ConnectiCare : FlexPOS \$30/\$50 \$3,500 20%

Coverage for: Individual + Family | Plan Type: POS

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



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, www.connecticare.com or 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 underlined terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossaryor call 1-800-251-7722 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-Network: \$3,500 individual / \$7,000 family. Doesn't apply to preventive care. Out-of-Network: \$7,000 individual / \$14,000 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 plan 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</u> services 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 deductibles for specific services?	There are no other specific deductibles.	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	Yes. For participating providers \$7,900 individual / \$15,800 family. For non-participatingproviders \$15,800 individual / \$31,600 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 out-of-pocket limit?	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 participating provider?	Yes. See www.ConnectiCare.com or call 1-800-251-7722 for a list of participating providers .	This_plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use a non-participating provider, and you might receive a bill from a provider for the difference between the provider's charge and what your_plan pays (balance billing).
Do I need a referral to see a specialist?	No	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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

		What You		
Common 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 visit a health care provider's office or	Primary care visit to treat an injury or illness	\$30 <u>copayment</u> /visit <u>deductible;</u> does notapply	50% <u>coinsurance</u> after plan <u>deductible</u>	None
clinic	<u>Specialist</u> visit	\$50 <u>copayment</u> /visit <u>deductible;</u> does notapply	50% <u>coinsurance</u> after plan <u>deductible</u>	Notice
	Preventive care / screening / immunization	No charge	50% <u>coinsurance</u> after plan <u>deductible</u>	Frequency limits apply
If you have a test	<u>Diagnostictest</u> (x-ray, bloodwork) Xray: \$40 <u>copayment</u> / visit; <u>deductible</u> does not apply, Lab: \$10 <u>copayment</u> /visit; <u>deductible</u> does not apply 50% <u>coinsurance</u> after plan <u>deductible</u>		Preauthorization is required for certain services (ie: genetic testing)	
	Imaging (CT / PET scans, MRIs)	Hospital Facility: \$500 copayment/service; deductible does not apply Stand-alone Facility: \$100	50% <u>coinsurance</u> after plan <u>deductible</u>	Preauthorization is required. If you don'tgetpreauthorization, you maybe responsible for the total cost of the service or benefits may be reduced by the lesser of \$500 or 50%.
		copayment/service; deductible does not apply, up to five copayments per year then copayment waived		·

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	What You Will Pay				
Common 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 need drugs to treat your illness or condition More information about	Preferred Generic drugs	\$10 <u>copayment</u> /prescription (retail); \$20 <u>copayment</u> / <u>prescription</u> (mail order)	50% <u>coinsurance</u> after plan <u>deductible</u> (retail); Not covered (mail order)	Certain drugs will require	
prescription drug coverage is available at www.ConnectiCare.com	Preferred brand drugs	\$50 <u>copayment</u> / prescription (retail); \$100 <u>copayment</u> / prescription (mail order)	50% <u>coinsurance</u> after plan <u>deductible</u> (retail); Not covered (mail order)	Preauthorization Covers up to a 30-day supply per prescription (retail); 90 day supply per prescription	
	Non-Preferred Generic drugs	50% <u>coinsurance</u> up to a maximum of a \$250 per prescription (retail); 50% <u>coinsurance</u> up to a \$500 maximum per prescription (mail order)	50% <u>coinsurance</u> after plan <u>deductible</u> (retail); Not covered (mail order)	(mail order) SpecialtyDrugs are available from specialty retail pharmacies only andcoverup to a 30-day supply limit.	
	Preferred <u>Specialty drugs</u> Non-preferred <u>Specialty drugs</u>	50% <u>coinsurance</u> up to a maximum of \$500 per prescription (Specialty retail only) 50% <u>coinsurance</u> up to a	50% <u>coinsurance</u> after plan <u>deductible</u> (Specialty retail only)	Non-preferred brand drugs 50% coinsurance up to \$500 maximum per prescription (retail); 50% coinsurance up to \$1,000 maximum per	
	<u> </u>	maximum of \$750 per prescription (Specialty retail only)		prescription (mail order)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Hospital Facility: 20% coinsurance after plan deductible Stand-alone Facility: \$500 copayment/visit; deductible does not apply	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	Hospital Facility: 20% after plan deductible Stand-alone Facility: No cost	50% <u>coinsurance</u> after plan <u>deductible</u>	None	

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If you need immediate medical attention	Emergency room care	\$350 <u>copayment</u> /visit; <u>deductible</u> does not apply	Same as In-network benefit	<u>copayment</u> waived if admitted	
	Emergency medical transportation	\$200 <u>copayment</u> per trip	Same as In-network benefit	- None	
	<u>Urgent care</u>	\$75 <u>copayment</u> /visit <u>deductible</u> does not apply	Same as In-network benefit	HOHC	

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	What You Will Pay				
Common 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 have a hospital stay	Facilityfee (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 fee	20% <u>coinsurance</u> after plan <u>deductible</u>	50% <u>coinsurance</u> after plan <u>deductible</u>	None	
If you have mental health, behavioral	Outpatient services	\$50 <u>copayment</u> /visit; <u>deductible</u> does not apply	50% <u>coinsurance</u> after plan <u>deductible</u>	None	
health, or substance abuse needs	Inpatient services	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%.	
If you become 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	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>		

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	What You Will Pay				
Common 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 need help recovering or have other special health needs	<u>Home healthcare</u>	No charge	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; <u>deductible</u> does not apply	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	
	<u>Habilitation services</u>	\$50 <u>copayment</u> /visit; <u>deductible</u> does not apply	50% <u>coinsurance</u> after plan <u>deductible</u>	up to 40 visits per year	
	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	
	<u>Durable medical equipment</u>	50% <u>coinsurance;</u> <u>deductible</u> does notapply	50% <u>coinsurance</u> after plan <u>deductible</u>	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> ,	
	Hospice service	Applicable inpatient hospital facility or home health care cost share	Applicable inpatient hospital facility or home health care cost share	you may be responsible for the total cost of the service or benefits may be reduced by the lesser of \$500 or 50%.	

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		What Yo		
Common 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 your child needs dental or eye care	Children's eyeexam	\$50 <u>copayment</u> /visit; <u>deductible</u> does notapply	50% <u>coinsurance</u> after plan <u>deductible</u>	up to one visit every year
	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 Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

Bariatric surgery

Dental care

Cosmetic surgery

- Hearing Aids
- Infertility treatment
- Long term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

- Routine footcare
- Routine hearing tests
- Weight loss programs (discounted rate)

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

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 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 claim, appeal, or a grievance for any reason to your plan. 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

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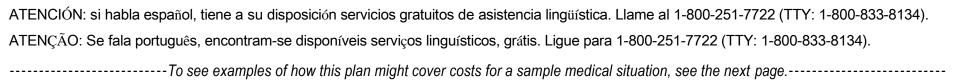
Does this Coverage Provide Minimum Essential Coverage? Yes.

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 Actestablishes 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



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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 providers 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)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		Mia's Simple Fracture (in-networkemergencyroom visit and follow up care)	
■ The plan's overall deductible	\$3,500	■ The plan's overall deductible	\$3,500	■ The plan's overall deductible	\$3,500
Specialist copayment	\$50	Specialist copayment	\$50	Specialist copayment	\$50
■ Hospital (facility) coinsurance	20%	■ Hospital (facility) coinsurance	20%	■ Hospital (facility) coinsurance	20%
Other coinsurance	50%	Other coinsurance	50%	Other coinsurance	50%

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)

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Total Example Cost	\$12,800		
In this example, Pe	g would pay:		
Cost Sharing			
Deductibles	\$3,500		
Copayments	\$260		
Coinsurance	\$1,100		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$4,920		

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)

,
\$7,400
e would pay:
\$0
\$1,410
\$750
\$60
\$2,220

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*	\$0		
Copayments	\$990		
Coinsurance	\$40		
What isn't covered			
Limits or exclusions			
The total Mia would pay is	\$1,030		

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's 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 <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

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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 06032, 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. 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

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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 выговорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-251-7722 (телетай п: 1-800-833-8134). СНÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho ban. Goi số 1-800-251-7722 (ТТҮ: 1-800-833-8134).

ãĐÑÈ áÕÊÇ .äÇÌãáÇÈ Bá ÑÝÇæÊÊ ÉíæÛáÁÇ ÉÏÚÇÓãÁÇ ÊÇãÏÎ äÅÝ ¡ÉÛÁÁÇ ÑBĐÇ ËÏÍÊÊ ÊäB ÇĐÅ :ÉÙæÍáã 1-800-251-7722 (ãBÈÁÇæ ãÕÁÇ ÝÊÇÅ ãÞÑ: 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).

धय्ान दें: यिद आप िहंदी बोलते हैं तो आपके िलए म्फत 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 (TTY: 1-800-842-9710).

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្លួល 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).

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