

# ConnectiCare

<http://www.connecticare.com>

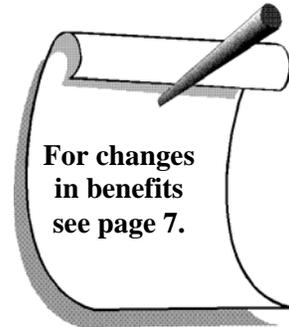


## 2006

### A Health Maintenance Organization (high and standard option)

**Serving:** Connecticut and Franklin, Hampden and Hampshire Counties in Massachusetts.

**Enrollment in this plan is limited. You must live or work in our Geographic service area to enroll. See page 6 for requirements.**



**For changes  
in benefits  
see page 7.**



*This Plan has excellent accreditation from the NCQA. See the 2006 Guide for more information on accreditation.*

**Enrollment codes for this Plan:**

- TE1 High Option – Self Only**
- TE2 High Option – Self and Family**
- TE4 Standard Option – Self Only**
- TE5 Standard Option – Self and Family**

Special Notice: This plan is offering a Standard Option for the first time under the Federal Employees Health Benefits Programs during the 2005 Open Season.



Authorized for distribution by the:



**United States  
Office of Personnel Management**  
Center for  
Retirement and Insurance Services  
<http://www.opm.gov/insure>

**RI 73-599**

## Notice of the United States Office of Personnel Management's Privacy Practices

**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

By law, the United States Office of Personnel Management (OPM), which administers the Federal Employees Health Benefits (FEHB) Program, is required to protect the privacy of your personal medical information. OPM is also required to give you this notice to tell you how OPM may use and give out ("disclose") your personal medical information held by OPM.

OPM **will** use and give out your personal medical information:

- To you or someone who has the legal right to act for you (your personal representative),
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected,
- To law enforcement officials when investigating and/or prosecuting alleged or civil or criminal actions, and
- Where required by law.

OPM **has the right** to use and give out your personal medical information to administer the FEHB Program. For example:

- To communicate with your FEHB health plan when you or someone you have authorized to act on your behalf asks for our assistance regarding a benefit or customer service issue.
- To review, make a decision, or litigate your disputed claim.
- For OPM and the Government Accountability Office when conducting audits.

OPM **may** use or give out your personal medical information for the following purposes under limited circumstances:

- For Government health care oversight activities (such as fraud and abuse investigations),
- For research studies that meet all privacy law requirements (such as for medical research or education), and
- To avoid a serious and imminent threat to health or safety.

By law, OPM must have your written permission (an "authorization") to use or give out your personal medical information for any purpose that is not set out in this notice. You may take back ("revoke") your written permission at any time, except if OPM has already acted based on your permission.

By law, you **have the right** to:

- See and get a copy of your personal medical information held by OPM.
- Amend any of your personal medical information created by OPM if you believe that it is wrong or if information is missing, and OPM agrees. If OPM disagrees, you may have a statement of your disagreement added to your personal medical information.
- Get a listing of those getting your personal medical information from OPM in the past 6 years. The listing will not cover your personal medical information that was given to you or your personal representative, any information that you authorized OPM to release, or that was given out for law enforcement purposes or to pay for your health care or a disputed claim.
- Ask OPM to communicate with you in a different manner or at a different place (for example, by sending materials to a P.O. Box instead of your home address).
- Ask OPM to limit how your personal medical information is used or given out. However, OPM may not be able to agree to your request if the information is used to conduct operations in the manner described above.
- Get a separate paper copy of this notice.

For more information on exercising your rights set out in this notice, look at [www.opm.gov/insure](http://www.opm.gov/insure) on the Web. You may also call 202-606-0745 and ask for OPM's FEHB Program privacy official for this purpose.

If you believe OPM has violated your privacy rights set out in this notice, you may file a complaint with OPM at the following address:

Privacy Complaints  
United States Office of Personnel Management  
P.O. Box 707

Filing a complaint will not affect your benefits under the FEHB Program. You also may file a complaint with the Secretary of the United States Department of Health and Human Services.

By law, OPM is required to follow the terms in this privacy notice. OPM has the right to change the way your personal medical information is used and given out. If OPM makes any changes, you will get a new notice by mail within 60 days of the change. The privacy practices listed in this notice are effective April 14, 2003.

## **Important Notice from ConnectiCare About Our Prescription Drug Coverage and Medicare**

OPM has determined that ConnectiCare's prescription drug coverage is, on average, comparable to Medicare Part D prescription drug coverage; thus you do not need to enroll in Medicare Part D and pay extra for prescription drug benefits. If you decide to enroll in Medicare Part D later, you will not have to pay a penalty for late enrollment as long as you keep your FEHB coverage.

However, if you choose to enroll in Medicare Part D, you can keep your FEHB coverage and ConnectiCare will coordinate benefits with Medicare.

Remember: If you are an annuitant and you terminate your FEHB coverage, you may not re-enroll in the FEHB Program.

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### **Please be advised**

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If you lose or drop your FEHB coverage, you will have to pay a higher Part D premium if you go without equivalent prescription drug coverage for a period of 63 days or longer. If you enroll in Medicare Part D, at a later date, your premium will increase 1 percent per month for each month you did not have equivalent prescription drug coverage. For example, if you go 19 months without Medicare Part D prescription drug coverage, your premium will always be at least 19 percent higher than what most other people pay. You may also have to wait until the next open enrollment period to enroll in Medicare Part D.

#### **Medicare's Low Income Benefits**

*For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA) online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call the SSA at 1-800-772-1213 (TTY 1-800-325-0778).*

You can get more information about Medicare prescription drug plans and the coverage offered in your area from these places:

- Visit [www.medicare.gov](http://www.medicare.gov) for personalized help,
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

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## Introduction

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This brochure describes the benefits of under our contract (CS 2662) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. The address for administrative offices is:

ConnectiCare, Inc.

175 Scott Swamp Road

Farmington, CT 06034-4050

This brochure is the official statement of benefits. No oral statement can modify or otherwise affect the benefits, limitations, and exclusions of this brochure. It is your responsibility to be informed about your health benefits.

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2006, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective on the first day of your first pay period that starts on or after January 1, 2006, and changes are summarized on pages 58 and 59. Rates are shown at the end of this brochure.

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## Plain Language

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All FEHB brochures are written in plain language to make them responsive, accessible, and understandable to the public. For instance,

- Except for necessary technical terms, we use common words. For instance, “you” means the enrollee or family member, “we” means ConnectiCare, Inc.
- We limit acronyms to ones you know. FEHB is the Federal Employees Health Benefits Program. OPM is the United States Office of Personnel Management. If we use others, we tell you what they mean first.
- Our brochure and other FEHB plans’ brochures have the same format and similar descriptions to help you compare plans.

If you have comments or suggestions about how to improve the structure of this brochure, let OPM know. Visit OPM’s “Rate Us” feedback area at [www.opm.gov/insure](http://www.opm.gov/insure) or e-mail OPM at [fehwebcomments@opm.gov](mailto:fehwebcomments@opm.gov). You may also write to OPM at the U.S. Office of Personnel Management, Insurance Services Programs, Program Planning & Evaluation Group, 1900 E Street, NW, Washington, DC 20415-3650.

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## Stop Health Care Fraud!

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Fraud increases the cost of health care for everyone and increases your Federal Employees Health Benefits Program premium.

OPM’s Office of the Inspector General investigates all allegations of fraud, waste, and abuse in the FEHB Program regardless of the agency that employs you or from which you retired.

**Protect Yourself From Fraud** – Here are some things that you can do to prevent fraud:

- Be wary of giving your plan identification (ID) number over the telephone or to people you do not know, except to your doctor, other provider, or authorized plan or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) that you receive from us.
- Do not ask your doctor to make false entries on certificates, bills or records in order to get us to pay for an item or service.
- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:

Call the provider and ask for an explanation. There may be an error.

If the provider does not resolve the matter, call us at 1-800-251-7722 and explain the situation.

If we do not resolve the issue:

**CALL — THE HEALTH CARE FRAUD HOTLINE  
202-418-3300**

**OR WRITE TO:**

**United States Office of Personnel Management  
Office of the Inspector General Fraud Hotline  
1900 E Street NW Room 6400  
Washington, DC 20415-1100**

- Do not maintain as a family member on your policy:
  - Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise); or
  - Your child over age 22 (unless he/she is disabled and incapable of self support).
- If you have any questions about the eligibility of a dependent, check with your personnel office if you are employed, with your retirement office (such as OPM) if you are retired, or with the National Finance Center if you are enrolled under Temporary Continuation of Coverage.
- You can be prosecuted for fraud and your agency may take action against you if you falsify a claim to obtain FEHB benefits or try to obtain services for someone who is not an eligible family member or who is no longer enrolled in the Plan.

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## Preventing medical mistakes

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An influential report from the Institute of Medicine estimates that up to 98,000 Americans die every year from medical mistakes in hospitals alone. That's about 3,230 preventable deaths in the FEHB Program a year. While death is the most tragic outcome, medical mistakes cause other problems such as permanent disabilities, extended hospital stays, longer recoveries, and even additional treatments. By asking questions, learning more and understanding your risks, you can improve the safety of your own health care, and that of your family members. Take these simple steps:

**1. Ask questions if you have doubts or concerns.**

- Ask questions and make sure you understand the answers.
- Choose a doctor with whom you feel comfortable talking.
- Take a relative or friend with you to help you ask questions and understand answers.

**2. Keep and bring a list of all the medicines you take.**

- Bring the actual medicines or give your doctor and pharmacist a list of all the medicines that you take, including non-prescription (over-the-counter) medicines.
  - Tell them about any drug allergies you have.
  - Ask about any risks or side effects of the medication and what to avoid while taking it. Be sure to write down what your doctor or pharmacist says.
  - Make sure your medicine is what the doctor ordered. Ask the pharmacist about your medicine if it looks different than you expected.
  - Read the label and patient package insert when you get your medicine, including all warnings and instructions.
  - Know how to use your medicine. Especially note the times and conditions when your medicine should and should not be taken.
- 3. Get the results of any test or procedure.**
- Ask when and how you will get the results of tests or procedures.
  - Don't assume the results are fine if you do not get them when expected, be it in person, by phone, or by mail.
  - Call your doctor and ask for your results.
  - Ask what the results mean for your care.
- 4. Talk to your doctor about which hospital is best for your health needs.**
- Ask your doctor about which hospital has the best care and results for your condition if you have more than one hospital to choose from to get the health care you need.
  - Be sure you understand the instructions you get about follow-up care when you leave the hospital.
- 5. Make sure you understand what will happen if you need surgery.**
- Make sure you, your doctor, and your surgeon all agree on exactly what will be done during the operation.
  - Ask your doctor, "Who will manage my care when I am in the hospital?"
  - Ask your surgeon:
    - Exactly what will you be doing?
    - About how long will it take?
    - What will happen after surgery?
    - How can I expect to feel during recovery?
  - Tell the surgeon, anesthesiologist, and nurses about any allergies, bad reaction to anesthesia, and any medications you are taking.

Want more information on patient safety?

- [www.ahrq.gov/consumer/pathqpack.htm](http://www.ahrq.gov/consumer/pathqpack.htm). The Agency for Healthcare Research and Quality makes available a wide-ranging list of topics not only to inform consumers about patient safety but to help choose quality health care providers and improve the quality of care you receive.
- [www.npsf.org](http://www.npsf.org). The National Patient Safety Foundation has information on how to ensure safer health care for you and your family.
- [www.talkaboutrx.org](http://www.talkaboutrx.org). The National Council on Patient Information and Education is dedicated to improving communication about the safe, appropriate use of medicines.
- [www.leapfroggroup.org](http://www.leapfroggroup.org). The Leapfrog Group is active in promoting safe practices in hospital care.
- [www.ahqa.org](http://www.ahqa.org). The American Health Quality Association represents organizations and health care professionals working to improve patient safety.
- [www.quic.gov/report](http://www.quic.gov/report). Find out what federal agencies are doing to identify threats to patient safety and help prevent mistakes in the nation's health care delivery system.

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## Section 1 Facts about this HMO plan

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This Plan is a health maintenance organization (HMO). We require you to see specific physicians, hospitals, and other providers that contract with us. These Plan providers coordinate your health care services. The Plan is solely responsible for the selection of these providers in your area. Contact the Plan for a copy of their most recent provider directory. We give you a choice of enrollment in a High Option or a Standard Option.

HMOs emphasize preventive care such as routine office visits, physical exams, well-baby care, and immunizations, in addition to treatment for illness and injury. Our providers follow generally accepted medical practice when prescribing any course of treatment.

When you receive services from Plan providers, you will not have to submit claim forms or pay bills. You pay only the copayments, deductions and/or coinsurance, and deductibles described in this brochure. When you receive emergency services from non-Plan providers, you may have to submit claim forms.

**You should join an HMO because you prefer the plan's benefits, not because a particular provider is available. You cannot change plans because a provider leaves our Plan. We cannot guarantee that any one physician, hospital, or other provider will be available and/or remain under contract with us.**

### **Who provides my health care**

ConnectiCare is an Independent Practice Association (IPA) model Health Maintenance Organization (HMO). It offers you the services of more than 9,000 physicians, including general practitioners and specialists. For Plan records, all members and each family member must select a primary care doctor. However, members are free to choose the services of any participating doctor, including specialists, except as noted below (see What you must do, specialty care). Your personal doctor may already participate in ConnectiCare. If so, you may receive comprehensive coverage with no change in your established doctor/patient relationship. Also, a wide range of hospitals, laboratories and pharmacies participate with ConnectiCare.

### **How we pay providers**

We contract with individual physicians, medical groups, and hospitals to provide the benefits in this brochure. These contracted providers accept a negotiated payment from us, and you will only be responsible for your copayments, deductions and/or coinsurance.

### **Your Rights**

OPM requires that all FEHB Plans provide certain information to their FEHB members. You may get information about us, our networks, providers, and facilities. OPM's FEHB Web site ([www.opm.gov/insure](http://www.opm.gov/insure)) lists the specific types of information that we must make available to you. Some of the required information is listed below.

- Years in existence: 24
- Profit status: For-profit

If you want more information about us, call 1-800-251-7722 or write to ConnectiCare, Inc., 175 Scott Swamp Road, Farmington, CT 06034-4050. You may also contact us by fax at 860-674-2232 or visit our Web site at [www.connecticare.com](http://www.connecticare.com).

### **Service Area**

To enroll in this Plan, you must live in or work in our Service Area. This is where our providers practice. Our service area is: the state of Connecticut along with Franklin, Hampden and Hampshire counties in Massachusetts.

If you or a covered family member move outside of our service area, you can enroll in another plan. If your dependents live out of the area (for example, if your child goes to college in another state), you should consider enrolling in a fee-for-service plan or an HMO that has agreements with affiliates in other areas. If you or a family member move, you do not have to wait until Open Season to change plans. Contact your employing or retirement office.

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## Section 2 How we change for 2006

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Do not rely on these change descriptions; this Section is not an official statement of benefits. For that, go to Section 5 Benefits. Also, we edited and clarified language throughout the brochure; any language change not shown here is a clarification that does not change benefits.

### **Changes to this Plan**

- Your share of the non-postal premium will increase by 47.9% for Self Only; and increase by 11.4% for Self and Family.
- For 2006 we have added a second plan option (our standard plan) in addition to our high option plan.

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## Section 3 How you get care

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### Identification cards

We will send you an identification (ID) card when you enroll. You should carry your ID card with you at all times. You must show it whenever you receive services from a Plan provider, or fill a prescription at a Plan pharmacy. Until you receive your ID card, use your copy of the Health Benefits Election Form, SF-2809, your health benefits enrollment confirmation letter (for annuitants), or your electronic enrollment system (such as Employee Express) confirmation letter.

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at 1-800-251-7722 or write to us at ConnectiCare, Inc., 175 Scott Swamp Road, Farmington, CT. 06034-4050. You may also request replacement cards through our Web site at [www.connecticare.com](http://www.connecticare.com).

### Where you get covered care

You get care from “Plan providers” and “Plan facilities.” You will only pay copayments, deductibles, and/or coinsurance, and you will not have to file a claim.

- **Plan providers**

Plan providers are physicians and other health care professionals in our service area that we contract with to provide covered services to our members. We credential Plan providers according to national standards.

We list Plan providers in the provider directory, which we update periodically. The list is also on our Web site. Since the list changes it is best to contact us to confirm that a provider participates.

- **Plan facilities**

Plan facilities are hospitals and other facilities in our service area that we contract with to provide covered services to our members. We list these in the provider directory, which we update periodically. The list is also on our Web site.

### What you must do to get covered care

It depends on the type of care you need. First, you and each family member must choose a primary care physician. This decision is important since your primary care physician provides or arranges for most of your health care. You can choose a PCP from our provider directory. If you don't provide us with your PCP, we will select one for you, which you can change at any time by calling 1-800-251-7722.

- **Primary care**

Your primary care physician can be a family practitioner, internist, general practitioner or a pediatrician. Your primary care physician will provide most of your health care, or give you a referral to see a specialist.

If you want to change primary care physicians or if your primary care physician leaves the Plan, call us. We will help you select a new one.

- **Specialty care**

Members may see any participating doctor for covered services without a referral.

- **Hospital care**

Your Plan primary care physician or specialist will make necessary hospital arrangements and supervise your care. This includes admission to a skilled nursing or other type of facility.

If you are in the hospital when your enrollment in our Plan begins, call our customer service department immediately at 1-800-251-7722. If you are new to the FEHB Program, we will arrange for you to receive care.

If you changed from another FEHB plan to us, your former plan will pay for the hospital stay until:

- You are discharged, not merely moved to an alternative care center; or
- The day your benefits from your former plan run out; or
- The 92<sup>nd</sup> day after you become a member of this Plan, whichever happens first.

These provisions apply only to the benefits of the hospitalized person. If your plan terminates participation in the FEHB Program in whole or in part, or if OPM orders an enrollment change, this continuation of coverage provision does not apply. In such case, the hospitalized family member's benefits under the new plan begin on the effective date of enrollment.

**Circumstances beyond our control**

Under certain extraordinary circumstances, such as natural disasters, we may have to delay your services or we may be unable to provide them. In that case, we will make all reasonable efforts to provide you with the necessary care.

**Services requiring our prior approval**

Your primary care physician has authority to refer you for most services. For certain services, however, your physician must obtain approval from us. Before giving approval, we consider if the service is covered, medically necessary, and follows generally accepted medical practice.

We call this review and approval process Plan authorization.

Your physician must obtain Plan authorization for: Growth hormone therapy (GHT), hospital admissions (except out-of-service area emergencies), outpatient alcohol and substance abuse treatment, home health care, out-of-Plan services (nonparticipating providers), human organ transplants, and skilled nursing facilities. For a complete listing, call our Member Services Department at 1-800-251-7722.

For information on how to obtain specialty care services, contact us at 1-800-251-7722.

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## Section 4 Your cost for covered services

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This is what you will pay out-of-pocket for covered care.

### **Copayments**

A copayment is a fixed amount of money you pay to the provider, facility, pharmacy, etc., when you receive services.

Example: When you see your primary care physician you pay a copayment of \$15 per office visit and when you go in the hospital, you pay a \$50 copayment per day to a maximum of \$250 per member per year.

### **Deductible**

A deductible is a fixed expense you must incur for certain covered services and supplies before we start paying benefits for them. Copayments do not count toward any deductible. We do not have a deductible on our overall Plan.

Example: Durable Medical Equipment has a benefit deductible of \$100 that must be met before coverage begins.

### **Coinsurance**

Coinsurance is the percentage of our allowance that you must pay for your care.

Example: Durable Medical Equipment, Disposable Medical Supplies and Ostomy Supplies and Equipment have coinsurance.

### **Your catastrophic protection out-of-pocket maximum**

Certain services have copayments and deductibles. The plan provides unlimited benefits (except as noted in the plan document) for covered services.

**Section 5 High and Standard Option Benefits**

See page 7 for how our benefits changed this year. Page 58 and page 59 are a benefits summary of each option. Make sure that you review the benefits that are available under the option in which you are enrolled.

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## Section 5 High and Standard Option Benefits Overview

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This Plan offers both a High and Standard Option. Both benefit packages are described in Section 5. Make sure that you review the benefits that are available under the option in which you are enrolled.

The High and Standard Option Section 5 is divided into subsections. Please read the important things you should keep in mind at the beginning of the subsections. Also read the General exclusions in Section 6, they apply to the benefits in the following subsections. To obtain claim forms, claims filling advice, or more information about High and Standard Option benefits, contact us at 1-800-521-7722 or at our Web site at [www.connecticare.com](http://www.connecticare.com).

- **High Option**                      After nominal copayments and deductibles, this plan covers a wide range of services. Members can obtain services from any participating provider without a referral.
  
- **Standard Option**              This plan features an integrated deductible for inpatient and outpatient services, as well as higher copayments and deductibles. Members can obtain services from any participating provider without a referral. The higher cost sharing reduces the member's payroll deductions while still providing coverage for a wide range of services.

**Section 5(a) Medical services and supplies  
provided by physicians and other health care professionals**

**Important things you should keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- A facility copay applies to services that appear in this section but are performed in an ambulatory surgical center or the outpatient department of a hospital.
- We have no calendar year deductible except for DME, Disposable Supplies, and Ostomy Supplies and Equipment
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

Benefit Description	You pay	
	High Option	Standard Option
<b>Diagnostic and treatment services</b>		
Professional services of physicians • In physician's office	\$15 per office visit	\$20 per office visit
Professional services of physicians • In an urgent care center • During a hospital stay • In a skilled nursing facility • Office medical consultations • Second surgical opinion	\$30 per office visit Nothing Nothing for up to 90 days per calendar year \$15 for Primary Care Physician, \$20 for Specialists, per office visit \$15 for Primary Care Physician, \$20 for Specialists, per office visit	\$50 per office visit Nothing Nothing for up to 90 days per calendar year. \$20 for Primary Care Physician, \$30 for Specialists, per office visit \$20 for Primary Care Physician, \$30 for Specialists, per office visit
At home	\$15 for Primary Care Physician, \$20 for Specialists, per visit	\$20 for Primary Care Physician, \$30 for Specialists, per visit

Lab, X-ray and other diagnostic tests	You pay	
	High Option	Standard Option
<p>Tests, such as:</p> <ul style="list-style-type: none"> <li>• Blood tests</li> <li>• Urinalysis</li> <li>• Non-routine pap tests</li> <li>• Pathology</li> <li>• X-rays</li> <li>• Non-routine mammograms</li> <li>• CAT Scans/MRI</li> <li>• Ultrasound</li> <li>• Electrocardiogram and EEG</li> </ul>	<p>\$15 in a Primary Care Physician's office</p> <p>\$20 in a Specialist's office</p>	<p>\$20 in a Primary Care Physician's office</p> <p>\$30 in a Specialist's office</p>
<b>Preventive care, adult</b>		
<p>Routine physical every year which includes: Routine screenings, such as:</p> <ul style="list-style-type: none"> <li>• Total Blood Cholesterol</li> <li>• Colorectal Cancer Screening, including <ul style="list-style-type: none"> <li>– Fecal occult blood test</li> <li>– Sigmoidoscopy, screening – every five years starting at age 50</li> <li>– Double contrast barium enema – every five years starting at age 50</li> <li>– Colonoscopy screening – every ten years starting at age 50</li> </ul> </li> </ul>	<p>\$15 in a Primary Care Physician's office</p> <p>\$20 in a Specialist's office</p>	<p>\$20 in a Primary Care Physician's office</p> <p>\$30 in a Specialist's office</p>
<p>Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older</p>	<p>\$15 in a Primary Care Physician's office</p> <p>\$20 in a Specialist's office</p>	<p>\$20 in a Primary Care Physician's office</p> <p>\$30 in a Specialist's office</p>

<b>Preventive care, adult</b> <i>(continued)</i>	<b>You pay</b>	
	<b>High Option</b>	<b>Standard Option</b>
<p>Routine pap test</p> <p>Note: You do not pay a separate copay for a Pap test performed during your routine annual physical; see <i>Diagnostic and treatment services</i>, above.</p>	<p>\$15 in a Primary Care Physician’s office</p> <p>\$20 in a Specialist’s office</p>	<p>\$20 in a Primary Care Physician’s office</p> <p>\$30 in a Specialist’s office</p>
<p>Routine mammogram – covered for women age 35 and older, as follows:</p> <ul style="list-style-type: none"> <li>• From age 35 through 39, one during this five year period</li> <li>• From age 40 through 64, one every calendar year</li> <li>• At age 65 and older, one every two consecutive calendar years</li> </ul>	<p>\$15 in a Primary Care Physician’s office</p> <p>\$20 in a Specialist’s office</p>	<p>\$20 in a Primary Care Physician’s office</p> <p>\$30 in a Specialist’s office</p>
<p>Routine immunizations, such as:</p> <ul style="list-style-type: none"> <li>• Tetanus-diphtheria (Td) booster – once every 10 years, ages 19 and over (except as provided for under Childhood immunizations)</li> <li>• Influenza vaccine, annually</li> <li>• Pneumococcal vaccine, age 65 and older</li> </ul>	<p>\$15 in a Primary Care Physician’s office</p> <p>\$20 in a Specialist’s office</p>	<p>\$20 in a Primary Care Physician’s office</p> <p>\$30 in a Specialist’s office</p>
<p>Not covered: Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, or travel.</p>	<p>All charges</p>	<p>All charges</p>

Preventive care, children	You pay	
	High Option	Standard Option
<ul style="list-style-type: none"> <li>Childhood immunizations recommended by the American Academy of Pediatrics</li> </ul>	\$15 in a Primary Care Physician's office  \$20 in a Specialist's office	\$20 in a Primary Care Physician's office  \$30 in a Specialist's office
<ul style="list-style-type: none"> <li>Well-child care charges for routine examinations, immunizations and care (up to age 22)</li> <li>Examinations, such as:                             <ul style="list-style-type: none"> <li>Eye exams through age 17 to determine the need for vision correction, which include:</li> <li>Hearing exams through age 17 to determine the need for hearing correction, which include:</li> <li>Examinations done on the day of immunizations (up to age 22)</li> </ul> </li> </ul>	\$15 in a Primary Care Physician's office  \$20 in a Specialist's office	\$20 in a Primary Care Physician's office  \$30 in a Specialist's office
<b>Maternity care</b>		
Complete maternity (obstetrical) care, such as: <ul style="list-style-type: none"> <li>Prenatal care</li> <li>Delivery</li> <li>Postnatal care</li> </ul>	\$15 in a Primary Care Physician's office  \$20 in a Specialist's office	\$20 in a Primary Care Physician's office  \$30 in a Specialist's office
Note: Here are some things to keep in mind: <ul style="list-style-type: none"> <li>You do not need to precertify your normal delivery; see page xx for other circumstances, such as extended stays for you or your baby.</li> <li>You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary.</li> <li>We cover routine nursery care of the newborn child during the covered portion of the mother's maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self and Family enrollment.</li> <li>We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Hospital benefits (Section 5c) and Surgery benefits (Section 5b).</li> </ul>		
<i>Not covered: Routine sonograms to determine fetal age, size or sex.</i>	<i>All charges</i>	<i>All charges</i>

<b>Family planning</b>	<b>You pay</b>	
	<b>High Option</b>	<b>Standard Option</b>
<p>A range of voluntary family planning services, limited to:</p> <ul style="list-style-type: none"> <li>• Voluntary sterilization (See Surgical procedures Section 5 (b))</li> <li>• Surgically implanted contraceptives</li> <li>• Injectable contraceptive drugs (such as Depo provera)</li> <li>• Intrauterine devices (IUDs)</li> <li>• Diaphragms</li> </ul> <p>Note: We cover oral contraceptives under the prescription drug benefit.</p>	<p>\$15 in a Primary Care Physician's office</p> <p>\$20 in a Specialist's office</p>	<p>\$20 in a Primary Care Physician's office</p> <p>\$30 in a Specialist's office</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Reversal of voluntary surgical sterilization</i></li> <li>• <i>Genetic counseling.</i></li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Infertility services</b>		
<p>Diagnosis and treatment of infertility such as:</p> <ul style="list-style-type: none"> <li>• Artificial insemination: <ul style="list-style-type: none"> <li>– intravaginal insemination (IVI)</li> <li>– intracervical insemination (ICI)</li> <li>– intrauterine insemination (IUI)</li> </ul> </li> </ul> <p>Fertility drugs</p> <p>Note: We cover injectible fertility drugs under medical benefits and oral fertility drugs under the prescription drug benefit.</p>	<p>\$15 in a Primary Care Physician's office</p> <p>\$20 in a Specialist's office</p>	<p>\$20 in a Primary Care Physician's office</p> <p>\$30 in a Specialist's office</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Assisted reproductive technology (ART) procedures, such as:</i> <ul style="list-style-type: none"> <li>– <i>in vitro fertilization</i></li> <li>– <i>embryo transfer, gamete intra-fallopian transfer (GIFT) and zygote intra-fallopian transfer (ZIFT)</i></li> </ul> </li> <li>• <i>Services and supplies related to ART procedures</i></li> <li>• <i>Cost of donor sperm</i></li> <li>• <i>Cost of donor egg.</i></li> </ul>	<i>All charges</i>	<i>All charges</i>

Allergy care	You pay	
	High Option	Standard Option
<ul style="list-style-type: none"> <li>• Testing and treatment</li> <li>• Allergy injections</li> </ul>	\$15 in a Primary Care Physician's office  \$20 in a Specialist's office	\$20 in a Primary Care Physician's office  \$30 in a Specialist's office
Allergy serum	Nothing	Nothing
<i>Not covered: Provoactive food testing and sublingual allergy desensitization.</i>	<i>All charges</i>	<i>All charges</i>
Treatment therapies		
<ul style="list-style-type: none"> <li>• Chemotherapy and radiation therapy</li> </ul> Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/Tissue Transplants on page 27.	\$15 in a Primary Care Physician's office  \$20 in a Specialist's office	\$20 in a Primary Care Physician's office  \$30 in a Specialist's office
<ul style="list-style-type: none"> <li>• Respiratory and inhalation therapy</li> <li>• Dialysis – hemodialysis and peritoneal dialysis</li> <li>• Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy</li> <li>• Growth hormone therapy (GHT)</li> </ul> Note: Growth hormone is covered under the prescription drug benefit.  Note: – We only cover GHT when we preauthorize the treatment. We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment; otherwise, we will only cover GHT services from the date you submit the information. If you do not ask or if we determine GHT is not medically necessary, we will not cover the GHT or related services and supplies. See <i>Services requiring our prior approval</i> in Section 3.		
<i>Not covered:</i>	<i>All charges</i>	<i>All charges</i>
Physical and occupational therapies		
60 visits for the services of each of the following: <ul style="list-style-type: none"> <li>• qualified physical therapists and</li> <li>• occupational therapists</li> </ul> Note: We only cover therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury.	\$20 per office visit \$20 per outpatient visit Nothing per visit during covered inpatient admission	\$30 per office visit \$30 per outpatient visit Nothing per visit during covered inpatient admission

<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• Long-term rehabilitative therapy</li> <li>• Exercise programs</li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Cardiac rehabilitation</b>		
<p>Phase I cardiac rehabilitation is covered</p> <p>Medically necessary Phase II cardiac rehabilitation is covered if it is ordered by a physician and performed in a structured cardiac rehabilitation setting.</p>	Nothing per visit during covered inpatient admission	Nothing per visit during covered inpatient admission
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• Cardiac rehabilitation is not covered for Phase III. It is available for Members who meet the criteria for enrollment into our HeartCare health management program and when the rehabilitation is approved by us. Cardiac rehabilitation is not covered for Phase IV.</li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Speech therapy</b>		
60 visits per condition per calendar year	<p>\$20 per office visit</p> <p>\$20 per outpatient visit</p> <p>Nothing per visit during covered inpatient admission</p>	<p>\$30 per office visit</p> <p>\$30 per outpatient visit</p> <p>Nothing per visit during covered inpatient admission</p>
<p><i>Not covered:</i></p> <p><i>non-authorized, non-medically necessary treatment</i></p>	<i>All charges</i>	<i>All charges</i>
<b>Hearing services (testing, treatment, and supplies)</b>		
<ul style="list-style-type: none"> <li>• First hearing aid and testing only when necessitated by accidental injury</li> <li>• Hearing testing for children through age 17, which include; (see <i>Preventive care, children</i>)</li> </ul>	<p>\$15 in a Primary Care Physician's office</p> <p>\$20 in a Specialist's office</p>	<p>\$20 in a Primary Care Physician's office</p> <p>\$30 in a Specialist's office</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• All other hearing testing</li> <li>• Hearing aids, testing and examinations for them</li> </ul>	<i>All charges</i>	<i>All charges</i>

Vision services (testing, treatment, and supplies)	You pay	
	High Option	Standard Option
<ul style="list-style-type: none"> <li>• Eye exam to determine the need for vision correction for children through age 22, which include; (see <i>Preventive care, children</i>)</li> <li>• Annual eye refractions</li> </ul> <p>Note: See <i>Preventive care, children</i> for eye exams for children.</p>	<p>\$15 in a Primary Care Physician's office</p> <p>\$20 in a Specialist's office</p>	<p>\$20 in a Primary Care Physician's office</p> <p>\$30 in a Specialist's office</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Eye exercises and orthoptics</i></li> <li>• <i>Radial keratotomy and other refractive surgery</i></li> </ul>	<p><i>All charges</i></p>	<p><i>All charges</i></p>
<b>Foot care</b>		
<p>Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.</p>	<p>\$15 in a Primary Care Physician's office</p> <p>\$20 in a Specialist's office</p>	<p>\$20 in a Primary Care Physician's office</p> <p>\$30 in a Specialist's office</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above</i></li> <li>• <i>Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery)</i></li> </ul>	<p><i>All charges</i></p>	<p><i>All charges</i></p>

Orthopedic and prosthetic devices	You pay	
	High Option	Standard Option
<ul style="list-style-type: none"> <li>Artificial limbs and eyes; stump hose</li> <li>Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy</li> <li>Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy. Note: See 5(b) for coverage of the surgery to insert the device.</li> <li>Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy. Note: Internal prosthetic devices are paid as hospital benefits; see Section 5(c) for payment information. Insertion of the device is paid as surgery; see Section 5(b) for coverage of the surgery to insert the device.</li> </ul>	<p>\$15 in a Primary Care Physician's office</p> <p>\$20 in a Specialist's office</p> <p>Unless otherwise noted, DME is subject to a \$100 deductible, 20% coinsurance up to a benefit maximum of \$1,500 per member per year</p>	<p>\$20 in a Primary Care Physician's office</p> <p>\$30 in a Specialist's office</p> <p>Unless otherwise noted, DME is subject to a \$200 deductible, 20% coinsurance up to a benefit maximum of \$1,500 per member per year</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome.</i></li> <li><i>Orthopedic and corrective shoes</i></li> <li><i>Arch supports</i></li> <li><i>Foot orthotics</i></li> <li><i>Heel pads and heel cups</i></li> <li><i>Lumbosacral supports</i></li> <li><i>Corsets, trusses, elastic stockings, support hose, and other supportive devices</i></li> <li><i>Prosthetic replacements provided less than 3 years after the last one we covered</i></li> </ul>	<p><i>All charges</i></p>	<p><i>All charges</i></p>
Durable medical equipment (DME)		
<p>Rental or purchase, at our option, including repair and adjustment, of durable medical equipment prescribed by your Plan physician, such as oxygen and dialysis equipment. Under this benefit, we also cover:</p> <ul style="list-style-type: none"> <li>Hospital beds;</li> <li>Wheelchairs;</li> <li>Crutches;</li> <li>Walkers;</li> <li>Blood glucose monitors; and</li> <li>Insulin pumps.</li> </ul>	<p>\$100 deductible, then 20% of charges up to a maximum Plan payment of \$1,500 per calendar year</p> <p>You pay all charges over the \$1,500 calendar year max.</p>	<p>\$200 deductible, then 20% of charges up to a maximum Plan payment of \$1,500 per calendar year</p> <p>You pay all charges over the \$1,500 calendar year max.</p>

<p>Note: Call us at 1-800-251-7722 as soon as your Plan physician prescribes this equipment. We will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates and will tell you more about this service when you call.</p>		
<p><i>Not covered:</i></p>	<p><i>All charges</i></p>	<p><i>All charges</i></p>
<p><b>Home health services</b></p>		
<ul style="list-style-type: none"> <li>• Home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide.</li> <li>• Services include oxygen therapy, intravenous therapy and medications.</li> </ul>	<p>Nothing</p>	<p>Nothing</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Nursing care requested by, or for the convenience of, the patient or the patient's family;</i></li> <li>• <i>Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative.</i></li> </ul>	<p><i>All charges</i></p>	<p><i>All charges</i></p>
<p><b>Chiropractic</b></p>		
<ul style="list-style-type: none"> <li>• Manipulation of the spine and extremities; 20 visits per calendar year</li> <li>• Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application</li> </ul>	<p>\$20 per office visit</p>	<p>\$30 per office visit</p>
<p><i>Not covered:</i></p>	<p><i>All charges</i></p>	<p><i>All charges</i></p>

<b>Alternative treatments</b>	<b>You pay</b>	
	<b>High Option</b>	<b>Standard Option</b>
Acupuncture – by a doctor of medicine or osteopathy for: anesthesia, pain relief	<i>All charges</i>	<i>All charges</i>
Naturopathic services	\$15 in a Primary Care Physician’s office, \$20 in a Specialist’s office	\$20 in a Primary Care Physician’s office, \$30 in a Specialist’s office
<i>Not covered:</i> <ul style="list-style-type: none"> <li>• <i>Hypnotherapy</i></li> <li>• <i>Biofeedback</i></li> </ul>	<i>All charges</i> <i>All charges</i>	<i>All charges</i> <i>All charges</i>
<b>Educational classes and programs</b>		
Coverage is limited to: <ul style="list-style-type: none"> <li>• Smoking cessation</li> <li>• Diabetes self management</li> </ul>	Nothing	Nothing

**Section 5(b) Surgical and anesthesia services  
provided by physicians and other health care professionals**

**Important things you should keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- We have no calendar year deductible except for DME, Disposable Supplies, and Ostomy Supplies and Equipment-
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by a physician or other health care professional for your surgical care. Look in Section 5(c) for charges associated with the facility (i.e. hospital, surgical center, etc.).
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION OF SOME SURGICAL PROCEDURES.** Please refer to the prior approval information shown in Section 3 to be sure which services require plan authorization and identify which surgeries require plan authorization.

Benefit Description	You pay	
	High Option	Standard Option
<p><b>Surgical procedures</b></p> <p>A comprehensive range of services, such as:</p> <ul style="list-style-type: none"> <li>• Operative procedures</li> <li>• Treatment of fractures, including casting</li> <li>• Normal pre- and post-operative care by the surgeon</li> <li>• Correction of amblyopia and strabismus</li> <li>• Endoscopy procedures</li> <li>• Biopsy procedures</li> <li>• Removal of tumors and cysts</li> <li>• Correction of congenital anomalies (see <i>Reconstructive surgery</i>)</li> <li>• Surgical treatment of morbid obesity (bariatric surgery)</li> </ul> <p>Note: Surgery for morbid obesity is covered when pre-authorized by your plan and when medical necessity criteria is met.</p> <p>Medical necessity criteria includes but is not limited to a surgical evaluation and recommendation, existing medical conditions impacted by obesity, previous failed attempts at weight loss and documented understanding of the procedure and the required lifestyle changes postoperatively.</p>	<p>\$15 in a Primary Care Physician's office</p> <p>\$20 in a Specialist's office</p>	<p>\$20 in a Primary Care Physician's office</p> <p>\$30 in a Specialist's office</p>

*Surgical procedures - continued on next page.*

<b>Surgical procedures (continued)</b>	<b>You pay</b>	
	<b>High Option</b>	<b>Standard Option</b>
<ul style="list-style-type: none"> <li>• Insertion of internal prosthetic devices. See 5(a) – <i>Orthopedic and prosthetic devices</i> for device coverage information</li> <li>• Voluntary sterilization (e.g., tubal ligation, vasectomy)</li> <li>• Treatment of burns</li> </ul> <p>Note: Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay Hospital benefits for a pacemaker and Surgery benefits for insertion of the pacemaker.</p>	<p>\$15 in a Primary Care Physician’s office</p> <p>\$20 in a Specialist’s office</p>	<p>\$20 in a Primary Care Physician’s office</p> <p>\$30 in a Specialist’s office</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Reversal of voluntary sterilization</i></li> <li>• <i>Routine treatment of conditions of the foot; see Foot care</i></li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Reconstructive surgery</b>		
<ul style="list-style-type: none"> <li>• Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; and webbed fingers and toes.</li> <li>• All stages of breast reconstruction surgery following a mastectomy, such as: <ul style="list-style-type: none"> <li>– surgery to produce a symmetrical appearance of breasts;</li> <li>– treatment of any physical complications, such as lymphedemas;</li> <li>– breast prostheses and surgical bras and replacements (see <i>Prosthetic devices</i>)</li> </ul> </li> </ul> <p>Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.</p>	<p>\$15 in a Primary Care Physician’s office</p> <p>\$20 in a Specialist’s office</p>	<p>\$20 in a Primary Care Physician’s office</p> <p>\$30 in a Specialist’s office</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury</i></li> <li>• <i>Surgeries related to sex transformation</i></li> </ul>	<i>All charges</i>	<i>All charges</i>

Oral and maxillofacial surgery	You pay	
	High Option	Standard Option
<p>Oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> <li>• Reduction of fractures of the jaws or facial bones;</li> <li>• Surgical correction of cleft lip, cleft palate or severe functional malocclusion;</li> <li>• Removal of stones from salivary ducts;</li> <li>• Excision of leukoplakia or malignancies;</li> <li>• Excision of cysts and incision of abscesses when done as independent procedures; and</li> <li>• Other surgical procedures that do not involve the teeth or their supporting structures.</li> </ul>	<p>\$15 in a Primary Care Physician's office</p> <p>\$20 in a Specialist's office</p>	<p>\$20 in a Primary Care Physician's office</p> <p>\$30 in a Specialist's office</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Oral implants and transplants</i></li> <li>• <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)</i></li> </ul>	<p><i>All charges</i></p>	<p><i>All charges</i></p>
Organ/tissue transplants		
<p>Limited to:</p> <ul style="list-style-type: none"> <li>• Cornea</li> <li>• Heart</li> <li>• Heart/lung</li> <li>• Kidney</li> <li>• Kidney/Pancreas</li> <li>• Liver</li> <li>• Lung</li> <li>• Pancreas</li> <li>• Allogeneic (donor) bone marrow transplants</li> <li>• Autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or non-lymphocytic leukemia; advanced Hodgkin's lymphoma; advanced non-Hodgkin's lymphoma; advanced neuroblastoma; breast cancer; multiple myeloma; epithelial ovarian cancer; and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors.</li> </ul>	<p>\$15 in a Primary Care Physician's office</p> <p>\$20 in a Specialist's office</p> <p>\$50 per day up to a maximum of \$250 per member per year for inpatient hospital procedures</p>	<p>\$20 in a Primary Care Physician's office</p> <p>\$30 in a Specialist's office</p> <p>\$50 per day up to a maximum of \$250 per member per year for inpatient hospital procedures</p>

<ul style="list-style-type: none"> <li>• Intestinal transplants (small intestine) and the small intestine with the liver or small intestine with multiple organs such as the liver, stomach, and pancreas</li> <li>• Autologous tandem transplants for testicular tumors and other germ cell tumors</li> <li>• National Transplant Program (NTP) –</li> </ul> <p>Limited Benefits – Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer may be provided in a National Cancer Institute – or National Institutes of Health-approved clinical trial at a Plan-designated center of excellence and if approved by the Plan’s medical director in accordance with the Plan’s protocols.</p> <p>Note: We cover related medical and hospital expenses of the donor when we cover the recipient.</p> <p>Note: Plan authorization is required at the time of diagnosis, prior to any evaluative services and will only be authorized at Plan facilities or contracted Centers of Excellence.</p>	<p>\$15 in a Primary Care Physician’s office</p> <p>\$20 in a Specialist’s office</p> <p>\$50 per day up to a maximum of \$250 per member per year for inpatient hospital procedures</p>	<p>\$20 in a Primary Care Physician’s office</p> <p>\$30 in a Specialist’s office</p> <p>\$50 per day up to a maximum of \$250 per member per year for inpatient hospital procedures</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• Donor screening tests and donor search expenses, except those performed for the actual donor</li> <li>• Implants of artificial organs</li> <li>• Transplants not listed as covered</li> </ul>	<p><i>All charges</i></p>	<p><i>All charges</i></p>
<p><b>Anesthesia</b></p>		
<p>Professional services provided in –</p> <ul style="list-style-type: none"> <li>• Hospital (inpatient)</li> </ul>	<p>Nothing</p>	<p>Nothing</p>
<p>Professional services provided in –</p> <ul style="list-style-type: none"> <li>• Hospital outpatient department</li> <li>• Skilled nursing facility</li> <li>• Ambulatory surgical center</li> <li>• Office</li> </ul>	<p>\$20 per office visit</p>	<p>\$30 per office visit</p>

**Section 5(c) Services provided by a hospital or other facility, and ambulance services**

**Important things you should keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- In this Section, the calendar year deductible applies to only a few benefits. In that case, we added “(calendar year deductible applies)”. The calendar year deductible is: \$1,500 per person (\$3,000 per family).
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i.e., physicians, etc.) are in Sections 5(a) or (b).
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION FOR HOSPITAL STAYS.** Please refer to Section 3 to be sure which services require Plan Authorization.

Benefit Description	You pay	
Note: The calendar year deductible applies only when we say below: “(calendar year deductible applies)”.		
<b>Inpatient hospital</b>		
Room and board, such as <ul style="list-style-type: none"> <li>• Ward, semiprivate, or intensive care accommodations;</li> <li>• General nursing care; and</li> <li>• Meals and special diets.</li> </ul> Note: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.	\$50 copay per day to a maximum of \$250 per member per year	\$1,500 benefit deductible per member/\$3,000 per family. All ambulatory services and inpatient hospitalization accumulate to this benefit deductible
Other hospital services and supplies, such as: <ul style="list-style-type: none"> <li>• Operating, recovery, maternity, and other treatment rooms</li> <li>• Prescribed drugs and medicines</li> <li>• Diagnostic laboratory tests and X-rays</li> <li>• Dressings, splints, casts, and sterile tray services</li> <li>• Medical supplies and equipment, including oxygen</li> </ul>	Nothing	Nothing

*Inpatient hospital - continued on next page.*

<b>Inpatient hospital (continued)</b>	<b>You pay</b>	
	<b>High Option</b>	<b>Standard Option</b>
<ul style="list-style-type: none"> <li>• Anesthetics, including nurse anesthetist services</li> <li>• Take-home items</li> <li>• Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home (Note: calendar year deductible applies.)</li> </ul>	Nothing	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• Custodial care</li> <li>• Non-covered facilities, such as nursing homes, schools</li> <li>• Personal comfort items, such as telephone, television, barber services, guest meals and beds</li> <li>• Private nursing care</li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Outpatient hospital or ambulatory surgical center</b>		
<ul style="list-style-type: none"> <li>• Operating, recovery, and other treatment rooms</li> <li>• Prescribed drugs and medicines</li> <li>• Diagnostic laboratory tests, X-rays, and pathology services</li> <li>• Administration of blood, blood plasma, and other biologicals</li> <li>• Blood and blood plasma, if not donated or replaced</li> <li>• Pre-surgical testing</li> <li>• Dressings, casts, and sterile tray services</li> <li>• Medical supplies, including oxygen</li> <li>• Anesthetics and anesthesia service</li> </ul> <p>Note: We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical impairment. We do not cover the dental procedures.</p>	\$50 per visit	\$1,500 benefit deductible per member/\$3,000 per family. All ambulatory services and inpatient hospitalization accumulate to this benefit deductible
<i>Not covered: Blood and blood derivatives not replaced by the member</i>	<i>All charges</i>	<i>All charges</i>

<b>Extended care benefits/Skilled nursing care facility benefits</b>	<b>You pay</b>	
	<b>High Option</b>	<b>Standard Option</b>
<p>Skilled nursing facility (SNF): The Plan provides a comprehensive range of benefits for up to 90 days when full-time skilled nursing care is necessary and confinement in a skilled nursing facility is medically appropriate as determined by a Plan doctor and approved by the Plan. All necessary services are covered including:</p> <ul style="list-style-type: none"> <li>• Bed, board and general nursing care</li> <li>• Drugs, biologicals, supplies and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a Plan doctor.</li> </ul>	Nothing for up to 90 days per calendar year. Prior authorization required.	Nothing for up to 90 days per calendar year. Prior authorization required.
<i>Not covered: Custodial care</i>	<i>All charges</i>	<i>All charges</i>
<b>Hospice care</b>		
<p>Hospice Care: Supportive and palliative care for a terminally ill member is covered in the home or hospice facility. Services include inpatient and outpatient care, and family counseling; these services are provided under the direction of a Plan doctor who certifies that the patient is in the terminal stages of illness, with a life expectancy of approximately six months or less.</p>	Nothing	Nothing
<i>Not covered: Independent nursing, homemaker services</i>	<i>All charges</i>	<i>All charges</i>
<b>Ambulance</b>		
Local professional ambulance service when medically appropriate	Nothing	Nothing

## Section 5(d) Emergency services/accidents

### Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- We have no calendar year deductible except for DME, Disposable Supplies, and Ostomy Supplies and Equipment-
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

### What is a medical emergency?

A medical emergency is the sudden and unexpected onset of a condition or an injury that you believe endangers your life or could result in serious injury or disability, and requires immediate medical or surgical care. Some problems are emergencies because, if not treated promptly, they might become more serious; examples include deep cuts and broken bones. Others are emergencies because they are potentially life-threatening, such as heart attacks, strokes, poisonings, gunshot wounds, or sudden inability to breathe. There are many other acute conditions that we may determine are medical emergencies – what they all have in common is the need for quick action.

### What to do in case of emergency:

**Emergencies within our service area:** If you are in an urgent care situation within our service area, please call your primary care doctor (available 24 hours a day through their answering service). In extreme emergencies, contact the local emergency system (e.g., the 911 telephone system) or go to the nearest hospital emergency room. Be sure to tell the emergency room personnel that you are a Plan member so they can notify the Plan. You or a family member should notify the Plan within 24 hours of an admission to the hospital unless it was not reasonably possible to do so. It is your responsibility to ensure that the Plan has been timely notified.

If you need to be hospitalized in a non-Plan facility, the Plan must be notified within 24 hours or on the first working day following your admission, unless it was not reasonably possible to notify the Plan within that time. If you are hospitalized in non-Plan facilities and Plan doctors believe care can be better provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full.

Benefits are available for care from non-Plan providers in a medical emergency only if delay in reaching a Plan provider would result in death, disability or significant jeopardy to your condition.

To be covered by this Plan, any follow-up care recommended by non-Plan providers must be approved by the Plan or provided by Plan providers.

The Plan pays reasonable charges for emergency services to the extent the services would have been covered if received from Plan providers.

**Emergencies outside our service area:** Benefits are available for any medically necessary health service that is immediately required because of injury or unforeseen illness.

If you need to be hospitalized, the Plan must be notified within 24 hours of an admission or on the first working day following your admission, unless it was not reasonably possible to notify the Plan within that time. If a Plan doctor believes care can be better provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full.

To be covered by this Plan, any follow-up care recommended by non-Plan providers must be approved by the Plan or provided by Plan providers.

Benefit Description	You pay	
<b>Emergency within our service area</b>	<b>High Option</b>	<b>Standard Option</b>
<ul style="list-style-type: none"> <li>• Emergency care at a doctor’s office</li> <li>• Emergency care at an urgent care center</li> <li>• Emergency care as an outpatient at a hospital, including doctors’ services</li> </ul> <p>Note: We waive the ER copay if you are admitted to the hospital.</p>	<p>\$15 in a Primary Care Physician’s office, \$20 in a Specialist’s office</p> <p>\$30 for covered emergency services</p> <p>\$50 for covered emergency services</p>	<p>\$20 in a Primary Care Physician’s office, \$30 in a Specialist’s office</p> <p>\$50 for covered emergency services</p> <p>\$100 for covered emergency services</p>
<i>Not covered: Elective care or non-emergency care</i>	<i>All charges</i>	<i>All charges</i>
<b>Emergency outside our service area</b>		
<ul style="list-style-type: none"> <li>• Emergency care at a doctor’s office</li> <li>• Emergency care at an urgent care center</li> <li>• Emergency care as an outpatient at a hospital, including doctors’ services</li> </ul> <p>Note: We waive the ER copay if you are admitted to the hospital.</p>	<p>\$15 in a Primary Care Physician’s office, \$20 in a Specialist’s office</p> <p>\$30 for covered emergency services</p> <p>\$50 for covered emergency services</p>	<p>\$20 in a Primary Care Physician’s office, \$30 in a Specialist’s office</p> <p>\$50 for covered emergency services</p> <p>\$100 for covered emergency services</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Elective care or non-emergency care and follow-up care recommended by non-Plan providers that has not been approved by the Plan or provided by Plan providers</i></li> <li>• <i>Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area</i></li> <li>• <i>Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area</i></li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Ambulance</b>		
<p>Professional ambulance service when medically appropriate.</p> <p>Air ambulance</p> <p>Note: See 5(c) for non-emergency service.</p>	Nothing	Nothing

**Section 5(e) Mental health and substance abuse benefits**

When you get our approval for services and follow a treatment plan we approve, cost-sharing and limitations for Plan mental health and substance abuse benefits will be no greater than for similar benefits for other illnesses and conditions.

**Important things you should keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- We have no calendar year deductible except for DME, Disposable Supplies, and Ostomy Supplies and Equipment-
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **YOU MUST GET PLAN AUTHORIZATION FOR THESE SERVICES.** See the instructions after the benefits description below.

Benefit Description	You pay	
	High Option	Standard Option
<p>All diagnostic and treatment services recommended by a Plan provider and contained in a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure.</p> <p>Note: Plan benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve.</p>	<p>Your cost sharing responsibilities are no greater than for other illnesses or conditions</p>	<p>Your cost sharing responsibilities are no greater than for other illnesses or conditions</p>
<ul style="list-style-type: none"> <li>• Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers</li> <li>• Medication management</li> </ul>	<p>\$20 per visit</p>	<p>\$30 per visit</p>
<ul style="list-style-type: none"> <li>• Diagnostic tests</li> </ul>	<p>Nothing</p>	<p>Nothing</p>

*Mental health and substance abuse benefits – continued on next page.*

<b>Mental health and substance abuse benefits</b> <i>(continued)</i>	<b>You pay</b>	
	<b>High Option</b>	<b>Standard Option</b>
<ul style="list-style-type: none"> <li>• Services provided by a hospital or other facility</li> <li>• Services in approved alternative care settings such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, facility based intensive outpatient treatment</li> </ul>	Copayment of \$50 per day to a maximum of \$250 per member per year	\$1,500 benefit deductible per member/\$3,000 per family. All ambulatory services and inpatient hospitalization accumulate to this benefit deductible.
<p><i>Not covered: Services we have not approved.</i></p> <p><i>Note: OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.</i></p>	<i>All charges</i>	<i>All charges</i>
<b>Preauthorization</b>	To be eligible to receive these benefits you must obtain a treatment plan and follow the plan authorization process: Please call 1-888-946-4658 for all mental health requests. This number is printed on the back of your ConnectiCare, Inc. member ID card as well.	
<b>Limitation</b>	We may limit your benefits if you do not obtain a treatment plan.	

## Section 5(f) Prescription drug benefits

### Important things you should keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart beginning on page 38.
- All benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- We have no calendar year deductible except for DME, Disposable Supplies, and Ostomy Supplies and Equipment.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- We have an open formulary. If your physician believes a brand-name product is necessary or there is no generic available, your physician may prescribe a brand-name drug from a formulary list. The list of brand-name drugs is a preferred list of drugs that we've selected to meet patient's needs at a lower cost. **We have the right to change the drugs or supplies in each tier, in our discretion, even in the middle of the year. You should call Member Services or visit the Web site to find out which tier (if any) a prescription drug or supply is in To order a formulary listing, go to our Web site [www.connecticare.com](http://www.connecticare.com).**

### There are important features you should be aware of. These include:

- **Who can write your prescription.** A licensed physician must write the prescription – or – a plan physician or licensed dentist must write the prescription.
- **Where you can obtain them.** You may fill the prescription at an Express Scripts pharmacy, or by mail for a maintenance medication. The only exception is for out-of-area emergencies.

Pharmacy: You may obtain your prescriptions at any Express Scripts, Inc. pharmacy (in 98% of U.S. Pharmacies.)

*Mail order:* Maintenance medication, those medications needed for conditions such as diabetes, high blood pressure, epilepsy and heart conditions, can be obtained either via mail order or at the pharmacy in a 100-day supply. If you choose mail order at 2 times the copay, call Member Services at 1-800-251-7722 to request and order form. If you choose to go to your pharmacy, the co-pay will be 3 times the co-pay. All rules that apply to the regular Prescription Plan apply to the Mail Order Program as well. Note: Not all drugs are available via mail order and your doctor must write a maintenance prescription.

- **We use a formulary.** We work with our network physicians and our pharmacy network, Express Scripts, Inc., to build a Formulary Drug List. This Formulary Drug List includes over 80% of the drugs currently available in the market, including all generic and some name brand drugs. Formulary and Non-Formulary drugs are available at a cost difference when a generic is available. Our Formulary is available by calling Member Services at 1-800-251-7722 or on the Web at [www.connecticare.com](http://www.connecticare.com)

All members receive educational information describing the Formulary drug program. Members using non-Formulary drugs are sent a series of letters recommending that they speak to their physician about preferred alternatives.

We have an open formulary. If your physician believes a name brand product is necessary or there is no generic available, your physician may prescribe a name brand drug from a formulary list. This list of name brand drugs is a preferred list of drugs that we selected to meet patient needs at a lower cost. To order a prescription drug brochure, call 1-800-251-7722.

- **These are the dispensing limitations.** Prescription drugs prescribed by a Plan or referral doctor and obtained at a Plan pharmacy will be dispensed for up to a 34-day supply; 240 milliliters of liquid (8oz.); 60 grams of ointment, creams or topical preparation; or one commercially prepared unit (i.e., one inhaler, one vial ophthalmic medication or Insulin) of medication per prescription or refill. You pay a \$15 copay per prescription unit or refill for generic drugs or a \$25 copay for name brand Formulary drugs when generic substitution is not permissible. When generic substitution is permissible and, you or your doctor request the Formulary name brand drug, you pay the price difference between the generic and name brand drug as well as the \$15 copay per prescription unit or refill. Drugs are prescribed by Plan doctors and dispensed in accordance with the Plan's drug Formulary. Non-Formulary drugs will be covered when prescribed by a Plan doctor, but at a higher copay. If you are in the

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military and called to active duty due to an emergency, please contact us if you need assistance in filling a prescription before your departure.

- **A generic equivalent will be dispensed if it is available**, unless your physician specifically requires a name brand. If you receive a name brand drug when a Federally-approved generic drug is available, and your physician has not specified Dispense as Written for the name brand drug, you have to pay the difference in cost between the name brand drug and the generic.
- **Why use generic drugs?** Per the FDA (Federal Drug Administration), generic drugs and name brand drugs share identical basic ingredients. The color and shape may differ but the result should be the same. Many generic patents are owned by the name brand drug companies. Generic drugs are an affordable alternative. You can always get the brand-name, you just pay more.

NOTE: Not all prescriptions are available through the Maintenance Mail Order Program depending on the type of drug, etc. We follow FDA dispensing guidelines. If you send in your order too soon, it can't be filled. Maintenance Mail Order refills should be requested after 75% of the prescription is used. Over the counter when you have 5 days left. If your prescription is for more than 34 days (1 month) prescription, you will be charged two and sometime three copays depending on how much was dispensed.

If you choose a non-Formulary drug when a generic or Formulary name brand drug is available, you pay a \$15 copayment in addition to the cost difference between the Formulary and non-Formulary drug, up to 50% of the cost of the drug. If the cost is less than the copayment, you pay the lesser amount.

- **When you do have to file a claim.** There are no claims to file for prescription services received at Express Scripts, Inc. drug stores. If you are new to the plan and don't have your card when you first join and need a prescription, you must pay for it and call Member Services at 1-800-251-7722 for a prescription reimbursement form. Refunds take up to 8 weeks so always use your card when you get it.

Benefit Description	You pay	
Covered medications and supplies	High Option	Standard Option
<p>We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program:</p> <ul style="list-style-type: none"> <li>• Drugs and medicines that by Federal law of the United States require a physician’s prescription for their purchase, except those listed as <i>Not covered</i>.</li> <li>• Insulin</li> <li>• Diabetic supplies limited to</li> <li>• Disposable needles and syringes for the administration of covered medications</li> <li>• Drugs for sexual dysfunction</li> <li>• Contraceptive drugs and devices</li> </ul>	<p>\$15 copay per prescription unit or refill for generic drugs,            \$25 copay for name brand Formulary drugs            \$40 copay for non-Formulary drugs.</p> <p>When a generic drug is available, but you or your doctor request the name brand drug, or non-Formulary brand drug, you pay the formulary price difference between the generic and name brand drug as well as the \$15 copay per prescription unit or refill. Drugs are prescribed by Plan doctors and dispensed in accordance with the Plan’s drug Formulary.</p> <p>Our Formulary is open and available by calling Member Services at 1-800-251-7722 or by going to our Web site <a href="http://www.connecticare.com">www.connecticare.com</a>. Mail Order forms are also available by calling Member Services. Mail Order follows the same rules (cost sharing) and provides a 100-day supply for 2 times the copay.</p>	<p>\$15 copay per prescription unit or refill for generic drugs,            \$25 copay for name brand Formulary drugs            \$40 copay for non-Formulary drugs.</p> <p>When a generic drug is available, but you or your doctor request the name brand drug, or non-Formulary brand drug, you pay the formulary price difference between the generic and name brand drug as well as the \$15 copay per prescription unit or refill. Drugs are prescribed by Plan doctors and dispensed in accordance with the Plan’s drug Formulary.</p> <p>Our Formulary is open and available by calling Member Services at 1-800-251-7722 or by going to our Web site <a href="http://www.connecticare.com">www.connecticare.com</a>. Mail Order forms are also available by calling Member Services. Mail Order follows the same rules (cost sharing) and provides a 100-day supply for 2 times the copay.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Drugs and supplies for cosmetic purposes</i></li> <li>• <i>Drugs to enhance athletic performance</i></li> <li>• <i>Fertility drugs</i></li> <li>• <i>Drugs obtained at a non-Plan pharmacy; except for out-of-area emergencies</i></li> <li>• <i>Vitamins, nutrients and food supplements even if a physician prescribes or administers them</i></li> <li>• <i>Nonprescription medicines</i></li> </ul>	<p><i>All charges</i></p>	<p><i>All charges</i></p>

**Section 5(g) Special features**

Feature	Description
<p><b>Flexible benefits option</b></p>	<p>Under the flexible benefits option, we determine the most effective way to provide services.</p> <ul style="list-style-type: none"> <li>• We may identify medically appropriate alternatives to traditional care and coordinate other benefits as a less costly alternative benefit.</li> <li>• Alternative benefits are subject to our ongoing review.</li> <li>• By approving an alternative benefit, we cannot guarantee you will get it in the future.</li> <li>• The decision to offer an alternative benefit is solely ours, and we may withdraw it at any time and resume regular contract benefits.</li> <li>• Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process.</li> </ul>
<p><b>Services for deaf and hearing impaired</b></p>	<p>Call the TDD/TTY number for the hearing impaired: 1-800-251-7722.</p>
<p><b>Our Web site</b> <a href="http://www.connecticare.com">www.connecticare.com</a></p>	<p>You can change or add your PCP, look up a doctor or check our drug formulary at our Web site.</p>
<p><b>High risk pregnancies</b></p>	<p>ConnectiCare’s Birth Expectations program was created to provide information to help you take precautions against giving birth too early. We’ll send you a survey and follow up with a phone call if you’re in a high-risk category for premature delivery. You’ll learn about the signs of premature labor. We can then be in touch as needed and arrange for extra services that could help bring your pregnancy to full term. For instance, you may be eligible for home uterine monitoring, which ConnectiCare can coordinate with your doctor. By taking necessary precautions you can give your baby the healthiest possible start.</p>
<p><b>Centers of excellence</b></p>	<p>ConnectiCare’s members will have access to more than 235 elite transplant programs and more than 170 clinical experts across the country. These programs have been carefully selected using strict evaluation criteria that were developed in conjunction with transplant physicians and surgeons. United Resource Network’s (U.R.N.’s) Transplant Centers of Excellence network was developed through a process of quality measurement credentialing that is unique in the health care industry. Through this network ConnectiCare can assist the health care team and the member in determining the best transplant program for their specific need.</p>
<p><b>Travel benefit/services overseas</b></p>	<p>Severe chest pain. Trouble breathing. Severe bleeding. Poisoning. Seizures. These are all emergencies. And if an emergency ever happens to you, don’t wait. Get to the closest emergency room right away – anywhere in the world. Call 911 if you need help getting there. Please notify us at 1-860-674-5870 within 24 hours of being admitted to the hospital. A friend or family member can call for you. If you can’t act that quickly, notify us as soon as you or someone else is able to.</p>
<p><b>Alternative treatments</b></p>	<p>Discounts on homeopathic treatments, massage therapy, etc. See flyer enclosed in your enrollment kit or, call Member Services at 1-800-251-7722 and ask for a “Healthy Alternatives” brochure.</p>

**Section 5(h) Dental benefits**

**Important things you should keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary
- Plan dentists must provide or arrange your care.
- We have no calendar year deductible except for DME, Disposable Supplies, and Ostomy Supplies and Equipment-
- We cover hospitalization for dental procedures only when a non-dental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5(c) for inpatient hospital benefits. We do not cover the dental procedure unless it is described below.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

<b>Accidental injury benefit</b>	<b>You pay</b>	
	<b>High Option</b>	<b>Standard Option</b>
We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury.	\$15 in doctor’s office \$20 in specialist’s office \$30 in urgent care center \$50 in emergency room	\$20 in doctor’s office \$30 in specialist’s office \$50 in urgent care center \$100 in emergency room

**Dental benefits**

No Benefit.

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## Section 6 General exclusions – things we don't cover

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The exclusions in this section apply to all benefits. **Although we may list a specific service as a benefit, we will not cover it unless your Plan doctor determines it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition.**

We do not cover the following:

- Care by non-plan providers except for authorized referrals or emergencies (see Emergency Benefits);
- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Experimental or investigational procedures, treatments, drugs or devices;
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term, or when the pregnancy is the result of an act of rape or incest;
- Services, drugs, or supplies related to sex transformations;
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program; or
- Services, drugs, or supplies you receive without charge while in active military service.

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## Section 7 Filing a claim for covered services

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When you see Plan physicians, receive services at Plan hospitals and facilities, or obtain your prescription drugs at Plan pharmacies, you will not have to file claims. Just present your identification card and pay your copayment, coinsurance, or deductible.

You will only need to file a claim when you receive emergency services from non-plan providers. Sometimes these providers bill us directly. Check with the provider. If you need to file the claim, call Member Services at 1-800-251-7722 to obtain and out-of-area claim form. Then follow the process below:

### **Medical and hospital benefits**

In most cases, providers and facilities file claims for you. Physicians must file on the form HCFA-1500, Health Insurance Claim Form. Your facility will file on the UB-92 form. For claims questions and assistance, call us at 1-800-251-7722.

When you must file a claim – such as for services you receive outside the Plan’s service area – submit it on the HCFA-1500 or a claim form that includes the information shown below. Bills and receipts should be itemized and show:

- Covered member’s name and ID number;
- Name and address of the physician or facility that provided the service or supply;
- Dates you received the services or supplies;
- Diagnosis;
- Type of each service or supply;
- The charge for each service or supply;
- A copy of the explanation of benefits, payments, or denial from any primary payer – such as the Medicare Summary Notice (MSN); and
- Receipts, if you paid for your services.

#### **Submit your claims to:**

Member Services  
ConnectiCare, Inc.  
175 Scott Swamp Road  
Farmington, CT 06034-4050

### **Deadline for filing your claim**

Send us all of the documents for your claim as soon as possible. You must submit the claim by December 31 of the year after the year you received the service, unless timely filing was prevented by administrative operations of Government or legal incapacity, provided the claim was submitted as soon as reasonably possible.

### **When we need more information**

Please reply promptly when we ask for additional information. We may delay processing or deny your claim if you do not respond.

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## Section 8 The disputed claims process

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Follow this Federal Employees Health Benefits Program disputed claims process if you disagree with our decision on your claim or request for services, drugs, or supplies – including a request for preauthorization/prior approval.

Step	Description
<b>1</b>	<p>Ask us in writing to reconsider our initial decision. You must:</p> <ol style="list-style-type: none"><li>Write to us within 6 months from the date of our decision; and</li><li>Send your request to us at: Member Services, 175 Scott Swamp Road, Farmington, CT 06034-4050; and</li><li>Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and</li><li>Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.</li></ol>
<b>2</b>	<p>We have 30 days from the date we receive your request to:</p> <ol style="list-style-type: none"><li>Pay the claim (or, if applicable, arrange for the health care provider to give you the care); or</li><li>Write to you and maintain our denial – go to step 4; or</li><li>Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request – go to step 3.</li></ol>
<b>3</b>	<p>You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days.</p> <p>If we do not receive the information within 60 days, we will decide within 30 days of the date the information was due. We will base our decision on the information we already have.</p> <p>We will write to you with our decision.</p>
<b>4</b>	<p>If you do not agree with our decision, you may ask OPM to review it.</p> <p>You must write to OPM within:</p> <ul style="list-style-type: none"><li>90 days after the date of our letter upholding our initial decision; or</li><li>120 days after you first wrote to us – if we did not answer that request in some way within 30 days; or</li><li>120 days after we asked for additional information.</li></ul> <p>Write to OPM at: United States Office of Personnel Management, Insurance Services Programs, Health Insurance Group 3, 1900 E Street, NW, Washington, DC 20415-3630.</p>

## The disputed claims process (*continued*)

Send OPM the following information:

- A statement about why you believe our decision was wrong, based on specific benefit provisions in this brochure;
- Copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms;
- Copies of all letters you sent to us about the claim;
- Copies of all letters we sent to you about the claim; and
- Your daytime phone number and the best time to call.

Note: If you want OPM to review more than one claim, you must clearly identify which documents apply to which claim.

Note: You are the only person who has a right to file a disputed claim with OPM. Parties acting as your representative, such as medical providers, must include a copy of your specific written consent with the review request.

Note: The above deadlines may be extended if you show that you were unable to meet the deadline because of reasons beyond your control.

**5** OPM will review your disputed claim request and will use the information it collects from you and us to decide whether our decision is correct. OPM will send you a final decision within 60 days. There are no other administrative appeals.

If you do not agree with OPM's decision, your only recourse is to sue. If you decide to sue, you must file the suit against OPM in Federal court by December 31 of the third year after the year in which you received the disputed services, drugs, or supplies or from the year in which you were denied precertification or prior approval. This is the only deadline that may not be extended.

OPM may disclose the information it collects during the review process to support their disputed claim decision. This information will become part of the court record.

You may not sue until you have completed the disputed claims process. Further, Federal law governs your lawsuit, benefits, and payment of benefits. The Federal court will base its review on the record that was before OPM when OPM decided to uphold or overturn our decision. You may recover only the amount of benefits in dispute.

Note: **If you have a serious or life threatening condition** (one that may cause permanent loss of bodily functions or death if not treated as soon as possible), and

- a) We haven't responded yet to your initial request for care or preauthorization/prior approval, then call us at 1-800-251-7722 and we will expedite our review; or
- b) We denied your initial request for care or preauthorization/prior approval, then:
  - If we expedite our review and maintain our denial, we will inform OPM so that they can give your claim expedited treatment too, or
  - You may call OPM's Health Insurance Group 3 at 202/606-0745 between 8 a.m. and 5 p.m. eastern time.

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## Section 9 Coordinating benefits with other coverage

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### When you have other health coverage

You must tell us if you or a covered family member have coverage under another group health plan or have automobile insurance that pays health care expenses without regard to fault. This is called “double coverage.”

When you have double coverage, one plan normally pays its benefits in full as the primary payer and the other plan pays a reduced benefit as the secondary payer. We, like other insurers, determine which coverage is primary according to the National Association of Insurance Commissioners’ guidelines.

When we are the primary payer, we will pay the benefits described in this brochure.

When we are the secondary payer, we will determine our allowance. After the primary plan pays, we will pay what is left of our allowance, up to our regular benefit. We will not pay more than our allowance.

### What is Medicare?

Medicare is a Health Insurance Program for:

- People 65 years of age or older.
- Some people with disabilities under 65 years of age.
- People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant).

Medicare has four parts:

- Part A (Hospital Insurance). Most people do not have to pay for Part A. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (Someone who was a Federal employee on January 1, 1983 or since automatically qualifies.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact 1-800-MEDICARE for more information.
- Part B (Medical Insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.
- Part C (Medicare Advantage). You can enroll in a Medicare Advantage plan to get your Medicare benefits. We do not offer a Medicare Advantage plan. Please review the information on coordinating benefits with Medicare Advantage plans on the next page.
- Part D (Medicare prescription drug coverage). There is a monthly premium for Part D coverage. If you have limited savings and a low income, you may be eligible for Medicare’s Low-Income Benefits. For people with limited income and resources, extra help in paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA). For more information about this extra help, visit SSA online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778). Before enrolling in Medicare Part D, please review the important disclosure notice from us about the FEHB prescription drug coverage and Medicare. The notice is on the first inside page of this brochure. The notice will give you guidance on enrolling in Medicare Part D.

### • Should I enroll in Medicare?

The decision to enroll in Medicare is yours. We encourage you to apply for Medicare benefits 3 months before you turn age 65. It’s easy. Just call the Social Security Administration toll-free number 1-800-772-1213 to set up an appointment to apply. If you do not apply for one or more Parts of Medicare, you can still be covered under the FEHB Program.

If you can get premium-free Part A coverage, we advise you to enroll in it. Most Federal employees and annuitants are entitled to Medicare Part A at age 65 **without cost**. When you don’t have to pay premiums for Medicare Part A, it makes good sense to obtain the coverage. It can reduce your out-of-pocket expenses as well as costs to the FEHB, which can help keep FEHB premiums down.

Everyone is charged a premium for Medicare Part B coverage. The Social Security Administration can provide you with premium and benefit information. Review the information and decide if it makes sense for you to buy the Medicare Part B coverage.

If you are eligible for Medicare, you may have choices in how you get your health care. Medicare Advantage is the term used to describe the various private health plan choices available to Medicare beneficiaries. The information in the next few pages shows how we coordinate benefits with Medicare, depending on whether you are in the Original Medicare Plan or a private Medicare Advantage plan.

- **The Original Medicare Plan (Part A or Part B)**

The Original Medicare Plan (Original Medicare) is available everywhere in the United States. It is the way everyone used to get Medicare benefits and is the way most people get their Medicare Part A and Part B benefits now. You may go to any doctor, specialist, or hospital that accepts Medicare. The Original Medicare Plan pays its share and you pay your share.

When you are enrolled in Original Medicare along with this Plan, you still need to follow the rules in this brochure for us to cover your care. Your care must continue to be authorized by your Plan PCP, or precertified as required. If your Plan physician does not participate in Medicare, you will have to file a claim with Medicare.

**Claims process when you have the Original Medicare Plan** – You probably will never have to file a claim form when you have both our Plan and the Original Medicare Plan.

When we are the primary payer, we process the claim first.

When Original Medicare is the primary payer, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. You will not need to do anything. To find out if you need to do something to file your claim, call us at 1-800-251-7722 or see our Web site at [www.connecticare.com](http://www.connecticare.com).

**We do not waive any costs if the Original Medicare Plan is your primary payer.**

- **Medicare Advantage (Part C)**

If you are eligible for Medicare, you may choose to enroll in and get your Medicare benefits from a Medicare Advantage plan. These are private health care choices (like HMOs and regional PPOs) in some areas of the country. To learn more about Medicare Advantage plans, contact Medicare at 1-800-MEDICARE (1-800-633-4227) or at [www.medicare.gov](http://www.medicare.gov).

If you enroll in a Medicare Advantage plan, the following options are available to you:

**This Plan and another plan's Medicare Advantage plan:** You may enroll in another plan's Medicare Advantage plan and also remain enrolled in our FEHB plan. We will still provide benefits when your Medicare Advantage plan is primary, even out of the Medicare Advantage plan's network and/or service area (if you use our Plan providers), but we will not waive any of our copayments, coinsurance, or deductibles. If you enroll in a Medicare Advantage plan, tell us. We will need to know whether you are in the Original Medicare Plan or in a Medicare Advantage plan so we can correctly coordinate benefits with Medicare.

**Suspended FEHB coverage to enroll in a Medicare Advantage plan:** If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in a Medicare Advantage plan, eliminating your FEHB premium. (OPM does not contribute to your Medicare Advantage plan premium.) For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage or move out of the Medicare Advantage plan's service area.

- **Medicare prescription drug coverage (Part D)**

When we are the primary payer, we process the claim first. If you enroll in Medicare Part D and we are the secondary payer, we will review claims for your prescription drug costs that are not covered by Medicare Part D and consider them for payment under the FEHB plan.

Medicare always makes the final determination as to whether they are the primary payer. The following chart illustrates whether Medicare or this Plan should be the primary payer for you according to your employment status and other factors determined by Medicare. It is critical that you tell us if you or a covered family member has Medicare coverage so we can administer these requirements correctly.

<b>Primary Payer Chart</b>		
<b>A. When you - or your covered spouse - are age 65 or over and have Medicare and you...</b>	<b>The primary payer for the individual with Medicare is...</b>	
	<b>Medicare</b>	<b>This Plan</b>
1) Have FEHB coverage on your own as an active employee or through your spouse who is an active employee		✓
2) Have FEHB coverage on your own as an annuitant or through your spouse who is an annuitant	✓	
3) Are a reemployed annuitant with the Federal government and your position is excluded from the FEHB (your employing office will know if this is the case) and you are not covered under FEHB through your spouse under #1 above	✓	
4) Are a reemployed annuitant with the Federal government and your position is not excluded from the FEHB (your employing office will know if this is the case) and ... You have FEHB coverage on your own or through your spouse who is also an active employee You have FEHB coverage through your spouse who is an annuitant	✓	✓
5) Are a Federal judge who retired under title 28, U.S.C., or a Tax Court judge who retired under Section 7447 of title 26, U.S.C. (or if your covered spouse is this type of judge) and you are not covered under FEHB through your spouse under #1 above	✓	
6) Are enrolled in Part B only, regardless of your employment status	✓ for Part B services	✓ for other services
7) Are a former Federal employee receiving Workers' Compensation and the Office of Workers' Compensation Programs has determined that you are unable to return to duty	✓ *	
<b>B. When you or a covered family member...</b>		
1) Have Medicare solely based on end stage renal disease (ESRD) and... • It is within the first 30 months of eligibility for or entitlement to Medicare due to ESRD (30-month coordination period) • It is beyond the 30-month coordination period and you or a family member are still entitled to Medicare due to ESRD	✓	✓
2) Become eligible for Medicare due to ESRD while already a Medicare beneficiary and... • This Plan was the primary payer before eligibility due to ESRD • Medicare was the primary payer before eligibility due to ESRD	✓	✓ for 30-month coordination period
<b>C. When either you or a covered family member are eligible for Medicare solely due to disability and you...</b>		
1) Have FEHB coverage on your own as an active employee or through a family member who is an active employee		✓
2) Have FEHB coverage on your own as an annuitant or through a family member who is an annuitant	✓	
<b>D. When you are covered under the FEHB Spouse Equity provision as a former spouse</b>		
	✓	

\*Workers' Compensation is primary for claims related to your condition under Workers' Compensation

## **TRICARE and CHAMPVA**

TRICARE is the health care program for eligible dependents of military persons, and retirees of the military. TRICARE includes the CHAMPUS program. CHAMPVA provides health coverage to disabled Veterans and their eligible dependents. IF TRICARE or CHAMPVA and this Plan cover you, we pay first. See your TRICARE or CHAMPVA Health Benefits Advisor if you have questions about these programs.

**Suspended FEHB coverage to enroll in TRICARE or CHAMPVA:** If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in one of these programs, eliminating your FEHB premium. (OPM does not contribute to any applicable plan premiums.) For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage under the program.

## **Workers' Compensation**

We do not cover services that:

- You need because of a workplace-related illness or injury that the Office of Workers' Compensation Programs (OWCP) or a similar Federal or State agency determines they must provide; or
- OWCP or a similar agency pays for through a third-party injury settlement or other similar proceeding that is based on a claim you filed under OWCP or similar laws.

Once OWCP or similar agency pays its maximum benefits for your treatment, we will cover your care.

## **Medicaid**

When you have this Plan and Medicaid, we pay first.

**Suspended FEHB coverage to enroll in Medicaid or a similar State-sponsored program of medical assistance:** If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in one of these State programs, eliminating your FEHB premium. For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage under the State program.

## **When other Government agencies are responsible for your care**

We do not cover services and supplies when a local, State, or Federal government agency directly or indirectly pays for them.

## **When others are responsible for injuries**

When you receive money to compensate you for medical or hospital care for injuries or illness caused by another person, you must reimburse us for any expenses we paid. However, we will cover the cost of treatment that exceeds the amount you received in the settlement.

If you do not seek damages you must agree to let us try. This is called subrogation. If you need more information, contact us for our subrogation procedures.

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## Section 10 Definitions of terms we use in this brochure

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<b>Calendar year</b>	January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year.
<b>Coinsurance</b>	Coinsurance is the percentage of our allowance that you must pay for your care. You may also be responsible for additional amounts. See page 10.
<b>Copayment</b>	A copayment is a fixed amount of money you pay when you receive covered services. See page 10.
<b>Covered services</b>	Care we provide benefits for, as described in this brochure.
<b>Custodial care</b>	Home Health Care, light duty services at your home. Custodial care that lasts 90 days or more is sometimes know as long-term care.
<b>Deductible</b>	A deductible is a fixed amount of covered expenses you must incur for certain covered services and supplies before we start paying benefits for those services. See page 10.
<b>Experimental or investigational services</b>	How do you decide if a service is experimental or investigational? ConnectiCare uses outside medical experts and scientific literature reviews for determining whether a medical service is considered investigational and/or experimental.
<b>Group health coverage</b>	Health insurance sold only to group employers.
<b>Medical necessity</b>	Medical care provided for illness or injury that is determined by national standards to be Medically Necessary. Like a Mammogram, etc.
<b>Us/We</b>	Us and We refer to
<b>You</b>	You refers to the enrollee and each covered family member.

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## Section 11 FEHB Facts

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### Coverage information

- **No pre-existing condition limitation**

We will not refuse to cover the treatment of a condition you had before you enrolled in this Plan solely because you had the condition before you enrolled.

- **Where you can get information about enrolling in the FEHB Program**

See [www.opm.gov/insure/health](http://www.opm.gov/insure/health) for enrollment as well as:

- Information on the FEHB Program and plans available to you
- A health plan comparison tool
- A list of agencies who participate in Employee Express
- A link to Employee Express
- Information on and links to other electronic enrollment systems

Also, your employing or retirement office can answer your questions, and give you a *Guide to Federal Employees Health Benefits Plans*, brochures for other plans, and other materials you need to make an informed decision about your FEHB coverage. These materials tell you:

- When you may change your enrollment;
- How you can cover your family members;
- What happens when you transfer to another Federal agency, go on leave without pay, enter military service, or retire;
- When your enrollment ends; and
- When the next open season for enrollment begins.

We don't determine who is eligible for coverage and, in most cases, cannot change your enrollment status without information from your employing or retirement office.

- **Types of coverage available for you and your family**

Self Only coverage is for you alone. Self and Family coverage is for you, your spouse, and your unmarried dependent children under age 22, including any foster children or stepchildren your employing or retirement office authorizes coverage for. Under certain circumstances, you may also continue coverage for a disabled child 22 years of age or older who is incapable of self-support.

If you have a Self Only enrollment, you may change to a Self and Family enrollment if you marry, give birth, or add a child to your family. You may change your enrollment 31 days before to 60 days after that event. The Self and Family enrollment begins on the first day of the pay period in which the child is born or becomes an eligible family member. When you change to Self and Family because you marry, the change is effective on the first day of the pay period that begins after your employing office receives your enrollment form; benefits will not be available to your spouse until you marry.

Your employing or retirement office will **not** notify you when a family member is no longer eligible to receive benefits, nor will we. Please tell us immediately when you add or remove family members from your coverage for any reason, including divorce, or when your child under age 22 marries or turns 22.

If you or one of your family members is enrolled in one FEHB plan, that person may not be enrolled in or covered as a family member by another FEHB plan.

- **Children's Equity Act**

OPM has implemented the Federal Employees Health Benefits Children's Equity Act of 2000. This law mandates that you be enrolled for Self and Family coverage in the FEHB Program, if you are an employee subject to a court or administrative order requiring you to provide health benefits for your child(ren).

If this law applies to you, you must enroll for Self and Family coverage in a health plan that provides full benefits in the area where your children live or provide documentation to your employing office that you have obtained other health benefits coverage for your children. If you do not do so, your employing office will enroll you involuntarily as follows:

- If you have no FEHB coverage, your employing office will enroll you for Self and Family coverage in the Blue Cross and Blue Shield Service Benefit Plan's Basic Option;
- If you have a Self Only enrollment in a fee-for-service plan or in an HMO that serves the area where your children live, your employing office will change your enrollment to Self and Family in the same option of the same plan; or
- If you are enrolled in an HMO that does not serve the area where the children live, your employing office will change your enrollment to Self and Family in the Blue Cross and Blue Shield Service Benefit Plan's Basic Option.

As long as the court/administrative order is in effect, and you have at least one child identified in the order who is still eligible under the FEHB Program, you cannot cancel your enrollment, change to Self Only, or change to a plan that doesn't serve the area in which your children live, unless you provide documentation that you have other coverage for the children. If the court/administrative order is still in effect when you retire, and you have at least one child still eligible for FEHB coverage, you must continue your FEHB coverage into retirement (if eligible) and cannot cancel your coverage, change to Self Only, or change to a plan that doesn't serve the area in which your children live as long as the court/administrative order is in effect. Contact your employing office for further information.

- **When benefits and premiums start**

The benefits in this brochure are effective January 1. If you joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. If you changed plans or plan options during Open Season and you receive care between January 1 and the effective date of coverage under your new plan or option, your claims will be paid according to the 2006 benefits of your old plan or option. However, if your old plan left the FEHB Program at the end of the year, you are covered under that plan's 2005 benefits until the effective date of your coverage with your new plan. Annuitants' coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

- **When you retire**

When you retire, you can usually stay in the FEHB Program. Generally, you must have been enrolled in the FEHB Program for the last five years of your Federal service. If you do not meet this requirement, you may be eligible for other forms of coverage, such as Temporary Continuation of Coverage (TCC).

### **When you lose benefits**

- **When FEHB coverage ends**

You will receive an additional 31 days of coverage, for no additional premium, when:

- Your enrollment ends, unless you cancel your enrollment, or
- You are a family member no longer eligible for coverage.

You may be eligible for spouse equity coverage or Temporary Continuation of Coverage (TCC), or a conversion policy (a non-FEHB individual policy.)

- **Spouse equity coverage** If you are divorced from a Federal employee or annuitant, you may not continue to get benefits under your former spouse’s enrollment. This is the case even when the court has ordered your former spouse to provide health coverage to you. But, you may be eligible for your own FEHB coverage under the spouse equity law or Temporary Continuation of Coverage (TCC). If you are recently divorced or are anticipating a divorce, contact your ex-spouse’s employing or retirement office to get RI 70-5, the *Guide To Federal Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees*, or other information about your coverage choices. You can also download the guide from OPM’s Web site, [www.opm.gov/insure](http://www.opm.gov/insure).
  
- **Temporary Continuation of Coverage (TCC)** If you leave Federal service, or if you lose coverage because you no longer qualify as a family member, you may be eligible for Temporary Continuation of Coverage (TCC). For example, you can receive TCC if you are not able to continue your FEHB enrollment after you retire, if you lose your Federal job, if you are a covered dependent child and you turn 22 or marry, etc.

You may not elect TCC if you are fired from your Federal job due to gross misconduct.

**Enrolling in TCC.** Get the RI 79-27, which describes TCC, and the RI 70-5, the *Guide to Federal Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees*, from your employing or retirement office or from [www.opm.gov/insure](http://www.opm.gov/insure). It explains what you have to do to enroll.
  
- **Converting to individual coverage** You may convert to a non-FEHB individual policy if:

  - Your coverage under TCC or the spouse equity law ends (If you canceled your coverage or did not pay your premium, you cannot convert);
  - You decided not to receive coverage under TCC or the spouse equity law; or
  - You are not eligible for coverage under TCC or the spouse equity law.

If you leave Federal service, your employing office will notify you of your right to convert. You must apply in writing to us within 31 days after you receive this notice. However, if you are a family member who is losing coverage, the employing or retirement office will **not** notify you. You must apply in writing to us within 31 days after you are no longer eligible for coverage.

Your benefits and rates will differ from those under the FEHB Program; however, you will not have to answer questions about your health, and we will not impose a waiting period or limit your coverage due to pre-existing conditions.
  
- **Getting a Certificate of Group Health Plan Coverage** The Health Insurance Portability and Accountability Act of 1996 (HIPAA) is a Federal law that offers limited Federal protections for health coverage availability and continuity to people who lose employer group coverage. If you leave the FEHB Program, we will give you a Certificate of Group Health Plan Coverage that indicates how long you have been enrolled with us. You can use this certificate when getting health insurance or other health care coverage. Your new plan must reduce or eliminate waiting periods, limitations, or exclusions for health related conditions based on the information in the certificate, as long as you enroll within 63 days of losing coverage under this Plan. If you have been enrolled with us for less than 12 months, but were previously enrolled in other FEHB plans, you may also request a certificate from those plans.

For more information, get OPM pamphlet RI 79-27, *Temporary Continuation of Coverage (TCC) under the FEHB Program*. See also the FEHB Web site at [www.opm.gov/insure/health](http://www.opm.gov/insure/health); refer to the “TCC and HIPAA” frequently asked questions. These highlight HIPAA rules, such as the requirement that Federal employees must exhaust any TCC eligibility as one condition for guaranteed access to individual health coverage under HIPAA, and information about Federal and State agencies you can contact for more information.

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## Section 12 Two Federal Programs complement FEHB benefits

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### Important information

OPM wants to make sure you are aware of two Federal programs that complement the FEHB Program. First, the **Federal Flexible Spending Account (FSA) Program**, also known as **FSAFEDS**, lets you set aside pre-tax money to pay for health and dependent care expenses. The result can be a discount of 20% to more than 40% on services you routinely pay for out-of-pocket. Second, the **Federal Long Term Care Insurance Program (FLTCIP)** helps cover long term care costs, which are not covered under the FEHB.

### The Federal Flexible Spending Account Program – *FSAFEDS*

#### What is an FSA?

It is a tax-favored benefit that allows you to set aside pre-tax money from your paychecks to pay for a variety of eligible expenses. *By using an FSA, you can reduce your taxes while paying for services you would have to pay for anyway, producing a discount that can be over 40%.*

There are two types of FSAs offered by FSAFEDS:

#### Health Care Flexible Spending Account (HCFSA)

- Covers eligible health care expenses not reimbursed by this Plan, or any other medical, dental, or vision care plan you or your dependents may have.
- Eligible dependents for this account include anyone you claim on your Federal Income Tax return as a qualified dependent under the U.S. Internal Revenue Service (IRS) definition and/or with whom you jointly file your Federal Income Tax return, even if you don't have self and family health benefits coverage. *Note:* The IRS has a broader definition of a "family member" than is used under the FEHB Program to provide benefits by your FEHB Plan.
- The maximum annual amount that can be allotted for the HCFSA is \$5,000. *Note:* The Federal workforce includes a number of employees married to each other. If each spouse/employee is eligible for FEHB coverage, both may enroll for a HCFSA up to the maximum of \$5,000 each (\$10,000 total). Both are covered under each other's HCFSA. The minimum annual amount is \$250.

#### Dependent Care Flexible Spending Account (DCFSA)

- Covers eligible dependent care expenses incurred so you, and your spouse, if married, can work, look for work, or attend school full-time.
- Qualifying dependents for this account include your dependent children under age 13, or any person of any age whom you claim as a dependent on your Federal Income Tax return (and who is mentally or physically incapable of self care).
- The maximum annual amount that can be allotted for the DCFSA is \$5,000. The minimum annual amount is \$250. *Note:* The IRS limits contributions to a DCFSA. For single taxpayers and taxpayers filing a joint return, the maximum is \$5,000 per year. For taxpayers who file their taxes separately with a spouse, the maximum is \$2,500 per year. The limit includes any child care subsidy you may receive.

#### • **Enroll during Open Season**

You **must make an election** to enroll in an FSA during the 2006 FEHB Open Season. Even if you enrolled for 2005, you must make a new election to continue participating in 2006. Enrollment is easy!

- Online: visit [www.fsafeds.com](http://www.fsafeds.com) and click on **Enroll**.
- Telephone: call an FSAFEDS Benefits Counselor toll-free at 1-877-FSAFEDS (1-877-372-3337), Monday through Friday, from 9 a.m. until 9 p.m. Eastern Time. TTY: 1-800-952-0450.

#### What is SHPS?

SHPS is a third-party administrator hired by OPM to manage the FSAFEDS Program. SHPS is responsible for the enrollment, claims processing, customer service, and day-to-day operations of FSAFEDS.

## Who is eligible to enroll?

If you are a Federal employee eligible for FEHB – even if you’re not enrolled in FEHB – you can choose to participate in either, or both, of the FSAs. *However, if you enroll in an FSA and enroll in a High Deductible Health Plan (HDHP), you are not eligible for a Health Savings Account (HSA) under your HDHP and will be enrolled in a Health Reimbursement Arrangement (HRA) instead.*

Almost all Federal employees are eligible to enroll for a DCFSA. The only exception is intermittent (also called “when actually employed” [WAE]) employees expected to work fewer than 180 days during the year.

*Note:* FSAFEDS is the FSA Program established for all Executive Branch employees and Legislative Branch employees whose employers have signed on to participate. Under IRS law, FSAs are not available to annuitants. Also, the U.S. Postal Service and the Judicial Branch, among others, have their own plans with slightly different rules. However, the advantages of having an FSA are the same regardless of the agency for which you work.

## • How much should I contribute to my FSA?

Plan carefully when deciding how much to contribute to an FSA. Because of the tax benefits an FSA provides, the IRS requires that you forfeit any money for which you did not incur an eligible expense under your FSA account(s) during the Plan Year. This is known as the “use-it-or-lose-it” rule. FSAFEDS has adopted the “grace period” permitted by the IRS. You now have an additional 2 ½ months to incur eligible expenses and reduce any potential forfeitures. In addition you will have until May 31, following the end of the Plan Year to submit claims for your eligible expenses incurred from January 1 through March 15 of the following year. For example if you enrolled in FSAFEDS for the 2005 Plan Year, you will have from January 1, 2005 until March 15, 2006 to incur eligible expenses and, you may submit claims for those expenses through May 31, 2006.

The FSAFEDS Calculator at [www.FSAFEDS.com](http://www.FSAFEDS.com) will help you plan your FSA allocations and provide an estimate of your tax savings based on your individual situation.

## • What can my HCFSA pay for?

Every FEHB plan includes cost sharing features, such as deductibles you must meet before the Plan provides benefits, coinsurance or copayments that you pay when you and the Plan share costs, and medical services and supplies that are not covered by the Plan and for which you must pay. These out-of-pocket costs are summarized on pages 58 and 59 and detailed throughout this brochure. Your HCFSA will reimburse you when those costs are for qualified medical care that you, your spouse and/or your dependents receive that is NOT covered or reimbursed by this FEHB Plan or any other coverage that you have.

The IRS governs expenses reimbursable by a HCFSA. See Publication 502 for a comprehensive list of tax-deductible medical expenses. Since Publication 502 is primarily meant to help on preparing your Federal income tax return, there are two important differences to note. ***Note:*** **While you will see insurance premiums listed in Publication 502, they are NOT a reimbursable expense for FSA purposes. In addition, over-the-counter medicines and products ARE an eligible expense under your HCFSA, and this is not included in Publication 502.** Publication 502 can be found on the IRS Web site at <http://www.irs.gov/pub/irs-pdf/p502.pdf>. The FSAFEDS Web site also has a comprehensive list of eligible expenses at <https://www.FSAFEDS.com/fsafeds/eligibleexpenses.asp>. If you do not see your service or expense listed, please call an FSAFEDS Benefits Counselor at 1-877-FSAFEDS (372-3337), who will be able to answer your specific questions.

- **Tax savings with an FSA** An FSA lets you allot money for eligible expenses *before* your agency deducts taxes from your paycheck. This means the amount of income that your taxes are based on will be lower, so your tax liability will be less. Without an FSA, you would still pay for these expenses, but you would do so using money remaining in your paycheck after Federal (and often state and local) taxes are deducted. The following chart illustrates a typical tax savings example:

Annual Tax Savings Example	With FSA	Without FSA
If your taxable income is:	\$50,000	\$50,000
And you deposit this amount into an FSA:	\$2,000	-\$0-
Your taxable income is now:	\$48,000	\$50,000
Subtract Federal & Social Security taxes:	\$13,807	\$14,383
If you spend after-tax dollars for expenses:	-\$0-	\$2,000
Your real spendable income is:	\$34,193	\$33,617
<b>Your tax savings:</b>	<b>\$576</b>	<b>-\$0-</b>

**Note:** This example is intended to demonstrate a typical tax savings based on 27% Federal and 7.65% FICA taxes. Actual savings will vary based upon the retirement system in which you are enrolled (CSRS or FERS), your state of residence, and your individual tax situation. In this example, the individual received \$2,000 in services for \$1,424 - a discount of almost 36%! You may also wish to consult a tax professional for more information on the tax implications of an FSA.

- **Tax credits and deductions**

You *cannot* claim expenses on your Federal Income Tax return if you receive reimbursement for them from your HCFSA or DCFSA. Below are some guidelines that may help you decide whether to participate in FSAFEDS.

- Health care expenses**

The HCFSA is Federal Income tax-free from the first dollar. In addition, you may be reimbursed from your HCFSA at any time during the year for expenses up to the annual amount you've elected to contribute.

Only health care expenses exceeding 7.5% of your adjusted gross income are eligible to be deducted on your Federal Income Tax return. Using the example shown above, only health care expenses exceeding \$3,750 (7.5% of \$50,000) would be eligible to be deducted on your Federal Income Tax return. In addition, money set aside through an HCFSA is also exempt from FICA taxes. This exemption is not available on your Federal Income Tax return.

**Paperless Reimbursement** – This plan participates in the FSAFEDS paperless reimbursement program. When you enroll for your HCFSA, you will have the opportunity to enroll for paperless reimbursement. You must re-enroll every Open Season to remain in the paperless reimbursement program. If you do, we will send FSAFEDS the information they need to reimburse you for your out-of-pocket costs so you can avoid filing paper claims.

- Dependent care expenses**

The DCFSA generally allows many families to save more than they would with the Federal tax credit for dependent care expenses. Note that you may only be reimbursed from the DCFSA up to your current account balance. If you file a claim for more than your current balance, it will be held until additional payroll allotments have been added to your account.

Visit [www.FSAFEDS.com](http://www.FSAFEDS.com) and download the [Dependent Care Tax Credit Worksheet](#) from the Forms and Literature page to help you determine what is best for your situation. You may also wish to consult a tax professional for more details.

- **Does it cost me anything to participate in FSAFEDS?**

No. Section 1127 of the National Defense Authorization Act (Public Law 108-136) requires agencies that offer FSAFEDS to employees to cover the administrative fee(s) on behalf of their employees. However, remember that participating in FSAFEDS can cost you money if you don't spend your entire account balance by the end of the Plan Year plus 2 ½ month grace period, resulting in the forfeiture of funds remaining in your account (the IRS "use-it-or-lose-it" rule).

- **Contact us**

To learn more or to enroll, please visit the **FSAFEDS Web site** at [www.FSAFEDS.com](http://www.FSAFEDS.com), or contact SHPS directly via e-mail or by phone. FSAFEDS Benefits Counselors are available Monday through Friday, from 9:00 a.m. until 9:00 p.m. Eastern Time.

- E-mail: [FSAFEDS@shps.net](mailto:FSAFEDS@shps.net)
- Telephone: 1-877-FSAFEDS (1-877-372-3337)
- TTY: 1-800-952-0450

## **The Federal Long Term Care Insurance Program**

- **It's important protection** Why should you consider applying for coverage under the **Federal Long Term Care Insurance Program (FLTCIP)?**

- **FEHB plans do not cover the cost of long term care.** Also called "custodial care," long term care is help you receive to perform activities of daily living – such as bathing or dressing yourself - or supervision you receive because of a severe cognitive impairment. The need for long term care can strike anyone at any age and the cost of care can be substantial.
- **The Federal Long Term Care Insurance Program can help protect you from the potentially high cost of long term care.** This coverage gives you options regarding the type of care you receive and where you receive it. With FLTCIP coverage, you won't have to worry about relying on your loved ones to provide or pay for your care.
- **It's to your advantage to apply sooner rather than later.** In order to qualify for coverage under the FLTCIP, you must apply and pass a medical screening (called underwriting). Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. By applying while you're in good health, you could avoid the risk of having a future change in your health disqualify you from obtaining coverage. Also, the younger you are when you apply, the lower your premiums.
- **You don't have to wait for an open season to apply.** The Federal Long Term Care Insurance Program accepts applications from eligible persons at any time. You will have to complete a full underwriting application, which asks a number of questions about your health. However, if you are a new or newly eligible employee, you (and your spouse, if applicable) have a limited opportunity to apply using the abbreviated underwriting application, which asks fewer questions. Newly married spouses of employees also have a limited opportunity to apply using abbreviated underwriting.
- **Qualified relatives are also eligible to apply.** Qualified relatives include spouses and adult children of employees and annuitants, and parents, parents-in-law, and stepparents of employees.

- **To request an Information Kit and application**

Call 1-800-LTC-FEDS (1-800-582-3337) (TTY 1-800-843-3557) or visit [www.ltcfeds.com](http://www.ltcfeds.com).

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Do not rely on this page; it is for your convenience and may not show all pages where the terms appear.

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## Summary of benefits for the High Option - 2006

- **Do not rely on this chart alone.** All benefits are provided in full unless indicated and are subject to the definitions, limitations, and exclusions in this brochure. On this page we summarize specific expenses we cover; for more detail, look inside.
- If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.
- We only cover services provided or arranged by Plan physicians, except in emergencies.

High Option Benefits	You pay	Page
<b>Medical services provided by physicians:</b>		
Diagnostic and treatment services provided in the office	Office visit copay: \$15 primary care; \$20 specialist	14
<b>Services provided by a hospital:</b>		
• Inpatient	\$50 copayment per day to a maximum of \$250 per member per year.	29
• Outpatient	\$50 copayment	30
<b>Emergency benefits:</b>		
• In-area	\$50 per visit.	33
• Out-of-area	\$50 per visit.	33
<b>Mental health and substance abuse treatment:</b>	Regular cost sharing	34
<b>Prescription drugs:</b>	\$15 generic \$25 Brand-name Formulary \$40 Brand-name non-formulary  Cost sharing applies when generic is available	36-38
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Special features: Flexible benefits for the deaf and hearing impaired, ConnectiCare Web site alternative treatments		39
<b>Protection against catastrophic costs (out-of-pocket maximum):</b>	You must share the cost of some services. This is called either a copayment (a set dollar amount) or coinsurance (a set percentage of charges). Please remember you must pay this amount when you receive services. All “catastrophic” costs are paid by the Plan.	10

## Summary of benefits for the Standard Option - 2006

- Do not rely on this chart alone. All benefits are provided in full unless indicated and are subject to the definitions, limitations, and exclusions in this brochure. On this page we summarize specific expenses we cover; for more detail, look inside.
- If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.
- We only cover services provided or arranged by Plan physicians, except in emergencies.

Standard Option Benefits	You pay	Page
<b>Medical services provided by physicians:</b>		
Diagnostic and treatment services provided in the office	Office visit copay: \$20 primary care; \$30 specialist	14
<b>Services provided by a hospital:</b>		
<ul style="list-style-type: none"> <li>• Inpatient</li> </ul>	\$1,500 benefit deductible per member/\$3,000 benefit deductible per family, then 100%.  All ambulatory services and inpatient hospitalization services (including medical, mental health and alcohol and substance abuse) accumulate to this benefit deductible.	29
<ul style="list-style-type: none"> <li>• Outpatient</li> </ul>	\$1,500 benefit deductible per member/\$3,000 benefit deductible per family, then 100%.	30
<b>Emergency benefits:</b>		
<ul style="list-style-type: none"> <li>• In-area</li> </ul>	\$100 per visit.	33
<ul style="list-style-type: none"> <li>• Out-of-area</li> </ul>	\$100 per visit.	33
<b>Mental health and substance abuse treatment:</b>	Regular cost sharing	34
<b>Prescription drugs:</b>	\$15 generic \$25 Brand-name Formulary \$40 Brand-name non-formulary  Cost sharing applies when generic is available	36-38
<b>Dental care:</b>	No benefit.	—
<b>Vision care:</b>	\$20 routine exam, discounts available on eyewear and contacts.	21
Special features: Flexible benefits for the deaf and hearing impaired, ConnectiCare Web site alternative treatments		39
<b>Protection against catastrophic costs (out-of-pocket maximum):</b>	You must share the cost of some services.	10

<p>This is called either a copayment (a set dollar amount) or coinsurance (a set percentage of charges). Please remember you must pay this amount when you receive services. All “catastrophic” costs are paid by the Plan.</p>	
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## 2006 Rate Information for ConnectiCare, Inc.

**Non-Postal rates** apply to most non-Postal employees. If you are in a special enrollment category, refer to the FEHB Guide for that category or contact the agency that maintains your health benefits enrollment.

**Postal rates** apply to career Postal Service employees. Most employees should refer to the FEHB Guide for United States Postal Service Employees, RI 70-2. Different postal rates apply and a special FEHB guide is published for Postal Service Inspectors and Office of Inspector General (OIG) employees (see RI 70-2IN).

Postal rates do not apply to non-career postal employees, postal retirees, or associate members of any postal employee organization who are not career postal employees. Refer to the applicable FEHB Guide.

Type of Enrollment	Enrollment Code	<i>Non-Postal Premium Biweekly Government Share</i>	<i>Non-Postal Premium Biweekly Your Share</i>	<i>Non-Postal Premium Monthly Government Share</i>	<i>Non-Postal Premium Monthly Your Share</i>	<i>Postal Premium Biweekly USPS Share</i>	<i>Postal Premium Biweekly Your Share</i>
High Option Self Only	TE1	\$139.18	\$62.23	\$301.56	\$134.83	\$164.31	\$37.10
High Option Self and Family	TE2	\$316.08	\$142.16	\$684.84	\$308.01	\$373.15	\$85.09
Standard Option Self Only	TE4	\$125.82	\$41.94	\$272.61	\$90.87	\$148.89	\$18.87
<i>Standard Option Self and Family</i>	TE5	\$286.28	\$95.43	\$620.28	\$206.76	\$338.77	\$42.94