

ConnectiCare Product Listing

FlexPOS (Point of Service) Plan

FlexPOS plans allow members the choice of using any health care provider. A higher level of benefits is paid for covered services when using ConnectiCare's participating providers in our service area, and PHCS Healthy Directions participating providers when seeking care outside of our service area.

The in-network level of benefits will be paid when members use a ConnectiCare participating provider and services are provided in the State of Connecticut or Hampden, Hampshire and Franklin counties in Massachusetts. The in-network level of benefits will also be paid when members use a PHCS Healthy Directions participating provider for services provided outside of the State of Connecticut or the counties of Hampden, Hampshire and Franklin in Massachusetts.

Descriptions of types of FlexPOS plans are listed below.

Types of ConnectiCare FlexPOS Plans

Copayment Plans

A copayment is a flat fee members pay for certain benefits. The copayment amount may vary by service and whether that service is provided by a health care professional that belongs to our network of providers. There is no deductible on in-network services.

Upfront Deductible Plans

An Upfront Deductible plan includes an amount of medical expenses that members must pay out of pocket before plan benefits are paid. A deductible helps reduce the monthly health plan premium, and deductible amounts vary by plan. Copayments and/or coinsurance may also apply.

Hospital Deductible Plans

A deductible applies only to inpatient and outpatient (ambulatory) services. After the hospital deductible is met, benefits will be paid subject to the Member's payment of his or her cost-share amount for inpatient and outpatient (ambulatory) services. For most other covered health services, members have a copayment cost-share.

High-Deductible Health Plans (HDHP) with HSA Features

An HSA works with a qualified HDHP to help employees save for medical expenses incurred before their deductible is reached. Employees can fund an HSA with pre-tax or tax-deductible contributions. The money saved in an HSA accumulates without tax. HSA withdrawals are also tax-free as long as the money is used for qualified medical expenses. State taxes may vary. Unused balances roll over year after year.

Deductible and Copayment Plans

Depending on the service, some items, like office visits, are not subject to the deductible, however copayments still apply.

Coinsurance Plans

Following satisfaction of a deductible, members pay a percentage of services until they reach their out of pocket maximum, at which time the plan pays 100% for covered services. Visits to PCP are typically not subject to the deductible with these plans.

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Additional Plan Types Available

HMO Plans

These plans require members to seek care from a participating practitioner and facility. Authorization is required before seeking care when services are being provided outside of the network, which is only available under limited circumstances. Members are encouraged to choose a Primary Care Physician (PCP).

Point-Of-Service (POS) Plans

These plans allow members the choice of utilizing any health care provider. Members who choose a ConnectiCare participating practitioner or facility will receive a higher level of benefits. Members are encouraged to choose a PCP.

ConnectiCare® VIP Medicare Advantage Plans

ConnectiCare offers Medicare Advantage plans for Individuals and Employer Groups. These plans provide all of the Medicare Part A and Part B benefits and generally offer extra benefits such as preventive care and wellness programs. Our portfolio includes HMO and Point-of-Service (POS) plans which provide a range of product and pricing options. Most of these plans include Medicare Prescription Drug coverage (known as Part D). Our Medicare Advantage Plans can also be enhanced with our optional supplemental dental plan.

ConnectiCare® SOLO Plans

ConnectiCare SOLO offers a wide selection of plans for individuals and their families. Designed to meet different budgets and levels of coverage, our portfolio includes Point-of-Service (POS) plans and Consumer-Driven Health Plans.

Individual Plans sold through Access Health CT (The State of CT Exchange)

ConnectiCare offers standard bronze, silver and gold plans as well as two additional bronze level plans, and a catastrophic plan. Plan designs offer a variety of cost share and premium options.

Coverage is provided by and services are administered as follows: In Connecticut: Group HMO and POS coverage, and Individual HMO coverage is underwritten by ConnectiCare, Inc.; Group coverage for coinsurance plans and Individual POS coverage is underwritten by ConnectiCare Insurance Company, Inc; coverage for plans offered on Access Health CT is underwritten by ConnectiCare Benefits, Inc.; In Massachusetts: Group HMO and POS coverage is underwritten by ConnectiCare of Massachusetts, Inc. FlexPOS, PPO coverage, ASO/Self-funded services, and Dental products are administered or underwritten by ConnectiCare Insurance Company, Inc.

