

Health Insurance Done Differently

With HealthyCT insurance, you get great coverage. You can get care from a large network of physicians, hospitals and other healthcare providers in or out of Connecticut. Experience a different kind of health insurance company. Join us!

EXPERIENCE THE HEALTHYCT DIFFERENCE

- Be part of a "CO-OP," or Consumer Operated and Oriented Plan. You can vote – and even run – for the Board of Directors. This gives you a say in the future of your insurance company.
- Benefit when "profits" go back into programs and services, or keeping premiums stable over time. We're nonprofit so we don't have shareholders.
- Choose a plan created with physicians and, together, we can help improve healthcare quality and lower costs.

VARIETY OF PLANS TO MEET YOUR NEEDS

Health insurance can be confusing, so we created simple plans with these important features:

- The same copayment for a 90-day supply of prescription drugs purchased locally or by mail.
- Doctor consults by phone 24/7/365.
- 100% coverage of in-network preventive care.
- Copayments for in-network primary care physician (PCP), specialist and behavioral health visits for most plans.
- Out-of-pocket maximums to limit how much you spend.
- Access to specialists – no referrals needed.
- Dental and vision coverage to age 19.
- Annual adult routine vision exam benefits.



prevention

100% in-network preventive care



prescriptions

same copay for 90-day mail and retail



access

no referrals needed to see a specialist



1-855-HLTHYCT :: www.healthyct.org



**YOUR HEALTH
– YOUR PLAN.**



LOCAL AND NATIONAL ACCESS TO QUALITY MEDICAL CARE

- Statewide network of over 18,000 providers and all hospitals.
- In-network lab services from Quest Diagnostics, participating provider offices and hospital labs.
- Access to in-network care from over 750,000 providers through the PHCS Healthy Directions network if you're traveling or have children attending college.
- Prescription drug coverage.
- Worldwide coverage for emergency care services.



network

local and national participating providers



emergencies

covered worldwide

To find a HealthyCT physician, hospital or healthcare professional, please visit www.healthyct.org and choose **Find a Doctor**.

NEED HELP PAYING FOR INSURANCE?

Based on your income, the government may help you pay for your health insurance. You may be eligible for this program if you earn:

- Individual: Up to \$46,680 per year*
- Family of Four: Up to \$95,400 per year*

HOW IT WORKS

You shop for health insurance and choose a HealthyCT plan with a \$200 monthly cost. But you also qualify for a \$100 payment from the government program. That means each month you'll pay HealthyCT \$100 for your coverage, and the government will pay us the rest.

THREE EASY WAYS TO ENROLL

1. Compare all plan options and get a quote at www.healthyct.org.
2. Call our dedicated enrollment team at 1-855-458-4928, Monday-Friday, 8:30am-5:00pm ET.
3. Use an insurance broker or agent at no cost to you. Call us if you need help finding a broker near you.



1-855-HLTHYCT :: www.healthyct.org

*As of August 2015. Income levels are subject to change.



**YOUR HEALTH
- YOUR PLAN.**

Your Pharmacy Benefit

Prescription drugs can help you feel better when you're sick. They can also help you manage a medical condition. That's why HealthyCT plans provide coverage for prescription drugs with all of our plans. Your pharmacy program helps you get the medicine you need when you need it.

We work with a pharmacy benefits manager to create the list of drugs your plan covers and to:

- Process your pharmacy claims.
- Manage your mail-order program and send your prescriptions to your home.
- Offer a specialty drug program.

FILL PRESCRIPTIONS LOCALLY OR BY MAIL

You can fill many prescriptions at major retailers, supermarkets and community drug stores that are in the network.

find a participating pharmacy

go to healthyct.org/rx

choose **essential** health benefit formulary

click **select**

click **continue**

click **locate a pharmacy**

Plus, with HealthyCT pharmacy coverage, you pay the same copayment for a 90-day supply of prescription drugs filled at your local pharmacy or by mail.

A BROAD LIST OF COVERED DRUGS

The drug "formulary" is the list of medications your pharmacy benefit covers. Drugs on the list are categorized into groups or "tiers." The tiers determine your cost for a medication.



coverage

broad list of covered drugs



choice

90-day supply by mail or retail



access

large, statewide network



1-855-HLTHYCT :: www.healthyct.org



**YOUR HEALTH
- YOUR PLAN.**

A BROAD LIST OF COVERED DRUGS

- **Tier 1.** Includes generic drugs, the least expensive drugs to treat many common illnesses. The U.S. Food and Drug Administration (FDA) follows the same review and approval process for generics as they do for brand-name drugs.
- **Tier 2.** Includes preferred brand drugs that usually cost more than generics.
- **Tier 3.** Includes non-preferred brand drugs — which generally cost more than those in Tier 2, so your share of the cost is higher.
- **Tier 4.** Includes most of the specialty drugs. These are high-cost drugs used to treat complex medical conditions. Brand and generic specialty medications are in this tier. Please note, specialty drugs are not available through local retail pharmacies. A 30-day supply can be delivered right to your home through the specialty pharmacy program.

Preventive Drugs

Certain categories of preventive drugs with A and B ratings are 100% covered as recommended by the U.S. Preventive Services Task Force. For example, with a prescription, some aspirins and fluoride supplements are no cost for members meeting certain age/gender requirements.

LEARN MORE

Please refer to your Certificate of Coverage for full details of your prescription drug benefit. To find your Certificate of Coverage and the Summary of Benefits & Coverage for your plan, please visit www.healthyct.org, or call Member Services using the number on your ID card.

SPECIAL GUIDELINES

Some covered drugs may have safety restrictions, based on FDA guidelines, medical literature, and input from physicians and the Pharmacy and Therapeutics (P&T) Committee.

- **Quantity Limits.** A limit on how much of, or how long, you can take the drug.
- **Prior Authorization.** Some drugs and supplies need our approval before your plan can cover them.
- **Step Therapy.** You may need to try a lower cost medication before using the one your physician prescribes.

to look up a drug

go to healthyct.org/rx

choose **essential health benefit** formulary

click **select**

click **continue**

enter **drug name** >> click **search**

restrictions=YES >> click **name**



1-855-HLTHYCT :: www.healthyct.org



**YOUR HEALTH
– YOUR PLAN.**

Focus On Patient- Centered Care

As a HealthyCT member, you chose a health plan started by physicians. You can get high quality healthcare from a large network of hospitals and healthcare professionals across Connecticut. And that includes many primary care physicians who can help you stay well and treat or manage a medical condition.

THE IMPORTANCE OF PRIMARY CARE

Primary means *first, essential, central*. So it should be no surprise that primary care physicians – or PCPs – should be your first choice when it comes to your health. They can help you get essential screenings to avoid or identify and treat some illnesses. And your PCP and staff serve as command central when you need medical tests or care they don't offer.

Because PCPs get to know their patients well over time, they can be in the best position to:

- Support and guide you when you're well, to better help you when you're sick.
- Make sure you get important health screenings to prevent or detect problems.
- Treat many illnesses; usually at much less cost than a visit to the ER or urgent care.
- Help you understand your medical choices and choose the right ones.
- Refer you to other health specialists for tests and appointments, as well as other community resources, when needed.
- Keep your medical file, including services and reports from them and other healthcare providers.
- Focus on your overall health and well-being.



pcp

primary care physicians
are your 1st choice



care

from a team
that knows you



better

manage your
healthcare costs



1-855-HLTHYCT :: www.healthyct.org



**YOUR HEALTH
– YOUR PLAN.**

IMPROVING PRIMARY CARE

Many PCPs are changing the way they work with patients to deliver a higher level of care and service. Patients in these practices can expect a great deal of support when it comes to getting the help they need. Longer office hours usually makes accessing care easier. And patients learn how to keep themselves healthy. When high-performing PCP practices meet the strict standards for patient-focused care, they can receive special recognition as a "patient-centered medical home" or "PCMH."

HEALTHYCT AND PATIENT-CENTERED CARE

We're working closely with physicians, including our Primary Care Provider Advisory Council. With the Council, we're educating physicians, employers and members about the value of primary care and the extra value offered by PCMH practices. We've invested in education for PCP practices that want to earn PCMH recognition. And we're creating a new model to support primary care and pay patient-centered practices fairly for the additional work and dedication required to practice truly patient-centered care for you and your family.

FIND A PRIMARY CARE PHYSICIAN

To find a PCP in our network, visit www.healthyct.org. Select **Find a Doctor**. To find a PCMH-designated practice, enter your search information and select **Yes** under the PCMH dropdown menu.

THE PCMH DIFFERENCE:

- Lower total cost of care.
- Reduced use of unnecessary and avoidable services.
- Improved health measures.
- Increased use of preventive care.
- Better access to care.
- Improved patient satisfaction.

Source: Connecticut Health Policy Project Issue Brief, June 2014, www.cthealthpolicy.org.



1-855-HLTHYCT :: www.healthyct.org



**YOUR HEALTH
- YOUR PLAN.**

All For Health & Wellness

Good health is so important to living a happy, active life. How you stay healthy, or get well when you're sick, is entirely up to you.

But we're here to help with information, programs and services that fit into even the busiest day.

Here are five easy ways to get started. For details on these programs and more, go to: www.healthyct.org/wellness.

EAT HEALTHY

There are few better ways for improving your overall health than by eating well. So, we're connecting you with local farms so you can get fresh food close to home. And if eating healthy to lose weight is your goal, check out our local, national and online partners.



**eat
healthy**



**keep
moving**

KEEP MOVING

Exercise is a key component to any healthy lifestyle. But we also know that finding the time and money to stay fit can be a challenge. We've got some great ideas and resources for you, whether you want to work out in a gym or find a nearby park to throw a Frisbee with friends and family. And they include discounts with local gyms, as well as links to many other local fitness and outdoor activities.



1-855-HLTHYCT :: www.healthyct.org



**YOUR HEALTH
- YOUR PLAN.**

KNOW YOUR STUFF

Education is a critical piece to health and wellness. The more you know, the better prepared you'll be to make decisions with your physician about the best and most affordable ways to manage your health. You can start with an online health assessment to help identify areas to focus on. Then choose from the online library of wellness topics and podcasts to help you reach your goals. You can also get 24/7/365 advice from a nurse.



**know
your stuff**

GET CONNECTED

A community can be a powerful thing. Sometimes the resources you need to stay well or to get you back on track from an illness are right around you. In many cases they're free. There's help available from local health professionals, hospitals and community groups. Whether you want information on how to stay fit, or need help after a hospital stay, we'll help find the resources you need.



**get
connected**

SAVE MONEY

Who doesn't like to save money? Maybe one of the reasons you chose HealthyCT is because we're nonprofit, so money we don't spend goes back to improving programs and services or into stabilizing premiums over time. We're also finding ways to connect you with discounts on a variety of health and wellness-related services.



**save
money**

Learn more at www.healthyct.org/wellness. These programs are just a start! Check back often for new offerings.



1-855-HLTHYCT :: www.healthyct.org



**YOUR HEALTH
- YOUR PLAN.**

Find Your Healthy Stride

HCT Healthy Strides is your personalized health and wellness program. It's comprehensive. It's confidential. Your **Healthy Strides** program includes:

- An online health and wellness website.
- Programs to consult with a doctor or call a nurse 24/7/365.
- A variety of great programs, discounted gym memberships, great educational resources and more.

HEALTHY STRIDES ONLINE

Take your first stride toward wellness with Healthy Strides online:

- Take a Health Assessment to get your customized plan.
- Track your nutrition needs with a meal planner, food log, and food & water trackers.
- Learn about health topics at the Health and Video Library.
- Participate in workshops on smoking cessation, preventive care and more.
- Compete in fitness challenges.
- Connect with a trainer or dietician.

Get started at www.healthyct.org/wellness today!



Access thousands of articles and videos in the Health Library.



Take Healthy Strides with you wherever you go with the mobile app.



1-855-HLTHYCT :: www.healthyct.org



**YOUR HEALTH
- YOUR PLAN.**

An Ounce of Prevention...

Preventive medicine is key to your overall health and well-being. Early detection can help you stay healthy. It can also stop small problems from becoming bigger ones.

Your HealthyCT plan covers those common preventive services given an A or B rating by the United States Preventive Services Task Force (USPSTF). (The USPSTF is an independent panel of primary care physicians who are experts in prevention and evidence-based medicine.)

Because preventive medicine is so important, these services are available at no cost to you when you receive them from a physician or healthcare professional who is in our network.

You'll find some examples of covered preventive services on the back of this page. For a complete list, along with coverage guidelines and limits, visit **www.healthyct.org/medical-policy**. If you have questions about your coverage, please call Member Services at the phone number on your ID card.



no cost
in-network
preventive medicine



better
health through
prevention



comprehensive
list of
covered services



1-855-HLTHYCT :: www.healthyct.org



**YOUR HEALTH
- YOUR PLAN.**

PREVENTIVE SERVICES FOR ADULTS

Preventive medicine goes beyond a routine physical exam. Your HealthyCT plan covers many preventive services, including:

- Alcohol misuse screening and counseling
- Aspirin to prevent cardiovascular disease in men and women of certain ages
- Blood pressure screening
- Colorectal cancer screening (adults over 50)
- Depression screening
- Flu shots and other immunizations
- Obesity screenings and counseling
- Preventive physical exam
- Tobacco use screenings and cessation products
- Type 2 diabetes screening for adults with high blood pressure

PREVENTIVE SERVICES FOR WOMEN

Additional screenings and counseling are available for women, including:

- Breast cancer screening/mammogram
- Breast cancer chemoprevention counseling for women at higher risk
- Cervical cancer screening
- Domestic and interpersonal violence screening and counseling
- Folic acid supplements for women who may become pregnant
- Osteoporosis screening for women over age 60 depending on risk factors
- Preventive physical exam
- Tobacco use screening and interventions for all women, and expanded counseling for pregnant tobacco users

PREVENTIVE SERVICES FOR PREGNANT WOMEN

Prevention is especially important to the health of an expectant mother and her baby. Recommended preventive services for pregnant women include:

- Anemia screening
- Bacteriuria urinary tract and other infection screening
- Breastfeeding support and counseling
- Gestational diabetes screening for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes
- Hepatitis B screening
- Rh incompatibility screening

PREVENTIVE SERVICES FOR CHILDREN

These covered preventive services help promote children's growth and development:

- Behavioral assessments at certain ages
- Blood pressure screenings at certain ages
- Fluoride chemoprevention supplements for children without fluoride in their water source
- Immunizations
- Iron supplements for children of certain ages
- Lead screenings
- Obesity screenings and counseling
- Oral health risk assessments
- Preventive physical exams
- Vision screenings



1-855-HLTHYCT :: www.healthyct.org



**YOUR HEALTH
– YOUR PLAN.**

Your Vision and Pediatric Dental Benefits

Dental and vision care are important pieces to your overall health. That's especially true for children as they continue on their path of growth and development. That's why your HealthyCT plan provides dental benefits for children under age 19 and vision benefits for all members.

PEDIATRIC DENTAL BENEFITS

Your plan provides benefits for a wide variety of dental services, including cleanings, X-rays, fillings, root canals, crowns, orthodontics (when medically necessary) and more. Because proper dental care is so important, diagnostic and preventive services are covered at no cost when you visit an in-network dentist!

Your HealthyCT pediatric dental benefits provide both in- and out-of-network coverage, giving you the flexibility to visit any dentist. However, in most cases, you'll receive a higher level of benefits and lower your out-of-pocket costs if you choose an in-network dentist. Administered by Delta Dental of New Jersey, your plan has access to the Delta Dental PPOSM Network, giving you plenty of options both locally in Connecticut and nationwide.

For more information about your pediatric dental benefits or to find a participating dentist near you, please visit www.healthyct.org/dental. You can also call the Dental Member Services number on the back of your ID card.



100%
diagnostic & preventive
covered



cleanings
x-rays, fillings,
root canals



dental
network access



1-855-HLTHYCT :: www.healthyct.org



**YOUR HEALTH
- YOUR PLAN.**

VISION BENEFITS

Your vision benefits are designed to help children and adults receive quality eyecare by providing coverage for routine eye exams. Children under 19 also have coverage for glasses and contact lenses.

You can visit an in- or out-of-network vision provider, but you'll typically receive a higher level of benefits when you visit a participating doctor.

To find a participating vision provider, please visit **www.healthyct.org**, click "Find a Doctor" and choose "Specialists." Under "Type," select "Ophthalmology," "Ophthalmology-Pediatrics" or "Optometrists." If you have any questions about your vision benefits, please call Member Services at the number on your ID card.

For more details about your vision and pediatric dental benefits, please refer to your plan documents.



discounted
lenses and frames



great docs
large network of
dental and vision
providers



1-855-HLTHYCT :: www.healthyct.org



**YOUR HEALTH
– YOUR PLAN.**