ConnectiCare: FlexPOS HSA \$5,000 20% CNT 06

Coverage Period: 10/01/2020 to 09/30/2021

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 <u>deductible</u> ?	In-Network: \$5,000 individual / \$10,000 family. Doesn't apply to preventive care. Out-of-Network: \$10,000 individual / \$20,000 family	Generally, you must pay all the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> is covered before you meet your <u>deductible</u> .	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?	There are no other specific deductibles.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	Yes. For participating providers \$6,750 individual / \$13,500 family. For non-participating providers \$13,500 individual / \$27,000 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 out-of-pocket limit.
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</u> network. You will pay less if you use a <u>provider</u> in the plan's network. 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 provider's charge and what your <u>plan</u> pays (balance billing).
Do I need a <u>referral</u> to see a <u>specialist</u> ?	No	You can see the specialist you choose without a referral.



All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least) At a Sanitas Medical Center:	Out-of-Network Provider (You will pay the most)	Important Information
If you visit a health care	Primary care visit to treat an injury or illness	At a Sanitas Medical Center: 0% coinsurance after plan deductible All other in-network:\$30 copayment/visit after plan deductible	50% coinsurance after plan deductible	None
provider's office or clinic	Specialist visit	\$50 <u>copayment</u> /visit after plan <u>deductible</u>	50% coinsurance after plan deductible	None
	Preventive care / screening / immunization	No charge	50% coinsurance after plan deductible	Frequency limits apply
If you have a test	Diagnostic test (x-ray, blood work)	Xray: \$40 copayment/visit after plan deductible, Lab: \$10 copayment/visit after plan deductible	50% coinsurance after plan deductible	Preauthorization is required for certain services (ie: genetic testing)
	Imaging (CT/PET scans, MRIs)	Hospital facility 20% coinsurance after plan deductible Stand-alone facility \$100 copayment/service after plan deductible	50% coinsurance after plan deductible	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
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Generic drugs (Tier 1)	\$10 copayment/prescription after plan deductible (retail); \$20 copayment/prescription after plan deductible (mail order)	50% <u>coinsurance</u> after plan <u>deductible</u> (retail); Not covered (mail order)	
If you need drugs to treat	Preferred brand drugs (Tier 2)	\$50 copayment/prescription after plan deductible (retail); \$100 copayment/prescription after plan deductible (mail order)	50% <u>coinsurance</u> after plan <u>deductible</u> (retail); Not covered (mail order)	Certain drugs will require preauthorization Covers up to a 30 day supply per
your illness or condition More information about prescription drug coverage is available at www.ConnectiCare.com	Non-preferred brand drugs (Tier 3)	20% coinsurance up to \$250 coinsurance maximum per prescription after plan deductible (retail); 20% coinsurance up to \$500 coinsurance maximum per prescription after plan deductible (mail order)	50% <u>coinsurance</u> after plan <u>deductible</u> (retail); Not covered (mail order)	prescription (retail); 90 day supply 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 \$500 coinsurance maximum per prescription after plan deductible (specialty retail only)	Not covered (specialty retail only)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u> after plan <u>deductible</u>	50% <u>coinsurance</u> after plan <u>deductible</u>	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	20% coinsurance after plan deductible	50% <u>coinsurance</u> after plan <u>deductible</u>	None

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Emergency room care	20% <u>coinsurance</u> after plan <u>deductible</u>	Same as In-network benefit	None
If you need immediate medical attention	Emergency medical transportation	20% <u>coinsurance</u> after plan <u>deductible</u>	Same as In-network benefit	None
	Urgent care	\$75 <u>copayment</u> /visit after plan <u>deductible</u>	Same as In-network benefit	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u> after plan <u>deductible</u>	50% <u>coinsurance</u> after plan <u>deductible</u>	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	20% <u>coinsurance</u> after plan <u>deductible</u>	50% <u>coinsurance</u> after plan <u>deductible</u>	None
	Outpatient services	\$50 copayment/visit after plan deductible	50% <u>coinsurance</u> after plan <u>deductible</u>	None
If you need mental health, behavioral health, or substance abuse services	Inpatient services	20% <u>coinsurance</u> after plan <u>deductible</u>	50% <u>coinsurance</u> after plan <u>deductible</u>	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , 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	What You Will Pay	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you are pregnant	Office visits	No charge for prenatal and postnatal care	50% <u>coinsurance</u> after plan <u>deductible</u>	Cost sharing does not apply to certain preventive services. Depending on the type of services, coinsurance or copayments may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% <u>coinsurance</u> after plan <u>deductible</u>	50% <u>coinsurance</u> after plan <u>deductible</u>	None
	Childbirth/delivery facility services	20% <u>coinsurance</u> after plan <u>deductible</u>	50% <u>coinsurance</u> after plan <u>deductible</u>	None

	Home health care	20% <u>coinsurance</u> after plan <u>deductible</u>	50% <u>coinsurance</u> after plan <u>deductible</u>	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 year
	Rehabilitation services	\$50 <u>copayment</u> /visit after plan <u>deductible</u>	50% <u>coinsurance</u> after plan <u>deductible</u>	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 includes services combined for physical, speech and occupational therapy
If you need help	Habilitation services	Not covered	No covered	Not covered
recovering or have other special health needs	Skilled nursing care	20% <u>coinsurance</u> after plan <u>deductible</u>	50% <u>coinsurance</u> after plan <u>deductible</u>	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 90 days per year
	Durable medical equipment	20% <u>coinsurance</u> after plan <u>deductible</u>	50% <u>coinsurance</u> after plan <u>deductible</u>	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	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , 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
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If your child needs dental	Children's eye exam	25% coinsurance deductible does not apply	50% coinsurance after plan deductible	up to one visit every year
or eye care	Children's glasses	25% Discount	Not covered	25% Discount
	Children's dental check-up	Not Applicable	Not covered	None

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	 Hearing aid 	Private-duty nursing	
Cosmetic Surgery	 Infertility treatment 	Routine foot care	
Dental Care (Adult)	Long-term care	Routine hearing tests	
Habilitation Services	 Non-emergency care when traveling outside the U.S. 	Weight loss programs (discounted rate)	

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

• Chiropractic care

Routine eye care

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 Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov 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.

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." This plan or policy does provide minimum essential coverage.

Does this Coverage Meet the Minimum Value Standard? Yes.

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). This health coverage does meet the minimum value standard for the benefits it provides.

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).

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

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>	\$5,000
■ Specialist copayment	\$50
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

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 Example Cost	\$12,800	
In this example, Peg would pay:		
Cost Sharing		
Deductibles	\$5,000	
Copayments	\$90	
Coinsurance	\$1,000	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$6,150	

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>	\$5,000
■ Specialist copayment	\$50
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$7,400	
In this example, Joe would pay:		
Cost Sharing		
Deductibles	\$5,000	
Copayments	\$400	
Coinsurance	\$100	
What isn't covered		
Limits or exclusions	\$60	
The total Joe would pay is	\$5,560	

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$5,000
■ Specialist copayment	\$50
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)
Diagnostic test (x-ray)

Durable medical equipment *(crutches)*Rehabilitation services *(physical therapy)*

Total Example Cost	\$1,900
In this example, Mia would pay:	
Cost Sharing	
Deductibles	\$1,900
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,900

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 grievance 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 grievance 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 grievance, 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 .

Language Access Services:

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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)។

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