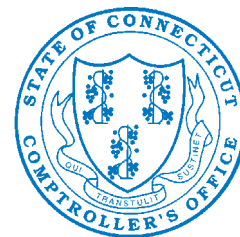


EMPLOYEES  
**Health Care  
Options Planner**



## A Message from State Comptroller Kevin Lembo

Our daily choices affect our health and what we pay out of pocket for health care. Even if you're happy with your current coverage, it's a good idea to review the plan options each year during open enrollment.

All of the State of Connecticut medical plans cover the same services, but there are differences in each network's providers, how you access treatment and care, and how each plan helps you manage your family's health. If you decide to change your health care plan now, you may be able to keep seeing the same doctors, yet reduce your cost for health care services.

The State is pleased to announce that Anthem BlueCross and BlueShield and United Health Group will continue to administer medical benefits for state employees, retirees and their dependents, ensuring continuity and no disruption of service.

During this open enrollment period, we encourage you to stop by one of the many fairs being held at worksites throughout the state. Those participating in the Health Enhancement Program (HEP) will have an opportunity to check their status or speak to HEP representatives – and those with a chronic condition(s) can even complete any outstanding chronic requirement(s) quickly and easily.

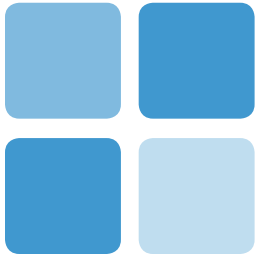
Whatever you decide, please take a few minutes to consider your options and choose the best value for you and your family. Everyone wins when you make smart choices about your health care.

Kevin Lembo  
State Comptroller

# Table of Contents

## Check Your HEP Status at [www.cthep.com](http://www.cthep.com)!

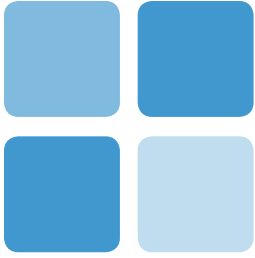
On the HEP website, you can check which HEP requirements you still have to complete, including for spouses and dependents. Just go to [www.cthep.com](http://www.cthep.com).



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# What You Need to Do



## Current Employees

### Open Enrollment Is May 11 Through June 5, 2015

Now is your opportunity to adjust your health care benefit choices. It's a good time to take a fresh look at the plans, consider how your and your family's needs may have changed, and choose the best plan option for you. For 2015 Open Enrollment information, please go to the Comptroller's website at [www.osc.ct.gov](http://www.osc.ct.gov) or check with your agency Payroll/Human Resources office.

During Open Enrollment, you may change medical and/or dental plans, add or drop coverage for your eligible family members, or enroll if you previously waived coverage.

If you'd like to make a change for 2015-2016, contact your agency Payroll/Human Resources office to request an enrollment form.

## New Employees

To enroll for the first time, follow these steps:

1. Review this booklet and choose the medical and dental options that best meet your needs.
2. Complete the enrollment form (available from your agency Payroll/Human Resources office).
3. Return the form within 31 calendar days of the date you were hired.

If you enroll as a newly hired employee, your coverage begins the first day of the month following your hire date. For example, if you're hired on October 15, your coverage begins November 1.

The elections you make now are effective through June 30, 2016 unless you have a qualifying status change (see page 3).

## Who's Eligible

It's important to understand who you can cover under the plan. It's critical that the State is providing coverage only for those who are eligible under the rules of the plan.

Eligible dependents generally include:

- Your legally married spouse or civil union partner;
- Your children, including stepchildren and adopted children, up to age 26 for medical and age 19 for dental;
- Children residing with you for whom you are legal guardian (to age 18) unless proof of continued dependency is provided.

Disabled children may be covered beyond age 26 for medical or age 19 for dental, with proper documentation from the medical insurance carrier.

Documentation of an eligible relationship is required when you enroll a family member. It is your responsibility to notify your agency Payroll/Human Resources office when any dependent is no longer eligible for coverage.

Refer to [www.osc.ct.gov](http://www.osc.ct.gov) for details about dependent eligibility.



## Make Sure You Cover Only Eligible Dependents

As your family situation changes, be sure that the people you have covered under the plan are still eligible. It can be a costly oversight if you continue to cover an ineligible person.

**Did your child reach age 19?** Once your child is 19, they are no longer eligible for dental benefits (unless disabled\*).

**\* For your disabled child to remain an eligible dependent, they must be certified as disabled by your medical insurance carrier before their 19<sup>th</sup> birthday for dental benefits or their 26<sup>th</sup> birthday for medical benefits.**

**Did your child reach age 26?** Once your child is 26, they are no longer eligible for medical and pharmacy benefits (unless disabled\*).

### Did you get divorced or legally separated?

Once a judgement of divorce or legal separation is entered, your former spouse must be removed from the plan.

If you are covering someone who is **not** an eligible dependent, you will have to pay federal and State tax on the fair market value of benefits provided to that individual.

Please refer to the Comptroller's website at [www.osc.ct.gov](http://www.osc.ct.gov) for details about dependent eligibility.

## Active Employees Eligible for Medicare

If you are an active employee, and you and/or your spouse are eligible for Medicare, **you do NOT need to enroll in Medicare Part B while enrolled in the active state plan.** The active state plan is primary. If you choose to enroll in Medicare Part B, you will pay a premium for that coverage. The State does not reimburse Medicare Part B premiums for employees or dependents enrolled in the active plan.

Medicare Part A does not typically have a premium cost associated with enrollment. There is no harm in automatically enrolling in Medicare Part A when you or your spouse become eligible.

When you drop or otherwise lose your active employee state coverage (i.e. upon retirement), you will have a limited time to sign up for Medicare Part B with no penalty. If you are

eligible for enrollment on the State's retiree plan, you will be required to enroll in Medicare Part B at that time. You will submit a copy of your Medicare card to the Office of the State Comptroller's Retirement Health Unit for reimbursement of you and/or your spouse's Medicare Part B premium.

## Qualifying Status Change

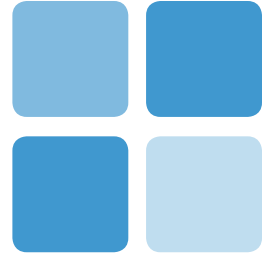
Once you choose your medical and dental plans, you cannot make changes for the July 1, 2015 - June 30, 2016 period unless you experience a qualifying status change. If you do have a qualifying status change, you must notify your agency Payroll/Human Resources office within 31 days of the event. The change you make must be consistent with your change in status.

Please call your agency Payroll/Human Resources office if you experience a qualifying status change - which include changes in:

- **Legal marital/civil union status** - Any event that changes your legal marital/civil union status, including marriage, civil union, divorce, death of a spouse and legal separation.
- **Number of dependents** - Any event that changes your number of dependents, including birth, death, adoption and legal guardianship.
- **Employment status** - Any event that changes your, or your dependent's, employment status, resulting in gaining or losing eligibility for coverage such as:
  - Beginning or ending employment
  - Starting or returning from an unpaid leave of absence
  - Changing from part time to full time or vice versa.
- **Dependent status** - Any event that causes your dependent to become eligible or ineligible for coverage.
- **Residence** - A significant change in your place of residence that affects your ability to access network providers.

If you experience a change in your life that affects your benefits, contact your agency Payroll/Human Resources office. They'll explain which changes you can make and let you know if you need to send in any paperwork (for example, a copy of your marriage certificate).

This planner provides a brief summary of covered services. See Your Benefit Resources on page 26 to receive more detailed information.



# Your Medical Plans at a Glance

BENEFIT FEATURES	BOTH CARRIERS		BOTH CARRIERS
	POE, POE-G AND OUT OF AREA IN NETWORK	POS IN NETWORK	POS OUT-OF-NETWORK
<b>Outpatient Physician Visits, Walk-in Centers and Urgent Care Centers</b>	\$15 co-pay		80% <sup>1</sup>
<b>Preventive Care</b>	No co-payment for preventive care visits and immunizations		80% <sup>1</sup>
<b>Emergency Care</b>	\$35 co-pay <sup>2</sup>		\$35 co-pay <sup>2</sup>
<b>Diagnostic X-Ray and Lab</b>	100% (prior authorization required for diagnostic imaging)		80% <sup>1</sup> (prior authorization required for diagnostic imaging)
<b>Pre-Admission Testing</b>	100%		80% <sup>1</sup>
<b>Inpatient Physician</b>	100% (prior authorization required)		80% <sup>1</sup> (prior authorization required)
<b>Inpatient Hospital</b>	100% (prior authorization required)		80% <sup>1</sup> (prior authorization required)
<b>Outpatient Surgical Facility</b>	100% (prior authorization required)		80% <sup>1</sup> (prior authorization required)
<b>Ambulance</b>	100% (if emergency)		100% (if emergency)
<b>Short-Term Rehabilitation and Physical Therapy</b>	100% (prior authorization may be required)		80% <sup>1</sup> up to 60 inpatient days, 30 outpatient days per condition per year (prior authorization may be required)
<b>Routine Eye Exam</b>	\$15 co-pay, 1 exam per year <sup>3</sup>		50%, 1 exam per year
<b>Audiological Screening</b>	\$15 co-pay, 1 exam per year		80% <sup>1</sup> , 1 exam per year
<b>Mental Health/Substance Abuse</b>	Prior authorization required		Prior authorization required
Inpatient	100%		80% <sup>1</sup>
Outpatient	\$15 co-pay (prior authorization may be required)		80% <sup>1</sup> (prior authorization may be required)
<b>Family Planning</b>			
Vasectomy	100% (prior authorization may be required)		80% <sup>1</sup> (prior authorization may be required)
Tubal Ligation	100% (prior authorization may be required)		80% <sup>1</sup> (prior authorization may be required)
<b>Durable Medical Equipment</b>	100% (prior authorization may be required)		80% <sup>1</sup> (prior authorization may be required)
<b>Prosthetics</b>	100% (prior authorization may be required)		80% <sup>1</sup> (prior authorization may be required)
<b>Skilled Nursing Facility</b>	100% (prior authorization required)		80% <sup>1</sup> up to 60 days/year (prior authorization required)
<b>Home Health Care</b>	100% (prior authorization may be required)		80% <sup>1</sup> up to 200 visits/year (prior authorization may be required)
<b>Hospice</b>	100% (prior authorization required)		80% <sup>1</sup> up to 60 days (prior authorization required)
<b>Annual Deductible</b>	Individual: \$350 <sup>4</sup> Family: \$350 each member <sup>4</sup> (\$1,400 maximum)		Individual: \$300 Family: \$900
<b>Annual Out-of-Pocket Maximums</b>	Individual: \$350 <sup>4</sup> Family: \$350 each member <sup>4</sup> (\$1,400 maximum)		Individual: \$2,000 (plus deductible) Family: \$4,000 (plus deductible)
<b>Lifetime Maximum</b>	None		None
<b>Pre-admission Authorization/ Concurrent Review</b>	Through participating provider		Penalty of 20% up to \$500 for no authorization

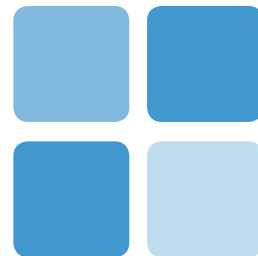
<sup>1</sup> You pay 20% of the allowable charge plus 100% of any amount your provider bills over the allowable charge.

<sup>2</sup> Waived if admitted.

<sup>3</sup> HEP participants have \$15 co-pay waived once every two years.

<sup>4</sup> Waived for HEP-Compliant Members.

# Health Enhancement Program



The Health Enhancement Program (HEP) has several important benefits. First, it helps you and your family work with your medical providers to get and stay healthy. Second, it saves you money on your health care. Third, it will save money for the State long term by focusing our health care dollars on prevention. It's your choice whether or not to participate, but there are many advantages to doing so.

## You Save Money by Participating!

When you and all of your enrolled family members participate in HEP, you will pay lower monthly premiums and have no deductible for in-network care for the plan year. If one of you has one of the five chronic conditions identified on page 6, you may also receive a \$100 payment, provided you and all enrolled family members comply with HEP requirements. You also save money on prescription drugs to treat that condition (see page 6).

## If You Do Not Enroll in HEP

**Unless you enroll in HEP, your premiums will be \$100 per month higher and you will have an annual \$350 per individual (\$1,400 per family) in-network medical deductible.**

## How to Enroll in HEP

### Current Employees:

For those who are not currently participating in HEP, you can enroll during open enrollment. Forms are available at your agency Payroll/Human Resources office or by visiting the Office of the State Comptroller website, [www.osc.ct.gov](http://www.osc.ct.gov).

Those who participated in HEP during 2014-2015 and have successfully met all of the HEP requirements will be automatically re-enrolled in HEP again for 2015-2016 and will continue to pay lower premiums for their health care coverage.

### New Employees:

If you are a new employee, you must complete the HEP enrollment form upon making your benefit elections. HEP enrollment forms are available at your agency Payroll/Human Resources office or by visiting the Office of the State Comptroller website, [www.osc.ct.gov](http://www.osc.ct.gov). You will not have to meet the HEP requirements until the first calendar year in which you are enrolled in coverage on January 1st. If you do not wish to continue participation in HEP, you can disenroll during open enrollment.

HEP encourages employees and enrolled family members to take charge of their health and health care by getting age-appropriate wellness exams and preventive screenings.

### 2015 HEP PREVENTIVE CARE REQUIREMENTS

Preventive Service	Birth – age 5	Age 6 - 17	Age 18 – 24	Age 25 – 29	Age 30 – 39	Age 40 – 49	Age 50+
<b>Preventive Visit</b>	1 per year	1 every other year	Every 3 years	Every 3 years	Every 3 years	Every 2 years	Every year
<b>Vision Exam</b>	N/A	N/A	Every 7 years	Every 7 years	Every 7 years	Every 4 years	50 - 64 - Every 3 years 65 and Over - Every 2 years
<b>Dental Cleanings*</b>	N/A	At least 1 per year	At least 1 per year	At least 1 per year	At least 1 per year	At least 1 per year	At least 1 per year
<b>Cholesterol Screening</b>	N/A	N/A	Every 5 years (20+)	Every 5 years	Every 3 years	Every 2 years	Every year
<b>Breast Cancer Screening (Mammogram)</b>	N/A	N/A	N/A	N/A	1 screening between age 35 - 39**	As recommended by Physician	As recommended by Physician
<b>Cervical Cancer Screening (Pap Smear)</b>	N/A	N/A	Every 3 years (21+)	Every 3 years	Every 3 years	Every 3 years	Every 3 years
<b>Colorectal Cancer Screening</b>	N/A	N/A	N/A	N/A	N/A	N/A	Colonoscopy every 10 years or Annual FIT/FOBT

\* Dental cleanings are required for family members who are participating in one of the State dental plans

\*\* Or as recommended by your physician

As is currently the case under your State Health plan, any medical decisions will continue to be made by you and your physician

## Health Enhancement Program Requirements

You and your enrolled family members must get age-appropriate wellness exams, early diagnosis screenings (such as colorectal cancer screenings, Pap tests, mammograms, and vision exams).

For calendar year 2015 you must complete at least one dental cleaning. All of the plans cover up to two cleanings per year. Periodontal maintenance is not subject to an annual maximum for HEP participants; however, cost shares and frequency limits may still apply. See page 20 for additional information.

### *Additional Requirements for Those With Certain Conditions*

If you or any of your enrolled family members have **1) Diabetes (Type 1 or 2), 2) asthma or COPD, 3) heart disease/heart failure, 4) hyperlipidemia (high cholesterol), or 5) hypertension (high blood pressure)**, you and/or that family member will be required to participate in a disease education and counseling program for that particular condition. You will receive free office visits and reduced pharmacy co-pays for treatments related to your condition (see Your Prescription Drug Coverage at a Glance on page 18 for cost details).

These particular conditions are targeted because they account for a large part of our total health care costs and have been shown to respond particularly well to disease education and counseling programs. By participating in these programs, affected employees and family members will be given additional resources to improve their health.

## Administrator and Website Visit [www.cthep.com](http://www.cthep.com)

Care Management Solutions, an affiliate of ConnectiCare, is the administrator for the Health Enhancement Program (HEP). The HEP participant portal features tips and tools to help you manage your health and your HEP requirements. You can visit [www.cthep.com](http://www.cthep.com) to:

- View HEP preventive and chronic requirements and download HEP forms
- Check your HEP preventive and chronic compliance status
- Complete your chronic condition education and counseling compliance requirement
- Access a library of health information and articles
- Set and track personal health goals
- Exchange messages with HEP Nurse Case Managers and professionals

You can also call Care Management Solutions to speak with a representative.

**Care Management Solutions**  
**[www.cthep.com](http://www.cthep.com)**  
**(877) 687-1448**  
**Monday - Thursday, 8:00 a.m. - 6:00 p.m.**  
**Friday, 8:00 a.m. - 5:00 p.m.**

## To Create a New Account

All HEP enrollees, spouses, and dependents age 18 and over need to create a new online account the first time they visit [www.cthep.com](http://www.cthep.com). An online tutorial provides information about the site and helps you with registering. Visit [www.cthep.com](http://www.cthep.com) and click on the hyperlink to your right.

## Check Your Status

You have until December 31, 2015 to complete your 2015 HEP requirements. However, right now is a great time to check your status and schedule appointments for the requirements you need to complete this year.





# Frequently Asked Questions

## **1. *By joining HEP, will my family and I have access to the same network of doctors and health care practitioners?***

Yes, the network of participating providers is the same whether or not you participate in HEP.

## **2. *If I participate in HEP, will the state have access to my private health care information?***

No. All claim and diagnosis data are kept strictly confidential, and will only be reviewed by the HEP administrator to ensure you follow the HEP requirements.

## **3. *If I participate in HEP and I am enrolled in the Enhanced dental plan, are my dental cleanings covered at 100%?***

Yes. However, you must use an in-network dentist. If you go out of network, you may be subject to balance billing (if your out-of-network dentist charges more than the maximum allowable charge).

## **4. *If I don't follow the HEP requirements, what will happen?***

If you are considered non-compliant, you could lose the financial benefits associated with HEP such as reduced monthly premiums, deductible waivers, and lower co-pays for prescriptions. If you receive notification that you are non-compliant, contact Care Management Solutions at 1-877-687-1448 to speak with a HEP representative.

## **5. *I was notified by Care Management Solutions that my dependent, who is over 18, is non-compliant. How do I determine what HEP requirement they are missing?***

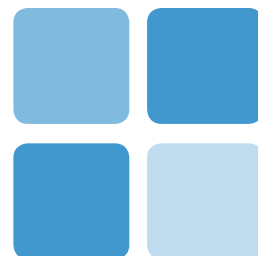
Due to HIPPA privacy laws, the details of your dependent's missing requirement is considered protected health information (PHI). There is a form that your dependent can sign so that Care Management Solutions can release the information to you. Go to **www.cthep.com** and click on the "Permission to Release PHI" link. The form can be downloaded, filled in and sent back to Care Management Solutions.

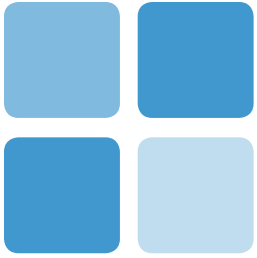
## **6. *I am currently non-compliant in the HEP program. Do I automatically become compliant once my outstanding requirement has been completed?***

No, once you are non-compliant in the HEP program, you must fill out the Application for Reinstatement of Financial Incentives for HEP Active Status. This form can be found on the HEP website, **www.cthep.com**. You are eligible to be reinstated on the first of the month following Care Management Solution's receipt of the form and verification of the completed requirement.

## **7. *If I participate in the disease education and counseling program but my health condition gets worse, will I be removed from HEP?***

Not at all! HEP is designed to enhance the patient's ability to work with their doctors to make the most informed decisions about staying healthy, and, if ill, to treat their illness. The purpose of the disease education and counseling program is to encourage healthy behavior. Whether or not your condition actually improves or gets worse will not affect your eligibility to continue participating and receiving the financial benefits of HEP.





# Making Your Decision

Each of the medical plans offered by the State of Connecticut is designed to cover the same medical benefits – the same services and supplies. And, the amount you pay out of pocket at the time you receive services is very similar. Yet, your payroll deduction varies quite a bit from plan to plan. How do you decide?

When it comes to choosing a medical plan, there are four main areas to look at:

1. **What is covered** – the services and supplies that are covered benefits under the plan. This comparison is easy to make at the State of Connecticut because all of the plans cover the same services and supplies. (See page 4.)
2. **Cost** – what you pay when you receive medical care and what is deducted from your paycheck. What you pay at the time you receive services is similar across the plans (see the chart on page 4). However, your payroll deduction varies quite a bit depending on the carrier and plan selected (see page 25).
3. **Networks** – whether your provider or hospital has contracted with the insurance carrier. (See page 11.)
4. **Plan features** – how you access care and what kinds of “extras” the insurance carrier offers. Under some plans you must use network providers except in emergencies; others give you access to out-of-network providers. Finally, you may prefer one insurance carrier over the other (see pages 9 – 17).

The following pages are designed to help you compare your options.



## Comparing Networks

### When Was the Last Time You Compared Your Medical Plan to the Other Options?

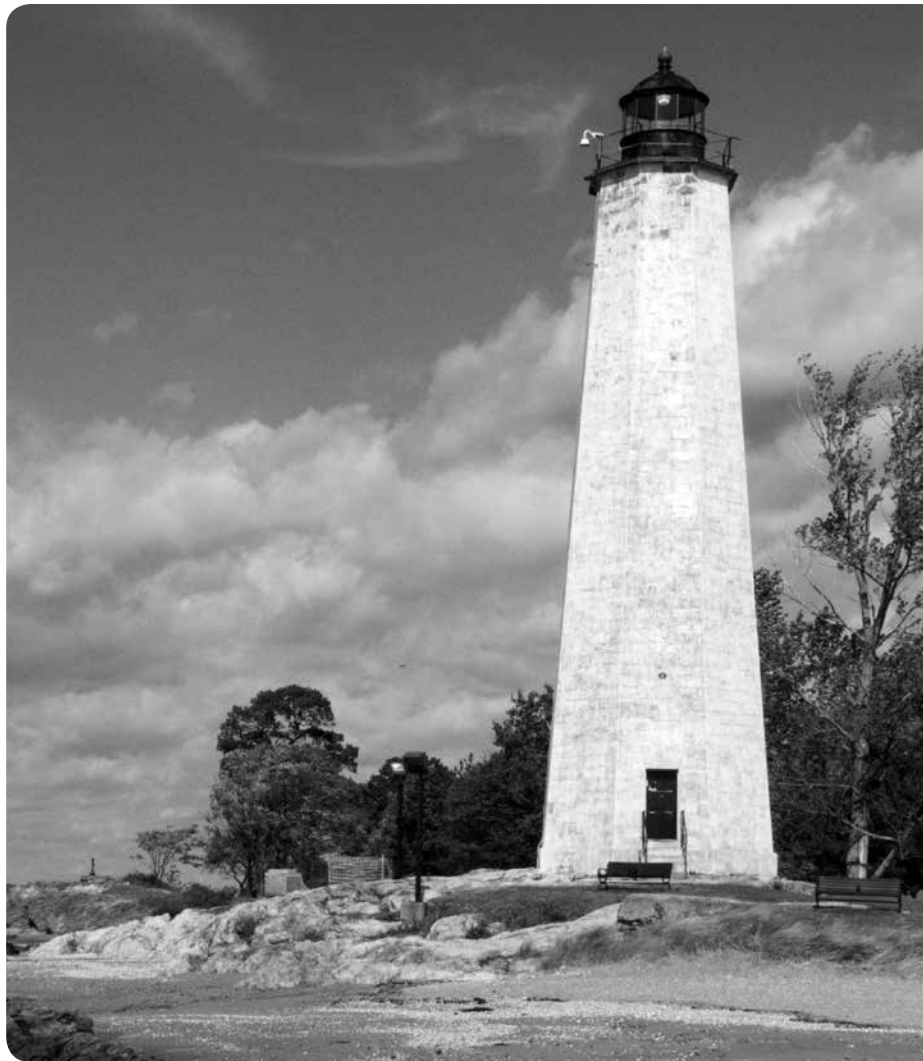
If you're like many people, you made a choice when you were first hired and haven't really looked at it since. The State of Connecticut offers a wide variety of medical plans, so you can find the one that best fits your needs. Did you know that you might be able to take advantage of one of the lower-cost plans while keeping your doctor and receiving the same health care services?

Many doctors belong to multiple provider networks. Check to see if your doctor is a network provider under more than one of the plan options. Then, take a fresh look at your options. You may be able to save money every month without changing doctors.

### Why Networks Matter

All of the plans cover the same health care services and supplies. The provider networks are one of the main ways in which your medical plan options differ. Getting your care within the network provides the highest benefit level:

- If you choose a **Point of Enrollment (POE)** plan, you must use in-network providers for your care (except in emergencies).
- If you choose a **Point of Service (POS)** plan or one of the Out-of-Area plans, you have the choice to use in-network or out-of-network providers each time you receive care - but, you'll pay more for out-of-network services.
- If you choose a **Point of Enrollment - Gatekeeper (POE-G)** plan, you must use in-network providers for your care (except in emergencies) and you must obtain a referral for most specialist care.

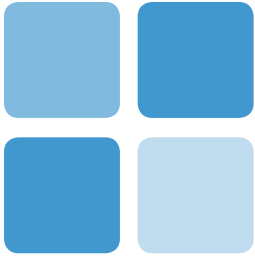


### Is a National Network Important to You?

All State of Connecticut plans have a national provider network. That means they contract with doctors and hospitals across the country to provide you with nationwide access to the highest level of benefits.

- Thinking of retirement and planning to travel out of the region?
- Have a college student attending school hours away from home?
- Wish to get care at a specialty hospital that's not in Connecticut or the coverage region?

The State of Connecticut offers affordable options with great coverage within the region and nationwide. Take a look at your options before you decide.



## How the Plans Work

**Point of Service (POS) Plans** – These plans offer health care services both within and outside a defined network of providers. No referrals are necessary to receive care from in-network providers. Health care services obtained outside the network may require prior authorization and are reimbursed at 80% of the allowable cost (after you pay the annual deductible).

**Point of Enrollment (POE) Plans** – These plans offer health care services only from a defined network of providers (out-of-network care is covered in emergencies). No referrals are necessary to receive care from in-network providers. Health care services obtained outside the network may not be covered.

**Point of Enrollment – Gatekeeper (POE-G) Plans** – These plans offer health care services only from a defined network of providers. (Out-of-network care is covered in emergencies.) You must select a Primary Care Physician (PCP) to coordinate all care, and referrals are required for all specialist services.

The Point of Enrollment - Gatekeeper (POE-G) plans generally require the designation of a primary care provider. You have the right to designate any primary care provider who participates in the network and who is available to accept you or your family members. For children, you may designate a pediatrician as the primary care provider. Until you make this designation, the medical insurance carrier designates one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the medical insurance carrier (see Your Benefit Resources on page 26).

You do not need prior authorization from the medical insurance carrier or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in the network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the medical insurance carrier (see Your Benefit Resources on page 26).

## Using Out-of-Network Providers

When you enroll in one of the State of Connecticut POS plans, you can choose a network or out-of-network provider each time you receive care. When you use an out-of-network provider, you'll pay more for most services. The plan pays 80% of the allowable charge after you pay your annual deductible. Plus, you pay 100% of the amount your provider bills above the allowable charge.

In the POS plans there are no referral or prior authorization requirements to use out-of-network providers – you are free to use the network or out-of-network provider of your choice. However, since certain procedures require prior authorization (see page 4), call your plan when you anticipate significant out-of-network expenses to find out how those charges will be covered. You'll avoid an unpleasant surprise and have the information you need to make an informed decision about where to seek health care.

## Where You Live or Work Affects Your Choices

You must live or work within a plan's regional service area to enroll in that plan – even though the plan has a national network. For example, if you want to enroll in the UnitedHealthcare Oxford Freedom Select Plan (POS), you must live or work within the geographic area covered by Oxford's regional provider network. If you live and work outside that area, you should choose one of the Out-of-Area plans. Both Out-of-Area plans give you access to a national provider network.

## Comparing Plan Features

All State of Connecticut plans cover the same health care services and supplies. However, they differ in these ways:

- **How you access services** – Some plans allow you to see only network providers (except in the case of emergency). Some provide you access to out-of-network providers when you pay more of the fees. Some require you to select a Primary Care Physician (PCP).
- **Health promotion** – Remember, there’s more to a health plan than covering doctor visits. All of the plans offer health information online; some offer additional services such as 24-hour nurse advice lines and health risk assessment tools.
- **Provider networks** – You’ll want to check with each plan to see if the doctors and hospitals you want are in each network. (See Your Benefit Resources on page 26 for phone numbers and websites.)
- **Discounts** – Both insurance carriers offer discounts to members for certain health-related expenses such as gym memberships and eyeglasses.

	POINT OF ENROLLMENT - GATEKEEPER (POE-G) PLANS		POINT OF ENROLLMENT (POE) PLANS		POINT OF SERVICE (POS) PLANS			OUT OF AREA PLANS	
	Anthem State BlueCare POE Plus	UnitedHealthcare Oxford HMO	Anthem State BlueCare	UnitedHealthcare Oxford HMO Select	Anthem State BlueCare	Anthem State Preferred POS*	UnitedHealthcare Oxford Freedom Select	Anthem OOA	UnitedHealthcare Oxford Out of Area
National network	X	X	X	X	X	X	X	X	X
Regional network	X	X	X	X	X	X	X	X	X
In- and out-of-network coverage available					X	X	X	X	X
In-network coverage only (except in emergencies)	X	X	X	X					
No referrals required for care from in-network providers			X	X	X	X	X	X	X
Primary care physician (PCP) coordinates all care	X	X							

\* Closed to new enrollment.



### You Can Make a Difference in Your Health

Our State of Connecticut benefits, programs and services can help you improve your health and lower costs.

*Value-added programs such as wellness programs and discounts offered by the plan are not negotiated benefits and are subject to change at any time at the discretion of the plan.*

#### Customer service that goes the extra mile

Our enhanced member care coordinators offer more than answers to basic questions; they can give you information on our wellness programs and services to help “enhance” your total health. Get answers and information through our:

- **State of Connecticut Enhanced Member Service Unit at 1-800-922-2232** — Talk with an enhanced member care coordinator who is located right here in the state and is dedicated solely to State employees and retirees.
- **State-dedicated website at [anthem.com/statect](http://anthem.com/statect)** — Find information geared specifically to you and other State employees and retirees.

#### 24/7 NurseLine

You can call the toll-free number — **1-800-711-5947** — to talk with a nurse about your general health questions any time of the day or night. Whether it’s a question about allergies, fever, types of preventive care or any other topic, nurses are always there to provide support and peace of mind. Our nurses can help you choose the right place for care if your doctor isn’t available and you aren’t sure what to do.

You can also listen to recorded messages on hundreds of health topics. Just call the 24/7 NurseLine number and choose the AudioHealth Library option.



## Health and wellness tools to help you be your healthiest

Lose weight. Quit smoking. Control diabetes. When it comes to our health, we all have different goals. That's why we have a full range of wellness programs, online tools and resources designed to meet your unique needs.

### Anthem's Health and Wellness programs

From finding an answer to a common health question to getting one-on-one support for a chronic health condition, you can get the help you need through our Anthem Health and Wellness programs. Here's a sampling of what's available to you by accessing the State-dedicated website at [anthem.com/staect](https://www.anthem.com/staect):

**MyHealth Advantage** — get personally connected to important information that could help you improve your health.

**Walking Works** — use tools and resources to set walking goals to get healthier and possibly avoid some chronic health problems.

**Weight management** — access tools and resources to help you lose weight and keep it off.

**Smoking cessation** — get support to help you quit smoking for good and improve your overall health.

### SpecialOffers@Anthem<sup>SM</sup>

As a State employee or retiree, you can get discounts on products that encourage a healthy lifestyle. You'll get "healthy" discounts on things like:

- Weight loss programs through Jenny Craig® and more
- National Allergy Supply
- Fitness club memberships, equipment and coaching
- 1-800-CONTACTS
- Glasses.com
- Hearing aids
- Acupuncture
- Massage therapy
- Baby safety gear
- Senior care services

## A health plan that makes it easy to access the care you need when you need it

### Alternative options to the ER

When you're having a health problem and it's not a true emergency, the first place you might call is your doctor's office. Sometimes, though, health issues pop up when your doctor isn't available. In these cases, you have options that can save you time and money:

- **Retail health clinic** — This is a clinic staffed by health care experts who give basic health care services to "walk-in" patients. Most often it is in a major pharmacy or retail store.
- **Walk-in doctor's office** — A doctor's office that doesn't require you to be an existing patient or have an appointment. Can handle routine care and common family illnesses.
- **Urgent care center** — Doctors who treat conditions that should be looked at right away but aren't as severe as emergencies. Can often do X-rays, lab tests and stitches.

Call the Enhanced Member Service Unit or go to [anthem.com/staect](https://www.anthem.com/staect) to locate an ER alternative near you.

**Note:** In cases when you think delaying care could result in serious injury or death always call 911 or go to the nearest ER.

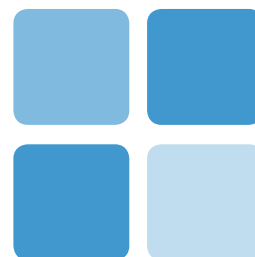
### Network Access

Anthem provides expansive coverage nationally and around the world. Through the BlueCard® program, you can use the networks of other Blue Cross and Blue Shield plans, so you can get the care you need — just about anywhere you travel. We can help you find the right care locations outside of Connecticut by calling **1-800-810-BLUE**.

*SpecialOffers@Anthem is a service mark of Anthem Insurance Companies, Inc. Vendors and offers are subject to change without notice. Anthem does not endorse and is not responsible for the products, services or information provided by the SpecialOffers@Anthem vendors. Arrangements and discounts were negotiated between each vendor and Anthem for the benefit of our members. All other marks are the property of their respective owners. All of the offers in the SpecialOffers@Anthem program are continually being evaluated and expanded so the offerings may change. Any additions or changes will be communicated on our website, [anthem.com](https://www.anthem.com). These arrangements have been made to add value for our members. Value-added products and services are not covered by your health plan benefit. Available discount percentages may change or be discontinued from time to time without notice. Discount is applicable to the items referenced.*

*Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. Independent licensee of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.*

Have a question?  
Call our State of  
Connecticut  
Enhanced Member  
Service unit at  
1-800-922 2232.  
We're ready to help  
you enhance your  
health. You'll also find  
good information at  
[anthem.com/staect](https://www.anthem.com/staect).



# Comparing Plans: A Message From UnitedHealthcare



*Value-added programs such as wellness programs and discounts offered by the plan are not negotiated benefits and are subject to change at any time at the discretion of the plan.*

## We are dedicated to helping people live healthier lives.

This is our mission and we take it seriously. Our programs and network have been designed to help you make informed decisions about your health. And by making healthier decisions, you can live a healthier life.

### Our Programs

#### Personal Health Support (PHS) 2.0

Personal Health Support 2.0 includes resources that can help you and your family with managing your health. Whether you want to stay healthy, get healthy, or live with an existing condition, the Personal Health Support programs and tools can give you the help you need.

#### A Designated Nurse Team

The State has a designated team of nurses who can work with you and your family when health issues arise. A nurse is assigned to you and can help with your personal health-related issues when you need it.

#### Treatment Decision Support

There can be a number of ways to treat a condition. The goal of this program is to help you get the care you need from the best provider for you.

#### HealthNotes

You and your doctor will receive mail and online reminders about care you may need, including preventive care.

#### HealthNotes Reminders

One of the best things about HealthNotes is you don't have to do a thing to receive one. We'll send them to you automatically when we have a message or recommendation we think may benefit you. For example, if you have diabetes and our evidence-based medicine guidelines suggest lab tests twice a year, we may send you a HealthNotes message in the mail.

#### Bariatric Resource Services

This program provides phone-based help from dedicated nurses who can help you choose a facility to meet your needs, and help you learn more about your condition and related surgeries. Through our Centers of Excellence and designated bariatric surgery providers, you can also get help to reduce surgery costs, and lessen the likelihood of an unwanted outcome.

#### Comprehensive Kidney Solutions

Through this program, a nurse will be available to help you in a number of ways, from referring you to a nephrologist, to helping you manage other conditions you may have as a result of kidney disease (e.g., diabetes, high blood pressure and heart disease). You can also get help preparing for dialysis, including home therapies and outpatient treatment.

#### Managed Infertility Program

The Managed Infertility Program (MIP) helps with precertification (sometimes referred to as preauthorization) of infertility services. We also give you medical information and education to help with what could be complicated and often stressful infertility services.

#### Healthy Pregnancy Program

The Healthy Pregnancy Program is designed to help reduce costs associated with early births. We want to help you have a smooth pregnancy, delivery and a healthy baby. With early screening for potential risks and access to other tools and resources, you'll have built-in support through every stage of your pregnancy.



## Our Network

We have a robust local and national network. In the tri-state area, our local network provides a large number of doctors, health care professionals and hospitals available to our members in Connecticut, New York and New Jersey. Nationally, you'll have seamless access to our UnitedHealthcare Choice Plus Network of physicians and health care professionals outside of the tri-state area. This gives State of Connecticut employees, retirees and their families' better access to care whether you are in Connecticut, traveling outside the tri-state area, or living somewhere else in the country.

Just giving you a list of doctors is not very helpful. The UnitedHealth Premium® designation program recognizes doctors who meet standards for quality and cost-efficiency. The program evaluates doctors using national standards for quality and local benchmarks for cost efficiency. For 2015, the UnitedHealth Premium program covers 27 specialty areas of medicine, including two new specialties (Ear, Nose and Throat, and Gastroenterology).

For more information about our network and the UnitedHealth Premium designation program, or to search for physicians participating in both our local network and the national UnitedHealthcare Choice Plus Network, please visit [welcometouhc.com/stateofct](http://welcometouhc.com/stateofct).

## Discounts and Special Offers

### Healthy Bonus®

We know that staying well involves more than just visits to the doctor's office; it's also important to stay active, maintain a healthy weight and manage stress levels. Through the *Healthy Bonus* programs, we offer access to discounts and special offers on products and services to help you achieve these goals — all at no additional cost to you.

For information on these discounts and special offers, please visit [welcometouhc.com/stateofct](http://welcometouhc.com/stateofct).

### UnitedHealth Allies®

This health discount program helps you, and your family, save money on many health and wellness purchases not included in your standard health benefit plan. To begin enjoying these discounts, go to [unitedhealthallies.com](http://unitedhealthallies.com) and sign up. You will need your Oxford ID number and UnitedHealth Allies card. If you do not have your UnitedHealth Allies card, call Customer Care at **1-800-860-8773**.

## Oxford On-Call®

### Health care Guidance 24 hours a day

We realize that questions about your health can come up at any time. That's why we offer you flexible choices in health care guidance through our *Oxford On-Call*® program. Speak with a registered nurse who can help you decide the most appropriate source of care, 24 hours a day, seven days a week. That's the idea behind *Oxford On-Call*.

If you are a member and you need to reach *Oxford-On-Call*, please call 1-800-201-4911. Press option 4. *Oxford On-Call* can give you helpful information about many topics, such as:

- **General Health Information**  
Call about illness, injury, chronic conditions, prevention, healthy living, and men's, women's and children's health.
- **Deciding Where to Go for Care**  
*Oxford On-Call's* nurses provide information that can help you choose care that is appropriate for your situation.
- **Choosing Self-Care Measures**  
Registered nurses provide practical self-care tips to help you manage your condition at home.
- **Guidance for Difficult Decisions**  
If you or a family member has a serious medical condition, *Oxford On-Call* nurses can be a great resource. The more you know, the better prepared you'll be.

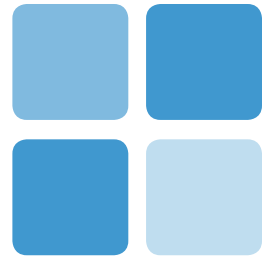
### Live Web Chat

Nurses are available to chat online about a variety of health topics, and to confidentially guide you to online resources.

For additional information regarding *Oxford On-Call*, please visit [welcometouhc.com/stateofct](http://welcometouhc.com/stateofct).

### Custom Website

We created this website for State of Connecticut employees and retirees to provide the tools and information to help you make informed health care decisions. Visit [welcometouhc.com/stateofct](http://welcometouhc.com/stateofct) to search for a doctor or hospital, or learn about the health plans available to State employees and retirees. You also can get Health Enhancement Program information at [cthep.com](http://cthep.com), or by phone at **1-877-687-1448**.



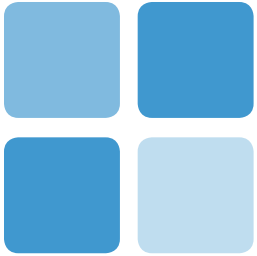
*Administrative services provided by Oxford Health Plans LLC.*

*Healthy Bonus offers are not insured benefits and are in addition to, and separate from, your Oxford benefit coverage. These arrangements have been made for the benefit of members, and do not represent an endorsement or guarantee on our part. Offers may change from time to time and without notice and are applicable to the items referenced only. Offers are subject to the terms and conditions imposed by the vendor. We cannot assume any responsibility for the products or services provided by vendors or the failure of vendors referenced to make available discounts negotiated with us; however, any failure to receive offers should be reported by calling the phone number on your health plan ID card.*

*Disclosure: The United-Health Allies® discount plan is administered by HealthAllies, Inc., a discount medical plan organization. **The UnitedHealth Allies discount plan is NOT insurance.** The discount plan provides discounts at certain health care providers for medical services. The discount plan does not make payments directly to the providers of medical services. The discount plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc. is located at P.O. Box 10340, Glendale, CA, 91209, 1-800-860-8773.*

CT-15-206

# Frequently Asked Questions



## **1. *Where can I get more details about what the State health insurance plan covers?***

All medical plans offered by the State of Connecticut cover the same services and supplies. For more detailed benefit descriptions and information about how to access the plan's services, contact the insurance carriers at the phone numbers or websites listed on page 26.

## **2. *If I live outside Connecticut, do I need to choose an Out-of-Area Plan?***

No, as long as you work in Connecticut, you do not need to choose an Out-of-Area plan.

## **3. *What's the difference between a service area and a provider network?***

A service area is the region in which you need to live in order to enroll in a particular plan. A provider network is a list of doctors, hospitals and other providers. In a POE plan, you may use only network providers. In a POS plan, you may use providers both in- and out-of-network, but you pay less when you use providers in the network.

## **4. *What are my options if I want access to doctors across the U.S.?***

Both State of Connecticut insurance carriers offer extensive regional networks as well as access to network providers nationwide. If you live outside the plans' regional service areas, you may choose one of the Out-of-Area plans. Both have national networks.

Contact each insurance carrier to find out if your doctor is in the network that applies to the plan you're considering. You can search online at the carrier's website (be sure to select the right network; they vary by plan option), or you can call customer service at the numbers on page 26. It's likely your doctor is covered by more than one network.

## **5. *Can I enroll later or switch plans mid-year?***

The elections you make now are in effect through June 30, 2016. If you have a qualifying status change, you may be able to modify your elections mid-year (see page 3). If you decline coverage now, you may enroll during any later open enrollment or if you experience certain qualifying status changes.



**6. Can I enroll myself in one option and my family member in another?**

No. You and the family members you enroll must all have the same medical option and/or the same dental option. However, you can enroll certain family members in medical and different family members in dental coverage. For example, you can enroll yourself and your child for medical but yourself only for dental. To enroll an eligible family member in a plan, you must enroll as well.

**7. I am a 65-year-old active state employee. Which health plan card should I present to a doctor's office or hospital?**

When visiting a doctor or hospital, present your State of Connecticut employee plan health card (not your Medicare card). Since you are still working, your employer coverage is your primary health insurance provider; Medicare is secondary.

**8. My spouse or I will be eligible for Medicare soon. Should I sign up for Medicare? What else do I need to do?**

If you are enrolled in health insurance coverage as an active employee or a dependent of an active employee, you don't need to sign up for Medicare Part B while enrolled in the active state plan.

The state plan is primary as long as you're enrolled as an active employee and Medicare is secondary. This means that Medicare will only pay for services after your employee plan has made payment. It's unlikely it would be worth paying Medicare Part B premiums for secondary coverage.

Medicare Part A does not typically have a premium cost associated with enrollment. There is no harm in automatically enrolling in Medicare Part A.

When you and your spouse (if applicable) drop or otherwise lose your active employee state coverage (i.e. upon retirement), you will have a limited time to sign up for Medicare Part B with no penalty.



# Your Prescription Drug Coverage at a Glance

Your prescription drug coverage is through Caremark. Prescription benefits are the same no matter which medical plan you choose.

The plan has a 3-tier co-pay structure which means the amount you pay depends on whether your prescription is for a generic drug, a brand-name drug listed on Caremark’s preferred drug list (the formulary), or a non-preferred brand-name drug.

## PRESCRIPTION DRUG CO-PAYS ARE AS FOLLOWS:

For...	Maintenance Drugs 90-Day Supply	Non-Maintenance Drugs 30-Day Supply
<b>Tier 1:</b> Generic drug	\$5	\$5
<b>Tier 2:</b> Preferred brand-name drug	\$10	\$20
<b>Tier 3:</b> Non-preferred brand-name drug	\$25 (\$10 if your physician certifies the non-preferred brand-name drug is medically necessary)	\$35 (\$20 if your physician certifies the non-preferred brand-name drug is medically necessary)

### Maintenance Medications

Maintenance drugs are prescriptions commonly used to treat conditions that are considered chronic or long term.

For those enrolled in the Health Enhancement Program, medications used to treat chronic conditions covered by HEP’s disease education and counseling programs cost even less:

- \$0 co-pay for Tier 1 (generic)
- \$5 co-pay for Tier 2 (preferred)
- \$12.50 co-pay for Tier 3 (non-preferred).

There is \$0 co-pay for medications and supplies used to treat diabetes (Type 1 and Type 2).

To check which co-pay amount applies to your prescriptions, visit [www.Caremark.com](http://www.Caremark.com) for the most up-to-date information. Once you register, click on “Look up Co-pay and Formulary Status.” Simply type the name of the drug you want to look up and you will see the cost and co-pay amounts for that drug as well as alternatives.

## Preferred and Non-Preferred Brand-Name Drugs

A drug’s tier placement is determined by Caremark. Caremark’s Pharmacy and Therapeutics Committee reviews tier placement each quarter. If new generics have become available, new clinical studies have been released, new brand-name drugs have become available, etc., the Pharmacy and Therapeutics Committee may change the tier placement of a drug.

If your doctor believes a non-preferred brand-name drug is medically necessary for you, they will need to complete the Coverage Exception Request form (available at [www.osc.ct.gov](http://www.osc.ct.gov)) and fax it to Caremark. If approved, you will pay the preferred brand co-pay amount.



### If You Choose a Brand Name When a Generic Is Available

Prescriptions will be automatically filled with a generic drug if one is available, unless your doctor completes Caremark's Coverage Exception Request form and it is approved. (It is not enough for your doctor to note "dispense as written" on your prescription; a separate form is required.) As noted on page 18, if you request a brand-name drug over a generic alternative without obtaining a coverage exception, you will pay the generic drug co-pay PLUS the difference in cost between the brand and generic drug.

If you have questions about your prescription drug benefits, contact Caremark at 1-800-318-2572.

### Mandatory 90-day Supply for Maintenance Medications

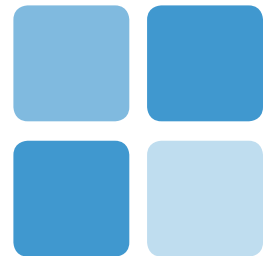
If you or your family member takes a maintenance medication, you are required to get your maintenance prescriptions as 90-day fills. You will be able to get your first 30-day fill of that medication at any participating pharmacy. After that your two choices are:

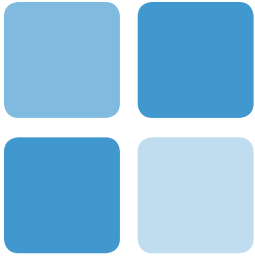
- Receive your medication through the Caremark mail-order pharmacy, or
- Fill your medication at a pharmacy that participates in the State's Maintenance Drug Network (see the list of participating pharmacies on the Comptroller's website at [www.osc.ct.gov](http://www.osc.ct.gov)).

A list of maintenance medications is posted at [www.osc.ct.gov](http://www.osc.ct.gov).

### CVS Caremark Specialty Pharmacy

Certain chronic and/or genetic conditions require special pharmacy products (often injected or infused). The specialty pharmacy program provides these prescriptions along with the supplies, equipment and care coordination needed. Call 1-800-237-2767 for information.





# Your Dental Plan Choices at a Glance

Cigna is the dental carrier for all State of Connecticut dental plans: Basic, Enhanced, and Dental HMO (DHMO).

	<b>BASIC PLAN</b> (any dentist)	<b>ENHANCED PLAN</b> (network)	<b>DHMO® PLAN</b> (network only)
<b>Annual Deductible</b>	None	\$25/individual, \$75/family	None
<b>Annual Maximum</b>	None (\$500 per person for periodontics)	\$3,000 per person (excluding orthodontics)	None
<b>Exams, Cleanings, and X-rays</b>	Covered at 100%	Covered at 100% <sup>1</sup>	Covered at 100%
<b>Periodontal Maintenance<sup>2</sup></b>	Covered at 80% (if enrolled in the Health Enhancement Program, covered at 100%)	Covered at 100% <sup>1</sup>	Covered <sup>3</sup>
<b>Periodontal Root Scaling &amp; Planing<sup>2</sup></b>	Covered at 50%	Covered at 80%	Covered <sup>3</sup>
<b>Other Periodontal Services</b>	Covered at 50%	Covered at 80%	Covered <sup>3</sup>
<b>Simple Restoration</b>			
Fillings	Covered at 80%	Covered at 80%	Covered <sup>3</sup>
Oral Surgery	Covered at 67%	Covered at 80%	Covered <sup>3</sup>
<b>Major Restoration</b>			
Crowns	Covered at 67%	Covered at 67%	Covered <sup>3</sup>
Dentures, Fixed Bridges	Not covered <sup>4</sup>	Covered at 50%	Covered <sup>3</sup>
Implants	Not covered <sup>4</sup>	Covered at 50% (up to \$500)	Not covered
<b>Orthodontia</b>	Not covered <sup>4</sup>	Plan pays \$1,500 per person per lifetime	Covered <sup>3</sup>

- <sup>1</sup> In the Enhanced plan, be sure to use an in-network dentist to ensure receiving 100% coverage; with out-of-network dentists, you will be subject to balance billing if your dentist charges more than the maximum allowable charge.
- <sup>2</sup> If enrolled in the Health Enhancement Program, frequency limits and cost share are applicable; however, periodontal maintenance and periodontal root scaling & planing do not apply to the annual \$500 maximum.
- <sup>3</sup> Contact CIGNA at 1-800-244-6224 for patient co-pay amounts.
- <sup>4</sup> While not covered, you will get the discounted rate on these services if you visit a network dentist, unless prohibited by state law (see page 21 for details).

## Enhanced Plan Money-Saving Tip – Avoid Balance Billing

It pays to use network dentists if you are enrolled in the Enhanced Plan. Network dentists have agreed to discounted fees. Visit [www.cigna.com/stateofct](http://www.cigna.com/stateofct) to find a network dentist.

If you use an out-of-network dentist, you will be subject to balance billing if your dentist charges more than the maximum allowable charge. For example, exams are covered at 100%; if you see a network dentist your exam is covered in full but if you see an out-of-network dentist you could still receive a bill.

## Oral Health Integration Program

Employees and retirees (including dependents) enrolled in a State of Connecticut dental plan are eligible for Cigna's Oral Health Integration Program (OHIP). OHIP provides members with qualifying medical conditions 100% reimbursement of their copay for select covered services. If you are pregnant or have a qualifying medical condition (heart disease, stroke, diabetes, maternity, chronic kidney disease, organ transplants, and head & neck cancer radiation), you are encouraged to enroll in this program to reduce your costs. More information can be found at [www.cigna.com/stateofct](http://www.cigna.com/stateofct).

## Savings on Non-Covered Services

Many of the Basic and Enhanced plan Cigna PPO network dentists have agreed to offer their discounted fees to you and your covered dependents for non-covered services. These savings may also apply to services that would not be covered because you reached your annual benefit maximum or due to other plan limitations such as frequency, age, or missing tooth limitations.

- You can get savings on most services not covered under the dental PPO plans
- You must visit network dentists to receive the Cigna dental PPO discounts (savings will not apply with non-participating dentists)
- You must verify that a procedure is listed on the dentist's fee schedule before receiving treatment
- You are responsible for paying the negotiated fees directly to the dentist.

*\* Discounts on non-covered services may not be available in all states. Certain dentists may not offer discounts on non-covered services. Be sure to check with your dental care professional or contact Cigna customer service before receiving care to determine if these discounts will apply to you.*

Before starting extensive dental procedures for which the dentist's charges may exceed \$200, your dentist may submit a pre-treatment estimate to the plan. You can also help to determine the amount you will be required to pay for a specific procedure by visiting Cigna's website at [www.cigna.com.stateofct](http://www.cigna.com.stateofct).

More details about covered services are available by contacting Cigna at 1-800-244-6224 or [www.Cigna.com/stateofct](http://www.Cigna.com/stateofct). (See Your Benefit Resources on page 26.)

## Terms to Know

**Basic Plan** – This plan allows you to visit any dentist or dental specialist without a referral.

**Enhanced Plan** – This plan offers dental services both within and outside a network of dentists and dental specialists without a referral. However, your out-of-pocket expenses may be higher if you see an out-of-network provider.

If you visit a dentist who is not part of the Cigna PPO Network, he or she is considered out-of-network. The Enhanced Plan pays for covered dental services based on "MAC" or "Maximum Allowable Charge." The MAC is the amount your plan would pay had you visited an in-network dentist. When you visit an out-of-network dentist, you are responsible for any and all charges above the MAC; up to that dentist's usual charge for those services.

**DHMO Plan** – This plan provides dental services only from a defined network of dentists. You must select a Primary Care Dentist (PCD) to coordinate all care and referrals are required for all specialist services.

## Coverage for Fillings under the Basic and Enhanced Plan

There's not always one simple answer for treating a dental condition. You and your dentist should discuss the various options, and then you can decide on the best approach. Your costs may vary based on the treatment plan you choose.

The Basic and Enhanced Plans provide coverage for amalgam (silver) fillings. If you decide to get a composite (white) filling, you'll be responsible for paying the dentist the difference between the silver filling covered by the plan and the more expensive restoration. Both of these methods are recognized by the dental profession as acceptable treatment plans; however, the silver filling is the least costly alternative for treatment.

## Dental coverage ends for dependent children at age 19 (unless disabled\*).

*\* For your disabled child to remain an eligible dependent, they must be certified as disabled by your **medical** insurance carrier before their 19<sup>th</sup> birthday for dental benefits or their 26<sup>th</sup> birthday for medical benefits.*

# Frequently Asked Questions

## 1. **How do I know which plan is best for me?**

This is a question only you can answer. Each plan offers different advantages. To help choose which plan might be best for you, compare the plan-to-plan features in the chart on page 20 and weigh your priorities.

## 2. **How long can my children stay on the dental plan? Can they stay covered until their 26<sup>th</sup> birthday like with the medical plans?**

The Affordable Care Act extended benefits for children until age 26 only under medical and prescription drug coverage, not dental. Dental coverage ends for dependent children at age 19 (unless they are disabled\*).

*\* For your disabled child to remain an eligible dependent, they must be certified as disabled by your **medical** insurance carrier before their 19<sup>th</sup> birthday for dental benefits or their 26<sup>th</sup> birthday for medical benefits.*

## 3. **Do any of the dental plans cover orthodontia for adults?**

Yes, the Enhanced Plan and DHMO both cover orthodontia for adults up to certain limits. The Enhanced Plan pays \$1,500 per person (adult or child) per lifetime. The DHMO requires a copay. The Basic Plan does not cover orthodontia for adults or children.

## 4. **If I participate in HEP, are my regular dental cleanings 100% covered?**

Yes, up to two per year. However, if you are in the Enhanced plan, you must use an in-network dentist to get the full coverage. If you go out of network, you may be subject to balance billing (if your out-of-network dentist charges more than the maximum allowable charge). And of course in the DHMO, you must use a network dentist or your exam won't be covered at all.





## A Message From Cigna

As a State of Connecticut employee, you and your family have the opportunity to receive quality dental care through one of the following plans:

- **Basic Plan**
- **Enhanced Plan**
- **Cigna DHMO**

### Learn Before You Enroll

#### Employee and Retiree Website

Access your dental benefit information at: [www.cigna.com/stateofct](http://www.cigna.com/stateofct) – the website developed by Cigna just for State of CT employees.

#### Cigna's Information Line

You can speak to a knowledgeable Cigna enrollment specialist 24 hours a day, 7 days a week by calling **1.800.Cigna24**. Call today to learn the following about your Cigna Dental coverage:

- Information on plan specifics
- Help finding participating dentists and specialists
- Programs and plan features available to you

#### Finding a Network Dentist is Easy

For the most current information on network dental offices in your area, search our online directory at [www.cigna.com/stateofct](http://www.cigna.com/stateofct) or call the Dental Office Locator at **1.800.Cigna24**.

#### Once You're Enrolled:

#### Personalized benefit information available around the clock

##### Online:

Visit [www.myCigna.com](http://www.myCigna.com). Once registered, you can:

- Access dental plan information
- Plan your dental care with the Treatment Cost Estimator
- Check claim status and review year-to-date maximum & deductible amounts
- Verify eligibility for you and your dependents

##### By Phone:

Call **1.800.Cigna24**; customer service representatives are available 24/7 to answer your questions.



*Value-added programs such as wellness programs and discounts offered by the plan are not negotiated benefits and are subject to change at any time at the discretion of the plan.*



## Programs to Support Your Overall Health

### Your health. Our focus.

In the real world, you have to balance your time, commitments and priorities. At Cigna, we keep our focus on helping you live healthier. Value-added programs such as wellness programs and discount savings are included with your Cigna dental plan.

### Oral Health Integration Program®

Research shows an association between oral health and overall health.<sup>1</sup> By getting the right oral health care, along with regular medical treatments, high-risk individuals may be able to improve their overall health.

Eligible State of Connecticut employees and retirees who enroll will have access to enhanced dental coverage through the Cigna Dental Oral Health Integration Program® (OHIP).

With this program, eligible members with certain medical conditions may receive 100% reimbursement of their copay for select covered dental services.

The qualifying medical conditions for OHIP: heart disease, stroke, diabetes, maternity, chronic kidney disease, organ transplants, and head & neck cancer radiation.

For additional information regarding OHIP, please visit [www.cigna.com/stateofct](http://www.cigna.com/stateofct).

<sup>1</sup> Appropriate Periodontal Therapy Associated with Lower Medical Utilization and Costs." Presented at the International Association for Dental Research Meeting March 2013, Seattle

### Healthy Rewards®

Cigna's Healthy Rewards Program provides discounts of up to 60% on healthy programs and services as part of Cigna's ongoing effort to promote wellness. There's no time limit or maximum to enjoy these instant savings when you visit a participating provider or shop online. No referrals or claim forms needed. The following Healthy Rewards programs are available: weight management, fitness and nutrition, vision and hearing care, tobacco cessation, alternative medicine, and vitamins.

After you enroll in the insurance plan, you can learn more about Healthy Rewards by visiting [Cigna.com/rewards](http://Cigna.com/rewards) (password savings) or calling 1.800.258.3312.

Access your dental benefit information by going to [www.cigna.com/stateofct](http://www.cigna.com/stateofct).



# Your 2015-2016 Payroll Deductions

## Health Enhancement Program Bi-Weekly Payroll Deductions July 1, 2015 through June 30, 2016 (26 Pay Periods)

If you do not enroll in the Health Enhancement Program, an additional \$46.16 will be deducted from your paycheck bi-weekly.

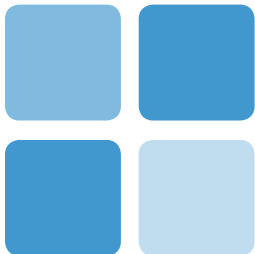
(Employees on semi-monthly pay schedules will have slightly higher deductions.)

MEDICAL PLANS	EMPLOYEE	EMPLOYEE +1	FAMILY	FLES**
<b>Point of Enrollment - Gatekeeper Plans (POE-G)</b>				
Anthem State BlueCare POE Plus	\$26.81	\$77.54	\$99.63	\$52.14
UnitedHealthcare Oxford HMO	\$20.26	\$58.01	\$74.53	\$39.00
<b>Point of Enrollment Plans (POE)</b>				
Anthem State BlueCare	\$29.45	\$88.73	\$118.10	\$59.28
UnitedHealthcare Oxford HMO Select	\$23.76	\$71.59	\$95.28	\$47.82
<b>Point of Service Plans (POS)</b>				
Anthem State BlueCare	\$37.93	\$131.05	\$151.40	\$67.90
Anthem State Preferred POS*	\$89.77	\$262.16	\$308.14	\$179.74
UnitedHealthcare Oxford Freedom Select	\$31.09	\$107.42	\$124.11	\$55.66
<b>Out of Area Plans (OOA)</b>				
Anthem OOA	\$37.93	\$131.05	\$151.40	\$67.90
UnitedHealthcare Oxford Out of Area	\$31.09	\$107.42	\$124.11	\$55.66
<b>DENTAL PLANS - administered by Cigna</b>				
Basic	\$0.00	\$13.94	\$13.94	\$7.14
Enhanced	\$0.00	\$11.94	\$11.94	\$6.12
DHMO®	\$0.00	\$4.55	\$6.45	\$2.65

\* Closed to new enrollment.

\*\* The Family Less Employed Spouse (FLES) rate is available only when both spouses are enrolled in active coverage, eligible for health insurance, and enrolled in the same plan, along with at least one child.

**For employees enrolled in FLES: to participate in the Health Enhancement Program, both employees must enroll.**



**All of the medical plans offered to State of Connecticut employees cover the same health care services. Saving a little each pay period can save you a lot each year.**

- \$5 each pay period saves you..... \$130 per year
- \$10 each pay period saves you..... \$260 per year
- \$50 each pay period saves you..... \$1,300 per year
- \$75 each pay period saves you..... \$1,950 per year
- \$110 each pay period saves you..... \$2,860 per year
- \$150 each pay period saves you..... \$3,900 per year

# Your Benefit Resources

For details about specific plan benefits and network providers, contact the insurance carrier. If you have questions about eligibility, enrolling in the plans or payroll deductions, contact your agency Payroll/Human Resources office.

<p><b>Health Enhancement Program (HEP) Care Management Solutions</b> (an affiliate of ConnectiCare)</p>	<p><a href="http://www.cthep.com">www.cthep.com</a></p>	<p><b>1-877-687-1448</b></p>	
<p><b>Anthem Blue Cross and Blue Shield</b></p> <ul style="list-style-type: none"> <li>• Anthem State BlueCare (POS)</li> <li>• Anthem State BlueCare (POE)</li> <li>• Anthem State BlueCare POE Plus (POE-G)</li> <li>• Anthem Out-of-Area</li> <li>• Anthem State Preferred POS (POS)*</li> </ul>	<p><a href="http://www.Anthem.com/statect">www.Anthem.com/statect</a></p>	<p><b>1-800-922-2232</b></p>	
<p><b>UnitedHealthcare (Oxford)</b></p> <ul style="list-style-type: none"> <li>• Oxford Freedom Select (POS)</li> <li>• Oxford HMO Select (POE)</li> <li>• Oxford HMO (POE-G)</li> <li>• Oxford Out-of-Area</li> </ul>	<p><a href="http://www.welcometouhc.com/stateofct">www.welcometouhc.com/stateofct</a></p>	<p><b>1-800-385-9055</b> Call 1-800-760-4566 for questions before you enroll</p>	
<p><b>Caremark</b> (Prescription drug benefits, any medical plan)</p>	<p><a href="http://www.Caremark.com">www.Caremark.com</a></p>	<p><b>1-800-318-2572</b></p>	
<p><b>CIGNA</b></p> <ul style="list-style-type: none"> <li>• Basic Plan</li> <li>• Enhanced Plan</li> <li>• DHMO Plan</li> </ul>	<p><a href="http://www.Cigna.com/stateofct">www.Cigna.com/stateofct</a></p>	<p><b>1-800-244-6224</b></p>	

\* Closed to new enrollment.

