



Choice Bronze Standard POS HSA
Individual
Schedule of Benefits

Deductible and Out-of-Pocket Maximum	IN-NETWORK (INET) MEMBER PAYS	OUT-OF-NETWORK (OON) MEMBER PAYS
Plan Deductible <i>Individual</i> <i>Family</i>	\$5,685 per Member \$11,370 per Family	\$9,200 per Member \$18,400 per Family
Out-of-Pocket Maximum <i>Individual</i> <i>Family</i> <i>(Includes deductible, copayments and coinsurance)</i>	\$6,550 per Member \$13,100 per Family	\$12,900 per Member \$25,800 per Family
Benefits	IN-NETWORK (INET) MEMBER PAYS	OUT-OF-NETWORK (OON) MEMBER PAYS
Provider Office Visits		
Adult Preventive Visit	No Cost	50% Coinsurance per visit
Infant/Pediatric Preventive Physical Exam	No Cost	50% Coinsurance per visit
Primary Care Provider Office Visits <i>(includes services for illness, injury, follow-up care and consultations)</i>	10% Coinsurance per visit after INET plan deductible is met	50% Coinsurance per visit after OON plan deductible is met
Specialist Office Visits	10% Coinsurance per visit after INET plan deductible is met	50% Coinsurance per visit after OON plan deductible is met
Mental Health and Substance Abuse Office Visit	10% Coinsurance per visit after INET plan deductible is met	50% Coinsurance per visit after OON plan deductible is met
Outpatient Diagnostic Services	IN-NETWORK (INET) MEMBER PAYS	OUT-OF-NETWORK (OON) MEMBER PAYS
Advanced Radiology <i>(CT/PET Scan, MRI)</i>	10% Coinsurance per service after INET plan deductible is met	50% Coinsurance per service after OON plan deductible is met

Outpatient Diagnostic Services	IN-NETWORK (INET) MEMBER PAYS	OUT-OF-NETWORK (OON) MEMBER PAYS
Laboratory Services	10% Coinsurance per service after INET plan deductible is met	50% Coinsurance per service after OON plan deductible is met
Non-Advanced Radiology <i>(X-ray, Baseline Mammography, Screening Tomosynthesis, Diagnostic other)</i>	10% Coinsurance per service after INET plan deductible is met	50% Coinsurance per service after OON plan deductible is met
Mammography Ultrasound	10% Coinsurance per service after INET plan deductible is met	50% Coinsurance per service after OON plan deductible is met
Prescription Drugs - Retail Pharmacy <i>(30 day supply per prescription)</i>	IN-NETWORK (INET) MEMBER PAYS	OUT-OF-NETWORK (OON) MEMBER PAYS
Tier 1 Prescription Drugs (Generic Drugs)	10% Coinsurance per prescription after INET plan deductible is met	50% Coinsurance per prescription after OON plan deductible is met
Tier 2 Prescription Drugs (Preferred Brand Drugs)	15% Coinsurance per prescription after INET plan deductible is met	50% Coinsurance per prescription after OON plan deductible is met
Tier 3 Prescription Drugs (Non-Preferred Brand Drugs)	25% Coinsurance per prescription after INET plan deductible is met	50% Coinsurance per prescription after OON plan deductible is met
Tier 4 Prescription Drugs (Specialty Drugs)	30% Coinsurance up to \$500 maximum per prescription after INET plan deductible is met	50% Coinsurance per prescription after OON plan deductible is met
Prescription Drugs - Mail Order <i>(90 day supply per prescription)</i>	IN-NETWORK (INET) MEMBER PAYS	OUT-OF-NETWORK (OON) MEMBER PAYS
Tier 1 Prescription Drugs (Generic Drugs)	10% Coinsurance per prescription after INET plan deductible is met	Not Covered
Tier 2 Prescription Drugs (Preferred Brand Drugs)	15% Coinsurance per prescription after INET plan deductible is met	Not Covered
Tier 3 Prescription Drugs (Non-Preferred Brand Drugs)	25% Coinsurance per prescription after INET plan deductible is met	Not Covered

Outpatient Rehabilitative and Habilitative Services	IN-NETWORK (INET) MEMBER PAYS	OUT-OF-NETWORK (OON) MEMBER PAYS
Speech Therapy <i>(40 visits per calendar year limit combined for Rehabilitative physical, speech, and occupational therapies, separate 40 visits per calendar year limit combined for Habilitative speech, physical and occupational therapies)</i>	10% Coinsurance per visit after INET plan deductible is met	50% Coinsurance per visit after OON plan deductible is met
Physical and Occupational Therapy <i>(40 visits per calendar year limit combined for Rehabilitative physical, speech, and occupational therapies, separate 40 visits per calendar year limit combined for Habilitative speech, physical and occupational therapies)</i>	10% Coinsurance per visit after INET plan deductible is met	50% Coinsurance per visit after OON plan deductible is met
Other Services	IN-NETWORK (INET) MEMBER PAYS	OUT-OF-NETWORK (OON) MEMBER PAYS
Chiropractic Services <i>(up to 20 visits per calendar year)</i>	10% Coinsurance per visit after INET plan deductible is met	50% Coinsurance per visit after OON plan deductible is met
Diabetic Equipment & Supplies	10% Coinsurance per equipment/supply after INET plan deductible is met	50% Coinsurance per equipment/supply after OON plan deductible is met
Durable Medical Equipment (DME)	10% Coinsurance per equipment/supply after INET plan deductible is met	50% Coinsurance per equipment/supply after OON plan deductible
Home Health Care Services <i>(up to 100 visits per calendar year)</i>	10% Coinsurance per visit after INET plan deductible is met	25% Coinsurance per visit after OON plan deductible is met
Outpatient Services <i>(in a hospital or ambulatory facility)</i>	10% Coinsurance per visit after INET plan deductible is met	50% Coinsurance per visit after OON plan deductible is met
Inpatient Hospital Services	IN-NETWORK MEMBER PAYS	OUT-OF-NETWORK MEMBER PAYS
Inpatient Hospital services <i>(including mental health, substance abuse, maternity, hospice and skilled nursing facility*)</i> <i>*(skilled nursing facility stay is limited to 90 days per calendar year)</i>	10% Coinsurance per visit after INET plan deductible is met	50% Coinsurance per visit after OON plan deductible is met

Emergency and Urgent Care	IN-NETWORK MEMBER PAYS	OUT-OF-NETWORK MEMBER PAYS
Ambulance Services	10% Coinsurance after INET plan deductible is met	10% Coinsurance after INET plan deductible is met
Emergency Room	10% Coinsurance per visit after INET plan deductible is met	10% Coinsurance per visit after INET plan deductible is met
Urgent Care Centers	10% Coinsurance per visit after INET plan deductible is met	50% Coinsurance per visit after OON plan deductible is met
Pediatric Dental Care <i>(for children under age 20)</i>	IN-NETWORK MEMBER PAYS	OUT-OF-NETWORK MEMBER PAYS
Diagnostic & Preventive	No Cost	50% Coinsurance per visit after OON plan deductible is met
Basic Services	40% Coinsurance per visit after INET plan deductible is met	50% Coinsurance per visit after OON plan deductible is met
Major Services	50% Coinsurance per visit after INET plan deductible is met	50% Coinsurance per visit after OON plan deductible is met
Orthodontia Services <i>(medically necessary only)</i>	50% Coinsurance per visit after INET plan deductible is met	50% Coinsurance per visit after OON plan deductible is met
Pediatric Vision Care <i>(for children under age 20)</i>	IN-NETWORK MEMBER PAYS	OUT-OF-NETWORK MEMBER PAYS
Prescription Eye Glasses <i>(one pair of frames and lenses or contact lens per calendar year)</i>	Lenses: \$0 after INET plan deductible is met Collection frame: \$0 after INET plan deductible is met Non-collection frame: Members choosing to upgrade from a collection frame to a non-collection frame will be given a credit substantially equal to the cost of the collection frame and will be entitled to any discount negotiated by the carrier with the retailer	Not Covered
Routine Eye Exam by Specialist <i>(one exam per calendar year)</i>	10% Coinsurance after INET plan deductible is met	50% Coinsurance per visit after OON plan deductible is met

Adult Vision Care <i>(over age 20)</i>	IN-NETWORK MEMBER PAYS	OUT-OF-NETWORK MEMBER PAYS
Routine Eye Exam by Specialist <i>(one exam per calendar year)</i>	10% Coinsurance after INET plan deductible is met	50% Coinsurance per visit after OON plan deductible is met

Important Information

- This is a brief summary of benefits. Refer to your ConnectiCare Benefits, Inc. Policy for complete details on benefits, conditions, limitations and exclusions. All benefits described are per member per Calendar year.
- A referral from your primary care provider is not required.
- The individual deductible and maximum out-of-pocket applies if you have coverage only for yourself and not for any dependents. 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.
- If you have questions regarding your plan, visit our website at www.connecticare.com or call us at (860) 674-5757 or 1-800-251-7722.
- ConnectiCare offers a Telemedicine benefit for all members. The type of provider you see will determine the cost share and will follow the PCP or Specialist office visit.
- Many services require that you obtain our pre-certification or pre-authorization prior to obtaining care prescribed or rendered by non-participating providers or a benefit reduction will apply. For mental health, alcohol, and substance abuse services call 1-888-946-4658 to obtain pre-authorization.
- 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 Benefits, Inc. policy for more information.
- Your plan is insured by ConnectiCare Benefits, Inc.
- 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 supplies clinical effectiveness and cost, not on whether it is a generic drug or supply or brand name drug or supply.
- Generic drugs can reduce your out-of-pocket prescription costs. Generics have the same active ingredients as brand name drugs, but usually cost much less. So, ask your doctor or pharmacist if a generic alternative is available for your prescription. Also, remember to use a participating pharmacy. Most pharmacies in the United States participate in our network. To find one, visit our Web site at www.connecticare.com or call our Member Services Department at 1-800-251-7722.
- Certain prescription drugs and supplies require pre-authorization from us before they will be covered under the policy. You should refer to your ConnectiCare Benefits, Inc. policy, visit our Web site at www.connecticare.com or call our Member Services Department at 1-800-251-7722 to find out if a prescription drug or supply requires pre-authorization.
- 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.
- Always remember to carry your ConnectiCare ID Card.