



**Small Group Market**  
**FlexPOS Copay \$3500**  
**Benefit Summary**  
**Non-Tiered Network Plan**

<b>Deductible and Out-of-Pocket Maximum</b>	<b>In-Network (INET) Member Pays</b>	<b>Out-of-network (OON) Member Pays</b>
<b>Plan deductible</b> Individual Family	\$3,500 per member \$7,000 per family	\$8,000 per member \$16,000 per family
<b>Separate Prescription Drug Deductible</b> Individual Family	N/A per member N/A per family	N/A per member N/A per family
<b>Out-of-Pocket Maximum</b> Individual Family (Includes a combination of deductible, copayments and coinsurance for medical and pharmacy services)	\$7,000 per member \$14,000 per family	\$16,000 per member \$32,000 per family
<b>Benefits</b>	<b>In-Network (INET) Member Pays</b>	<b>Out-of-network (OON) Member Pays</b>
<b>Provider Office Visits</b>		
<b>Adult/Pediatric Preventive Visits</b>	No charge	50% coinsurance after plan deductible
<b>Primary Care Provider Office/ Telemedicine Visits</b> (includes services for illness, injury, follow-up care and consultations)	\$20 copayment/visit; deductible does not apply	50% coinsurance after plan deductible
<b>Telemedicine Services</b> (services rendered by a Teladoc® provider)  Primary Care - members must be 18 or older	<b>Primary Care, Mental Health and General Medical Services:</b> No charge  <b>Dermatologist:</b> \$50 copayment/visit; deductible does not apply	50% coinsurance after plan deductible
<b>Specialist Office/Telemedicine Visits</b>	\$50 copayment/visit; deductible does not apply	50% coinsurance after plan deductible
<b>Mental Health and Substance Abuse Office Visits</b>	\$50 copayment/visit; deductible does not apply	50% coinsurance after plan deductible
<b>Outpatient Diagnostic Services</b>		

<b>Benefits</b>	<b>In-Network (INET) Member Pays</b>	<b>Out-of-network (OON) Member Pays</b>
<b>Advanced Radiology</b> (CT/PET Scan, MRI)	Freestanding Facility: \$75 copayment/service; deductible does not apply, up to five copayments per year, then copayment waived  Hospital Facility: \$75 copayment/service after plan deductible up to five copayments per year, then copayment waived	50% coinsurance after plan deductible
<b>Laboratory Services</b>	\$10 copayment/service; deductible does not apply	50% coinsurance after plan deductible
<b>Non-Advanced Radiology</b> (X-ray, Diagnostic)	\$50 copayment/service; deductible does not apply	50% coinsurance after plan deductible
<b>Mammography Ultrasound</b>	\$50 copayment/service; deductible does not apply	50% coinsurance after plan deductible
<b>Prescription Drugs - Retail Pharmacy (cost share based on 30 day supply per prescription)</b>		
<b>Preferred Generic</b> Tier 1	\$10 copayment/prescription; deductible does not apply	50% coinsurance; deductible does not apply
<b>Non-preferred Generic</b> Tier 2	50% coinsurance up to a maximum of \$250 per prescription; deductible does not apply	50% coinsurance; deductible does not apply
<b>Preferred Brand</b> Tier 3	\$50 copayment/prescription; deductible does not apply	50% coinsurance; deductible does not apply
<b>Non-Preferred Brand</b> Tier 4	50% coinsurance up to a maximum of \$500 per prescription; deductible does not apply	50% coinsurance; deductible does not apply
<b>Specialty Drugs - (cost share up to 30 day supply per prescription - These drugs generally require pre-authorization and may require special handling)</b>		
<b>Preferred Specialty</b> Tier 5	50% coinsurance up to a maximum of \$500 per prescription; deductible does not apply	50% coinsurance; deductible does not apply
<b>Non-Preferred Specialty</b> Tier 6	50% coinsurance up to a maximum of \$750 per prescription; deductible does not apply	50% coinsurance; deductible does not apply
<b>Prescription - Mail Order Pharmacy (up to a 90 day supply per prescription)</b>		
<b>Preferred Generic</b> Tier 1	\$20 copayment/prescription; deductible does not apply	50% coinsurance; deductible does not apply

<b>Benefits</b>	<b>In-Network (INET) Member Pays</b>	<b>Out-of-network (OON) Member Pays</b>
<b>Non-preferred Generic</b> Tier 2	50% coinsurance up to a maximum of \$500 per prescription; deductible does not apply	50% coinsurance; deductible does not apply
<b>Preferred Brand</b> Tier 3	\$100 copayment/prescription; deductible does not apply	50% coinsurance; deductible does not apply
<b>Non-Preferred Brand</b> Tier 4	50% coinsurance up to a maximum of \$1,000 per prescription; deductible does not apply	50% coinsurance; deductible does not apply
<b>Outpatient Rehabilitative and Habilitative Services (40 visits per contract year limit combined for Rehabilitative physical, speech and occupational therapies. Separate 40 visits per contract year limit combined for Habilitative speech, physical and occupational therapies.)</b>		
<b>Speech Therapy</b>	\$50 copayment/visit; deductible does not apply	50% coinsurance after plan deductible
<b>Physical and Occupational Therapy</b>	\$30 copayment/visit; deductible does not apply	50% coinsurance after plan deductible
<b>Other Services</b>		
<b>Chiropractic Services</b> (up to 20 visits per contract year)	\$50 copayment/visit; deductible does not apply	50% coinsurance after plan deductible
<b>Diabetic Equipment and Supplies</b>	20% coinsurance; deductible does not apply	50% coinsurance after plan deductible
<b>Durable Medical Equipment (DME)</b>	50% coinsurance; deductible does not apply	50% coinsurance after plan deductible
<b>Home Health Care Services</b> (up to 100 visits per contract year)	\$25 copayment/visit; deductible does not apply	25% coinsurance; deductible does not apply
<b>Outpatient Services</b> (in a hospital or ambulatory facility)	Ambulatory Facility: \$250 copayment/visit after plan deductible  Outpatient Hospital Facility: \$500 copayment/visit after plan deductible	50% coinsurance after plan deductible
<b>Inpatient Services</b>		
<b>Inpatient hospital services include mental health, substance abuse, maternity, hospice, skilled nursing facility* and all IP settings.</b> (*skilled nursing facility stay is limited to 90 days per contract year)	\$500 copayment/day up to \$2,000 per admission after plan deductible	50% coinsurance after plan deductible
<b>Emergency and Urgent Care</b>		

<b>Benefits</b>	<b>In-Network (INET) Member Pays</b>	<b>Out-of-network (OON) Member Pays</b>
<b>Ambulance Services</b>	\$350 copayment/visit after plan deductible	Same as In-network benefit
<b>Emergency Room</b> (copayment waived if admitted)	\$350 copayment/visit after plan deductible	Same as In-network benefit
<b>Walk-In Center</b>	\$50 copayment/visit; deductible does not apply	Same as In-network benefit
<b>Pediatric Dental Care (for members under age 26)</b>		
<b>Diagnostic &amp; Preventive</b>	No charge	50% coinsurance after plan deductible
<b>Basic Services</b>	50% coinsurance after plan deductible	50% coinsurance after plan deductible
<b>Major Services</b>	50% coinsurance after plan deductible	50% coinsurance after plan deductible
<b>Orthodontia Services</b> (medically necessary only)	50% coinsurance after plan deductible	50% coinsurance after plan deductible
<b>Pediatric Vision Care (for members under age 26)</b>		
<b>Prescription Eye Glasses</b> (one pair of frames and lenses per contract year)	Lenses: 50% after plan deductible Collection frames: 50% after plan deductible Non-collection frames: 50% after plan deductible up to the collection frame allowance; any amount over is payable by the member minus a 20% discount	50% coinsurance after plan deductible
<b>Routine Eye Exam by a Specialist</b> (one exam per contract year)	\$25 copayment/visit; deductible does not apply	50% coinsurance after plan deductible
<b>Additional Covered Services</b>		
<b>Adult Routine Eye Exam by a Specialist for members over age 26</b> (one exam per contract year)	\$25 copayment/visit; deductible does not apply	50% coinsurance after plan deductible
<b>Allergy Injections</b> (Unlimited)	See primary care or specialist visits	50% coinsurance after plan deductible
<b>Allergy Testing</b> (up to one visit per contract year)	See primary care or specialist office visits	50% coinsurance after plan deductible
<b>Artificial Limbs</b> (includes associated supplies and equipment)	20% coinsurance; deductible does not apply	50% coinsurance after plan deductible

Benefits	In-Network (INET) Member Pays	Out-of-network (OON) Member Pays
<b>Modified Food Products and Specialized Formula</b>	50% coinsurance; deductible does not apply	50% coinsurance after plan deductible
<b>Outpatient mental health, alcohol and substance abuse treatment</b> (intensive outpatient treatment and partial hospitalization)	\$100 copayment/visit; deductible does not apply	50% coinsurance after plan deductible
<b>Retail Clinic</b>	\$20 copayment/visit; deductible does not apply	50% coinsurance after plan deductible

## Important information

- This is a brief summary of benefits. Refer to your ConnectiCare Insurance Company Inc. certificate of coverage for complete details on benefits, conditions, limitations and exclusions. All benefits described are per member per contract year.
- Ovarian cancer screening and monitoring services coverage and cost share details are available in your certificate of coverage.
- Mammogram screenings, breast ultrasounds, and breast MRIs – Please refer to the certificate of coverage for details.
- Insulin and noninsulin drugs are covered up to a cost share maximum of \$25 for each 30-day supply.
- Diabetes Devices and Diabetic Ketoacidosis Devices are covered up to a cost share maximum \$100 per 30-day supply.
- Please refer to the certificate of coverage for additional cost share maximums regarding diabetic services. Some diabetic services fall under preventive care and cost share may be waived.
- For a complete list of covered prescription drugs, please refer to the 2023 Small Group National Preferred Formulary at [www.connecticare.com](http://www.connecticare.com).
- If you have questions regarding your plan, visit our website at [www.connecticare.com](http://www.connecticare.com) or call us at (860) 674-5757 or 1-800-251-7722.
- If you are a Massachusetts resident, please refer to your amendatory rider for Massachusetts mandated benefits for additional details of your mandated benefits.
- To learn more about your **Teladoc®** benefits contact **Teladoc®** at [teladoc.com/connecticare](http://teladoc.com/connecticare) or call 1-800-835-2362 (TTY: 711).
- Out-of-Network reimbursement is based on the maximum allowable amount. Members are responsible to pay any charges in excess of this amount. Please refer to your ConnectiCare Insurance Company, Inc. certificate of coverage for more information.
- Under this program covered prescription drugs and supplies are put into categories (i.e., tiers) to designate how they are to be covered and the member's cost-share. The placement of a drug or supply into one of the tiers is determined by the ConnectiCare Pharmacy Services Department and approved by the ConnectiCare Pharmacy & Therapeutics Committee based on the drugs or supply's clinical effectiveness and cost, not on whether it is a generic drug or supply or brand name drug or supply.
- Amounts paid by members because they must pay a price difference for a brand name drug do not count towards meeting any deductible, coinsurance, copayment or cost share maximum.
- Most specialty drugs are dispensed through specialty pharmacies by mail, up to a 30-day supply. Specialty pharmacies have the same member cost share as all other participating pharmacies and are not part of ConnectiCare's voluntary mail order program. The member cost share for specialty pharmacy is different from the cost share for ConnectiCare's mail order program.
- Many services require that you obtain our Pre-Certification or Pre-Authorization prior to obtaining care. Please refer to the "Pre-Authorization and Pre-Certification Addendum" in your certificate of coverage for a detailed list of services or call member service at 1-800-251-7722. Without Pre-Authorization for services prescribed or rendered by Non-Participating providers you may be responsible for the total cost of the service or benefits may be reduced by the lesser of \$500 or 50%.
- For mental health, alcohol and substance abuse services call 1-888-946-4658 to obtain Pre-Authorization.
- In-network preventive and wellness services as defined by the United States Preventive Service Task Force (USPSTF), including immunizations recommended by the Advisory Committee on Immunizations Practices at the Centers for Disease Control (CDC), and preventive care and screenings supported by the Health Resources and Services Administration (HRSA) are exempt for from all cost shares under the Patient Protection and Affordable Care Act (PPACA). Visit our website at [www.connecticare.com](http://www.connecticare.com) to view a list of preventive and wellness services.