ConnectiCare: FlexPOS HSA \$6000/12000 10% CNT

Coverage Period: 10/01/2021 to 09/30/2022

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 allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined 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: Generally, you must pay all the costs from providers up to the deductible amount In-Network: \$6,000 individual / \$12,000 before this plan begins to pay. If you have other family members on the plan, each family. family member must meet their own individual deductible until the total amount of What is the overall deductible? Out-of-Network: \$10,000 individual / deductible expenses paid by all family members meets the overall family \$20,000 family deductible. This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this Yes. Preventive care is covered before Are there services covered before plan covers certain preventive services without cost-sharing and before you meet you meet your deductible? you meet your deductible. your deductible . See a list of covered preventive services at https:// www.healthcare.gov/coverage/#preventive-care-benefits/. Are there other deductibles for There are no other specific deductibles. You don't have to meet deductibles for specific services. specific services? For participating providers \$6,225 The out-of-pocket limit is the most you could pay in a year for covered services. If individual / \$12,450 family. For non-What is the out-of-pocket limit for you have other family members in this plan, they have to meet their own out-ofparticipating providers \$15,000 individual this plan? pocket limits until the overall family out-of-pocket limit has been met. / \$30,000 family Premiums, balance-billing charges, and Even though you pay these expenses, they don't count toward the out-of-pocket What is not included in the out-ofhealth care this plan doesn't cover. pocket limit? limit. 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 Yes. See www.ConnectiCare.com or call you might receive a bill from a provider for the difference between the provider's Will you pay less if you use a 1-800-251-7722 for a list of participating network provider? charge and what your plan pays (balance billing). Be aware, your network provider providers. might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. Do you need a referral to see a You can see the specialist you choose without a referral. No specialist?

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	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	10% <u>coinsurance</u> after plan <u>deductible</u>	50% <u>coinsurance</u> after plan <u>deductible</u>	None
	<u>Specialist</u> visit	10% <u>coinsurance</u> after plan <u>deductible</u>	50% <u>coinsurance</u> after plan <u>deductible</u>	None
	Preventive care / screening / immunization	No charge	50% <u>coinsurance</u> after plan <u>deductible</u>	Frequency limits apply
	<u>Diagnostic test</u> (x-ray, blood work)	Xray: 10% <u>coinsurance</u> after plan <u>deductible</u> , Lab: 10% <u>coinsurance</u> after plan <u>deductible</u>	50% <u>coinsurance</u> after plan <u>deductible</u>	Preauthorization is required for certain services (ie: genetic testing)
lf you have a test	Imaging (CT/PET scans, MRIs)	Hospital facility: 10% <u>coinsurance</u> after plan <u>deductible</u> Stand-alone facility: 10% <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%.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.ConnectiCare.com	Generic drugs (Tier 1)	\$10 <u>copayment</u> /prescription after plan <u>deductible</u> (retail); \$20 <u>copayment</u> /prescription after plan <u>deductible</u> (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 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.
	Preferred brand drugs (Tier 2)	\$50 <u>copayment</u> /prescription after plan <u>deductible</u> (retail); \$100 <u>copayment</u> /prescription after plan <u>deductible</u> (mail order)	50% <u>coinsurance</u> after plan <u>deductible</u> (retail); Not covered (mail order)	
	Non-preferred brand drugs (Tier 3)	20% <u>coinsurance</u> up to \$250 <u>coinsurance</u> maximum per prescription after plan <u>deductible</u> (retail); 20% <u>coinsurance</u> up to \$500 <u>coinsurance</u> maximum per prescription after plan <u>deductible</u> (mail order)	50% <u>coinsurance</u> after plan <u>deductible</u> (retail); Not covered (mail order)	
	<u>Specialty drugs</u> (Tier 4)	20% <u>coinsurance</u> up to \$500 <u>coinsurance</u> maximum per prescription after plan <u>deductible</u> (specialty retail only)	Not covered (specialty retail only)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Hospital facility: 10% <u>coinsurance</u> after plan <u>deductible</u> Ambulatory Center: 10% <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	10% <u>coinsurance</u> after plan <u>deductible</u>	50% <u>coinsurance</u> after plan <u>deductible</u>	None

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
Medical Event		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information
	Emergency room care	10% <u>coinsurance</u> after plan <u>deductible</u>	Same as In-network benefit	None
If you need immediate medical attention	Emergency medical transportation	10% <u>coinsurance</u> after plan <u>deductible</u>	Same as In-network benefit	None
	Urgent care	10% <u>coinsurance</u> after plan <u>deductible</u>	Same as In-network benefit	None
lf you have a hospital stay	Facility fee (e.g., hospital room)	10% <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	10% <u>coinsurance</u> after plan <u>deductible</u>	50% <u>coinsurance</u> after plan <u>deductible</u>	None
	Outpatient services	10% <u>coinsurance</u> after plan <u>deductible</u>	50% <u>coinsurance</u> after plan <u>deductible</u>	None
If you need mental health, behavioral health, or substance abuse services	Inpatient services	10% <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%.

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
Medical Event		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information
lf 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, <u>coinsurance</u> or <u>copayments</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	10% <u>coinsurance</u> after plan <u>deductible</u>	50% <u>coinsurance</u> after plan <u>deductible</u>	None
	Childbirth/delivery facility services	10% <u>coinsurance</u> after plan <u>deductible</u>	50% <u>coinsurance</u> after plan <u>deductible</u>	None
	Home health care	10% <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
If you need help recovering or have other special health needs	Rehabilitation services	10% <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 40 visits per year includes services combined for physical, speech and occupational therapy
	Habilitation services	Not covered	Not covered	Not covered

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
Medical Event		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information
	Skilled nursing care	10% <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
If you need help recovering or have other special health needs	Durable medical equipment	10% <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	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 your child needs dental	Children's eye exam	10% <u>coinsurance;</u> <u>deductible</u> does not apply	50% <u>coinsurance</u> after plan <u>deductible</u>	None
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 (may be covered with limitations) • Private-duty nursing • Cosmetic Surgery • Infertility treatment • Routine foot care • Dental Care (Adult) • Long-term care • Routine hearing tests • 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 plan document.)				
 Acupuncture coverage is limited to pain 	 Chiropractic care 	Routine eye care		
management				

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 <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit www.HealthCare.gov or call 1-800-318-2596. For more information on your rights to continue coverage, you may also contact the <u>plan</u> at 1-800-251-7722.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan 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

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this Coverage Meet the Minimum Value Standard? Yes.

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

To see examples of how this <u>plan</u> 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 plan's overall deductible	\$6,000
Specialist coinsurance	10%
Hospital (facility) coinsurance	10%
Other coinsurance	10%

This EXAMPLE event includes services like:

<u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) Specialist visit (anesthesia)

Total Example Cost	\$12,700

In this example, Peg would pay:

Cost Sharing		
Deductibles	\$6,000	
Copayments	\$10	
Coinsurance	\$400	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$6,470	

Managing Joe's type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

 The <u>plan's</u> overall <u>deductible</u> Specialist coinsurance 	\$6,000 10%
 Bospital (facility) coinsurance 	10%
■ Other <u>coinsurance</u>	10%

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	\$5,600

In this example, Joe would pay:

<u>Cost Sharing</u>		
Deductibles	\$5,400	
<u>Copayments</u>	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$5,420	

Mia's Simple Fracture

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

The <u>plan's</u> overall <u>deductible</u>	\$6,000
Specialist coinsurance	10%
Hospital (facility) coinsurance	10%
Other coinsurance	10%

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	\$2,800
In this example. Mia would pay:	

n and example, ma neard pays	
\$2,800	
\$0	
\$0	
\$0	
\$2,800	

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. <u>ConnectiCare</u> 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 <u>grievance</u> 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 <u>grievance</u> in person at 175 Scott Swamp Road, Farmington, CT, or by mail, or fax (860) 674-2232 or email <u>memberservices@connecticare.com</u>. If you need help filing a <u>grievance</u>, 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: <u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u>, 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:

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 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). 8134-833-800-1 (رقم هاتف الصم والبكم: 7722-251-800-1 (رقم هاتف الصم والبكم: 7722-251-800-1). Alter 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 (TTY: 1-800-842-9710).

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នកៗ 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).