

 The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, visit [carecompass.ct.gov/wp-content/uploads/2025/10/State-of-CT-Medical-Plan-Doc-r11-101425.pdf](https://carecompass.ct.gov/wp-content/uploads/2025/10/State-of-CT-Medical-Plan-Doc-r11-101425.pdf). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copay, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at [cciio.cms.gov](https://cciio.cms.gov) or call Quantum Health at 1-833-740-3258 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	<u>In-network</u> : <b>\$350</b> /individual; <b>\$1,400</b> /family. <b>Waived for Health Enhancement Program (HEP) Members and pre-October 2, 2011 retirees</b> <u>Out-of-network</u> : <b>\$300</b> /individual; <b>\$900</b> /family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. Once you or a family member meets the individual <u>deductible</u> amount, the <u>plan</u> begins to pay for you or that family member. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>In-network</u> primary care and <u>specialist</u> office visits, <u>in-network</u> preventive care, <u>prescription drugs</u> , <u>emergency room care</u> , <u>in-network</u> urgent care, <u>in-network</u> mental health and substance abuse outpatient services, and <u>in-network</u> eye exams are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copay</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://healthcare.gov/coverage/preventive-care-benefits">healthcare.gov/coverage/preventive-care-benefits</a>
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	Medical: <u>In-network</u> : <b>\$2,000</b> /individual; <b>\$4,000</b> /family; <u>Out-of-network</u> : <b>\$2,300</b> /individual; <b>\$4,900</b> /family <u>Prescription drugs</u> : <b>\$4,600</b> /individual; <b>\$9,200</b> /family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billing</u> charges, penalties for failure to obtain prior authorization for services and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <b>network provider</b> ?	Yes. See <a href="http://quantum-health.com">quantum-health.com</a> or call 1-833-740-3258 for a list of <b>network providers</b> .	This <b>plan</b> uses a <b>provider network</b> . You will pay less if you use a <b>provider</b> in the <b>plan's network</b> . You will pay the most if you use an <b>out-of-network provider</b> , and you might receive a bill from a <b>provider</b> for the difference between the <b>provider's</b> charge and what your <b>plan</b> pays ( <b>balance billing</b> ). Be aware your <b>network provider</b> might use an <b>out-of-network provider</b> for some services (such as lab work). Check with your <b>provider</b> before you get services.
Do you need a <b>referral</b> to see a <b>specialist</b> ?	No.	You can see the <b>specialist</b> you choose without a <b>referral</b> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 <b>In-Network Provider</b> (You will pay the least)	<b>In-Network Provider</b>	<b>Out-of-Network Provider</b> (You will pay the most)	
If you visit a <b>health care provider's office</b> or clinic	Primary care visit to treat an injury or illness	No charge. <b>Deductible</b> does not apply.	\$15 <b>copay</b> /visit Pre-1999 Retirees: \$5 <b>copay</b> /visit <b>Deductible</b> does not apply.	20% <b>coinsurance</b>	None.
	<b>Specialist</b> visit	No charge. <b>Deductible</b> does not apply.	\$15 <b>copay</b> /visit Pre-1999 Retirees: \$5 <b>copay</b> /visit <b>Deductible</b> does not apply.	20% <b>coinsurance</b>	
	<b>Preventive care/screening/immunization</b>	No charge. <b>Deductible</b> does not apply.	No charge. <b>Deductible</b> does not apply.	20% <b>coinsurance</b>	You may have to pay for services that aren't preventive. Ask your <b>provider</b> if the services needed are preventive. Then check what your <b>plan</b> will pay for.
If you have a <b>test</b>	<b>Diagnostic and preventive test</b> (blood work)	Site of Service Provider: No charge.	20% <b>coinsurance</b>	40% <b>coinsurance</b>	None.
	Imaging (X-ray/CT/PET scans, MRIs)	No charge.	20% <b>coinsurance</b>	40% <b>coinsurance</b>	Prior authorization required for high-cost imaging such as MRI, CT/PET scans to avoid penalty of lesser of \$500 or 20% of cost of services.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 <u>In-Network Provider</u> (You will pay the least)	<u>In-Network Provider</u>	<u>Out-of-Network Provider</u> (You will pay the most)	
<p><b>If you need drugs to treat your illness or condition</b> More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://carecompass.ct.gov/state/pharmacy">carecompass.ct.gov/state/pharmacy</a></p>	Generic drugs	<p>Preferred generic - Non-Maintenance: \$5 <u>copay</u>/fill retail; Preferred generic - Maintenance: \$5 <u>copay</u>/fill mail order or Maintenance drug pharmacy. Non-preferred generic: Non-Maintenance: \$10 <u>copay</u>/fill retail; Non-preferred - Maintenance: \$10 <u>copay</u>/fill mail order or Maintenance drug pharmacy.</p> <p>Retired July 2, 2009 – October 1, 2011: Non-Maintenance: \$5 <u>copay</u>/fill retail; Maintenance: \$0 <u>copay</u>/initial fill mail order/maintenance drug pharmacy.</p> <p>Pre-July 1, 2009 retirees: Non-maintenance: \$3 <u>copay</u>/fill retail; Maintenance: \$0 <u>copay</u>/initial fill mail order/Maintenance drug pharmacy</p>		20% <u>coinsurance</u> for non-participating pharmacy.	<p><u>Deductible</u> will not apply to <u>prescription drug coverage</u>. No charge for generic preventive care drugs (e.g., FDA-approved generic contraceptives) or brand name preventive care drugs if generic drugs are not medically appropriate). See details of your coverage for slightly adjusted <u>copays</u> for persons retired between July 1, 2009 and October 1, 2011, and persons retired after October 1, 2011. Check the details at <a href="http://carecompass.ct.gov/state/pharmacy">carecompass.ct.gov/state/pharmacy</a></p> <p>Maintenance drugs must be filled by mail order or maintenance drug pharmacy after first initial retail fill. Penalty may apply if brand name drug is requested when a generic is available.</p> <p><u>Prescription drugs</u> purchased at a retail pharmacy are limited to a maximum of a 30-day supply; <u>prescription drugs</u> purchased through mail order or maintenance drug pharmacy are limited to a maximum of a 90-day supply. For some <u>prescription drugs</u>, prior authorization may be required.</p> <p><u>Prescription drug coverage</u> is separately administered.</p>
	Preferred brand drugs	<p>Non-Maintenance: \$25 <u>copay</u>/fill retail; Maintenance: \$25 <u>copay</u>/initial fill mail order/Maintenance drug pharmacy.</p> <p>Retired July 2, 2009 – October 1, 2011: Non-Maintenance: \$10 <u>copay</u>/fill retail; Maintenance: \$25 <u>copay</u>/initial fill; \$25 <u>copay</u>/fill mail order/Maintenance drug pharmacy.</p> <p>Pre-July 1, 2009 retirees: Non-Maintenance: \$6 <u>copay</u>/fill retail; Maintenance: \$0 <u>copay</u>/initial fill; \$0 <u>copay</u>/fill mail order/Maintenance drug pharmacy.</p>		20% <u>coinsurance</u> for non-participating pharmacy.	
	Non-preferred brand drugs	<p>Non-Maintenance: \$40 <u>copay</u>/fill retail; Maintenance: \$40 <u>copay</u>/initial fill mail order/Maintenance drug pharmacy.</p> <p>Retired July 2, 2009 – October 1, 2011: Non-Maintenance: \$25 <u>copay</u>/fill retail; Maintenance: \$0 <u>copay</u>/initial fill mail order/ maintenance drug pharmacy.</p> <p>Pre-July 1, 2009 retirees: Non- Maintenance: \$6 <u>copay</u>/fill retail; Maintenance: \$0 <u>copay</u>/initial fill mail order/maintenance drug pharmacy</p>		20% <u>coinsurance</u> for non-participating pharmacy.	
	<u>Specialty drugs</u>	No charge for <u>specialty drugs</u> if enrolled in PrudentRx		Not covered	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 <u>In-Network Provider</u> (You will pay the least)	<u>In-Network Provider</u>	<u>Out-of-Network Provider</u> (You will pay the most)	
		program. Same as non-preferred brand drugs if not enrolled in PrudentRx program.			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge		20% <u>coinsurance</u>	Prior authorization required to avoid penalty of lesser of \$500 or 20% of cost of services.
	Physician/surgeon fees	No charge		20% <u>coinsurance</u>	
If you need immediate medical attention	<u>Emergency room care</u>	\$250 <u>copay</u> /visit. Retired October 2, 2011 – October 1, 2017: \$35 <u>copay</u> /visit Pre-October 2, 2011 Retirees: No charge <u>Deductible</u> does not apply.		\$250 <u>copay</u> /visit Retired October 2, 2011 – October 1, 2017: \$35 <u>copay</u> /visit Pre-October 2, 2011 Retirees: No charge <u>Deductible</u> does not apply.	<u>Copay</u> waived if admitted or if no reasonable medical alternative.
	<u>Emergency medical transportation</u>	No charge		No charge	None.
	<u>Urgent care</u>	\$15 <u>copay</u> /visit Pre-1999 Retiree: \$5 <u>copay</u> /visit <u>Deductible</u> does not apply.		20% <u>coinsurance</u>	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge		20% <u>coinsurance</u>	Prior authorization required to avoid penalty of lesser of \$500 or 20% of cost of services. No coverage in excess of cost of a semi-private room unless <u>medically necessary</u> .
	Physician/surgeon fees	No charge		20% <u>coinsurance</u>	Prior authorization required to avoid penalty of lesser of \$500 or 20% of cost of services.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 <u>In-Network Provider</u> (You will pay the least)	<u>In-Network Provider</u>	<u>Out-of-Network Provider</u> (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge. <u>Deductible</u> does not apply.	\$15 <u>copay</u> /visit Pre-1999 Retirees: \$5 <u>copay</u> /visit <u>Deductible</u> does not apply. No charge for non-office visit outpatient services.	20% <u>coinsurance</u>	None.
	Inpatient services	No charge		20% <u>coinsurance</u>	Prior authorization required to avoid penalty of lesser of \$500 or 20% of cost of services.
If you are pregnant	Office visits	\$15 <u>copay</u> /first visit only Pre-1999 Retiree: \$5 <u>copay</u> /initial visit only <u>Deductible</u> does not apply.		20% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive care services</u> . Depending on the type of services, a <u>copay</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described within another section (i.e., ultrasound).
	Childbirth/delivery professional services	No charge		20% <u>coinsurance</u>	Prior authorization required to avoid penalty of lesser of \$500 or 20% of cost of services.
	Childbirth/delivery facility services	No charge		20% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge		20% <u>coinsurance</u>	Limit: 200 visits/calendar year.
	<u>Rehabilitation services</u>	No charge		20% <u>coinsurance</u>	Prior authorization required (except for pre-1999 retirees) to avoid penalty of lesser of \$500 or 20% of covered services. <u>In-network</u> speech therapy limit: 30 visits/calendar year. Limit does not apply to treatment resulting from autism, stroke, tumor removal, injury or congenital anomalies of oropharynx. <u>Out-of-network</u> physical, occupational, chiropractic, speech & autism therapy

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 <u>In-Network Provider</u> (You will pay the least)	<u>In-Network Provider</u>	<u>Out-of-Network Provider</u> (You will pay the most)	
					limit: 30 visits/condition/calendar year.
	<u>Habilitation services</u>	No charge		20% <u>coinsurance</u>	None.
	<u>Skilled nursing care</u>	No charge		20% <u>coinsurance</u>	<u>Out-of-network</u> services limit: 60 days/calendar year. Prior authorization required to avoid penalty of lesser of \$500 or 20% of cost of services.
	<u>Durable medical equipment</u>	No charge		20% <u>coinsurance</u>	Prior authorization required to avoid penalty of lesser of \$500 or 20% of cost of services.
	<u>Hospice services</u>	No charge		20% <u>coinsurance</u>	<u>Out-of-network</u> in-home hospice limit: 200 visits/calendar year. <u>Out-of-network</u> inpatient hospice limit: 60 days/calendar year. Prior authorization required for inpatient services to avoid penalty of lesser of \$500 or 20% of cost of services.
If your child needs dental or eye care	Children's eye exam	\$15 <u>copay</u> /visit <u>Deductible</u> does not apply.		50% <u>coinsurance</u>	Limit: 1 visit/calendar year.
	Children's glasses	Not covered		Not covered	You must pay 100% of this service, even <u>in-network</u> .
	Children's dental check-up	Not covered		Not covered	You must pay 100% of this service, even <u>in-network</u> .

## Excluded Services & Other Covered Services:

### Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Children's dental check-up
- Children's glasses
- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Non-emergency care outside the U.S. (urgent care covered).
- Routine foot care

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture (covered only if medically necessary for osteoarthritis or nausea and vomiting associated with surgery, chemotherapy or pregnancy)
- Bariatric surgery (prior authorization required)
- Chiropractic care (limit: 30 out-of-network visits/year)
- Hearing aid (limit: 1 set per 36 month period; prior authorization may be required for bone-anchored devices)
- Infertility treatment (prior authorization required)
- Private duty nursing (prior authorization required)
- Routine eye care (Adult) (limit: 1 exam/year)

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 877-267-2323 x61565 or [cciio.cms.gov](http://cciio.cms.gov). Other coverage options may be available to you too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [HealthCare.gov](http://HealthCare.gov) or call 800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact:

Quantum Health  
5240 Blazer Parkway  
Dublin, OH 43017  
1-833-740-3258

CVS/Caremark  
Prescription Claim Appeals MC109  
P.O. Box 52084  
Phoenix, AZ 85072-2084  
Fax: 866-443-1172

Additionally, a consumer assistance program can help you file your [appeal](#). Contact the Connecticut Office of the Healthcare Advocate at 866-466-4446.

**Does this plan provide [Minimum Essential Coverage](#)? Yes**

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

**Does this plan meet the [Minimum Value Standards](#)? Yes**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

**Language Access Services:**

Para obtener asistencia en Español, llame al 800-922-2232.

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 800-922-2232.

如果需要中文的帮助, 请拨打这个号码 800-922-2232.

Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 800-922-2232.

---

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

---

**About these Coverage Examples:**



**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copays and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

**Peg is Having a Baby**  
(9 months of in-network pre-natal care and a hospital delivery)

■ <b>The plan's overall deductible</b>	<b>\$350</b>
■ <b>Specialist copayment</b>	<b>\$15</b>
■ <b>Hospital (facility)</b>	<b>\$0</b>
■ <b>Other</b>	<b>\$0</b>

**This EXAMPLE event includes services like:**  
Specialist office visits (prenatal care)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
Diagnostic tests (ultrasounds and blood work)  
Specialist visit (anesthesia)

<b>Total Example Cost</b>	<b>\$12,700</b>
---------------------------	-----------------

**In this example, Peg would pay:**

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$350
<u>Copays</u>	\$25
<u>Coinsurance</u>	\$0
<u>What isn't covered</u>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$435</b>

**Managing Joe's type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

■ <b>The plan's overall deductible</b>	<b>\$350</b>
■ <b>Specialist copayment</b>	<b>\$15</b>
■ <b>Hospital (facility)</b>	<b>\$0</b>
■ <b>Other</b>	<b>\$0</b>

**This EXAMPLE event includes services like:**  
Primary care physician office visits (including disease education)  
Diagnostic tests (blood work)  
Prescription drugs  
Durable medical equipment (glucose meter)

<b>Total Example Cost</b>	<b>\$5,600</b>
---------------------------	----------------

**In this example, Joe would pay:**

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$120
<u>Copays</u>	\$190
<u>Coinsurance</u>	\$0
<u>What isn't covered</u>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$310</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

■ <b>The plan's overall deductible</b>	<b>\$350</b>
■ <b>Specialist copayment</b>	<b>\$15</b>
■ <b>Hospital (facility)</b>	<b>\$0</b>
■ <b>Other</b>	<b>\$0</b>

**This EXAMPLE event includes services like:**  
Emergency room care (including medical supplies)  
Diagnostic test (x-ray)  
Durable medical equipment (crutches)  
Rehabilitation services (physical therapy)

<b>Total Example Cost</b>	<b>\$2,800</b>
---------------------------	----------------

**In this example, Mia would pay:**

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$350
<u>Copays</u>	\$320
<u>Coinsurance</u>	\$0
<u>What isn't covered</u>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$670</b>

**NOTE:** These numbers assume the patient does not participate in the plan's Health Enhancement Program (HEP). If you participate in HEP, you may be able to reduce your cost. For more information about HEP, please visit [carecompass.ct.gov/hep](http://carecompass.ct.gov/hep).

The plan would be responsible for the other costs of these EXAMPLE-covered services.