

# ConnectiCare Group Medicare Advantage Plans

## 2018 Guide



ConnectiCare.



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# Welcome to ConnectiCare

This guide includes information about ConnectiCare's Medicare Advantage Group Plans for 2018. Our plans are designed to give you the benefits you need to stay healthy and protect you from unexpected medical expenses.

For over 35 years, ConnectiCare has helped make Connecticut a healthier place to live and work. Being a local company, our employees live and work in the same communities as our members, so we're able to do more for them, whether it's helping them find a doctor or giving them easier ways to get care and service.

Take a look at all we have to offer in this guide. We're confident you'll discover that a ConnectiCare Medicare Advantage plan is a smart choice for your Medicare coverage.

Sincerely,

A handwritten signature in black ink, reading "Roberta Wachtelhausen". The signature is fluid and cursive, with a long horizontal stroke at the end.

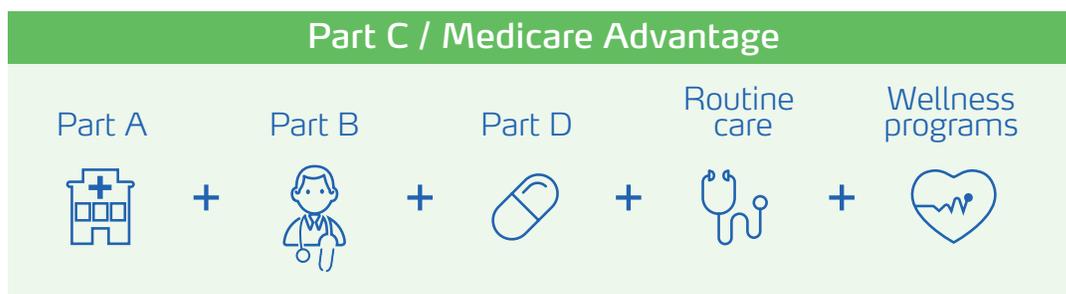
Roberta Wachtelhausen  
Senior Vice President,  
Chief Sales & Marketing Officer  
ConnectiCare, Inc. & Affiliates

# Medicare Advantage

## A smart choice for your Medicare coverage

### What are Medicare Advantage plans?

Medicare Advantage plans (Medicare Part C) are health plans approved by Medicare and run by private insurance companies, like ConnectiCare. They include your Part A (hospital insurance), your Part B (medical insurance) and in many cases, your Part D Prescription Drug Coverage. They can also include extra benefits and services like routine care and wellness programs.



Medicare Advantage plans are growing in popularity with over 18 million members nationwide.<sup>1</sup>



<sup>1</sup>Source: Centers for Medicare & Medicaid Services (CMS) Monthly Summary Report (Data as of June 2017)

## Medicare Advantage – a simpler option

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

**Column II** shows how a Medicare Advantage plan simplifies your Medicare coverage.

### Original Medicare Plan Part A & Part B

- 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.



For an additional premium, 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 premium applies



For an additional premium, you can add:

### Supplemental Coverage (Optional)

- Fills the gaps in Part A and Part B coverage
- Run by private companies
- Do not provide more benefits than Original Medicare
- Additional monthly premium applies



### Medicare Advantage Plans (Part C)

- Include both Medicare Part A and Part B coverage
- Many plans available with Part D Prescription Drug Coverage
- May offer additional benefits beyond Original Medicare
- Provided by private insurance companies, like ConnectiCare
- One monthly plan premium (plus your Part B premium)
- All your medical and prescription drug benefits offered through a single health plan

or

# ConnectiCare Medicare Advantage Group Plans

## Eligibility

You're eligible to enroll in a ConnectiCare Medicare Advantage Group Plan if:

- You qualify for Medicare Part A;
- You are enrolled in and continue to pay for Medicare Part B;
- You reside in Connecticut if you are enrolling in an HMO Plan;
- You reside in the United States if you are enrolling in an HMO-POS Plan.

Except under certain circumstances, the Centers for Medicare & Medicaid Services does not allow Medicare Advantage plans to enroll Medicare beneficiaries that have End-Stage Renal Disease.



# Get more with ConnectiCare

We were founded in 1981 by local doctors who were committed to bringing their patients the best care possible. And now, over 35 years later, ConnectiCare's mission remains the same – to make it easier for you to get the care you need.

We make it easier by giving you the benefits you need to help you stay healthy and protect you from unexpected medical expenses.

## Easy access

You'll have access to our broad network that includes thousands of doctors, pharmacies and many hospitals.

And, with our HMO-POS Plans, you'll have the **flexibility** to get care nationally from Medicare-approved doctors and hospitals.

Plus, if your plan includes prescription drug coverage, you'll have access to national chain pharmacies, like CVS, Walgreens, Rite Aid and more!

## Ways to stay healthy

All of our plans include:

- Many preventive services at **no cost**, including your annual physical exam, and important screenings and immunizations
- Extra support for our members dealing with chronic or complex medical conditions. ConnectiCare has dedicated Care Management programs designed specifically for our Medicare members.
- Important health reminders to help you stay on top of your health

# Get more with ConnectiCare *(continued)*

## Peace of mind

- Coverage for **worldwide emergency care** and urgently needed services\* – no worries when you're traveling
- **Financial protection** with each plan's annual maximum out-of-pocket limit. This limit is the most you would have to pay in copayments/coinsurance for covered medical expenses within each calendar year.

## Personalized service

When it comes to your health, sometimes you want a personal conversation. ConnectiCare representatives will be here to help you by phone or in person at a ConnectiCare center.

ConnectiCare centers are now open in Bridgeport, Manchester and Newington.

Once you're a member, you can get one-on-one help with things like:

- How to save money on prescriptions
- Where to go for care when you're sick or hurt
- Understanding your claim summary
- Estimating what a test is going to cost you
- And so much more!

Our Manchester center hosts fitness classes, talks by health and medical experts, and sessions where you can learn more about your health insurance. We have special events for the family, too.

For locations and hours, go to [connecticare.com/medicare](https://connecticare.com/medicare).



\*Subject to limitations.

*ConnectiCare center in Manchester*

# Prescription Drug Coverage

Prescription drug coverage is offered with some of our Medicare Advantage Group Plans. Your employer or union fund may provide separate prescription drug benefits. Please check with your Retiree Benefits Administrator for more information specific to your plan's coverage.

## Filling your prescriptions

As a ConnectiCare member, you'll have the flexibility to purchase your covered prescriptions from our extensive network of pharmacies. 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.

Many of our retail pharmacies are **"preferred" pharmacies** where you may pay less for your prescriptions.

## 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 most 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](https://connecticare.com/medicare) and click on the *"Find Your Pharmacy or Prescription Drugs"* tab.

# Prescription Drug Coverage *(continued)*

## 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](https://connecticare.com/medicare). Click on the "Find Your Pharmacy or Prescription Drugs" tab.

## 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



# Upcoming communications

Here are some of the communications you may receive from ConnectiCare and our partners if you enroll in one of our Medicare Advantage Plans.

	Communication	How You Get It	Description
1	Acknowledgment & Confirmation of Enrollment Letter	Mail	Confirms receipt of your Enrollment Request Form and that Medicare has approved your enrollment.
2	Enrollment Verification from ConnectiCare	Mail	You may receive a letter to verify your Enrollment Application.
3	Member ID Card	Mail	This is your ConnectiCare Member ID Card. Remember to bring it when you visit your doctor, hospital or pharmacy, when using your benefits.
4	Evidence of Coverage	Mail	A document that includes important information about your plan.
5	Welcome Call from ConnectiCare	Phone	ConnectiCare may call you to welcome you. This is an opportunity for you to ask any questions you may have.
6	Health Assessment (Call from ConnectiCare)	Phone	This is a telephone questionnaire about your health. This information will help us to better understand your health care needs.
7	In-Depth Health Assessment, In-Home (Call from contracted service provider)	Mail	You may receive a letter to schedule an optional appointment with a health care provider for a personal in-home health assessment.
8	Outreach Program (Call from contracted service provider)	Phone	A call to help you stay current with annual wellness exams and preventive screenings.
9	Premium Payment Assistance (Call from contracted service provider)	Phone	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.



# Thank you for considering ConnectiCare!

## Get in touch:



By phone: **1-877-224-8220 (TTY 1-800-842-9710)**

Seven days a week from 8 a.m. – 8 p.m.



In person: At a **ConnectiCare center**. For locations and hours, go to [connecticare.com/medicare](https://connecticare.com/medicare)

# Language & Non-Discrimination Notice

ConnectiCare, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ConnectiCare, Inc. does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

ConnectiCare, Inc.:

- 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, Inc. 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, Inc., 175 Scott Swamp Road, Farmington, CT 06032, Phone: 1-800-224-2273, and TTY: 1-800-842-9710. You can file a grievance in person or by mail. 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 for 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>.

ConnectiCare, Inc. is an HMO/HMO-POS plan with a Medicare contract. Enrollment in ConnectiCare depends on contract renewal.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-224-2273 (TTY: 1-800-842-9710).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-224-2273 (TTY: 1-800-842-9710).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-224-2273 (TTY: 1-800-842-9710).

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 1-800-224-2273 (TTY: 1-800-842-9710)。

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-224-2273 (TTY: 1-800-842-9710).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-224-2273 (ATS: 1-800-842-9710).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-224-2273 (TTY: 1-800-842-9710).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-224-2273 (телетайп: 1-800-842-9710).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-224-2273 (TTY: 1-800-842-9710).

لصتا .ن اجمل اب لكل رفاوتت ةيوعلل ا ةدعاسملا تامدخ ن اف ،ةغلل ركذا ثدحتت تنك اذا :ةظوحلم مقرب 1-800-224-2273 (مكبل او مصلا فتاه مقبر) 1-800-842-9710).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-224-2273 (TTY: 1-800-842-9710)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, សេវាជំនួយអ្នកភាសា ដោយមិនគិតលុយ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ

1-800-224-2273 (TTY: 1-800-842-9710)។

सुचना: 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).



**Questions? We're here to help.**

**Call 1-877-224-8220 (TTY 1-800-842-9710)**

Seven days a week from 8 a.m. to 8 p.m.

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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, premiums 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. Tivity Health, SilverSneakers and SilverSneakers FLEX are registered trademarks or trademarks of Tivity Health, Inc., and/or its subsidiaries and/or affiliates in the USA and/or other countries. ©2017 Tivity Health, Inc.