ConnectiCare VIP Medicare Plans
2016 Guide

The Plans described herein are offered by ConnectiCare, Inc. ConnectiCare, Inc. is an HMO/HMO-POS plan with a Medicare contract. Enrollment in ConnectiCare depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premium and/or copayments/co-insurance may change on January 1 of each year. The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. You must continue to pay your Medicare Part B premium. SilverSneakers® is a registered mark of Healthways, Inc.

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CCIVIP PREGUIDE 1015
Dear Prospective Member,

This guide includes information about ConnectiCare’s Medicare Advantage Plans for 2016. Each plan is designed to carefully balance cost and coverage. ConnectiCare has more than 30 years of experience providing quality health care coverage. Today, more people in Connecticut choose us over any other Medicare Advantage Plan.* Here are some of the reasons why:

- No referrals to see your doctors
- No deductibles for Medical and Prescription Drug Coverage
- Access to one of the largest statewide networks of doctors and hospitals – Including EVERY hospital in the state:**
- Plan options that give you the flexibility to get medical care nationally from Medicare-approved doctors and hospitals
- Peace of mind, knowing that ConnectiCare has close, longstanding relationships with the doctors and hospitals in Connecticut
- Preventive services covered 100%, plus the Healthways SilverSneakers® Fitness program at no additional cost beyond the monthly plan premium
- Savings on prescriptions with our Mail Order Pharmacy
- Worldwide emergency and urgently needed services
- Financial protection with each plan’s maximum out-of-pocket limit
- Local, caring and personal service from a locally-based company

We’re here to help you understand and make the most of your benefits, access the right care and provide the support you need. You can count on ConnectiCare to help you find a Medicare plan that’s right for you.

Thank you again for considering ConnectiCare.

Sincerely,

Tony Tedeschi
Vice President Medicare Programs
ConnectiCare, Inc. & Affiliates

*Source: Centers for Medicare & Medicaid Services (CMS) Monthly Summary Report (Data as of July, 2015)

**With the exception of Connecticut Children’s Medical Center
Understanding your Medicare options

When choosing a Medicare plan, it pays to know your options.

Let’s start with Original Medicare. This includes your Part A Hospital Insurance and your Part B Medical Insurance. Original Medicare gives you good coverage, but there are deductibles to meet for both Part A and Part B. Once you meet those deductibles, Medicare generally pays 80% of the cost, leaving you with the remaining 20%.

You can add a Medicare Supplement Plan to help pay for what Original Medicare doesn’t cover. These plans may not provide any more benefits than Original Medicare, and the premiums can cost thousands of dollars each year.

If you want coverage for your prescription drugs, you’ll need to also add a Part D Prescription Drug Plan, and there is most likely a separate premium you must pay.

If you want all of this coverage, you’ll have three separate plans, three ID cards and in many cases, three different monthly premiums.

Want a simpler option? Choose a Medicare Advantage Plan!

Medicare Advantage Plans (“Medicare Part C”) are health plans approved by Medicare and run by private companies like ConnectiCare.

They’re an attractive option because they may save you money, offer added benefits and services, and keep all of your coverage in a single health plan.

Medicare Advantage Plans include both your Part A Hospital Insurance, Part B Medical Insurance and in many cases, your Part D Prescription Drug Coverage. You may also enjoy added benefits beyond Original Medicare, like routine services and wellness programs.

Medicare Advantage plans are growing in popularity, with more than 16 million members nationwide.


Simplify your Medicare coverage

The chart below displays your Medicare plan options at work.

Column I shows how you can add to your Original Medicare plan with a Part D Prescription Drug plan and a Medicare Supplement Plan.

Column II shows how a Medicare Advantage Plan, which ConnectiCare offers, simplifies your Medicare coverage.

Medicare Advantage Plans (Part C)

• Include BOTH Medicare Part A Hospital Insurance and Part B Medical Insurance coverage

• Many plans available with Part D Prescription Drug Coverage

• May offer you additional benefits beyond Original Medicare alone

• Private insurance companies, like ConnectiCare, are approved by Medicare to provide this coverage

• One monthly plan premium (you must still pay your Part B Premium)

• All your medical and prescription drug benefits offered through a single health plan.

Original Medicare Plan Part A Hospital Insurance & Part B Medical Insurance

• Medicare provides this coverage

• After you meet your Part A deductible and your Part B deductible, generally Medicare pays 80% of covered costs, and you pay 20%

• You must pay your Part B monthly premium. Premium may vary based on your tax filing status and annual income.

For additional premiums, you can add:

Part D Prescription Drug Coverage (Optional)

• If you want this coverage, you must join a Medicare Prescription Drug Plan run by a private company, approved by Medicare

• Additional monthly premiums apply.

OR

Supplemental Coverage (Optional)

• Helps fill in the gaps in Part A and Part B coverage

• Run by private companies

• Generally do not provide any more benefits than Original Medicare

• Additional monthly premiums apply.

For additional premiums, you can add:
As a ConnectiCare member, you will receive benefits and services to help you stay well. These include preventive & wellness services covered 100%:

- Annual physical exam & wellness visits
- Bone mass measurement
- Breast cancer screening (mammogram)
- Cardiovascular screening
- Cervical & vaginal cancer screening (Pap test & pelvic exam)
- Colorectal cancer screening
- Diabetes screening
- Flu, pneumonia & Hepatitis B vaccines
- Prostate cancer screening (PSA test)
- Smoking & tobacco use cessation
- And more!

For more information or to see additional services, please refer to the Summary of Benefits or Evidence of Coverage.

Are you eligible to enroll in a ConnectiCare VIP Medicare plan?

You’re eligible to enroll in a ConnectiCare VIP Medicare Advantage Plan if:

- You qualify for Medicare Part A;
- You are enrolled in and continue to pay for Medicare Part B; and
- You reside in Connecticut.

There are no pre-existing conditions, and physical exams are not required. Except under certain limited circumstances, the Centers for Medicare & Medicaid Services does not allow Medicare Advantage Plans to enroll Medicare beneficiaries that have End-Stage Renal Disease.
As a ConnectiCare member, you’ll have access to many health and wellness resources and services. These are offered at no additional cost beyond the monthly plan premium.

Important health reminders

Staying on top of your health is important. That’s why ConnectiCare provides informational mailings, phone calls and postcards to encourage the use of needed preventive health services, screenings and immunizations. These may include:

- Cholesterol screening
- Colorectal screening
- Mammogram
- Osteoporosis screening
- Diabetic eye exam reminder

“As an older adult, regular physical activity is one of the most important things you can do for your health,” advises the Centers for Disease Control and Prevention. “It can prevent many of the health problems that seem to come with age.”

That’s why ALL of our plans include the Healthways SilverSneakers® Fitness program at no additional cost beyond the monthly plan premium.

SilverSneakers allows you to get fit the way you want, at your convenience.

1. Achieve your health and fitness goals with access to more than 13,000 fitness locations nationwide where you can:
   - Use all basic amenities like exercise equipment, pools and saunas.
   - Plus, take SilverSneakers classes.*
   - Have guidance and assistance from a Program Advisor™
   - Enjoy fun social activities.

2. Sign up for SilverSneakers Steps® if you can’t get to a fitness location. Select a fitness kit that you can use at home or on the go:
   - General fitness
   - Walking
   - Strength
   - Yoga

3. Try SilverSneakers FLEX,™ which includes:
   - Classes and activities at parks, recreation centers and other local venues
   - Online class/activity locator and easy sign-up.

4. Log on to the SilverSneakers member website, where you’ll find:
   - Tools to assess your health and track your activity
   - Expert advice plus meal plans and healthy recipes
   - Support from the SilverSneakers community.

Find out more at silversneakers.com.

*Classes and amenities vary by location.
Health and wellness support services

Medicare Care Management Program

This program focuses on supporting our members with a chronic health condition or complex health needs.

A Registered Nurse or Social Work Care Manager will work with you and your primary care physician to:

- Identify any gaps in your health care and address concerns you may have
- Help to identify and achieve your goals of care
- Connect you to other health care resources (social workers, pharmacists and behavioral health providers, etc.) based on your needs to help you reach your goal.

Online tools and resources

Visit the “Health Management Center” at connecticarevip.com and find tools and resources to help you better manage your health:

- Personal health record
- Flu clinic information
- Physician profiles
- Connecticut hospital quality ratings & safety comparisons
- Preventive health guidelines
- Health Topics A-Z

Peace of mind

Worldwide emergency and urgently needed services

You want to know you’re covered if you have a medical emergency or need urgent care, especially when you travel. That’s why all of our plans cover worldwide emergency and urgently needed services.

What is a medical emergency? When you reasonably believe that your health is in serious danger.

What is an urgently needed service? When you need medical help for an unforeseen illness, injury, or condition, but your health is not in serious danger.

Knowing the difference between emergency and urgently needed services can save you time and money. A visit to a hospital emergency room will cost you more out of your own pocket (higher copayment) than a visit to an urgent care center. Also, for less serious medical conditions, your wait time at an urgent care center will generally be less.

Maximum out-of-pocket limit

You get financial protection with all of our Medicare Advantage Plans with the annual maximum out-of-pocket limit.

This limit is the most you would have to pay in copayments/coinsurance out of your own pocket for covered medical expenses within each calendar year.

If you were to reach your plan’s maximum out-of-pocket limit, ConnectiCare would pay 100% of your covered medical expenses for the remainder of the calendar year.

Monthly plan premiums, prescription drugs and dental costs do not count toward the maximum out-of-pocket limit.
Things to consider when choosing a plan

Budget

How often do you need to use medical services?
Determine the better value for you by weighing higher premium costs and lower copayments against lower premium costs and higher copayments.

Find a plan that fits your needs

Do you plan on getting all of your medical services from doctors and hospitals in our broad statewide network?

If so, consider one of our VIP Prime (HMO) Plans. They include:

- Access to our statewide network of doctors and hospitals, plus medical providers in Massachusetts, Rhode Island and New York
- Premiums ranging from <$0 to $170>, in addition to your Medicare Part B monthly premium
- Affordable copayment options
- Prescription Drug Coverage with most plans
- SilverSneakers® Fitness program with all plans.

Do you want the flexibility to seek medical services outside our network?

If so, one of our VIP Option (HMO-POS) Plans may be right for you. They include:

- Flexibility to seek care nationally from Medicare-approved doctors and hospitals
- Premiums ranging from <$95 to $240>, in addition to your Medicare Part B monthly premium
- Affordable copayment options
- Prescription Drug Coverage with all plans
- SilverSneakers® Fitness program with all plans.

Lifestyle

Do you want the option to seek medical services outside our network?

Do you spend extended periods of time away from home?
Consider our VIP Option (HMO-POS) Plans. These plans offer the flexibility to receive care nationally from Medicare-approved doctors and hospitals.

Prescription Drug Coverage

Do you need coverage for your prescriptions?
All plans include Prescription Drug Coverage, except the VIP Prime 4 (HMO) Plan. If you have creditable Prescription Drug Coverage from a previous employer, or from the Veterans Administration (VA), our Prime 4 Plan may be a good option for you.

Dental needs

Will you need dental care?
Our optional Dental Plan offers you a great value. You’ll get both preventive and comprehensive services for an additional low monthly premium.

No matter which ConnectiCare plan you choose, you’ll enjoy:

- No referrals to see your doctor
- No deductibles for medical and Prescription Drug Coverage

1-877-224-8220 (TTY/TDD 1-800-842-9710) Seven days a week from 8 a.m. – 8 p.m. connecticare.com/medicare
### Medical Benefits – VIP Prime & VIP Option Plans

<table>
<thead>
<tr>
<th>Monthly Premium*</th>
<th>Prime 1</th>
<th>Prime 3</th>
<th>Prime 4</th>
<th>Option 1</th>
<th>Option 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$44</td>
<td>$170</td>
<td>$0</td>
<td>$240</td>
<td>$95</td>
<td></td>
</tr>
<tr>
<td>Part D Prescription Drug Coverage</td>
<td>YES</td>
<td>YES</td>
<td>NO**</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Doctor's Office Visits</td>
<td>In-Network</td>
<td>In-Network</td>
<td>In-Network</td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>Primary Care</td>
<td>$20</td>
<td>$10</td>
<td>$20</td>
<td>$15</td>
<td>$40</td>
</tr>
<tr>
<td>Specialist</td>
<td>$50</td>
<td>$30</td>
<td>$40</td>
<td>$30</td>
<td>$40</td>
</tr>
<tr>
<td>Preventive &amp; Wellness Services</td>
<td>Annual Physical Exam</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Screenings and Immunizations</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Vision &amp; Hearing</td>
<td>Annual Eye Exam***</td>
<td>$50</td>
<td>$30</td>
<td>$40</td>
<td>$30</td>
</tr>
<tr>
<td>Annual Hearing Exam</td>
<td>$50</td>
<td>$30</td>
<td>$40</td>
<td>$30</td>
<td>$40</td>
</tr>
<tr>
<td>Emergency &amp; Urgently Needed Services</td>
<td>Emergency Care</td>
<td>$75</td>
<td>$75</td>
<td>$75</td>
<td>$75</td>
</tr>
<tr>
<td>Urgently Needed Services</td>
<td>$50</td>
<td>$30</td>
<td>$40</td>
<td>$30</td>
<td>$30</td>
</tr>
<tr>
<td>Ambulance</td>
<td>$325</td>
<td>$200</td>
<td>$175</td>
<td>$200</td>
<td>$200</td>
</tr>
<tr>
<td>Other Outpatient Services &amp; Supplies</td>
<td>Lab Services</td>
<td>20%</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Diagnostic Procedures &amp; Tests</td>
<td>$45</td>
<td>$35</td>
<td>$35</td>
<td>$35</td>
<td>$20</td>
</tr>
<tr>
<td>X-Rays</td>
<td>$275</td>
<td>$200</td>
<td>$175</td>
<td>$200</td>
<td>$40</td>
</tr>
<tr>
<td>Diagnostic/Advanced Radiology</td>
<td>$275</td>
<td>$200</td>
<td>$175</td>
<td>$200</td>
<td>$40</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Diabetic Supplies (Abbott Brands only)</td>
<td>$50</td>
<td>$30</td>
<td>$40</td>
<td>$30</td>
<td>$30</td>
</tr>
<tr>
<td>Hospital &amp; Ambulatory Care</td>
<td>Outpatient Ambulatory Surgical Centers</td>
<td>$200</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Outpatient Hospital Surgery &amp; Services</td>
<td>$440/day Days 1-4</td>
<td>$295/day Days 1-6</td>
<td>$295/day Days 1-6</td>
<td>$285/day Days 1-6</td>
<td>$450/day Days 1-6</td>
</tr>
<tr>
<td>Inpatient Acute Hospital Care</td>
<td>$0 Days 5 and beyond</td>
<td>$0 Days 7 and beyond</td>
<td>$0 Days 7 and beyond</td>
<td>$0 Days 7 and beyond</td>
<td>$0 Days 7 and beyond</td>
</tr>
<tr>
<td>Maximum Out-of-Pocket Limit (Financial Protection for you)</td>
<td>$6,700</td>
<td>$3,400</td>
<td>$6,000</td>
<td>$5,500</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

*Your monthly premium may be less if you qualify for Extra Help from the government. See page 16 for more information.

**If you enroll in Prime 4 and do not have creditable Prescription Drug Coverage (coverage at least as good as Medicare’s standard prescription drug coverage) for any continuous period of 63 days or more, you may be subject to a late enrollment penalty.

***Refractions are not covered.

For more information, refer to the Summary of Benefits or Evidence of Coverage.

SilverSneakers® Fitness program included in all Plans.

1-877-224-8220 (TTY/TDD 1-800-842-9710) Seven days a week from 8 a.m. – 8 p.m.

connecticare.com/medicare
Filling your prescriptions
As a ConnectiCare member, you’ll have the flexibility to purchase your covered prescriptions from our extensive network of pharmacies, using the options listed below.
Where you purchase your prescription drugs may affect the amount you pay out of your own pocket.

Retail pharmacies
Purchase your covered prescriptions at any of our participating retail pharmacies. There are more than 60,000 pharmacies in the ConnectiCare network, including many national chain pharmacies like CVS, Rite Aid and Walgreens.

Mail Order Pharmacy
- Get prescriptions sent right to your home – standard shipping is FREE
- Save money! You’ll pay less for a 90-day supply of most drugs than you would for a 90-day supply of the same drug at a retail pharmacy.
- Have the option to schedule your prescriptions for auto refill and auto delivery
- Get confidential access to pharmacists 24/7
- Receive refill prescriptions within 3-5 business days and new prescriptions within 10 business days

For a list of our participating pharmacies and additional information on our Mail Order Pharmacy, visit connecticare.com/medicare and click on the “Find Your Pharmacy or Prescription Drugs” tab.

Covered drugs
ConnectiCare uses a Formulary, or a list of Part D prescription drugs. Except in limited circumstances, your prescription drugs must be included in our Formulary to be covered. You can view our Formulary by visiting connecticare.com/medicare. Click on the “Find Your Pharmacy or Prescription Drugs” tab.

### Part D Prescription Drug Coverage for Prime 1 and Option 3 Plans

<table>
<thead>
<tr>
<th>Initial Coverage Limit</th>
<th>30-Day Supply from Retail Pharmacy</th>
<th>90-Day Supply from Mail Order Pharmacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1: Preferred Generic</td>
<td>$4</td>
<td>$8</td>
</tr>
<tr>
<td>Tier 2: Generic</td>
<td>$20</td>
<td>$40</td>
</tr>
<tr>
<td>Tier 3: Preferred Brand</td>
<td>$47</td>
<td>$118</td>
</tr>
<tr>
<td>Tier 4: Non-Preferred Brand</td>
<td>$100</td>
<td>$250</td>
</tr>
<tr>
<td>Tier 5: Specialty</td>
<td>33%</td>
<td>33%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Coverage Gap</th>
<th>30-Day Supply from Retail Pharmacy</th>
<th>90-Day Supply from Mail Order Pharmacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic Drugs</td>
<td>58%</td>
<td>58%</td>
</tr>
<tr>
<td>Brand Drugs</td>
<td>45%</td>
<td>45%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Catastrophic Coverage</th>
<th>Retail Pharmacy and Mail Order</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic Drugs</td>
<td>The greater of $2.95 or 5%</td>
</tr>
<tr>
<td>Brand Drugs</td>
<td>The greater of $7.40 or 5%</td>
</tr>
</tbody>
</table>

### Part D Prescription Drug Coverage for Prime 3 and Option 1 Plans

<table>
<thead>
<tr>
<th>Initial Coverage Limit</th>
<th>30-Day Supply from Retail Pharmacy</th>
<th>90-Day Supply from Mail Order Pharmacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1: Preferred Generic</td>
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<tr>
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<tr>
<td>Tier 4: Non-Preferred Brand</td>
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<td>$250</td>
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<td>33%</td>
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<tr>
<td>Generic</td>
<td>$20</td>
<td>$40</td>
</tr>
<tr>
<td>Brand Drugs</td>
<td>45%</td>
<td>45%</td>
</tr>
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</tr>
<tr>
<td>Brand Drugs</td>
<td>The greater of $7.40 or 5%</td>
</tr>
</tbody>
</table>
Part D Prescription Drug Coverage

Getting Extra Help
People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay up to 100% of your drug costs including monthly prescription drug premiums, copayments and coinsurance.

Many people are eligible for these savings and don’t even know it.
For more information, or to see if you qualify, contact:

• 1-800-Medicare (1-800-633-4227). TTY users call 1-877-486-2048 (24 hours a day/7 days a week),
• Your State Medicaid Office, or
• The Social Security Administration at 1-800-772-1213. TTY users should call 1-800-325-0778, between 7 a.m. and 7 p.m., Monday through Friday.

Once you're a ConnectiCare member, and if you qualify for Extra Help from Medicare, your monthly plan premium will be lower than what it would be if you did not get Extra Help from Medicare.

The amount of Extra Help you get will determine your total monthly plan premium as shown in the table below. Please note: These premiums include coverage for both medical services and Prescription Drug Coverage.

<table>
<thead>
<tr>
<th>Your Level of Extra Help</th>
<th>Monthly Premium for Prime 1*</th>
<th>Monthly Premium for Prime 3*</th>
<th>Monthly Premium for Option 1*</th>
<th>Monthly Premium for Option 3*</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td>$12.90</td>
<td>$138.90</td>
<td>$208.90</td>
<td>$63.90</td>
</tr>
<tr>
<td>75%</td>
<td>$20.60</td>
<td>$146.60</td>
<td>$216.60</td>
<td>$71.60</td>
</tr>
<tr>
<td>50%</td>
<td>$28.40</td>
<td>$154.40</td>
<td>$224.40</td>
<td>$79.40</td>
</tr>
<tr>
<td>25%</td>
<td>$36.20</td>
<td>$162.20</td>
<td>$232.20</td>
<td>$87.20</td>
</tr>
</tbody>
</table>

*This does not include any Medicare Part B premium you may have to pay, or any premium if you purchase the optional dental plan. If you have questions, call us at the phone number listed below.

Optional Dental Coverage

You have the option to enhance your ConnectiCare Medicare Advantage plan with our Dental Plan. For an additional low monthly premium of $34, you receive the following benefits:

<table>
<thead>
<tr>
<th>Dental Services</th>
<th>Member Cost Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventative and Diagnostic:</td>
<td>$0 (Not subject to calendar year deductible)</td>
</tr>
<tr>
<td>• Oral Examinations (two in a consecutive 12 month period)</td>
<td></td>
</tr>
<tr>
<td>• Prophylaxis (cleanings) (two in a consecutive 12 month period)</td>
<td></td>
</tr>
<tr>
<td>• Bitewing X-rays</td>
<td></td>
</tr>
<tr>
<td>• Panorex X-rays or Complete Series</td>
<td></td>
</tr>
<tr>
<td>Basic (Minor Restorative)</td>
<td>20% after the $100 calendar year deductible</td>
</tr>
<tr>
<td>• Restorations (fillings)</td>
<td></td>
</tr>
<tr>
<td>Major (Endodontics, Periodontics and Oral Surgery)</td>
<td>50% after the $100 calendar year deductible</td>
</tr>
<tr>
<td>• Crowns</td>
<td></td>
</tr>
<tr>
<td>• Fixed Bridgework</td>
<td></td>
</tr>
<tr>
<td>• Partial Dentures and Full Dentures</td>
<td></td>
</tr>
<tr>
<td>• Denture Adjustments</td>
<td></td>
</tr>
<tr>
<td>• Repairs to Fixed Bridges, Partial Dentures and Full Dentures</td>
<td></td>
</tr>
<tr>
<td>• Re-cement of Fixed Bridges, Crowns and Inlays</td>
<td></td>
</tr>
<tr>
<td>• Extractions</td>
<td></td>
</tr>
<tr>
<td>• Root Canal Therapy</td>
<td></td>
</tr>
<tr>
<td>• Periodontal Scaling and Planing, Periodontal Surgery</td>
<td></td>
</tr>
</tbody>
</table>

You’ll enjoy greater savings when you receive care from one of our many participating dental providers. You can receive care from an out-of-network dental provider, but you may pay more.
When to enroll

You may only enroll in a ConnectiCare VIP Medicare Plan during specific times of the year.

Important enrollment dates

Initial Coverage Election Period
You can enroll when you first become eligible for Medicare (three months before the month you turn age 65 until three months after the month you turn age 65).

If you did not elect Medicare Part B when you were first eligible, you can still enroll in a Medicare Advantage Plan. You will have a three-month period to enroll, which begins three months before your Medicare Part B effective date. You will not be able to enroll after your Medicare Part B effective date.

If you receive Medicare benefits due to a disability, you can join from three months before to three months after your 25th month of disability.

See page 4 for more information on eligibility.

If you are eligible for Medicare, you can enroll in or switch plans during the Annual Election Period. For example, you can switch from Original Medicare to a Medicare Advantage Plan (like a ConnectiCare VIP Medicare Plan). Your coverage will be effective on January 1, 2016.

Special Enrollment Period
In certain situations, you may be able to join, switch or drop a Medicare Advantage Plan at other times during the year. Some of these situations include:

- If you move out of your plan’s service area
- If you have both Medicare and Medicaid
- If you qualify for extra help paying for your Part D Prescription Drugs
- If you live in an institution (such as a nursing home)
- If you lose your employer coverage.

How to enroll

There are a number of convenient ways to enroll in a ConnectiCare VIP Medicare Plan.

Online
Visit connecticare.com/medicare. Click on the “How to Enroll” tab. Enrolling online is convenient and secure. You can also view our online seminar to learn more about our plans.

By phone
Call toll-free at 1-877-224-8220 (TTY/TDD 1-800-842-9710). Representatives are available to take applications by phone Monday – Friday from 8 a.m. – 6 p.m. EST.

In person
Call toll-free at 1-877-224-8220 (TTY/TDD 1-800-842-9710) to:
- Arrange a personal consultation at a convenient time and location
- Reserve a seat at one of our informational seminars in your area that occur from October XX, 2015 – December X, 2015.

Representatives are available to take your call seven days a week from 8 a.m. – 8 p.m. EST.

By mail
Mail a completed Enrollment Request Form to:
ConnectiCare
Attention: VIP Medicare Enrollment
P.O. Box 4001
Farmington, CT 06034-4001

1-877-224-8220 (TTY/TDD 1-800-842-9710) Seven days a week from 8 a.m. – 8 p.m.
connecticare.com/medicare
Here are some of the communications you may receive from ConnectiCare and our partners if you enroll in one of our Medicare Advantage Plans. We look forward to serving you!

**Communication**

1. **Acknowledgment Letter**
   - **How You Get It**: Mail
   - **Description**: Confirms receipt of your Enrollment Request Form

2. **Confirmation of Enrollment**
   - **How You Get It**: Mail
   - **Description**: Confirms that Medicare has approved your Enrollment Application

3. **Enrollment Verification from ConnectiCare**
   - **How You Get It**: Mail
   - **Description**: You may receive a letter to verify your Enrollment Application.

4. **Member ID Card**
   - **How You Get It**: Mail
   - **Description**: Remember to bring your ConnectiCare Member ID card when you visit your doctor, hospital or pharmacy, when using your benefits.

5. **Welcome Kit**
   - **How You Get It**: Mail
   - **Description**: Includes important information about your plan

6. **Welcome Call from ConnectiCare**
   - **How You Get It**: Phone
   - **Description**: You may receive a welcome call, providing you an opportunity to ask any questions you may have.

7. **Health Assessment (Call from ConnectiCare)**
   - **How You Get It**: Phone
   - **Description**: This is a telephone questionnaire about your health. This information will help us to better understand your health care needs.

8. **In-Depth Health Assessment (Call from Optum)**
   - **How You Get It**: Phone
   - **Description**: You may receive a phone call to schedule an appointment with a health care provider for a personal in-home health assessment. Of course, this is optional and will be your decision.

9. **Outreach Program (Call from Optum)**
   - **How You Get It**: Phone
   - **Description**: Health education to help you stay current with annual wellness exams and preventive screenings.

10. **Premium Payment Assistance (Call from My Advocate)**
    - **How You Get It**: Phone
    - **Description**: You may receive this call if we think you might be eligible for financial assistance. By asking a few questions we can find out if you meet the low income requirement and help you get enrolled in this savings program.

Please Note: There may be additional mailings and/or phone calls if necessary. Also, you may receive additional ID cards for the Dental Plan and SilverSneakers® should you be enrolled. These will come in separate mailings from your medical and prescription drug ID card mailing.

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**Upcoming communications**

Once you become a ConnectiCare member, you’ll have many convenient ways to pay your monthly premium.

- **Social Security Administration or Railroad Retirement Board Deduction**
  - You can pay your premium through automatic deduction from your monthly Social Security or Railroad Retirement Board (RRB) benefit check.

- **Direct Debit**
  - Have your monthly premium deducted directly from your bank account and credited to your ConnectiCare account each month.

  To enroll, please complete and submit the Direct Debit application included in the enrollment kit to:

  ConnectiCare VIP Medicare Billing Department
  JAF Station, P. O. Box 3206
  New York, NY 10116-3206

- **Online at connecticarevip.com**
  - Make one-time or convenient recurring payments online. Pay by credit card, debit card or electronic check (also called e-check). Paying by e-check is basically an electronic withdrawal from your bank account.

- **Pay at People’s United Bank®**
  - You can pay your premium at any People’s United Bank location, including the 85 locations inside Stop & Shop.
  - You can pay by cash or check and do not need a People’s United Bank account.
  - People’s United Bank works exclusively with ConnectiCare on this type of payment option.

- **By phone**
  - Call us at 1-800-224-2273 (TTY/TDD 1-800-842-9710) 24 hours a day, seven days a week. Follow a series of pre-recorded prompts, guiding you through the process of paying over the phone. It’s safe and secure.

- **By mail**
  - You can always pay your bill by mailing a check to us:
    - ConnectiCare, Inc.
    - General Post Office P.O. Box 30236
    - New York, NY 10087-0236

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1-877-224-8220 (TTY/TDD 1-800-842-9710) Seven days a week from 8 a.m. – 8 p.m.
connecticare.com/medicare