



ConnectiCare®



# ConnectiCare Group Medicare Advantage Plans





# Welcome to ConnectiCare

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

ConnectiCare has provided health insurance to Connecticut residents for the past 40 years. Today, we’re the health plan of choice for over 40,000 Medicare Advantage members,<sup>1</sup> so we understand the needs of Medicare beneficiaries. And, we’ve built strong, longstanding relationships with the doctors and hospitals who care for our members.

## We Mean Health

At ConnectiCare, we’ve made it our purpose to be there for you, to advocate for you, and to come through for you when you need us most. Why? Because we don’t just mean coverage. We mean health. We mean customer service that puts your retirees first with Medicare Connect Concierge—one phone number to call for all their health care needs. Learn more about this service on page 6.

Thank you again for considering ConnectiCare.

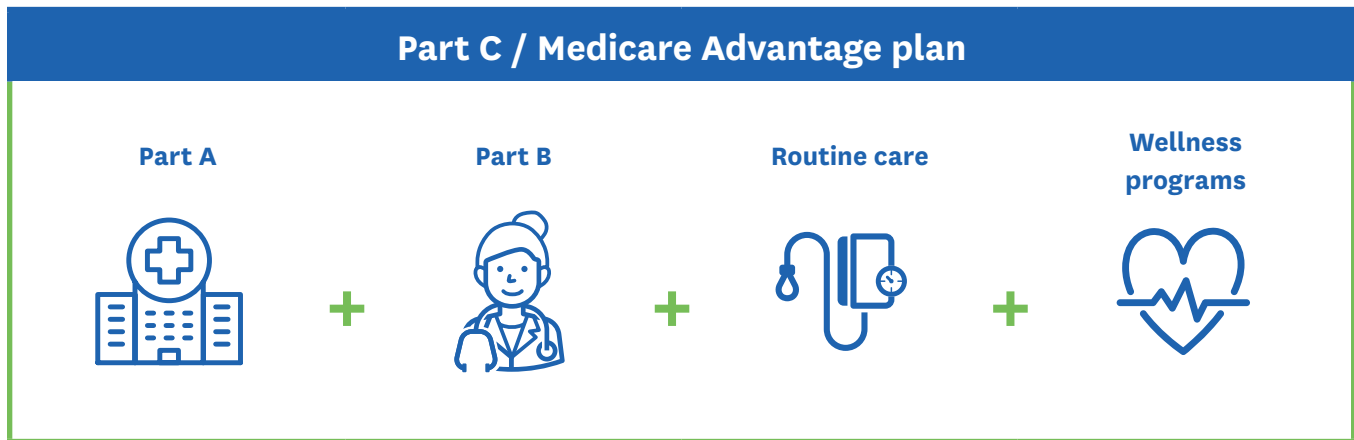
## Table of Contents

What are Medicare Advantage plans and Medicare Advantage Prescription Drug plans? .....	2
ConnectiCare Group Medicare Advantage plans:	
Eligibility .....	4
Benefits and Services You Need .....	4
Prescription Drug Coverage .....	7
New Member Communications .....	8
Language & Nondiscrimination Notice .....	10

<sup>1</sup>ConnectiCare Medicare Advantage membership as of October 2022.

# What are Medicare Advantage plans and Medicare Advantage Prescription Drug plans?

Medicare Advantage plans (Medicare Part C) are health plans approved by Medicare and offered by private insurance companies, like ConnectiCare. They include your Part A hospital insurance and your Part B medical insurance. They can also include extra benefits and services like routine care and wellness programs.



## Where do I get Medicare Part D?



Medicare Part D is prescription drug coverage and it is not offered by Medicare itself. You can get Medicare Part D from a Medicare Advantage plan. This is called a **Medicare Advantage Prescription Drug plan, or MAPD**. You can also get a plan that offers Medicare Part D alone. This is called a **Prescription Drug plan, or PDP**.

## Why choose a Medicare Advantage plan vs. Original Medicare with or without a Medicare Supplement plan?

With a Medicare Advantage plan, you get:

- **Convenience:** All of your coverage from a single health plan.
- **Benefits:** Access to additional benefits, such as routine care, wellness programs, and the option to include prescription drug coverage. Some plans even include dental.
- **Financial protection:** All plans have an annual maximum out-of-pocket limit for covered medical expenses. Amounts vary by plan.

So, you really have two paths you can take to get more coverage than Original Medicare alone. In the chart below, Column I shows how you can add to Original Medicare with a Medicare Supplement plan and/or a Part D Prescription Drug plan. Column II shows how a Medicare Advantage plan combines your Original Medicare coverage with additional benefits, including prescription drug coverage.

I

II

**Original Medicare Part A and 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 continue to pay your Part B monthly premium.

You can add:

**Medicare Supplement plan (optional)**

- Offered by private companies.
- Fills the gaps of cost-sharing for Medicare Parts A and B.
- Generally, does not provide more benefits than Original Medicare.
- You pay an additional monthly premium.

You can add:

**Part D prescription drug coverage (optional)**

- If you want this coverage, you must join a Medicare Part D prescription drug plan offered by a private company approved by Medicare.
- You may need to pay an additional monthly premium.

**Medicare Advantage plan (Part C)**

- Offered by private companies, like ConnectiCare.
- Includes both Part A and Part B coverage.
- Many plans include Part D prescription drug coverage. (These are called Medicare Advantage Prescription Drug plans.)
- May offer additional benefits beyond Original Medicare, like routine care, fitness, and dental.
- Based on your group offering, you may have one monthly plan premium or, in some cases, no monthly plan premium (in addition to your Part B premium).<sup>1</sup>
- Convenience — all your medical and prescription drug benefits offered through a single health plan.



<sup>1</sup>If you purchase optional supplemental benefits, you will have an additional monthly premium.

# ConnectiCare Group Medicare Advantage Plans

## Eligibility

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

- You qualify for Medicare Part A;
- You are enrolled in and continue to pay for Medicare Part B;
- You live in Connecticut if you are enrolling in an HMO plan or an HMO-POS plan; and
- You live outside Connecticut (within the U.S.) if you are enrolling in an HMO-POS plan.

Please note: Other eligibility criteria may apply, as determined by employer group.

## Easy Access

As a ConnectiCare member, you can choose from the thousands of doctors and pharmacies, and many hospitals in our network. And, with our HMO-POS plans, you'll have the flexibility to get care nationally from Medicare-approved doctors and hospitals.

## Benefits and Services You Need

ConnectiCare plans include many benefits that help you stay healthy and get care when you are sick or hurt. Has that ever been more important than today?

## Preventive Care

The best way to keep health problems from taking a toll on you or your family is to take care of yourself. Take advantage of the many preventive services included with your plan at no cost, like annual physical exams, important screenings, and immunizations.





## See a doctor from your home

All ConnectiCare Group Medicare Advantage plans come with:

**Telehealth benefits** — in-network virtual doctor visits, including primary care providers (PCPs), specialists, and outpatient mental health and substance abuse providers.<sup>1</sup> Not all health care providers offer this service, so be sure to check with them.



**Teladoc® telemedicine** — Teladoc's staff of board-certified doctors are available by phone or video chat for non-emergency health conditions. They can even send prescriptions to your local pharmacy, if needed. Learn more at [teladoc.com/connecticare](https://teladoc.com/connecticare).



## SilverSneakers® fitness program

The SilverSneakers fitness program is offered with some of our Group Medicare Advantage plans. Please check with your Retiree Benefits Administrator for more information specific to your plan's coverage.

Fitness is as important as ever. Exercise improves your core strength and your stamina. It can help with balance and manage some chronic health conditions.

SilverSneakers® has adapted to people's needs with:

- Live streaming classes led by trained instructors and wellness classes.
- On-demand workout videos plus health and nutrition tips.
- A fitness app to help motivate and move you.

Learn more at [silversneakers.com](https://silversneakers.com).



## Emergency and urgent care

You'll have peace of mind when you travel — all of our plans include coverage for worldwide emergency and urgent care.<sup>2</sup>

<sup>1</sup>Individual telehealth sessions only.

<sup>2</sup>Subject to limitations.

## Member Services That Put You First

Health care is critical, and using your benefits should be easy. We're here to help with **ConnectiCare Medicare Connect Concierge** — the one phone number to call when you need help solving your health care needs. We can help you:

- Make a doctor's appointment.
- Answer benefit questions.
- Coordinate prior approvals.
- Verify your mailing address.
- And so much more!

**And we won't transfer you.** ConnectiCare Medicare Connect Concierge Representatives will stay on the line and arrange three-way calls to help you.



## ConnectiCare Centers

ConnectiCare Centers offer in-person customer service support, health and wellness programs, and connections to community resources to help you navigate your total health. We believe that wellness is an individual journey, and that long-term health can be impacted most by the things people do every day, the places where they live, and the resources available to them. ConnectiCare Centers are here to meet you wherever you are in your wellness journey. If you are near **Farmington, Manchester, Shelton, or Waterbury**, visit one of our ConnectiCare Centers.

While there, our associates can help you understand your health plan benefits, give advice on where to go when you need care, print documents, and solve billing and claims issues.



Each ConnectiCare Center is tailored to the unique needs of your community, with different health and wellness events in each location. We offer in-person and virtual classes free of charge for all members, and some classes are open to all, so you can bring a friend.

We're growing every day, so for our latest program information, go to **[visitconnecticare.com](https://www.visitconnecticare.com)**.



## Prescription Drug Coverage

Prescription drug coverage is offered with most of our Group Medicare Advantage 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.

### Where to buy your prescriptions

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

- **Retail pharmacies** — there are more than 25,000 of them, including many national chain pharmacies like CVS, Rite Aid, Walgreens, and more.
- **Home delivery** — this convenient service from Express Scripts may help you save money on your prescriptions. Get a 90-day supply of most maintenance medicines delivered to your home for less. Plus, you'll get:

- Automatic refills and reminders.
- Pharmacists reviewing prescriptions to watch for possible interactions with other medicines.
- Order tracking and more with the Express Scripts mobile app and online tools.
- Ability to call and talk to a pharmacist 24/7.
- Free standard shipping.

### Covered drugs

ConnectiCare uses a formulary, 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 at [medicare.myconnecticare.com](https://www.medicare.myconnecticare.com). Or, call us and we'll send you a copy.

### 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 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty.

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),
- The State Medicaid Office, or
- The Social Security Administration at **800-772-1213**. TTY users should call **800-325-0778** (between 8 a.m. and 7 p.m., Monday through Friday). You can also apply for Extra Help online at [ssa.gov/prescriptionhelp](https://ssa.gov/prescriptionhelp).

# New Member Communications

## After You Enroll, Watch Your Mail for:

- 1 Letter confirming enrollment
- 2 Member ID card and welcome mailing
- 3 Premium invoice (if applicable)

**Please note:** You will receive one member ID card whether your plan includes preventive dental coverage, you purchase the optional supplemental dental plan, or both. This card is good for medical and dental services.

## Other Reasons You May Hear From Us or Someone on Our Behalf:

- **Welcome call** (but you don't have to wait — call us if you need us!)
- **Health assessment** — We ask new members some questions about their health to see if there are ways we can help.
- **In-home health exam** — We may invite you to have a nurse practitioner come to your home. Of course, this is your decision.
- **Financial help with premiums** — We may ask someone to call you if we think you may qualify.



## Questions? We're here to help.

By phone: **877-224-8220 (TTY: 711)**

From Oct. 1 to March 31, you can call us seven days a week from 8 a.m. to 8 p.m. From April 1 to Sept. 30, you can call us Monday through Friday from 8 a.m. to 8 p.m.

In person: At a ConnectiCare Center. For locations, hours, or to make an appointment, go to **[visitconnecticare.com](https://www.visitconnecticare.com)**.

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# Language & Non-Discrimination Notice

ConnectiCare 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, Inc., 175 Scott Swamp Road, Farmington, CT 06032, Phone: **800-224-2273**, and TTY: **711**. 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, **800-368-1019**, **800-537-7697** (TTY).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ConnectiCare is an HMO/HMO-POS plan with a Medicare contract. Enrollment in ConnectiCare depends on contract renewal. For more information, contact the plan. ConnectiCare Insurance Company, Inc. is an HMO D-SNP plan with a Medicare contract and a contract with the Connecticut Medicaid Program. Enrollment in ConnectiCare depends on contract renewal. For more information, contact the plan.

Continued



ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-224-2273 (TTY: 711).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-224-2273 (TTY: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-224-2273 (TTY: 711).

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: 711)。

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-224-2273 (TTY: 711).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-224-2273 (ATS: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-224-2273 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-224-2273 (телетайп: 711).

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: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-224-2273 (رقم هاتف الصم والبكم: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-224-2273 (TTY: 711)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: 711).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-224-2273 (TTY: 711) 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: 711).

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-800-224-2273 (TTY: 711).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសាដោយមិនគិតលុយគឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 1-800-224-2273 (TTY: 711)។

सुचना: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-224-2273 (TTY: 711).







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