta or eye care	Children's glasses	Lenses: No charge Collection frame: No charge 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	50% <u>coinsurance</u> per visit after OON plan <u>deductible</u> is met	one pair of frames and lenses or contact lens per calendar year
	Children's dental check-up	No charge	50% <u>coinsurance</u> per visit after OON plan <u>deductible</u> is met	Coverage limited to two exams/year

Excluded Services & Other Covered Services

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)			
Bariatric Surgery	Long-term care	Routine foot care	
Cosmetic Surgery	 Non-emergency care when traveling outside the 	 Routine hearing tests 	
Dental Care (Adult)	U.S.	 Weight loss programs (discounted rate) 	
• Private-duty nursing			

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)

Acupuncture coverage is limited to pain management
 Hearing aid (may be covered with limitations)
 Infertility treatment
 Routine eye care
 Termination of Pregnancy/abortion

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 www.cciio.cms.gov or the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa. Other coverage options may be available to you too,

including buying individual insurance coverage through the <u>Health Insurance</u> <u>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 plan at 1-800-251-7722.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> 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 www.ct.gov/cid/site/default.asp

Massachusetts Residents: MA Division of Insurance at 1-877-563-4467 or www.mass.gov/ocabr/government/oca-agencies/doi-lp/

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? Not Applicable

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

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>	\$ 0
■ Specialist copayment	\$30
■ Hospital (facility) copayment	\$75
■ Other coinsurance	40%

This EXAMPLE event includes services like:

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

Total Evernale Cost

Iotal Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$0	
Copayments	\$400	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$460	

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$ 0
■ Specialist copayment	\$30
■ Hospital (facility) copayment	\$75
■ Other coinsurance	40%

This EXAMPLE event includes services like:

<u>Primary care physician</u> 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:		
Cost Sharing		
<u>Deductibles</u>	\$0	
Copayments	\$500	
Coinsurance	\$300	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$820	

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$ 0
■ Specialist copayment	\$30
■ Hospital (facility) copayment	\$75
■ Other coinsurance	40%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

<u>Diagnostic test</u> (x-ray)

<u>Durable medical equipment</u> (crutches) Rehabilitation services (physical therapy)

The total Mia would pay is

Total Example Cost \$2,800

In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$0
Copayments	\$300
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$0

\$400

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.

The plan would be responsible for the other costs of these EXAMPLE covered services

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. ConnectiCare 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 memberservices@connecticare.com. 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: 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 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at: http://www.hhs.gov/ocr/office/file/index.html .

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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).

(ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-251-2772 (رقم هاتف الصم والبكم: 1-800-833-8134)

주의: 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 (ΤΤΥ: 1-800-842-9710).

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

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

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