



FlexPOS HSA \$6,800 40% Fixed Funding Solutions Open Access Plan Year Benefit Summary (E)

The Individual deductible and maximum out-of-pocket applies if you have coverage only for yourself. The Family deductible and maximum out-of-pocket applies if you have coverage for yourself and one or more eligible dependents. Each individual on the Family plan will only need to satisfy the Individual deductible and maximum out-of-pocket, not the full Family amount. Each individual's charges will accrue towards the Family amounts.

Your ConnectiCare health plan helps you get the care you need. Here are the most frequently used services. Refer to your employer's Health Plan Description for a complete list of benefits. All benefits described below are per member per plan year.

In-Network Preventive Services		
These services are no cost to you when you use an in-network doctor or facility. Frequency is based on age and gender. For a complete list of preventive services and to find a doctor, refer to connecticare.com.		
Getting care within ConnectiCare's network typically costs you less. You may also get care outside of our network; however, your share of the costs will be higher. Out-of-network doctors and facilities do not appear in the "Find a doctor directory on connecticare.com".		
<ul style="list-style-type: none">• Physical• Well woman visit and pap test• More than 25 screenings, including mammograms and colonoscopies• Flu shot• Vaccinations• Certain birth control and other prevention medications		
	In-network member pays	Out-of-network member pays
Your deductible Deductible is combined for medical services and prescription drugs	\$6,800 Individual \$13,600 Family	\$10,000 Individual \$20,000 Family
Your out-of-pocket maximum Includes a combination of deductible, copayments and coinsurance for medical and pharmacy services	\$7,050 Individual \$14,100 Family	\$15,000 Individual \$30,000 Family
Out-of-network reimbursement	Not applicable	Plan will reimburse the coinsurance percentage of the maximum allowable amount
After you have spent the out-of-pocket maximum amount in deductibles, copayments and coinsurance, plan will pay 100% of your covered health care expenses for the remainder of the year.		
Screenings	In-network member pays	Out-of-network member pays
Baseline routine mammography (ages 35-39)	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Annual routine mammography (age 40 or older)	No charge	50% coinsurance after plan deductible
Breast ultrasound	40% coinsurance after plan deductible	50% coinsurance after plan deductible

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Screenings	In-network member pays	Out-of-network member pays
Annual routine vision exam	20% coinsurance; deductible does not apply	50% coinsurance after plan deductible
Allergy testing up to one visit per year	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Ongoing Care and Sick Visits	In-network member pays	Out-of-network member pays
Primary care services (includes office and telemedicine services)	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Specialist services (includes office and telemedicine services)	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Gynecologist services	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Maternity and prenatal care visits May not apply to all laboratory and radiology services - refer to your plan documents	No charge	50% coinsurance after plan deductible
Allergy injections up to 20 visits every year	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Telemedicine visit (services rendered by Teladoc® provider) Primary Care – members must be 18 or older	Primary Care, Mental Health and General Medical Services: 0% coinsurance after plan deductible Dermatologist: 40% coinsurance after plan deductible	50% coinsurance after plan deductible
Retail clinic	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Lab and Radiology Performed in a hospital, lab or radiology facility	In-network member pays	Out-of-network member pays
Laboratory services	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Non-advanced radiology X-ray, diagnostic	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Advanced radiology Hospital facility MRI, PET and CAT scan and nuclear cardiology	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Advanced radiology Stand-alone facility MRI, PET and CAT scan and nuclear cardiology	40% coinsurance after plan deductible	50% coinsurance after plan deductible

Sudden and Unexpected Care	In-network member pays	Out-of-network member pays
Urgent care or other walk-in clinic	40% coinsurance after plan deductible	Same as In-network benefit
Emergency room	40% coinsurance after plan deductible	Same as In-network benefit
Ambulance	40% coinsurance after plan deductible	Same as In-network benefit
Inpatient Hospital Services	In-network member pays	Out-of-network member pays
Inpatient hospital services, including room and board	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Skilled nursing and rehabilitation facilities up to 90 days per year	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Outpatient Hospital Services and Home Care	In-network member pays	Out-of-network member pays
Hospital outpatient facilities	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Ambulatory surgical center	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Home health services up to 100 visits per year	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Outpatient Rehabilitative Services	In-network member pays	Out-of-network member pays
Rehabilitative Services up to 40 visits per year includes services combined for physical, speech and occupational therapy	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Chiropractic services up to 20 visits per year	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Mental Health and Substance Abuse	In-network member pays	Out-of-network member pays
Inpatient mental health services	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Inpatient alcohol and substance abuse treatment	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Outpatient mental health, alcohol and substance abuse treatment office visits and home services	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Outpatient mental health, alcohol and substance abuse treatment intensive outpatient treatment and partial hospitalization	40% coinsurance after plan deductible	50% coinsurance after plan deductible

Supplies	In-network member pays	Out-of-network member pays
Durable medical equipment including prosthetics and disposable medical supplies	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Diabetic equipment and supplies	40% coinsurance after plan deductible	50% coinsurance after plan deductible
Important Information		
<ul style="list-style-type: none"> • This is a brief summary of benefits. Refer to your employer's Health Plan Description for details on benefits, conditions, limitations and exclusions or consult with your benefits manager. All benefits described are per member per plan year • If you have any questions regarding your plan, visit our website a www.connecticare.com or call us at (860) 674-5757 or 1-800-251-7722. • 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 employer's Health Plan Description for more information. • If you are a Massachusetts resident, this plan along with pharmacy services meets Massachusetts Minimum Creditable Coverage standards for 2023 • Your plan is administered by ConnectiCare Insurance Company, Inc • To learn more about your Teladoc® benefits contact Teladoc® a teladoc.com/connecticare or call 1-800-835-2362 (TTY:711). 		



FlexPOS Copayment Prescription Drug Plan for Use with Health Savings Account (HSA) Benefit Summary

This is a brief summary of your prescription drug benefits. Refer to your employer's Health Plan Description for complete details on benefits, conditions, limitations and exclusions, or consult with your benefits manager. All benefits described below are per member per plan year.

Covered prescription drugs through retail Participating Pharmacies or our mail order service. Generics are dispensed unless the Member pays the Generic Cost-Share plus the difference in price between the Generic Equivalent and the Brand Name Drug.		
Your Plan includes the following: Mandatory Drug Substitution, Generic Substitution Program, Tiered Cost-Share Program, and Mandatory Mail Order Program.		
	In-network member pays	Out-of-network member pays
Your deductible (Deductible is combined for medical services and prescription drugs)	\$6,800 Individual \$13,600 Family	\$10,000 Individual \$20,000 Family
Your out-of-pocket maximum (Includes a combination of deductible, copayments and coinsurance for medical and pharmacy services)	\$7,050 Individual \$14,100 Family	\$15,000 Individual \$30,000 Family
Retail Pharmacy (up to a 30 day supply per prescription)	In-network member pays	Out-of-network member pays
Preferred Generic (Tier 1)	\$10 copayment/prescription after plan deductible	50% coinsurance after plan deductible
Non-Preferred Generic (Tier 2)	50% coinsurance up to \$250 maximum per prescription after plan deductible	50% coinsurance after plan deductible
Preferred Brand (Tier 3)	\$50 copayment/prescription after plan deductible	50% coinsurance after plan deductible
Non-Preferred Brand (Tier 4)	50% coinsurance up to \$500 maximum per prescription after plan deductible	50% coinsurance after plan deductible
Mail Order Pharmacy (up to a 90 day supply per prescription)	In-network member pays	Out-of-network member pays
Preferred Generic (Tier 1)	\$20 copayment/prescription after plan deductible	Not covered
Non-Preferred Generic (Tier 2)	50% coinsurance up to \$500 maximum per prescription after plan deductible	Not covered

Mail Order Pharmacy (up to a 90 day supply per prescription)	In-network member pays	Out-of-network member pays
Preferred Brand (Tier 3)	\$100 copayment/prescription after plan deductible	Not covered
Non-Preferred Brand (Tier 4)	50% coinsurance up to \$1,000 maximum per prescription after plan deductible	Not covered
Specialty Drugs (up to a 30 day supply per prescription) These drugs generally require pre-authorization and may require special handling	In-network member pays	Out-of-network member pays
Preferred Specialty (Tier 5)	50% coinsurance up to \$500 maximum per prescription after plan deductible	Not covered
Non-Preferred Specialty (Tier 6)	50% coinsurance up to \$750 maximum per prescription after plan deductible	Not covered
Additional Information		
<ul style="list-style-type: none"> 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 drug's or supply's clinical effectiveness and cost, not on whether it is a generic drug or supply or brand name drug or supply. 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 Mandatory mail order program. The member cost share for specialty pharmacy is different from the cost share for ConnectiCare's mail order program. Refer to ConnectiCare's Pharmacy Center online at www.connecticare.com for the Value List of drugs that are not subject to the member's cost share. 90 day supply of maintenance medications must be filled through Express Scripts home delivery or a participating Walgreens pharmacy. For a complete list of covered prescription drugs, please refer to the 2023 Small Group National Preferred Formulary at www.connecticare.com. 		