

# Medicare First Look



2025 Plan Year

ConnectiCare

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# New Year. New Growth Opportunities.

We're excited to share ConnectiCare's extensive portfolio of Medicare products — a portfolio that offers you more opportunities to grow your book of business.

We're here to support you every step of the way with online training and certification. A broker concierge unit is available weekdays from 8 a.m. to 5 p.m., and we have 24/7 broker manager support.

Let's make great things happen in 2025!



# ConnectiCare – Creating Healthier Futures, Together

ConnectiCare has been a leading health plan in the state of Connecticut for over 40 years. We're recognized for our extraordinary commitment to customer service, our collaboration with doctors and hospitals, and our range of health plans and services for individuals, families, businesses, and municipalities.



## Local, Personal Service

ConnectiCare local broker support team.



## Strong Networks

ConnectiCare offers a statewide network with the ability to utilize EmblemHealth's network.

# What You Need To Know 2025

## Why ConnectiCare:



- AOR protection (internal call-center, individual AOR request, etc.).
- HRA \$100 Duals - \$125 Non-Duals.
- Full renewals paid mid-January.
- Leading-edge broker manager support.



Let us simplify your AEP. Capabilities include:

- Timely and accurate responses.
- Provider and formulary look-up.
- Check LIS, Medicaid eligibility.
- Assist with member inquiries and concerns.



Broker portal capabilities:

- Electronic SOA and applications.
- Adding OSB (Dental).
- Certifications.
- Ordering materials.
- Managing books of business, commissions.
- Docusign.

# 2025 Plan Information

## Plan Highlights

- **New** No medical and drug deductible for Choice Plan 3.
- **New** \$2,000 Dental included in Passage Plan 1 and Choice Plan 3. Removed OSB options.
- **New** Reduced MOOP on Passage Plan 1 and Choice Plan 3.
- **New** Reduced diagnostic radiology copays on Choice Plan 3.
- **New** \$0 routine eye and hearing exam.
- **New** \$0 for prescription Tier 1 through preferred pharmacies for Passage Plan 1.
- **New** \$0 worldwide emergency coverage except Choice Plan 2.
- **New** \$0 diagnostic colonoscopy and mammograms.
- **New** Unlimited glasses or contacts up to \$750 yearly allowance.

## Additional Plan Highlights

- \$0 for prescriptions Tier 1, 2, 6 through preferred mail order on most plans.
- \$0 copay for labs done at Quest, Labcorp, or at the doctor's office.
- \$0 Teladoc<sup>®</sup> copay.
- Up to \$75 OTC amounts per month.
- More than \$150 in Member Rewards.
- SilverSneakers<sup>®</sup> on all plans.
- Choice Dual Vista D-SNP Plan exit and crosswalked to Choice Dual Plan.

# Choice Plan 3 (HMO-POS) Statewide — all counties in Connecticut

Benefit	ConnectiCare Choice Plan 3 (HMO-POS)
<b>Monthly Premium</b>	\$0 <sup>1</sup>
<b>Primary care providers (PCPs)</b>	\$0
<b>Specialists</b>	\$35
<b>Inpatient hospital</b>	\$430/day Days 1-4
<b>Annual physical, screenings, and immunizations</b>	\$0
<b>Lab services</b>	\$0 office, independent facility/\$15 all other locations
<b>Ambulatory surgical centers</b>	\$250
<b>Outpatient surgery</b>	\$280
<b>Maximum out-of-pocket (MOOP)</b>	\$6,750
<b>Hearing services: hearing aids</b>	Not covered
<b>Dental services</b>	Preventive included — 1 exam, cleaning, fluoride treatments, and standard x-rays every 6 months. Comprehensive included \$2,000 POS annual limit \$100 deductible on Comprehensive (In-network: plan pays 100% Preventive shown above, plus 80% minor, 50% major services)
<b>Vision services</b>	\$0 exam plus \$400 eyewear every year
<b>SilverSneakers®</b>	Yes
<b>Telehealth</b>	Yes
<b>Teladoc®</b>	\$0
<b>Over-the-counter (OTC) items</b>	\$50 per month, mail order only
<b>Prescription Drug Coverage</b>	Preferred/non-preferred pharmacy \$0 deductible
Annual Deductible (The amount you pay before your plan starts to pay.) Preferred Mail Order	\$0 Tier 1, 2, and 6 Generics
Tier 1: Preferred Generic	\$2/\$9
Tier 2: Generic	\$10/\$20
Tier 3: Preferred Brand	\$42/\$47
Tier 4: Non-Preferred Drugs	\$95/\$100
Tier 5: Specialty	33% of the total cost
Tier 6: Select Care Drugs	\$0/\$0 retail/mail order

<sup>1</sup> \$2 monthly Part B giveback.

In-network: \$0 diagnostic colonoscopy covered outpatient & ambulatory surgery, \$0 diagnostic radiology mammography.

You pay no deductible and no more than \$35 for a one-month supply of covered insulin and \$0 for most adult Part D vaccines, including shingles, and some travel vaccines.

# Passage Plan 1 (HMO-POS) Statewide — all counties in Connecticut

Benefit	ConnectiCare Passage Plan 1 (HMO-POS)
<b>Monthly Premium</b>	\$0 <sup>1</sup>
<b>Primary care providers (PCPs)</b>	\$0
<b>Specialists</b>	\$35
<b>Inpatient hospital</b>	\$375/day Days 1-4
<b>Annual physical, screenings, and immunizations</b>	\$0
<b>Lab services</b>	\$0 office, independent facility/\$15 all other locations
<b>Ambulatory surgical centers</b>	\$250
<b>Outpatient surgery</b>	\$250
<b>Maximum out-of-pocket (MOOP)</b>	\$6,500
<b>Hearing services: hearing aids</b>	\$3,000 allowance every year
<b>Dental services</b>	Preventive included — 1 exam, cleaning, fluoride treatments, and standard x-rays every 6 months. Comprehensive included \$2,000 POS annual limit \$100 deductible on Comprehensive (In-network: plan pays 100% Preventive shown above, plus 80% minor, 50% major services)
<b>Vision services</b>	\$0 exam plus \$550 eyewear every year
<b>SilverSneakers®</b>	Yes
<b>Telehealth</b>	Yes
<b>Teladoc®</b>	\$0
<b>Over-the-counter (OTC) items</b>	\$75 per month, mail order only
<b>Prescription Drug Coverage</b>	Preferred/non-preferred pharmacy \$150 deductible (Applies to Tier 4, 5) \$0 Tier 1, 2, and 6 Generics
Annual Deductible (The amount you pay before your plan starts to pay.) Preferred Mail Order	
Tier 1: Preferred Generic	\$0/\$5
Tier 2: Generic	\$10/\$20
Tier 3: Preferred Brand	\$42/\$47
Tier 4: Non-Preferred Drugs	\$95/\$100
Tier 5: Specialty	30% of the total cost
Tier 6: Select Care Drugs	\$0/\$0 retail/mail order

<sup>1</sup>\$3 monthly Part B giveback.

In-network: \$0 diagnostic colonoscopy covered outpatient & ambulatory surgery, \$0 diagnostic radiology mammography.

You pay no deductible and no more than \$35 for a one-month supply of covered insulin and \$0 for most adult Part D vaccines, including shingles, and some travel vaccines.

# Flex Plan 3 (HMO-POS) Statewide — all counties in Connecticut

Benefit	ConnectiCare Flex Plan 3 (HMO-POS)	
<b>Hartford/Litchfield/Middlesex/Tolland Monthly Premium</b>	\$29 (May be reduced based on Low-Income Subsidy (LIS) level)	
<b>Fairfield/New Haven/New London/Windham Monthly Premium</b>	\$36 (May be reduced based on Low-Income Subsidy (LIS) level)	
	In-Network	Out-of-Network
<b>Primary care providers (PCPs)</b>	\$5	40%
<b>Specialists</b>	\$50	40%
<b>Inpatient hospital</b>	\$495/day Days 1-5	40%
<b>Annual physical, screenings, and immunizations</b>	\$0	\$0
<b>Lab services</b>	\$0 office, independent facility \$15 all other locations	40%
<b>Ambulatory surgical centers</b>	\$200	40%
<b>Outpatient surgery</b>	\$325	40%
<b>Maximum out-of-pocket (MOOP)</b>	\$6,350 In-Network \$10,000 Out-of-Network	
<b>Hearing services: hearing aids</b>	Not covered	Not covered
<b>Dental services</b>	Preventive included — 1 exam, cleaning, fluoride treatments, and standard x-rays every 6 months <b>POS Comprehensive riders</b> \$100 deductible on Comprehensive <b>\$27</b> a month \$2,000 annual limit or <b>\$35</b> a month \$3,000 annual limit <b>Indemnity Preventive and Comprehensive rider</b> <b>\$128</b> a month \$3,500 annual limit	
<b>Vision services</b>	\$0 exam plus \$300 eyewear every year	Not covered
<b>SilverSneakers®</b>	Yes	Not covered
<b>Telehealth</b>	Yes	Not covered
<b>Teladoc®</b>	\$0	Not covered
<b>Over-the-counter (OTC) items</b>	\$50 per quarter, mail order only	Not covered
<b>Prescription Drug Coverage</b>	Preferred/non-preferred pharmacy \$300 deductible (Applies to Tier 3-5)	
Annual Deductible (The amount you pay before your plan starts to pay.)	\$0 Tier 1, 2 and 6 Generics	
Preferred Mail Order	\$2/\$9	
Tier 1: Preferred Generic	\$10/\$20	
Tier 2: Generic	\$42/\$47	
Tier 3: Preferred Brand	\$95/\$100	
Tier 4: Non-Preferred Drugs	27% of the total cost	
Tier 5: Specialty	\$0/\$0 retail/mail order	
Tier 6: Select Care Drugs	Not covered	

You pay no deductible and no more than \$35 for a one-month supply of covered insulin and \$0 for most adult Part D vaccines, including shingles, and some travel vaccines.

In-network: \$0 diagnostic colonoscopy covered outpatient & ambulatory surgery, \$0 diagnostic radiology mammography.



# Choice Plan 2 (HMO-POS) Statewide — all counties in Connecticut

Benefit	ConnectiCare Choice Plan 2 (HMO-POS) MA Only
<b>Monthly Premium</b>	\$0
<b>Primary care providers (PCPs)</b>	\$0
<b>Specialists</b>	\$10
<b>Inpatient hospital</b>	\$295/day Days 1-6
<b>Annual physical, screenings, and immunizations</b>	\$0
<b>Lab services</b>	\$0 office, independent facility \$10 all other locations
<b>Ambulatory surgical centers</b>	\$100
<b>Outpatient surgery</b>	\$200
<b>Maximum out-of-pocket (MOOP)</b>	\$6,000
<b>Hearing services: hearing aids</b>	\$3,000 allowance every 3 years
<b>Dental services</b>	Preventive included — 1 exam, cleaning, fluoride treatments, and standard x-rays every 6 months. Comprehensive included \$3,000 annual limit \$100 deductible on Comprehensive (In-network: plan pays 100% Preventive shown above, plus 80% minor, 50% major services)
<b>Vision services</b>	\$0 exam plus \$750 eyewear every year
<b>SilverSneakers®</b>	Yes
<b>Telehealth</b>	Yes
<b>Teladoc®</b>	\$0
<b>Over-the-counter (OTC) items</b>	\$50 per month, mail order only
<b>Prescription Drug Coverage</b>	
Annual Deductible (The amount you pay before your plan starts to pay.)	
Preferred Mail Order	
Tier 1: Preferred Generic	
Tier 2: Generic	Not covered
Tier 3: Preferred Brand	
Tier 4: Non-Preferred Drugs	
Tier 5: Specialty	
Tier 6: Select Care Drugs	

In-network: \$0 diagnostic colonoscopy covered outpatient & ambulatory surgery, \$0 diagnostic radiology mammography.



Choice Dual (HMO-POS D-SNP)

ConnectiCare

# Choice Dual (HMO-POS D-SNP)

Statewide — all counties in Connecticut

Benefit	ConnectiCare Choice Dual (HMO-POS D-SNP)
Monthly premium	\$0
Primary care providers (PCPs)	\$0
Specialists	\$0
Inpatient hospital	\$0
Annual physical, screenings, and immunizations	\$0
Lab services	\$0
Ambulatory surgical centers	\$0
Outpatient surgery	\$0
Hearing services: hearing aids	\$2,500 every year
Dental services	In-network \$0 Preventive dental — 1 exam, cleaning, fluoride treatments, and standard x-rays every 6 months, \$0 Comprehensive dental (POS) \$3,000 annual limit
Vision services	\$0 exam plus \$500 for eyewear every year
SilverSneakers®	Yes
Telehealth	Yes
Teladoc®	\$0
Over-the-counter (OTC) items	\$60 per month (OTC card)
Prescription Drug Coverage Deductible (The amount you pay before your plan starts to pay.)	\$0 deductible
All Formulary Drugs	Generics: \$0/\$1.60/\$4.90 Brands: \$0/\$4.80/\$12.15  The amount you pay depends on your level of Extra Help. Please refer to your Low-Income Subsidy (LIS) Rider for more information on what you pay.

\$0 eligible vaccines with no deductible. **FOOD NOT INCLUDED.**

**Must be QMB+, SLMB+, and FBDE eligible.**

# Over-the-Counter (OTC) Items



## **Personal care:**

first-aid dressings/  
treatments, first-aid  
kits and supplies, hot/  
cold therapy, braces,  
orthopedic support.



## **Vitamins/dietary supplements:**

Multivitamins, single  
entity vitamins, mineral  
supplements, specialty  
supplements, hormones.



**Oral care:** toothbrushes  
and floss/flossers,  
denture products,  
toothpaste, dry mouth,  
temporary dental repair,  
mouth guards.



**Cold and allergy/pain  
relief:** cough, cold,  
flu and sinus, cough  
drops, sore throat relief,  
nasal relief, sleep aids,  
external pain relief,  
stimulants, motion  
sickness.



Scan QR code to view Non-Dual plans  
mail order catalog

Nations (**877-239-2942**)



Scan QR code to view Choice Dual  
Plan mail order catalog

Convey (**855-858-5940**)

# Preferred Retail Pharmacy Network



## ConnectiCare's Preferred Pharmacy Network Includes:

- Walgreens
- Walmart
- Big Y Foods Inc.
- Costco
- Rite Aid
- Sam's Club
- And many more

ConnectiCare's Medicare mail order is managed by Express Scripts, Inc. (ESI). **\$0 copay for Tier 1, 2, and 6 generics through preferred mail order on most plans.**

# Tier 6: Select Care Drugs

Includes Diabetic, Hypertension, and High Cholesterol Drugs



AMLODIPINE-VALSARTAN

ATORVASTATIN CALCIUM

BENAZEPRIL HCL

BENAZEPRIL-HYDROCHLOROTHIAZIDE

ENALAPRIL MALEATE

ENALAPRIL-HYDROCHLOROTHIAZIDE

FOSINOPRIL SODIUM

GLIMEPIRIDE

GLIPIZIDE

GLIPIZIDE ER

GLIPIZIDE-METFORMIN

IRBESARTAN

IRBESARTAN-HYDROCHLOROTHIAZIDE

LISINOPRIL

LISINOPRIL-HYDROCHLOROTHIAZIDE

LOSARTAN POTASSIUM

LOSARTAN-HYDROCHLOROTHIAZIDE

LOVASTATIN

METFORMIN HCL

METFORMIN HCL ER

PIOGLITAZONE HCL

PRAVASTATIN SODIUM

QUINAPRIL HCL

RAMIPRIL

ROSUVASTATIN CALCIUM

SIMVASTATIN

TRANDOLAPRIL

VALSARTAN

VALSARTAN-HYDROCHLOROTHIAZIDE

# 2025 ConnectiCare \$35 Covered Insulin



FIASP FLEXTOUCH U-100 INSULIN

FIASP PENFILL U-100 INSULIN

FIASP U-100 INSULIN

LANTUS SOLOSTAR U-100 INSULIN

LANTUS U-100 INSULIN

NOVOLIN 70/30 U-100 INSULIN

NOVOLIN 70-30 FLEXPEN U-100

NOVOLIN N FLEXPEN

NOVOLIN N NPH U-100 INSULIN

NOVOLIN R FLEXPEN

NOVOLIN R REGULAR U-100 INSULN

NOVOLOG FLEXPEN U-100 INSULIN

NOVOLOG MIX 70-30 U-100 INSULN

NOVOLOG MIX 70-30FLEXPEN U-100

NOVOLOG PENFILL U-100 INSULIN

NOVOLOG U-100 INSULIN ASPART

SOLIQUA 100/33 SUBCUTANEOUS INSULIN PEN

TOUJEO MAX U-300 SOLOSTAR

TOUJEO SOLOSTAR U-300 INSULIN

# \$0 Eligible Vaccines



ADACEL TDAP SYRINGE

ADACEL TDAP VIAL

BCG VACCINE (TICE STRAIN) VIAL

BEXSERO PREFILLED SYRINGE

BOOSTRIX TDAP VACCINE SYRINGE

BOOSTRIX TDAP VACCINE VIAL

ENGERIX-B 20 MCG/ML SYRN

ENGERIX-B 20 MCG/ML VIAL

ENGERIX-B PEDI 10 MCG/0.5 SYRN

HAVRIX 1,440 UNIT/ML SYRINGE

HEPLISAV-B 20 MCG/0.5 ML SYRNG

IMOVAX RABIES VACCINE VIAL

IPOL VIAL

IXIARO 6 MCG/0.5 ML SYRINGE

IXIARO 6 UNIT(6 MCG)/0.5ML SYR

JYNNEOS 0.5 ML VIAL(STOCKPILE)

MENACTRA VIAL

MENQUADFI VIAL

MENVEO 1 VIAL-A-C-Y-W-135-DIP

MENVEO A-C-Y-W KIT (2 VIALS)

M-M-R II VACCINE VIAL

PREHEVBRIO 10 MCG/ML VIAL

PRIORIX VIAL

RABAVERT RABIES VACC W-DILUENT

RECOMBIVAX HB 10 MCG/ML SYR

RECOMBIVAX HB 10 MCG/ML VIAL

RECOMBIVAX HB 40 MCG/ML VIAL

RECOMBIVAX HB 5 MCG/0.5 ML SYR

RECOMBIVAX HB 5 MCG/0.5 ML VL

SHINGRIX VIAL KIT

TDVAX VIAL

TENIVAC SYRINGE

TENIVAC VIAL

TRUMENBA 120 MCG/0.5 ML VACCIN

TWINRIX VACCINE SYRINGE

TYPHIM VI 25 MCG/0.5 ML SYRNG

TYPHIM VI 25 MCG/0.5 ML VIAL

VAQTA 50 UNITS/ML SYRINGE

VAQTA 50 UNITS/ML VIAL

VARIVAX VACCINE VIAL

VARIVAX VACCINE WITH DILUENT

YF-VAX 1 DOSE VIAL

YF-VAX 5 DOSE VIAL



# ConnectiCare Member Rewards

Members can earn over \$150 for getting health services that they need (examples are listed below). Once they join the program, they can see additional services that can earn rewards.



Member Rewards Program	
Preventive Measures	Reward
Initial New-to-Medicare Annual Wellness Visit*	\$50
Initial Health Assessment (HA)*	\$50
Member Portal Registration	\$25
Sign Up for Paperless	\$25

\*You must complete your health assessment/annual wellness visit within 90 days of your enrollment.

# Our Benefit Partners

## DENTAL:



## VISION:



## FITNESS:



## OVER-THE-COUNTER:



## HEARING:



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# ConnectiCare Medicare Premiums and Low-Income Subsidy (LIS) Premium Reduction

If you get Extra Help from Medicare to help pay for your Medicare prescription drug plan costs, your monthly plan premium will be lower than what it would be if you did not get Extra Help from Medicare. The amount of Extra Help will determine your total monthly plan premium as a member of our plan. For more information about LIS, please call Social Security at **800-772-1213** from 8 a.m. to 7 p.m., Monday through Friday. If you use a TTY, please call **800-325-0778**.

Monthly premium if you live in Hartford, Litchfield, Middlesex, or Tolland County			
Your level of Extra Help	ConnectiCare Flex Plan 3 (HMO-POS)	ConnectiCare Flex Plan 2 (HMO-POS)	ConnectiCare Choice Plan 1 (HMO-POS)
0% (Full Premium)	\$29.00	\$93.00	\$152.00
100%	\$11.80	\$53.50	\$128.00

Monthly premium if you live in Fairfield, New Haven, New London, or Windham County			
Your level of Extra Help	ConnectiCare Flex Plan 3 (HMO-POS)	ConnectiCare Flex Plan 2 (HMO-POS)	ConnectiCare Choice Plan 1 (HMO-POS)
0% (Full Premium)	\$36.00	\$93.00	\$152.00
100%	\$18.80	\$53.50	\$128.00



# Medicare Supplement Plans

ConnectiCare<sup>®</sup>

# Medicare Supplement Plans Overview

Plan Carrier	Region	Plan A	Plan B	Plan F	Plan F+	Plan G	Plan G+	Plan N
ConnectiCare	State of Connecticut	\$303.00	\$321.04	\$260.00	\$75.00	\$247.71	\$60.00	\$160.00

Benefits	A	B	F <sup>1</sup>	G <sup>1</sup>	N <sup>2</sup>
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	Yes	Yes	Yes	Yes	Yes
Medicare Part B coinsurance or copayment	Yes	Yes	Yes	Yes	Yes (copays apply)
Blood (first 3 pints)	Yes	Yes	Yes	Yes	Yes
Part A hospice care coinsurance or copayment	Yes	Yes	Yes	Yes	Yes
Skilled nursing facility care coinsurance	No	No	Yes	Yes	Yes
Part A deductible	No	Yes	Yes	Yes	Yes
Part B deductible	No	No	Yes	No	No
Part B excess charges	No	No	Yes	Yes	No
Foreign travel emergency (up to plan limits)	No	No	Yes	Yes	Yes

1. Plan F and Plan G also offer a high-deductible plan. If you choose this option, this means you must pay for Medicare-covered costs up to the deductible amount of \$2,800 in 2024 before the Medicare Supplement plan pays anything.
  2. Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that do not result in an inpatient admission.
- Note: Plan F and Plan F+ are only available to those who became Medicare-eligible before January 1, 2020.

Broker commission rate for Plan G+ — 18%, Plan G, N & F+ — 12.5%, and Plan A, B & F — 3%.



# Appendix

ConnectiCare<sup>®</sup>

# Flex Plan 2 (HMO-POS) **Statewide — all counties in Connecticut**

Benefit	ConnectiCare Flex Plan 2 (HMO-POS)	
<b>Monthly Premium</b>	\$93 (May be reduced based on Low-Income Subsidy (LIS) level)	
	In-Network	Out-of-Network
<b>Primary care providers (PCPs)</b>	\$15	\$50
<b>Specialists</b>	\$35	\$50
<b>Inpatient hospital</b>	\$375/day Days 1-4	30%
<b>Annual physical, screenings, and immunizations</b>	\$0	\$0
<b>Lab services</b>	\$0 office, independent facility \$15 all other locations	40%
<b>Ambulatory surgical centers</b>	\$150	40%
<b>Outpatient surgery</b>	\$250	40%
<b>Maximum out-of-pocket (MOOP)</b>	\$6,350 In-Network \$10,000 Out-of-Network	
<b>Hearing services: hearing aids</b>	Not covered	Not covered
<b>Dental services</b>	<b>POS Preventive and Comprehensive riders</b> \$100 deductible on Comprehensive <b>\$39</b> a month \$2,000 annual limit or <b>\$49</b> a month \$3,000 annual limit <b>Indemnity Preventive and Comprehensive rider</b> <b>\$128</b> a month \$3,500 annual limit	
<b>Vision services</b>	\$0 exam	Not covered
<b>SilverSneakers®</b>	Yes	Not covered
<b>Telehealth</b>	Yes	Not covered
<b>Teladoc®</b>	\$0	Not covered
<b>Over-the-counter (OTC) items</b>	Not covered	Not covered
<b>Prescription Drug Coverage</b>	Preferred/Non-Preferred Pharmacy	
Annual Deductible (The amount you pay before your plan starts to pay.)	\$300 deductible (Applies to Tier 3-5)	
Preferred Mail Order	\$0 Tier 1, 2, and 6 Generics	
Tier 1: Preferred Generic	\$2/\$9	Not covered
Tier 2: Generic	\$10/\$20	
Tier 3: Preferred Brand	\$42/\$47	
Tier 4: Non-Preferred Drugs	\$95/\$100	
Tier 5: Specialty	27% of the total cost	
Tier 6: Select Care Drugs	\$0/\$0 retail/mail order	

You pay no deductible and no more than \$35 for a one-month supply of covered insulin and \$0 for most adult Part D vaccines, including shingles, and some travel vaccines.

In-network: \$0 diagnostic colonoscopy covered outpatient & ambulatory surgery, \$0 diagnostic radiology mammography.

# Choice Plan 1 (HMO-POS) Statewide — all counties in Connecticut

Benefit	ConnectiCare Choice Plan 1 (HMO-POS)
<b>Monthly Premium</b>	\$152 (May be reduced based on Low-Income Subsidy (LIS) level)
<b>Primary care providers (PCPs)</b>	\$10
<b>Specialists</b>	\$30
<b>Inpatient hospital</b>	\$345/day Days 1-5
<b>Annual physical, screenings, and immunizations</b>	\$0
<b>Lab services</b>	\$0 office, independent facility \$10 all other locations
<b>Ambulatory surgical centers</b>	\$100
<b>Outpatient surgery</b>	\$200
<b>Maximum out-of-pocket (MOOP)</b>	\$4,150
<b>Hearing services: hearing aids</b>	Not covered
<b>Dental services</b>	<b>POS Preventive and Comprehensive riders</b> \$100 deductible on Comprehensive \$39 a month \$2,000 annual limit or <b>\$49</b> a month \$3,000 annual limit <b>Indemnity Preventive and Comprehensive rider</b> <b>\$128</b> a month \$3,500 annual limit
<b>Vision services</b>	\$0 exam
<b>SilverSneakers®</b>	Yes
<b>Telehealth</b>	Yes
<b>Teladoc®</b>	\$0
<b>Over-the-counter (OTC) items</b>	No
<b>Prescription Drug Coverage</b>	Preferred/non-preferred pharmacy \$300 deductible (Applies to Tier 3-5)
Annual Deductible (The amount you pay before your plan starts to pay.)	
Preferred Mail Order	\$0 Tier 1, 2, and 6 Generics
Tier 1: Preferred Generic	\$2/\$9
Tier 2: Generic	\$10/\$20
Tier 3: Preferred Brand	\$42/\$47
Tier 4: Non-Preferred Drugs	\$95/\$100
Tier 5: Specialty	27% of the total cost
Tier 6: Select Care Drugs	\$0/\$0 retail/mail order

You pay no deductible and no more than \$35 for a one-month supply of covered insulin and \$0 for most adult Part D vaccines, including shingles, and some travel vaccines.  
In-network: \$0 diagnostic colonoscopy covered outpatient & ambulatory surgery, \$0 diagnostic radiology mammography.



We look forward to a successful 2025 and beyond.

## ConnectiCare Medicare Broker Contacts

### Eddie Casas

Medicare Sales Director  
ecasas@emblemhealth.com  
347-213-8107

### Patricia Greco-Cavallaro

Regional Medicare Broker Sales Manager  
pgreco-cavallaro@emblemhealth.com  
347-541-1943

### James Lopez

Medicare Broker Sales Manager  
jlopez@connecticare.com  
860-491-8213

### Paulette Menniti

Medicare Broker Sales Manager  
pmenniti@connecticare.com  
860-462-8330

### Broker Support

8 a.m. to 5 p.m., Monday through Friday  
salesoperationsupport@emblemhealth.com  
877-224-7994

ConnectiCare, Inc. is an HMO-POS plan with a Medicare contract. ConnectiCare Insurance Company, Inc. is an HMO-POS D-SNP plan with a Medicare contract and a contract with the Connecticut Medicaid Program. Enrollment in a ConnectiCare Medicare plan depends on contract renewal. SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. ©2024 Tivity Health, Inc. All rights reserved. Teladoc and related marks are trademarks of Teladoc Health, Inc. and are used by ConnectiCare with permission.

