

Choice Gold Alternative POS

If you are eligible for automatic renewal, **you'll be enrolled in the 2025 plan unless you take action to change or cancel your plan.** Renewal information you received from Access Health CT had information on automatic renewals and how they work. You can contact **your broker, ConnectiCare or Access Health CT** for information on other plans and help enrolling in one.

Plan Overview	2024 Plan Year	2025 Plan Year
Plan Name	Choice Gold Alternative POS	Choice Gold Alternative POS
Plan Metal Level	Gold	Gold
Product Type	POS	POS
Deductible		
Individual In-Network (INET)	\$2,000 per member	No change
Family In-Network	\$4,000 per family	No change
Individual Out-of-Network (OON)	\$7,000 per member	No change
Family Out-of-Network	\$14,000 per family	No change
Prescription Drug Deductible		
Individual In-Network	\$75 per member	No change
Family In-Network	\$150 per family	No change
Individual Out-of-Network	\$500 per member	No change
Family Out-of-Network	\$1,000 per family	No change
Out-of-Pocket Maximum		
Individual In-Network	\$8,300 per member	\$7,900 per member
Family In-Network	\$16,600 per family	\$15,800 per family
Individual Out-of-Network	\$12,000 per member	No change
Family Out-of-Network	\$24,000 per family	No change
Physician Office Visits		
Preventive Care/Screenings/Immunizations	In-network: No cost	No change
	Out-of-network: 50% coinsurance per visit; deductible waived	No change
Primary Care (injury or illness)	In-network: \$40 copayment per visit; deductible waived	No change
	Out-of-network: 50% coinsurance per visit after OON plan deductible is met	No change
Telemedicine Visits Through Teladoc® Primary Care – members must be 18 or older	In-network: Primary care, mental health, and general medical services: No cost Dermatologist: \$50 copayment per visit; deductible waived	No change
	Out-of-network: 50% coinsurance per visit after OON plan deductible is met	No change
Specialist	In-network: \$50 copayment per visit; deductible waived	No change
	Out-of-network: 50% coinsurance per visit after OON plan deductible is met	No change
Mental Health and Substance Abuse	In-network: \$50 copayment per visit; deductible waived	In-network: \$40 copayment per visit; deductible waived
	Out-of-network: 50% coinsurance per visit after OON plan deductible is met	No change

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Emergency/Urgent Care		
Urgent Care Center or Facility	In-network: 30% coinsurance per visit; deductible waived	No change
	Out-of-network: 50% coinsurance per visit after OON plan deductible is met	No change
Emergency Room (copay waived if admitted)	In-network: 30% coinsurance per visit after INET plan deductible is met	No change
	Out-of-network: Same as in-network	No change
Pediatric Dental Care (for members under age 26)		
Diagnostic and Preventive	In-network: No cost	No change
	Out-of-network: 50% coinsurance per visit after OON plan deductible is met	No change
Basic Services	In-network: 50% coinsurance per visit after INET plan deductible is met	No change
	Out-of-network: 50% coinsurance per visit after OON plan deductible is met	No change
Major Services	In-network: 50% coinsurance per visit after INET plan deductible is met	No change
	Out-of-network: 50% coinsurance per visit after OON plan deductible is met	No change
Orthodontia Services (medically necessary only)	In-network: 50% coinsurance per visit after INET plan deductible is met	No change
	Out-of-network: 50% coinsurance per visit after OON plan deductible is met	No change
Pediatric Vision Care (for members under age 26)		
Routine Eye Exam By Specialist (one exam per calendar year)	In-network: \$50 copayment per visit; deductible waived	No change
	Out-of-network: 50% coinsurance per visit after OON plan deductible is met	No change
Prescription Eyeglasses (one pair of frames and lenses or contact lenses per calendar year)	In-network: Lenses: 50% after INET plan deductible is met; Collection frame: 50% 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.	No change
	Out-of-network: 50% coinsurance per visit after OON plan deductible is met	No change
Hospital Services		
Inpatient (including mental health, substance abuse, maternity, hospice, and skilled nursing facility: skilled nursing facility stay is limited to 90 days per calendar year.)	In-network: 30% coinsurance per admission after INET plan deductible is met	No change
	Out-of-network: 50% coinsurance per admission after OON plan deductible is met	No change
Outpatient (performed at an outpatient hospital facility)	In-network: 30% coinsurance per visit after INET plan deductible is met	No change
	Out-of-network: 50% coinsurance per visit after OON plan deductible is met	No change
Outpatient (performed at an ambulatory surgery center)	In-network: \$250 copayment per visit; deductible waived	No change
	Out-of-network: 50% coinsurance per visit after OON plan deductible is met	No change

Plan Overview	2024 Plan Year	2025 Plan Year
Outpatient Services		
Home Health Care (100 visit maximum per calendar year)	In-network: 25% coinsurance per visit after separate \$50 deductible is met	No change
	Out-of-network: 25% coinsurance per visit after separate \$50 deductible is met	No change
Advanced Radiology — Hospital (CT/PET scan, MRI)	In-network: 30% coinsurance per service after INET plan deductible is met	No change
	Out-of-network: 50% coinsurance per service after OON plan deductible is met	No change
Advanced Radiology — Independent (CT/PET scan, MRI)	In-Network: \$75 copayment per service up to a combined annual maximum of \$375 for MRI and CAT scans; \$400 for PET scans; deductible waived	No change
	Out-of-network: 50% coinsurance per service after OON plan deductible is met	No change
Non-Advanced Radiology — Hospital (x-ray, diagnostic)	In-network: 30% coinsurance per service after INET plan deductible is met	No change
	Out-of-network: 50% coinsurance per service after OON plan deductible is met	No change
Non-Advanced Radiology — Independent (x-ray, diagnostic)	In-network: \$50 copayment per service; deductible waived	No change
	Out-of-network: 50% coinsurance per service after OON plan deductible is met	No change
Laboratory Services	In-network: \$10 copayment per service; deductible waived	No change
	Out-of-network: 50% coinsurance per service after OON plan deductible is met	No change
Physical and Occupational Therapy (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.)	In-network: 30% coinsurance per visit after INET plan deductible is met	No change
	Out-of-network: 50% coinsurance per visit after OON plan deductible is met	No change
Speech Therapy (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.)	In-network: 30% coinsurance per visit after INET plan deductible is met	No change
	Out-of-network: 50% coinsurance per visit after OON plan deductible is met	No change

Plan Overview	2024 Plan Year	2025 Plan Year
Prescription Drugs		
Tier 1	In-network: \$10 copayment per prescription; deductible waived	No change
	Out-of-network: 50% coinsurance per prescription after OON prescription drug deductible is met	No change
Tier 2	In-network: \$40 copayment per prescription; deductible waived	No change
	Out-of-network: 50% coinsurance per prescription after OON prescription drug deductible is met	No change
Tier 3	In-network: \$60 copayment per prescription after INET prescription drug deductible is met	No change
	Out-of-network: 50% coinsurance per prescription after OON prescription drug deductible is met	No change
Tier 4	In-network: 20% coinsurance up to a maximum of \$150 per prescription after INET prescription drug deductible is met	No change
	Out-of-network: 50% coinsurance per prescription after OON prescription drug deductible is met	No change

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