



Small Business Health Options Program (SHOP)

Choice Bronze POS HSA

Benefit Summary

Non-Tiered Network Plan

Deductible and Out-of-Pocket Maximum	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
Plan Deductible Individual Family	\$5,500 per member \$11,000 per family	\$20,000 per member \$40,000 per family
Separate Prescription Drug Deductible Individual Family	Included in Plan Deductible per member / per family	Included in Plan Deductible per member / per family
Out-of-Pocket Maximum Individual Family (Includes deductibles, copayments and coinsurance)	\$6,900 per member \$13,800 per family	\$30,000 per member \$60,000 per family
Benefits	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
Provider Office Visits		
Adult/Pediatric Preventive Visits	No cost	50% coinsurance per visit
Primary Care Provider Office Visits (includes services for illness, injury, follow-up care and consultations)	50% coinsurance per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
Specialist Office Visits	50% 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 Visits	50% coinsurance per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
Outpatient Diagnostic Services		
Advanced Radiology (CT/PET Scan, MRI)	50% coinsurance per service after INET plan deductible is met	50% coinsurance per service after OON plan deductible is met
Laboratory Services	50% coinsurance per service after INET plan deductible is met	50% coinsurance per service after OON plan deductible is met
Non-Advanced Radiology (X-ray, Diagnostic)	50% coinsurance per service after INET plan deductible is met	50% coinsurance per service after OON plan deductible is met

Benefits	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
Mammography Ultrasound	50% coinsurance per service after INET plan deductible is met	50% coinsurance per service after OON plan deductible is met
Prescription Drugs – Retail Pharmacy (cost share based on 30-day supply per prescription)		
Generic Drugs Tier 1	\$10 copayment per prescription after INET plan deductible is met	50% coinsurance per prescription after OON plan deductible is met
Preferred Brand Drugs Tier 2	\$60 copayment per prescription after INET plan deductible is met	50% coinsurance per prescription after OON plan deductible is met
Non-Preferred Brand Tier 3	50% coinsurance up to a maximum of \$300 per prescription after INET plan deductible is met	50% coinsurance per prescription after OON plan deductible is met
Specialty Drugs Tier 4	50% coinsurance up to a maximum of \$500 per prescription after INET plan deductible is met	50% coinsurance per prescription after OON plan deductible is met
Prescription Drugs – Mail Order Pharmacy (up to a 90-day supply per prescription)		
Generic Drugs Tier 1	\$20 copayment per prescription after INET plan deductible is met	50% coinsurance per prescription after OON plan deductible is met
Preferred Brand Drugs Tier 2	\$120 copayment per prescription after INET plan deductible is met	50% coinsurance per prescription after OON plan deductible is met
Non-Preferred Brand Tier 3	50% coinsurance up to a maximum of \$600 per prescription after INET plan deductible is met	50% coinsurance per prescription after OON plan deductible is met
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.)		
Speech Therapy	50% coinsurance per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
Physical and Occupational Therapy	50% coinsurance per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
Other Services		
Chiropractic Services (up to 20 visits per contract year)	50% coinsurance per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
Diabetic Equipment and Supplies	50% 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)	50% coinsurance per equipment/supply after INET plan deductible is met	50% coinsurance per equipment/supply after OON plan deductible is met
Home Health Care Services (up to 100 visits per contract year)	25% coinsurance visit after INET plan deductible is met	25% coinsurance per visit after OON plan deductible is met

Benefits	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
Outpatient Services (in a hospital or ambulatory facility)	50% coinsurance per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
Inpatient Services		
Inpatient hospital services (including mental health, substance abuse, maternity, hospice, skilled nursing facility* and all IP settings.) (*skilled nursing facility stay is limited to 90 days per contract year)	50% coinsurance per admission after INET plan deductible is met	50% coinsurance per admission after OON plan deductible is met
Emergency and Urgent Care		
Ambulance Services	50% coinsurance per service after INET plan deductible is met	50% coinsurance per service after INET plan deductible is met
Emergency Room	50% coinsurance per visit after INET plan deductible is met	50% coinsurance per visit after INET plan deductible is met
Urgent Care Centers	50% coinsurance per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
Pediatric Dental Care (for children under age 20)		
Diagnostic & Preventive	No cost	50% coinsurance per visit after OON plan deductible is met
Basic Services	50% 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 (medically necessary only)	50% coinsurance per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
Pediatric Vision Care (for children under age 20)		
Prescription Eye Glasses (one pair of frames and lenses or contact lens per contract year)	Lenses: 50% after INET plan deductible is met Collection frames: 50% after INET plan deductible is met Non-collection frames: 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

Benefits	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
Routine Eye Exam by a Specialist (one exam per contract year)	50% coinsurance per visit	50% coinsurance per visit after OON plan deductible is met
Additional Covered Services		
Adult Routine Eye Exam by a Specialist – over age 20 (one exam per contract year)	50% coinsurance per visit	50% coinsurance per visit after OON plan deductible is met
Allergy Injections (up to 20 visits per contract year)	50% coinsurance per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
Allergy Testing (one visit per contract year)	50% coinsurance per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
Artificial Limbs (includes associated supplies and equipment)	20% coinsurance after INET plan deductible is met	50% coinsurance after OON plan deductible is met
Outpatient mental health, alcohol and substance abuse treatment (intensive outpatient treatment and partial hospitalization)	50% coinsurance per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
Telemedicine	50% coinsurance per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met

- 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, or consult with your benefits manager.
- Mammogram screenings, breast ultrasounds, and breast MRIs – Please refer to the certificate of coverage for details.
- 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.
- 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.
- If you are a Massachusetts resident, please refer to your amendatory rider for Massachusetts mandated benefits for additional details of your mandated benefits.
- If you are a Massachusetts resident, this plan along with pharmacy services meets Massachusetts Minimum Creditable Coverage standards for 2020.
- 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.
- 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.
- Refer to your ConnectiCare's pharmacy center online at www.connecticare.com for the Value list of drugs that are not subject to the member's cost shares.
- 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 may apply. Without pre-authorization you may be responsible for the total cost of the service or benefits may be reduced by the lesser of \$500 or 50%. Refer to the "Pre-authorization and Pre-certification Addendum" in your policy for more details.
- 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 from all cost shares under the Patient Protection and Affordable Care Act (PPACA). Visit our website at www.connecticare.com to view a list of preventive and wellness services.

2020
CONNECTICARE BENEFITS, INC.
POINT OF SERVICE (POS) HIGH DEDUCTIBLE HEALTH PLAN (HDHP)
FOR USE WITH A HEALTH SAVINGS ACCOUNT (HSA)

SMALL GROUP EXCHANGE
CERTIFICATE OF COVERAGE

ConnectiCare Benefits, Inc.
175 Scott Swamp Road
Farmington, Connecticut 06032

WELCOME TO CONNECTICARE!

We are one of the highest rated managed care companies for member satisfaction in the area. We're also accredited by the National Committee for Quality Assurance (NCQA). NCQA is a private organization that inspects managed care companies all across the country with the intent of improving the quality of health care and service delivered to people. NCQA awarded us with an "excellent" rating for our commercial plans.

We want to work with you and your doctors to make sure you and your family make the right choices to maximize the coverage available to you under this Plan.

IMPORTANT

Please read the "[Managed Care Rules And Guidelines](#)" section to learn this Plan's rules. Understanding the rules of this Plan will help you maximize your coverage. The "[Managed Care Rules And Guidelines](#)" section will explain how this Plan operates and whether your Plan requires you to use Participating Providers, as well as whether you need to obtain a Referral or Pre-Authorization before receiving care. In addition, please read the "[Exclusions And Limitations](#)" section to find out what isn't covered under this Plan.

This Plan has been designed to conform to Federal Internal Revenue Service (IRS) guidelines on such plans. However, the IRS has made no determination that this Plan is qualified and we make no representation to such. Whether or not an HSA used with this Plan will provide a Member with tax advantages depends on a number of circumstances, including the Member's personal coverage situation, contributions to and withdrawals from his/her HSA account, other coverage a Member may have and changes the IRS may make to its rules. Members should consult with a qualified tax advisor in determining whether and how this option may provide them with a tax benefit. We cannot guarantee and we make no representations that tax benefits will accrue to anyone covered under this Plan.

Approval by the Insurance Department does not guarantee tax qualification. Please seek the counsel of a tax advisor.

Certificate Form: HIX CBI/POS SG 01 (1/2020)

Certificate Product Option Form: HIX CBI/POS HDHP SG 01 (1/2020)

Approved for use beginning 2020

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Take a look at the "[Managed Care Rules And Guidelines](#)" section to see if you need to obtain a Referral or have to use Participating Providers and the "[Pre-Authorization And Pre-Certification Addendum](#)" to find out what services require Pre-Authorizations (prior approvals). Also take a look at the "[Exclusions And Limitations](#)" section to find out what services are not covered under this Plan.