ConnectiCare

Small Business Health Options Program (SHOP)
[Choice Bronze POS]
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	$7,000 per member $14,000 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 deductible, copayments and coinsurance)	$8,300 per member $16,600 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)	$40 copayment per visit	50% coinsurance per visit after OON plan deductible is met
Specialist Office Visits	$60 copayment 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	$60 copayment per visit	50% coinsurance per visit after OON plan deductible is met
Outpatient Diagnostic Services		

Benefits	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
Advanced Radiology (CT/PET Scan, MRI)	40% coinsurance per service after INET plan deductible is met at a Hospital Facility $75 copayment per service after INET plan deductible is met up to five copayments per year at a Freestanding Facility, then copayment waived	50% coinsurance per service after OON plan deductible is met
Laboratory Services	$10 copayment per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
Non-Advanced Radiology (X-ray, Diagnostic)	40% coinsurance per service after INET plan deductible is met at a Hospital Facility $50 copayment per service after INET plan deductible is met at a Freestanding Facility	50% coinsurance per service after OON plan deductible is met
Mammography Ultrasound	40% coinsurance per service after INET plan deductible is met at a Hospital Facility $50 copayment per service after INET plan deductible is met at a Freestanding Facility	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 – 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

Benefits	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
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 copayment per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
Physical and Occupational Therapy	$30 copayment 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 copayment per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met
Diabetic Equipment and Supplies	40% 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)	40% 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 per visit	25% coinsurance per visit after separate $50 deductible is met
Outpatient Services (in a hospital or ambulatory facility)	40% coinsurance per visit after INET plan deductible is met at an Outpatient Hospital Facility $500 copayment per visit after INET plan deductible is met at an Ambulatory Surgery Center	50% coinsurance per visit after OON plan deductible is met
Inpatient Services		
Inpatient hospital services include 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)	40% 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	40% coinsurance per service after INET plan deductible is met	40% coinsurance per service after INET plan deductible is met
Emergency Room	40% coinsurance per visit after INET plan deductible is met	40% coinsurance per visit after INET plan deductible is met

Benefits	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
Urgent Care Centers	$100 copayment 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 frame: 50% 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 a Specialist one exam per contract year	$50 copayment 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 copayment per visit	50% coinsurance per visit after OON plan deductible is met
Allergy Injections up to 20 visits per year	Applicable office visit cost share	50% coinsurance per visit after OON plan deductible is met
Allergy Testing up to one visit per year	Applicable office visit cost share	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	40% coinsurance per visit after INET plan deductible is met	50% coinsurance per visit after OON plan deductible is met

Benefits	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
Retail Clinic	$40 copayment per visit	50% coinsurance per visit after OON plan deductible is met
Telemedicine	Applicable office visit cost share	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. certificate of coverage for complete details on benefits, conditions, limitations and exclusions, or consult with your benefits manager.
- 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.
- 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.
- 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.
- Mammogram screenings, breast ultrasounds, and breast MRIs – Please refer to the policy for details.

Benefits are pending Connecticut Insurance Department approval