

Quality medical coverage for confidence in your care

Your Connecticut Partnership Plan medical benefits through Anthem Blue Cross and Blue Shield



Table of contents

Section 1: A health plan that meets you where you are	. 3
Section 2: Guidance to high-quality care	Δ
Section 3: Plan details	. /
Section 4: Online and mobile plan resources	. 9
Section 5: Additional health solutions	12
Section 6: Behavioral health resources	14
Section 7: SpecialOffers	16

A health plan that meets you where you are

You deserve a personalized health plan that empowers and supports your whole health. The Connecticut Partnership Plan through Anthem Blue Cross and Blue Shield offers you extensive benefits, services, and programs with the doctors you trust.

Connecticut Partnership Plan benefits include:

- An Enhanced Dedicated Member Services team comprised of professionals and care coordinators who are experts at resolving benefit issues of our non-State public sector employees.
- A broad network of hospitals and doctors in Connecticut and across the country.
- Doctors and hospitals in nearly 200 countries around the world through the Blue Cross Blue Shield Global Core program.
- Digital tools that make it easy to access your plan status; offer personalized wellness information; and guide you to preferred, high-quality care exclusive to your medical plan.
- Preventive care covered at 100%, as well as lower premium incentive through the State of Connecticut Health Enhancement Program (HEP).¹
- The flexibility to choose care from either in-network or out-of-network doctors or facilities, with cost shares adjusted accordingly.
- Programs for weight management, autism, quitting smoking, eating disorders, behavioral health, and substance misuse.
- Health education resources, plan tools, and product and service discounts.
- Cost shares waived for chronic conditions, such as asthma, diabetes, and chronic obstructive pulmonary disease, for those enrolled in the HEP.²



Control costs with the right urgent and emergency care

At least **30%** of emergency room (ER) visits are for nonemergency conditions.³ These conditions can often be treated more quickly at high-quality, lower-cost care locations. This plan includes urgent care, walk-in clinics, and telehealth options to lower your costs.

\$250° ER visit copay

\$15 Urgent care or walk-in center visit copay

Similar to an office visit copay

Telehealth/virtual care

For help deciding where to go for care, call the 24/7 NurseLine at **800-711-5947**. A registered nurse can answer your questions and help direct you to the best place for care.

Guidance to high-quality care



Welcome to Anthem

When it comes to your health and the health of your family, it is important that you have access to healthcare that's right for your needs. We encourage you to take advantage of the programs and resources available to you through your Anthem plan, and to register online or download SydneySM Health, our new mobile app. See page 9 for more information.



Care Compass

Care Compass (carecompass.CT.gov) is the online home for all State of Connecticut benefit information, including the Connecticut Partnership Plan. Select the **Partnership Employee** button to be directed to your information. You will also have direct access to the HEP portal and Health Navigator, your plan's first point of contact for benefit questions.



Providers of Distinction/Centers of Excellence

To help you feel covered, protected, and confident, the State of Connecticut identified **Providers of Distinction** — doctors, hospitals, and medical care groups with verified, high-quality outcomes for some of the most common medical conditions and procedures. These providers are clearly marked with a silver trophy icon in the Providers of Distinction search tool. A doctor or location listed with a gold star has been designated a "Center of Excellence" because they have met the highest-quality standards. By choosing care with a provider listed with either the gold star or the silver trophy for a procedure, you automatically receive a cash incentive in the mail.

Common services covered in this program include:

- Hip, shoulder, and knee surgery.
- Cardiac procedures.

Bariatric surgery.

- Colonoscopies.
- · Prenatal care and delivery.

We encourage you to choose Providers of Distinction for services covered by this program. Not only will you benefit from the best care, you might also earn a cash reward. To learn more about this program and the services covered, contact Care Compass at carecompass.ct.gov/providersofdistinction or call **866-611-8005** to speak to a personal Health Navigator.

Providers of Distinction doctors and care locations are available for certain procedures and should be your first choice for high-quality care. However, we know there are many other outstanding primary and specialty care doctors covered under your State of Connecticut health plan. If you need help finding primary care doctors or specialists outside the Providers of Distinction program but in your health plan's network, contact Enhanced Dedicated Member Services at **800-922-2232** or use the **Find Care** tool at **anthem.com/ctpartner**.

Your first point of contact



Care Compass Health Navigators are your guides for any questions and concerns. They can help you navigate the healthcare system, find a Providers of Distinction doctor, schedule an appointment, understand your benefits, and confirm whether you qualify for a cash incentive.⁵

The support you receive from Health Navigators will be highly coordinated with Anthem's Enhanced Dedicated Member Services team to simplify your healthcare experience and connect you to the right care.

You can learn more about the program online at <u>carecompass.CT.gov/navigator</u> or by calling **866-611-8005**.

Health Navigator support line

All of our Health Navigators are trained to support you. They can help you understand both your plan and the healthcare system, empowering you to make better choices.

Health Navigators are available by phone, at **866-611-8005**, Monday through Friday, 8 a.m. to 10 p.m. ET.

Live interactive chat

You can also use the Health Navigator live interactive chat feature to speak with a representative. Go to **carecompass.CT.gov/navigator**.

Health Navigator search tool

When you choose Providers of Distinction for your care, you may be eligible to earn a cash reward. Simply look for a gold star or silver trophy icon next to the name of the doctor or care location.⁶

You can learn more about the program online and access the Providers of Distinction search tool at carecompass.CT.gov/nod.



To find Providers of Distinction care locations and confirm whether you are eligible for a reward, contact a personal Health Navigator at **866-611-8005**. You can schedule an appointment with select Providers of Distinction doctors through a Health Navigator or from your smartphone or other digital device using the Sydney Health app. Learn more about this mobile health tool in the "**Web and mobile plan resources**" section of this brochure.

Your member ID card

When you sign up for your plan, you will receive a single card in the mail for both your medical and pharmacy benefits. Make a note of these important pieces of information located on your card:

If you changed plans, you will receive a new ID card in the mail. Here is what has changed from the last version:

- 1 Your member ID number
- 2 Your group number
- Your Care Compass logo
- 4 Important contact information

To avoid claims processing issues, please share your new ID card with your primary care physician (PCP), pharmacy, and any other care providers you or your dependents use under your plan. You can also download a copy online, or email and fax it to your doctor using the Sydney Health app.







Member ID: SHP0000000000 000000000H 062 004336 ADV RX4833 Group No: Plan Code RxBIN: RxPCN: RxGRP:

Coverage(s):
Medical
Pharmacy Services (Provided by CVS)

EXPANDED ACCESS

STATE OF CT PARTNERSHIP PLAN STATE BLUECARE POS, HEP \$0/\$15

For detailed benefit information including Deductible and Out of Pocket maximums please visit anthem.com/statect or carecompass.ct.gov

STATE BLUECARE





CARE COMPASS: Your home for all your State of CT benefits information. Need help? Contact a personal Health Navigator at 1-866-611-8005 or visit carecompass.ct.gov

Primary Care Physician (PCP) selection is important. PCP referrals are not required to receive care from a specialist.

PROVIDERS: File medical claims with your loo Blue Cross and/or Blue Shield Plan. MEDICAL CLAIMS & INQUIRIES: PO BOX 583 NORTH HAVEN CT 06473 Please include Member Name and Identification Number on all inquiries. anthem.com/ctpartner carecompass.ct.gov

carecompass.ct.gov
Care Compass
Behavioral Health Authorization
24/7 NurseLine
Anthem Member Services
Inpatient Hospital
Urgent Care Out-of-State
Medical Provider Services
*contracts directly with group

1-866-611-8005 1-888-605-0580 1-800-337-4770 1-800-922-2232 1-800-810-2583 1-800-922-2232 1-800-318-2572



Plan details

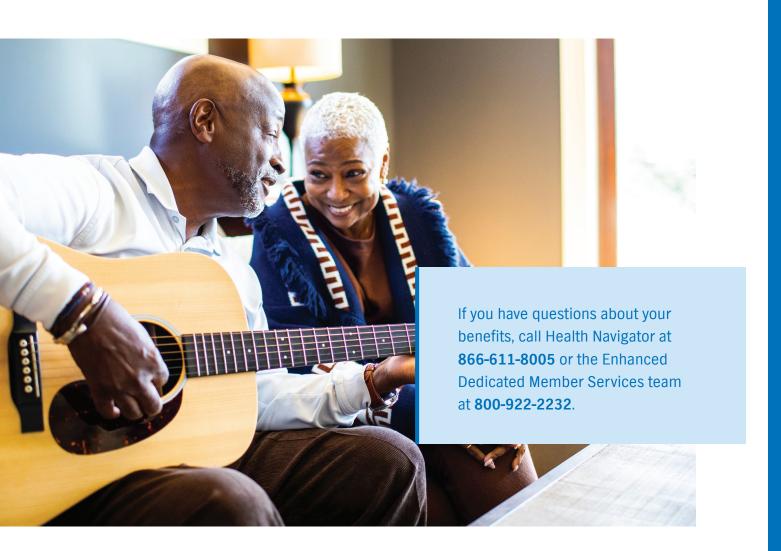
Expanded Access (point of service)

Benefit features	In network	Out of network
Upfront deductible	HEP enrollees: None Non-HEP individual: \$350 Non-HEP family: \$350 each member (\$1,400 maximum)	Not applicable
Deductible	None	Individual: \$300 Family: \$900
Coinsurance	None	20% of maximum allowable charge ⁷ after deductible, plus 100% of any amount your provider bills over the maximum allowable amount
Annual out-of-pocket maximums	HEP enrollees: Individual: \$2,000 Family: \$4,000 Non-HEP enrollees: Individual: \$2,000 (plus upfront deductible and out-of-network deductible) Family: \$4,000 (plus upfront deductible and out-of-network deductible)	HEP enrollees: Individual: \$2,000 (plus deductible) Family: \$4,000 (plus deductible) Non-HEP enrollees: Individual: \$2,000 (plus upfront deductible and out-of-network deductible) Family: \$4,000 (plus upfront deductible and out-of-network deductible)
Lifetime maximum	None	
Outpatient doctor visits, walk-in centers, urgent care centers	\$15 copay	20% of the maximum allowable charge and coinsurance
Preventive care		
Children	No copay with well-child visits and immunizations	20% of maximum allowable charge after deductible ⁸
Adults	No copay	20% of maximum allowable charge after deductible ⁸
Family planning		
Vasectomy	100%	20% of maximum allowable charge after deductible ⁸
Tubal ligation	100%	20% of maximum allowable charge after deductible ⁸
Inpatient hospital	\$0 with preapproval ⁹	20% of maximum allowable charge after deductible with preapproval ^{9,11}
Inpatient doctor	\$0 (preapproval required ⁹)	20% of maximum allowable charge after deductible with preapproval ^{9,11}
Outpatient surgical facility	\$0 with preapproval ¹⁰	20% of maximum allowable charge after deductible with preapproval ^{8,10}
Ambulance	100% (if emergency)	
Preadmission certification/ concurrent review	Through participating provider	Penalty of 20%, up to \$500 for no preapproval 10,11

This does not constitute your health plan or insurance policy. It is only a general description of the plan. Please refer to your plan documents for exclusions and limitations under the plan. Anthem Blue Cross and Blue Shield provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims.

Plan details

Benefit features	In network	Out of network
Outpatient mental health and substance abuse	\$15 copay per visit	20% of maximum allowable charge after deductible ⁸
Diagnostic X-ray, lab, and preadmission testing	\$0 for lab and radiology services performed by a Site of Service provider ¹²	40% of maximum allowable charge after deductible ⁸
Emergency care	\$250 copay, waived if admitted	
Routine eye exam	\$15 copay per visit; ⁷ one exam per calendar year	50% of maximum allowable charge after deductible;8 one exam per calendar year
Hearing exam	\$15 copay; one exam per year	20% of maximum allowable charge after deductible;8 one exam per calendar year



⁷ HEP participants have the \$15 copay waived once every other year.
8 Plan holders are also responsible for charges above the maximum allowable charge.
9 Preapproval for in-network services is the healthcare provider's responsibility.
10 Preapproval for out-of-network services is the member's responsibility.
11 Preapproval may be required.
12 You must pay 20% of the rate (known as 20% coinsurance) when you use a lab and radiology provider that is not listed as Site of Service.

Online and mobile plan resources

Digital ID card

Your digital ID card works exactly like the card you received in the mail. You can email, fax, or show it to your doctors from your smartphone, computer, or other device when you make an appointment. Many doctors can also look up your digital ID card through our system.

anthem.com/ctpartner

This website features tools to help you:

- Find care.
- Estimate your costs before a procedure or service.
- · View your ID card.
- · See your medical benefits and claims.

Sydney Health app

The Sydney Health app makes it easier to manage your health plan. You can find what you need in one place, chat with Member Services, access LiveHealth Online, and:

- · Check benefits information and claim details.
- Compare the costs for healthcare services based on your coverage.
- Search for doctors, other healthcare professionals, and facilities in your plan.
- Connect to virtual care options through LiveHealth Online.¹³
- Access and use your digital ID card.
- Sync your favorite fitness tracker.

My Health Dashboard on the Sydney Health app

My Health Dashboard connects you with wellness information that interests you — whether it is health and wellness tips, nutritionist-approved recipes, or personalized action plans — to help you reach your health goals. My Health Dashboard is tailored to your individual health journey every step of the way.

You can also use My Health Dashboard to find and connect with clinical and well-being programs for everything from pregnancy to heart disease.

Start today by downloading Sydney Health and visiting My Health Dashboard.

Aunt Bertha social services

We've partnered with Aunt Bertha (auntbertha.com, now also known as findhelp.org) to help you find no-cost and reduced-cost programs to assist with important needs such as food, transportation, and job training.

Visit <u>anthem.com/ctpartner</u> to find out which resources are available near you.

ianacare

The ianacare app helps you create your own private community group of friends, family, and contacts to provide support and coordinate daily caregiving tasks. To begin, download the app today.



Download the Sydney Health app today







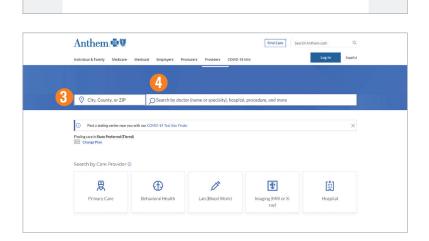
The Find Care tool can be found on anthem.com/ctpartner or through the Sydney Health app. It helps you locate high-quality, local health professionals in your plan, including doctors who are accepting new patients. It can also guide you to the best care for you, using:

- Specialties and quality ratings.
- Centers of Excellence and Providers of Distinction designations.
- Side-by-side comparisons of care providers.

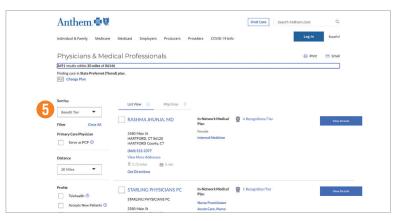
Find Care search instructions

- 1 Log in to anthem.com/ctpartner.
- Select Find Care.
- 6 Enter a ZIP code.
- Search by physician type, name, or license number.
- On the results screen, you can apply additional search criteria, like distance, areas of expertise, recognitions, languages spoken, and gender.

Be sure to register for a secure account on anthem.com/register to make the most of your benefits and our navigation tools.



Introducing the Sydney Health App





Orthopedic care

Your health plan provides a new way to deliver orthopedic care. Members can visit online with a healthcare professional about any orthopedic injury or condition. The healthcare professional will identify the cause and a course of treatment — whether through telemedicine visits, home-based therapies, or referrals to specialists in the plan's network. This service is offered at no additional cost. Here is how Upswing works:

- 1. Visit <u>upswinghealth.com/ct</u>. Enter your name, email, and date of birth.
- 2. Use the Symptom Checker to enter information about your condition or injury.
- 3. An Upswing coach will contact you, usually within minutes.

The coach may provide:

- · Lifestyle advice.
- A custom, video-based rehab or exercise program.
- Advice to go directly to the emergency room or an urgent care center.
- A referral to an Upswing physician specialist. If needed, the physician specialist can provide a referral for an in-person visit with an orthopedic specialist, who sees Upswing patients on an expedited basis.

Additional health solutions

Physical and occupational therapy

Physical and occupational therapy (PT and OT) can be essential for an active, independent life. Your Connecticut Partnership employee health plan covers PT and OT services from in-network and out-of-network healthcare professionals. All PT/OT service requests from a doctor are subject to a medical necessity review by our Utilization Management partner.

Here is how that works:

- 1. You receive an initial evaluation for PT/OT.
- 2. The treating therapist submits an authorization request and a medical necessity review.
- 3. A specialist reviews the application against clinical guidelines to ensure the assessment and proposed treatment plan are appropriate.
- 4. Both your therapist and you receive a letter telling you if the treatment plan is approved.
- 5. You receive the care and treatment you need.

Imaging, labs, and diagnostic X-rays

Under your plan, you will have 100% coverage (\$0 copay) for lab tests, X-rays, and high-cost imaging services, like MRIs, if you select an exclusive State of Connecticut Site of Service care provider.

If you have lab or radiology services performed during a PCP or specialist's office visit, you will have 100% coverage for these services as well.

If you decide to access these services from providers outside the Site of Service program, the plan will cover 80% of the cost. So you will have a 20% cost share for outpatient lab tests, X-rays, and high-cost imaging services. If you use a provider that's not in your plan's network, the plan will cover 60% of the cost.

Mammograms, ultrasounds, and pathology

Testing for cancer and other acute and chronic diseases are an important part of being your trusted health partner. Pathology, breast ultrasounds, and mammography services are covered under your plan, but they are not subject to the Site of Service program.



The State of Connecticut preferred network

Under your plan, there is no office visit copay for you or your covered dependents when you visit a PCP in the plan's preferred network. The same is true of certain specialists who are identified as value-based providers. 14

Our preferred network care PCPs and specialists are grouped into two levels to help you find value and savings.

Choosing care from doctors in Value Tier 1 saves you the most.

If you select a Value Tier 1 PCP or specialist, you have no office visit copay. Doctors in this tier participate in the State of Connecticut's preferred network or have the proven ability to deliver quality care at a lower cost — a savings that your plan passes on to you.

In addition to PCPs, here are the specialties that are part of Value Tier 1:

- Allergy and immunology
- Obstetrics-gynecology
- Orthopedic surgery

Cardiology

(OB-GYN)

Rheumatology

- Ear, nose, and throat (ENT)
- Ophthalmology
- Urology

Select the Find Care tool on anthem.com/ctpartner for a full list of in-network Connecticut PCPs and specialists in Value Tier 1. For help, call Health Navigator at 866-611-8005.

Choosing other in-network doctors outside Tier 1 gives you access at your current \$15 copay.

If you see an in-network PCP or specialist outside of Value Tier 1, you will still be covered at the in-network level, but you will pay the plan's \$15 office visit copay.

Under the benefit, you have the same broad access to network doctors and hospitals as you have today. You will receive the same preventive care benefits, too.



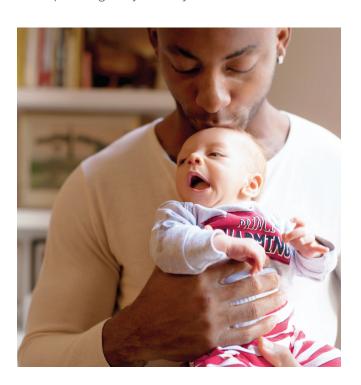
Behavioral health resources

The Connecticut Partnership Plan is committed to supporting your emotional well-being. If you or a family member needs behavioral healthcare, you have access to many helpful resources.

Child and Family/Guardian Outreach program

This program works with parents or guardians who have children receiving behavioral health services in a hospital setting. One of our care managers will reach out to you within 48 hours of your child's admission. The care manager will:

- Help you understand what to expect from the doctors and hospital while your child is there.
- Make sure your family is involved with your child's care.
- Answer your questions and let you know about other available resources.
- Involve your child's regular behavioral health provider (if they have one).
- Discuss a treatment plan with you for when your child goes home.
- Keep working with you once your child is home.



LiveHealth Online Psychology

Your plan offers LiveHealth Online Psychology to connect you to a licensed therapist or psychologist online. Visit **anthem.com/ctpartner** or the Sydney Health app to register. Then, you can schedule a two-way video visit within four days. Members and their dependents age 10 and older are eligible for this service. 15,16

Autism Spectrum Disorder (ASD) Program

If your child falls somewhere on the autism spectrum, your family may need support services. The ASD Program focuses on the entire family, creating a strong system of care. It includes:

- A clinical review of applied behavior analysis.
 A highly trained team of licensed clinicians specializing in ASD will ensure your child receives the care required for their individual needs.
- Community resources and family support.
 The ASD team connects the whole family to educational materials and other resources, so you can better understand your child and take part in treatment.
- Coordination of care. ASD case managers guide you through the healthcare system and address your unique challenges with a customized care plan. This plan will include and connect all of your child's healthcare professionals.

To learn more, call an Anthem Behavioral Health care manager at **888-605-0580**.

¹⁵ Prescription availability is defined by physician judgment and state regulations. Psychologists or therapists using LiveHealth Online cannot prescribe medications.
16 Appointments are subject to the availability of a therapist. Online counseling is not appropriate for all kinds of problems. If you are in crisis or having suicidal thoughts, it is important that you seek help immediately.

Please call the National Suicide Prevention Lifeline at 800-273-TALK (800-273-8255), or 911 for help. If it is an emergency, cell 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services.

Intensive In-home Behavioral Health Services (IIBHS) for children, adolescents, and young adults

In-network access to many innovative in-home programs for members ages 3 to 24 with complex psychiatric or substance use challenges is available to you and your dependents under your health plan. These programs are for those who are at risk or have a history of going to the emergency room or needing inpatient or residential treatment.

Members are usually referred to these programs by an emergency department, inpatient facility, or Anthem care manager.

Aware Recovery Care (ARC) for drug and alcohol addiction

ARC provides long-term substance use disorder treatment, including withdrawal management and medication-assisted treatment (MAT), in the comfort, privacy, and security of a patient's own home. The ARC program:

- Provides a full year of treatment at a cost similar to a typical, 28-day inpatient stay.
- Works with your current doctors and clinicians to give ongoing, individualized medical and psychiatric care.
- Includes frequent drug and alcohol screenings.

To learn more, call **203-779-5799** or go to **awarerecoverycare.com**.

Wheeler Clinic Substance Abuse Treatment and Recovery Services

Wheeler Clinic is a community health center that provides in-home substance use disorder treatment for adults and families. For complex substance use disorders, Wheeler Clinic also offers a Recovery Care Facilitation program.

For more information, call Wheeler's Navigation Center at **800-793-3588** or go to **wheelerclinic.org**.



Virtual opioid addiction treatment

Kaden Health offers secure, web-based treatment to members and their family who are misusing or overusing opioids. To learn more, visit **kadenhealth.com**.

Eating Disorder Management program

This program, staffed by nurses, master's degree-level clinicians, psychologists, and dietitians, can help you and your family identify and face complex eating disorders.

- You will be contacted by the program if you have been admitted to any intensive level of care for eating disorder treatment. This includes inpatient care as well as intensive outpatient, partial hospitalization, and residential treatment programs.
- If you are enrolled in the program, one of our care managers will work with you to ensure you are receiving the support you need.

SpecialOffers

Connecticut Partnership Plan members can visit and log in to **anthem.com /ctpartner** to find special discounts on products and services that encourage healthy habits.

Fitness and health

Active&Fit Direct [®]	Offered through American Specialty Health Fitness, Inc., Active&Fit Direct allows you to choose from 11,900+ participating fitness centers nationwide and 8,700+ guided home workout videos for \$25 a month. Go to activeandfitdirect.com to sign up. Enrollment fees and applicable taxes apply.
Jenny Craig [®]	Join Jenny Craig at no cost. Plus, save on full menu purchasing and coaching. Restrictions and minimum purchases may apply.
Living Well	Save on online courses to help you lose weight, stop smoking, manage stress, or face an alcohol program with one of the Living Well courses.
GlobalFit [®]	Enjoy discounts on gym memberships, fitness equipment, and coaching with GlobalFit.
Fitbit [®]	Save on select Fitbit devices. Become fit your way when you select a tracker or smartwatch that matches your lifestyle, fitness, and goals.
Garmin [®]	Save on select Garmin wellness devices.
ChooseHealthy [®]	Receive discounts on acupuncture, chiropractic, and massage services.

Family and home

Safe Beginnings®	Discounts on everything to baby-proof your home, from safety gates to outlet covers.
WINFertility [®]	Save on infertility treatment. WINFertility helps make quality treatment less costly.



Medicine and treatment

Puritan's Pride [®]	Choose from a large selection of discounted vitamins, minerals, and supplements.
Allergy Control Products and National Allergy Supply	Save on select doctor-recommended products, such as allergy-friendly bedding, air purifiers and filters, and asthma products. Plus, enjoy no-cost shipping on all orders over \$59 when shipping ground within the U.S.

Vision and hearing

Glasses.com [®] and 1-800 CONTACTS [®]	Access the latest brand-name frames for a fraction of the cost at typical retailers — every day.
EyeMed	Receive discounts on a new pair of glasses, nonprescription sunglasses, and all eyewear accessories.
Premier LASIK	Save on LASIK if you choose any featured Premier LASIK network provider. Additional savings can also be applied with all other in-network providers.
TruVision	Save on LASIK eye surgery at more than 1,000 locations.
NationsHearing [®]	Receive hearing screenings and in-home service at no additional cost.
Hearing Care Solutions	Take advantage of digital instruments, a no-cost hearing exam, 4,500 locations, and eight manufacturers. You also receive a three-year warranty, a supply of batteries, and unlimited visits for one year.

Please note: All of the offerings in the SpecialOffers program are continually being evaluated and adjusted, so they may change. Any additions or changes will be communicated on our website, anthem.com/ctpartner. Discounts and services are not benefits under your health plan. Discounts may be revised or eliminated without notice at any time. For more information on these discounts and to view additional discounts, visit anthem.com/ctpartner.

