

# ConnectiCare VIP Medicare Plans 2010



**ConnectiCare**<sup>®</sup>  
*You know us by* 

175 Scott Swamp Road  
Farmington, CT 06034

**ConnectiCare**<sup>®</sup>  
*You know us by* 

## Welcome to ConnectiCare



Welcome to ConnectiCare, Connecticut's fastest growing Medicare Advantage Organization.\* At ConnectiCare, we know that choosing a health plan is not an easy decision. You have to carefully balance both coverage and cost. Naturally, the more informed you are, the better your choice can be.

That's why ConnectiCare created this brochure. The purpose is to explain your Medicare options in simple language so you can make informed decisions about what type of coverage is right for you.

\*Source: CMS State County Enrollment Data, September 2009

The Plans described herein are offered by ConnectiCare, Inc., a Medicare Advantage Organization with an annually renewed Medicare contract. The availability of coverage beyond the current contract year (2010) is not guaranteed. Benefits, limitations, service areas and premiums are subject to change on January 1 of each year. Anyone with Medicare Parts A & B who resides in the state of Connecticut may apply for ConnectiCare VIP Medicare Plans with/without drug coverage. Beneficiaries must continue to pay their Medicare Part B premium (and Part A, if applicable), if not otherwise paid for under Medicaid or by another third party. Beneficiaries enrolled in ConnectiCare VIP Medicare Plans, may have their ConnectiCare VIP Medicare monthly premium directly billed to them, or they can choose to have an automatic deduction from their monthly Social Security benefit check. Please note, if a beneficiary switches their method of payment (direct billing to automatic deduction or automatic deduction to direct billing), it could take up to three months for the change to take effect. The beneficiary will be responsible for all premiums due during the period that the change is taking effect.

Prior authorization may be needed for certain in network services. Please refer to your Evidence of Coverage for complete details on participating provider networks and obtaining prior authorizations. For ConnectiCare VIP Prime (HMO) Plans, you must use ConnectiCare's network providers except in emergent or urgent care situations, or for out-of-area renal dialysis. If you obtain routine care from out-of-network providers, neither Medicare nor ConnectiCare will be responsible for the costs. The Medicare Prescription Drug Benefit is only available to members of the Medicare Advantage Prescription Drug (MA-PD) Plan. If a beneficiary is already enrolled in a MA-PD plan, the enrollee must receive their Medicare Prescription Drug benefit through that plan. To obtain additional network pharmacy information, please contact us toll-free at 1-877-224-8220 between the hours of 8:00 a.m. – 8:00 p.m., Monday through Friday (TTY/TDD users: 1-800-842-9710). Extended hours 11/15 – 3/1, 8:00 a.m. – 8:00 p.m., seven days a week. If you have special needs, this document is available in alternate formats.

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## Medicare: It Pays to Know Your Options

If you're like most people eligible for Medicare, understanding Medicare can be confusing. ConnectiCare would like to help you understand your options.

As the chart on the next page illustrates, the Original Medicare Plan includes Part A (hospital insurance) and Part B (medical insurance).

For additional premiums, you can add Part D Prescription Drug Coverage and/or a Medicare Supplement plan (sometimes called "Medigap"). Medicare Supplement plans are designed to cover some costs that Medicare doesn't. For example, many of these plans pay the Medicare deductibles and coinsurance on expenses such as hospital and physician bills. Medicare Supplement plans may not provide any more benefits than Original Medicare, and some plans can cost thousands of dollars each year.

### Want A Simpler Option?

One that may save you money, give you more benefits, and keep all of your coverage with a single source? The answer is a **MEDICARE ADVANTAGE PLAN**.

Medicare Advantage plans are health plan options approved by Medicare and run by private companies, like ConnectiCare. They are part of the Medicare Program and are sometimes called "Part C."

Medicare Advantage plans provide all of your Part A and Part B benefits AND generally offer extra benefits such as preventive care and wellness programs. Many Medicare Advantage plans include Part D Prescription Drug Coverage.

You'll get this comprehensive coverage from a single health plan, which will make things easier and more convenient for you.

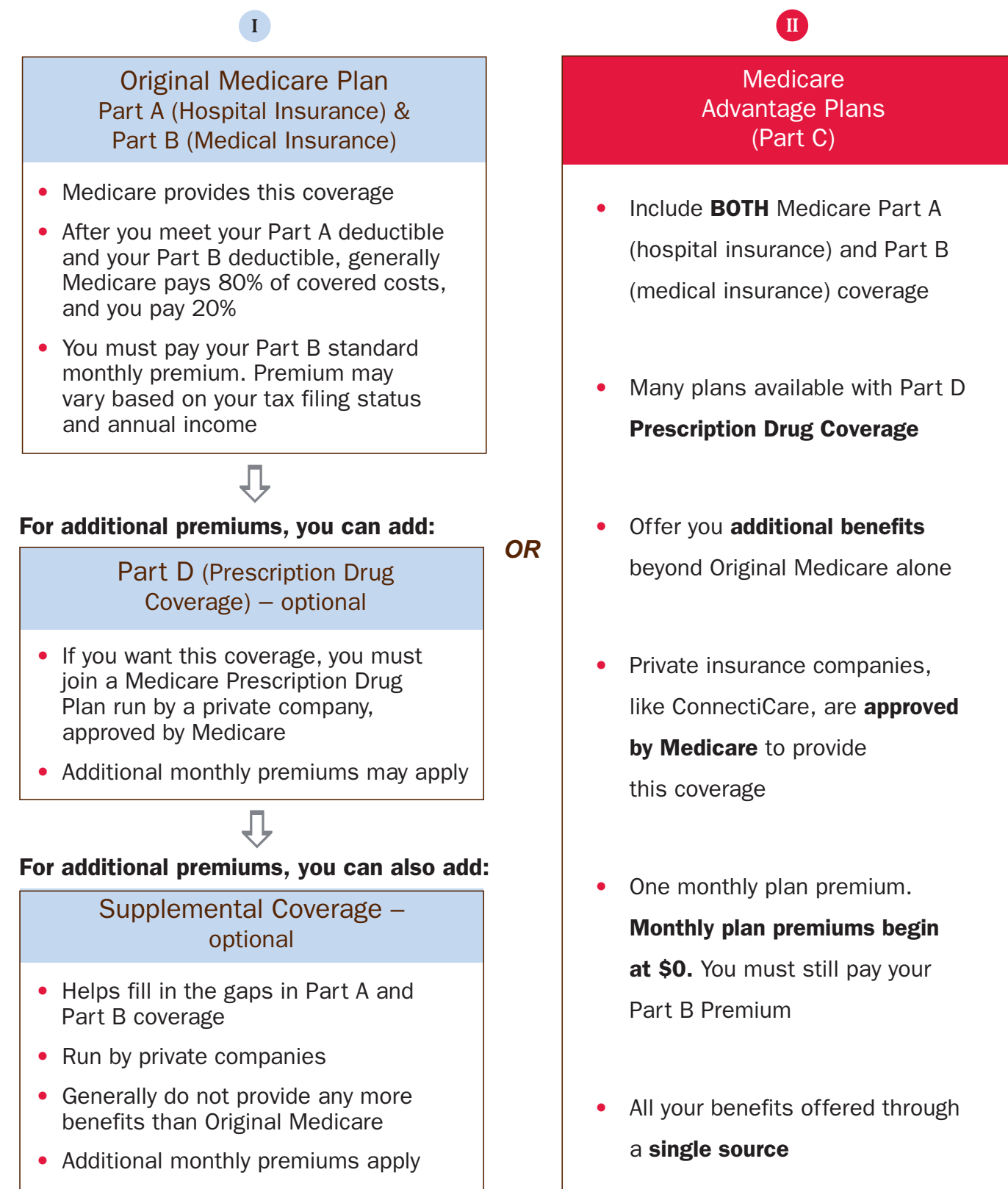
**Overall, Medicare Advantage plans give you choices, letting you select the coverage that really suits your needs.**



## Understanding Your Options

Column **I** shows how you can add to your Original Medicare Plan with Part D Prescription Drug Coverage and a Medicare Supplement Plan.

Column **II** shows a simpler option for you – an option that may save you money, give you more benefits, and keep all of your coverage with a single source. This option is a Medicare Advantage Plan.





## ConnectiCare VIP Medicare Plans: Giving You Options

### ***We're Your Health Plan Home Team.***

ConnectiCare is a locally managed company with our employees based in Farmington, Connecticut.

We have been serving our members in Connecticut since 1981 when ConnectiCare was founded with the mission of creating a health plan that truly cares about the health of its members. We work hard each day to know our customers, understand their needs and keep them satisfied.

Today ConnectiCare serves more than 240,000 members, including over 16,000 Connecticut Medicare beneficiaries enrolled in our VIP Medicare Plans.

### ***You Know Us By Heart.***

Our members understand that “You know us by heart” is more than just our marketing motto. It’s about the trust and confidence you feel working with a friendly, local company. It’s a company of accessible, knowledgeable staff, who help you sort through all the options and make the right choice about your Medicare coverage, before you’re a member. And its customer service professionals, who, once you enroll, take pride in offering you responsive service that is dedicated and personal.

***IT'S NO WONDER CONNECTICARE IS CONNECTICUT'S  
FASTEST GROWING MEDICARE ADVANTAGE ORGANIZATION!\****

### ***Different Plans for Different Needs.***

Is every person eligible for Medicare the same? Of course not. People are different. That’s why Original Medicare alone or Original Medicare with a Medicare Supplement Plan doesn’t always meet everyone’s needs.

ConnectiCare offers a variety of Medicare Advantage plans to meet the different needs of many individuals. So there’s sure to be a ConnectiCare plan that’s right for you.

\*Source: CMS State County Enrollment Data, September 2009

### **ConnectiCare VIP Prime (HMO) Plans**

Are you looking for a medical plan that offers more benefits than Original Medicare alone and is more affordable than most Medicare Supplement plans?

Consider one of the ConnectiCare VIP Prime (HMO) Plans. ConnectiCare offers a variety of VIP Prime (HMO) Plans, each providing you with cost effective, comprehensive medical coverage. Three of our plans offer Part D Prescription Drug Coverage. There is a range of premium and copayment options to choose from, allowing you to select the plan that really suits your individual needs.

VIP Prime (HMO) Plans are Coordinated Care Plans where you receive care through the participating providers and hospitals in our broad ConnectiCare network.

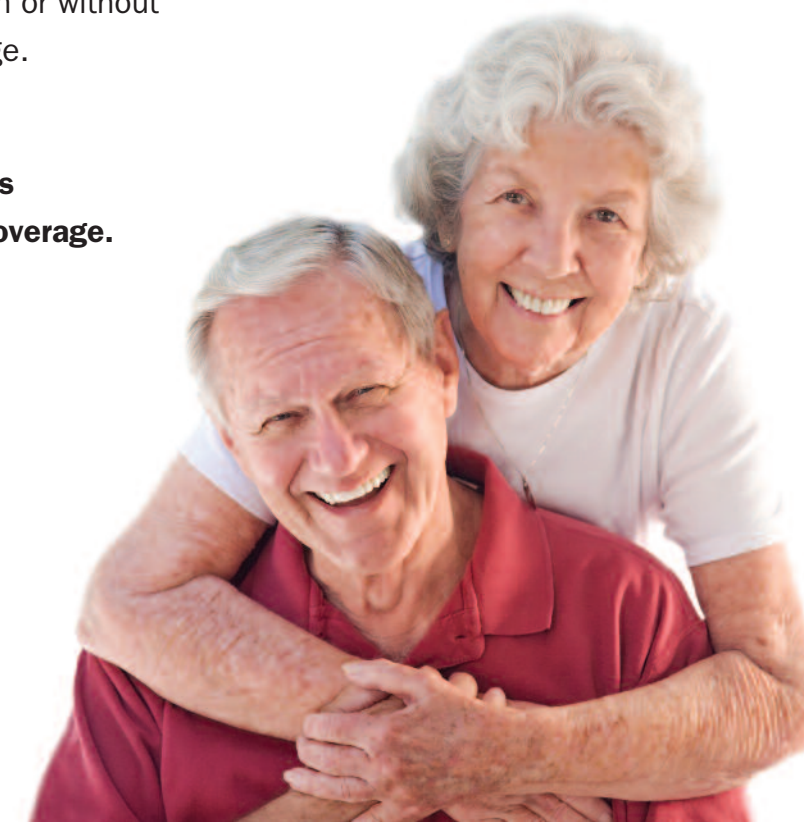
### **ConnectiCare VIP Option (HMO-POS) Plans**

Do you reside in Connecticut, but spend extended periods of time away from Connecticut and would like coverage for out-of-network medical services?

Consider one of the ConnectiCare VIP Option (HMO-POS) Plans. These are Point-of-Service plans that not only offer affordable cost-shares for in-network services, but also give you the flexibility to seek coverage from a Medicare-approved provider outside of ConnectiCare’s network. Out-of-Network coverage is available for certain services including, but not limited to preventive screenings and immunizations, doctor office visits and inpatient hospital care.

Depending on your needs, you can select a VIP Option (HMO-POS) Plan with or without Part D Prescription Drug Coverage.

**All of our VIP Prime (HMO)  
and VIP Option (HMO-POS) Plans  
include worldwide emergency coverage.**





### “Extra Care” from ConnectiCare

All of our ConnectiCare VIP Medicare Plans are designed to offer you “extra care.” They offer you more benefits than Original Medicare alone. This means that we take the extra steps to provide a more comprehensive approach to your health. Our goal is to help you get more than just the access to the care you need when you’re not well. We help you get the extra care and services you need to stay well.

### Preventive Care Benefits

Listed below are just some of the Preventive Care Benefits available with all ConnectiCare VIP Medicare Plans:

| <b>Preventive Care Services</b>      | <b>Copay Amount</b> |
|--------------------------------------|---------------------|
| Routine Annual Physical Exam         | \$0 Copay           |
| <b>Vaccinations</b>                  |                     |
| - Flu Vaccine                        | \$0 Copay           |
| - Pneumonia Vaccine                  | \$0 Copay           |
| - Hepatitis B Vaccine                | \$0 Copay           |
| <b>Medicare Covered:</b>             |                     |
| Mammograms (Annual Screening)*       | \$0 Copay           |
| Colorectal Screening Exams           | \$0 Copay           |
| Prostate Cancer Screening Exams**    | \$0 Copay           |
| Pap Smears                           | \$0 Copay           |
| Pelvic Exams                         | \$0 Copay           |
| Bone Mass Measurement                | \$0 Copay           |
| Abdominal Aortic Aneurysm Screenings | \$0 Copay           |

\*Covered once a year for all women with Medicare age 40 and older. One baseline mammogram covered for women with Medicare age 35 to 39.

\*\*Covered once a year for all men with Medicare over age 50.

### Vision Discounts

ConnectiCare’s Vision Care Program offers members discounts on lenses, contacts and frames when they use a participating provider.\*

| <b>Eyewear</b>   | <b>Description</b>   | <b>Discounts</b>  |
|--|--|---|
| <b>Frames and Lenses</b>   | <b>Lens options include:</b> <ul style="list-style-type: none"> <li>• Polycarbonate</li> <li>• Scratch-resistant coating</li> <li>• Ultra-violet coating</li> <li>• Anti-reflective coating</li> <li>• Solid tint/gradient/photochromic</li> </ul> | 25% discount on frames and lenses at or below \$250;<br>30% discount over \$250   |
| <b>Prescription Contact Lenses</b><br><i>(Discount available only if associated professional services are also obtained)</i> | <b>Hard or Soft lenses</b><br>Initial disposable lens package for a member who has never worn disposable contact lenses  | 25% discount at or below \$250;<br>30% discount over \$250;<br>25% discount on associated professional services (i.e. fittings) |
| <b>Additional Coverages</b>  | <b>Sunglasses</b> <ul style="list-style-type: none"> <li>• Prescription</li> <li>• Non-prescription</li> </ul> <b>Replacement lenses/frames</b>  | 25% discount<br>25% discount  |

\*Not all participating providers who are contracted for Vision Care offer the discounts. To see if your optical provider participates in our discount program, please visit our online directory at [www.connecticare.com/medicare](http://www.connecticare.com/medicare) and click on the “Find a Doctor” tab. Providers who participate in our discount program are identified by the eyeglass icon.

If you have questions about our Vision Care Program, call us toll-free at 1-877-224-8220 (TTY/TDD users: 1-800-842-9710), Monday through Friday, 8:00 a.m. – 8:00 p.m. Extended hours 11/15 – 3/1, 8:00 a.m. – 8:00 p.m., seven days a week.

The elements within the ConnectiCare Vision Care Program are not part of the Medicare plan benefits and as such are subject to change or termination at any time without notice.



### **Preferred Pharmacy and Mail Order Prescription Drug Benefits**

For all of our VIP Medicare Plans that include Part D Prescription Drug Coverage, you will be able to get a 90-day supply of generic, preferred brand, and non-preferred brand prescription drugs at a Preferred Pharmacy or by Mail-Order for the same price as a 60-day supply of the same prescription drug.

For more details, please refer to our Prescription Drug Benefits charts on pages 12 – 14.

For information on ConnectiCare’s Preferred Pharmacy and Mail Order Prescription Drug Benefits, you can visit our Web site at [www.connecticare.com/medicare](http://www.connecticare.com/medicare), or you can call ConnectiCare toll-free at 1-877-224-8220 (TTY/TDD users: 1-800-842-9710), Monday through Friday, 8:00 a.m. – 8:00 p.m. Extended hours 11/15 – 3/1, 8:00 a.m. – 8:00 p.m., seven days a week.



### **ConnectiCare Touchpoints: Another Reason Our Medicare Advantage Plans Are So Popular.**

In addition to our plan benefits, we’re pleased to offer all of our members **ConnectiCare Touchpoints**. Through Touchpoints, you’ll have access to our full range of health and wellness resources and services designed to empower you to take an active role in your health. Touchpoints is available to all of our members at no additional cost beyond the monthly premium. Most of these programs are not available through Original Medicare or Medicare Supplement plans.

Please take a few moments to learn about all of the health and wellness services available to you through ConnectiCare Touchpoints on page 20.

The elements within the ConnectiCare Touchpoints program are not part of the Medicare plan benefits and as such are subject to change or termination at any time without notice.

### **Ready to Review Your Options?**

When viewing the medical benefits and prescription drug charts on the following pages, here are a few questions to help you weigh your options:

- Do you see your primary care physician or specialist often?
- Do you need Part D Prescription Drug Coverage?
- Do you need a plan with Part D Prescription Drug Coverage for generic drugs during the coverage gap?
- Is there a monthly plan premium in addition to the Medicare Part B premium?
- Are you covered when you travel?
- Is there a provider network that you must use?
- Do you need a medical-only plan because you have Part D Prescription Drug Coverage from a previous employer or from the Veteran’s Administration (VA)?
- Are you currently enrolled in a Medicare Supplement plan and a Part D Prescription Drug Plan, and would like to reduce your monthly premium expense?
- Are you looking for financial protection through annual limits on out-of-pocket medical expenses?



## ConnectiCare VIP Medicare Plans

| Medical Plans   | Prime 1 (HMO)   | Prime 2 (HMO)   | Prime 3 (HMO)   | Prime 4 (HMO)   | Option 1 (HMO-POS)                                      |   | Option 2 (HMO-POS)                                      |   |
|---|---|---|---|---|---|---|---|---|
|   |   |   |   |   | In-Network  | Out-of-Network  | In-Network  | Out-of-Network  |
| <b>Monthly Premium</b><br>Plus Medicare Part B Premium                    | \$0   | \$68  | \$129   | \$0   | \$168   |   | \$119   |   |
| <b>Annual Deductible</b>  | NO  | NO  | NO  | NO  | NO  | NO  | NO  | NO  |
| <b>Annual In-Network Out-of-Pocket Limit</b>                              | \$3,400   | \$3,400   | \$2,500   | \$4,500   | \$2,500   | N/A   | \$2,500   | N/A   |
| <b>Prescription Drug Coverage</b>   | YES   | YES   | YES   | NO  | YES   | NO  | NO  | NO  |
| <b>Primary Care Physician Office Visit</b>                                | \$25  | \$20  | \$10  | \$20  | \$10  | \$40  | \$10  | \$40  |
| <b>Specialist Physician Office Visit</b>                                  | \$40  | \$35  | \$25  | \$30  | \$25  | \$40  | \$25  | \$40  |
| <b>Routine Annual Physical Examination</b>                                | \$0   | \$0   | \$0   | \$0   | \$0   | \$0   | \$0   | \$0   |
| <b>Preventive Immunizations &amp; Screenings*</b>                         | \$0   | \$0   | \$0   | \$0   | \$0   | \$0   | \$0   | \$0   |
| <b>Routine Annual Eye Examination</b>                                     | \$40  | \$35  | \$25  | \$30  | \$25  | \$40  | \$25  | \$40  |
| <b>Emergency Care</b><br>\$100,000 limit for services outside of the U.S. | \$50  | \$50  | \$50  | \$50  | \$50  | \$50  | \$50  | \$50  |
| <b>Urgent Care</b>  | \$40  | \$35  | \$25  | \$30  | \$25  | \$40  | \$25  | \$40  |
| <b>Outpatient Surgery</b>   | \$175<br>\$0**  | \$150<br>\$0**  | \$100<br>\$0**  | \$125<br>\$0**  | \$100<br>\$0**  | 20%   | \$100<br>\$0**  | 20%   |
| <b>Inpatient Hospital Care</b><br>Daily Copayment                         | \$250 each day<br>Days 1-10<br>\$0 each day<br>Days 11-90 | \$200 each day<br>Days 1-7<br>\$0 each day<br>Days 8-90 | \$100 each day<br>Days 1-7<br>\$0 each day<br>Days 8-90 | \$200 each day<br>Days 1-7<br>\$0 each day<br>Days 8-90 | \$100 each day<br>Days 1-7<br>\$0 each day<br>Days 8-90 | \$200 each day<br>Days 1-7<br>\$0 each day<br>Days 8-90 | \$100 each day<br>Days 1-7<br>\$0 each day<br>Days 8-90 | \$200 each day<br>Days 1-7<br>\$0 each day<br>Days 8-90 |
| <b>Dental Coverage - Preventive Services***</b>                           | NO  | NO  | \$25  | NO  | \$25  | NO  | \$25  | NO  |

\* Preventive immunizations and screenings include: Part B Immunizations (Flu, Hepatitis B, and Pneumonia), Mammograms, Colorectal Screening Exams, Prostate Cancer Screening Exams, Pap Smears, Pelvic Exams, Bone Mass Measurement and Abdominal Aortic Aneurysm Screenings.

\*\*\$0 copay for Preventive Colonoscopies only.

\*\*\* Preventive Dental Services include up to 2 oral exams every year and up to 2 cleanings every year.

Please note: The benefit information provided is not comprehensive. Additional information should be requested before making a decision about your coverage.





## Prescription Drug Coverage for Prime 1 (HMO) Plan

| Drug Coverage  | Preferred Pharmacy & Mail Order   |               |         | Non-Preferred Pharmacy |         |         |
|--|---|---------------|---------|------------------------|---------|---------|
|  | 30 Days   | 60 Days       | 90 Days | 30 Days                | 60 Days | 90 Days |
| Supply   |   |               |         |                        |         |         |
| Annual Deductible for Tier 2, Tier 3, and Tier 4 Drugs   | THE ANNUAL DEDUCTIBLE FOR TIER 2, TIER 3, AND TIER 4 DRUGS IS <b>\$150</b>  |               |         |                        |         |         |
| Initial Coverage Limit<br>Total drug cost paid by member and plan                                  | THE INITIAL COVERAGE LIMIT FOR THIS PLAN IS <b>\$2,830</b>  |               |         |                        |         |         |
| Tier 1: Preferred Generic Drugs Copay  | \$10  | \$20 ↔ \$20   | \$20    | \$10                   | \$20    | \$30    |
| Tier 2: Preferred Brand Drugs Copay  | \$40  | \$80 ↔ \$80   | \$80    | \$40                   | \$80    | \$120   |
| Tier 3: Non-Preferred Drugs Copay  | \$80  | \$160 ↔ \$160 | \$160   | \$80                   | \$160   | \$240   |
| Tier 4: Specialty Drugs Coinsurance  | 25%   | 25%           | 25%     | 25%                    | 25%     | 25%     |
| Coverage Through Gap   | NO  | NO            | NO      | NO                     | NO      | NO      |
| Catastrophic Drug Coverage<br>After your costs exceed \$4,550<br>Generic and Preferred Brand Drugs | The greater of: a <b>\$2.50 copay for generic drugs (including drugs treated as generic)</b> , or <b>5% coinsurance</b> |               |         |                        |         |         |
| All Other Drugs  | The greater of: a <b>\$6.30 copay for all other drugs</b> , or <b>5% coinsurance</b>                                    |               |         |                        |         |         |

## Prescription Drug Coverage for Prime 2 (HMO) Plan

| Drug Coverage  | Preferred Pharmacy & Mail Order   |               |         | Non-Preferred Pharmacy |         |         |
|--|---|---------------|---------|------------------------|---------|---------|
|  | 30 Days   | 60 Days       | 90 Days | 30 Days                | 60 Days | 90 Days |
| Supply   |   |               |         |                        |         |         |
| Annual Deductible  | THERE IS <b>NO ANNUAL DEDUCTIBLE</b> FOR THIS PLAN  |               |         |                        |         |         |
| Initial Coverage Limit<br>Total drug cost paid by member and plan                                  | THE INITIAL COVERAGE LIMIT FOR THIS PLAN IS <b>\$2,520</b>  |               |         |                        |         |         |
| Tier 1: Preferred Generic Drugs Copay  | \$10  | \$20 ↔ \$20   | \$20    | \$10                   | \$20    | \$30    |
| Tier 2: Preferred Brand Drugs Copay  | \$40  | \$80 ↔ \$80   | \$80    | \$40                   | \$80    | \$120   |
| Tier 3: Non-Preferred Drugs Copay  | \$80  | \$160 ↔ \$160 | \$160   | \$80                   | \$160   | \$240   |
| Tier 4: Specialty Drugs Coinsurance  | 33%   | 33%           | 33%     | 33%                    | 33%     | 33%     |
| Coverage Through Gap   | NO  | NO            | NO      | NO                     | NO      | NO      |
| Catastrophic Drug Coverage<br>After your costs exceed \$4,550<br>Generic and Preferred Brand Drugs | The greater of: a <b>\$2.50 copay for generic drugs (including drugs treated as generic)</b> , or <b>5% coinsurance</b> |               |         |                        |         |         |
| All Other Drugs  | The greater of: a <b>\$6.30 copay for all other drugs</b> , or <b>5% coinsurance</b>                                    |               |         |                        |         |         |

↔ Preferred Pharmacy/Mail Order Benefits – For all of our VIP Medicare Plans that include Prescription Drug Coverage, you will be able to get a 90-day supply of generic, preferred brand, and non-preferred brand prescription drugs at a Preferred Pharmacy or by Mail-Order for the same price as a 60-day supply of the same prescription drug.



## Ready to Enroll?

### **Am I Eligible to Enroll in a ConnectiCare VIP Medicare Advantage Plan?**

You're eligible to enroll in a ConnectiCare VIP Medicare Advantage Plan if:

- You qualify for Medicare Part A (you are 65 or older, or under 65 with certain disabilities); and
- You are enrolled in and continue to pay for Medicare Part B; and
- You reside in Connecticut

Pre-existing conditions do not matter, and no physical exam is required.

**NOTE: You will not qualify if you have End-Stage Renal Disease (permanent kidney disease requiring dialysis or a kidney transplant), except under certain limited circumstances.**



### **When Can I Enroll in a ConnectiCare VIP Medicare Advantage Plan?**

You can only enroll in a ConnectiCare VIP Medicare Plan during specific times of the year. Here are some important enrollment dates:

#### **Initial Coverage Election Period (ICEP)**

You can enroll when you first become eligible for Medicare (three months before the month you turn age 65 until three months after the month you turn age 65). If you get Medicare due to a disability, you can join from three months before to three months after your 25th month of disability.

#### **November 15 – December 31 (Annual Election Period)**

If you are eligible for Medicare, you can enroll in or switch plans during the Annual Election Period. For example, you can switch from Original Medicare to a Medicare Advantage plan (like a ConnectiCare VIP Medicare Plan). Your coverage will be effective on January 1 of the upcoming year.

#### **January 1 – March 31 (Open Enrollment Period)**

If you are already enrolled in a Medicare plan, you can switch plans once during the Open Enrollment Period, but you cannot add or drop Medicare Prescription Drug Coverage. For example, you can switch from Original Medicare and a Prescription Drug Plan (PDP) to a Medicare Advantage plan with Prescription Drug Coverage (MA-PD).

#### **Special Enrollment Period**

In most cases, you must stay enrolled for that calendar year starting the date your coverage begins. However, in certain situations, you may be able to join, switch, or drop a Medicare Advantage plan at other times. Some of these situations include the following:

- If you move out of your plan's service area
- If you have both Medicare and Medicaid
- If you qualify for "extra help" paying for your Part D Prescription Drugs
- If you live in an institution, such as a nursing home
- If you are enrolled in the ConnPACE Program
- If you lose your employer coverage

For more information on Special Enrollment Periods, contact Medicare at 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048. You can call both of these numbers 24 hours a day, seven days a week.

## How Do I Enroll in a ConnectiCare VIP Medicare Advantage Plan?

### 1 Enroll Online

Medicare beneficiaries may enroll in a ConnectiCare VIP Medicare Plan through the Centers for Medicare & Medicaid Services Online Enrollment Center.

You can access the Online Enrollment Center by visiting [www.connecticare.com/medicare](http://www.connecticare.com/medicare) and clicking on the “Enroll Now” tab.

### 2 Enroll by Phone

Medicare beneficiaries may enroll in a ConnectiCare VIP Medicare Plan over the phone by calling us toll-free at:

**1-877-224-8220** (TTY/TDD users: **1-800-842-9710**)

Monday through Friday, 8:00 a.m. – 8:00 p.m.

Extended hours 11/15 – 3/1, 8:00 a.m. – 8:00 p.m., seven days a week.

### 3 Call Us to Schedule a Personal Consultation, Toll-free at:

**1-877-224-8220** (TTY/TDD users: **1-800-842-9710**)

Monday through Friday, 8:00 a.m. – 8:00 p.m.

Extended hours 11/15 – 3/1, 8:00 a.m. – 8:00 p.m., seven days a week.

A ConnectiCare Representative will meet with you at a time and place that’s convenient for you to answer your questions and assist you with completing the enrollment application.

### 4 Call Us to Attend a Seminar, Toll-free at:

**1-877-224-8220** (TTY/TDD users: **1-800-842-9710**)

Monday through Friday, 8:00 a.m. – 8:00 p.m.

Extended hours 11/15 – 3/1, 8:00 a.m. – 8:00 p.m., seven days a week.

At one of our informational seminars in your area, you can find out more about our ConnectiCare VIP Medicare Plans. A ConnectiCare Representative will be present with information and applications. For accommodations of persons with special needs, contact us at the toll-free number listed above.

### 5 Enroll by Mail

Medicare beneficiaries may enroll in a ConnectiCare VIP Medicare Plan by completing an enrollment application and mailing it to the following address:

Attention: VIP Medicare Enrollment

ConnectiCare

P.O. Box 4001

Farmington, CT 06034-4001

If you have any questions, a ConnectiCare Representative is available to meet with you who will answer your questions and assist you with completing the enrollment application. To schedule an appointment, call us toll-free at 1-877-224-8220 (TTY/TDD users: 1-800-842-9710), Monday through Friday, 8:00 a.m. – 8:00 p.m. Extended hours 11/15 – 3/1, 8:00 a.m. – 8:00 p.m., seven days a week.

If you would like to request an Enrollment Kit, call us toll-free at 1-877-224-8220 (TTY/TDD users: 1-800-842-9710) Monday through Friday, 8:00 a.m. – 8:00 p.m. Extended hours 11/15 – 3/1, 8:00 a.m. – 8:00 p.m., seven days a week.

If you'd like more information about Medicare Advantage plans in general, CALL 1-800-MEDICARE (1-800-633-4227). TTY/TDD users can call 1-800-486-2048, 24 hours a day, seven days a week.

#### Please Note:

**If you are already enrolled in a ConnectiCare VIP Medicare Plan and are looking to switch your ConnectiCare VIP Medicare Plan, contact us toll-free at 1-800-CCI-CARE (1-800-224-2273) 8:00 a.m. – 8:00 p.m., seven days a week (TTY/TDD users: 1-800-842-9710).**





**A Range of Tools and Support Services for Your Health and Wellness Needs**

At ConnectiCare, our members' health is at the heart of everything we do. As a ConnectiCare VIP Medicare member, we're pleased to offer you **ConnectiCare Touchpoints**, our comprehensive program of resources and services designed to empower you to take an active role in your health.

Even better, as the name implies, all elements of the Touchpoints program are right at your fingertips – organized and presented to make it easy for you to find what you want and get to it quickly.

We know that health care can be complicated, so we've organized the elements of Touchpoints in a clear, easy-to-understand way. If you're healthy, you want to stay that way for many years to come. Which is why Touchpoints offers you services and programs you can use to help you stay healthy and maintain your independent lifestyle. From wellness programs to important screening reminders, Touchpoints can help you stay on top of your health.

When you need care, ConnectiCare Touchpoints has tools and services to help you make sure you get access to the right treatment, right when you need it. With chronic condition management programs, Touchpoints offers you ways to help you manage your condition and stay in control.

The following pages provide you with an overview of what Touchpoints has to offer. Of course, we're ready to assist you with any questions you have about our Touchpoints programs and services. You can call us, toll-free. Our telephone numbers are listed at the end of this section. (page 26)

Take your own Health Risk Assessment, establish and maintain your Personal Health Record and explore a range of preventive and health maintenance guidelines and information. The more you know about your health, the easier it is to stay healthy. All of these tools and resources can be found by visiting our Web site, [www.connecticare.com/medicare](http://www.connecticare.com/medicare), and clicking on "Already a Member?"

**Personal Health Manager**

With the following elements, Personal Health Manager by WebMD® provides you with online information, resources and tools to help maintain your health:

**Health Risk Assessment** - Once you complete the assessment it scores your health status, calculates a Health Risk score, and compares the results with others of your age group and gender. Your own personal Health Risk Report will guide you to improving your health status. **(Please note: the information you provide is completely confidential.)**

**Lifestyle Centers/Improvement Programs** - Guides you through positive lifestyle changes, including enhanced fitness, improved nutrition and smoking cessation.

**Health Topics** - Provides in-depth assessments and information about specific health conditions, such as asthma, high cholesterol, depression, chronic fatigue, diabetes and much more.

**Your Personal Health Record** - Serves as a confidential place for you and your family to keep health records. You can also receive targeted wellness information and set up reminders about appointments and screenings.

**Preventive/Health Maintenance Guidelines and Information**

Guidelines for preventive health and wellness are available online, including information about physical exams, immunizations, screenings and lab tests. **(Please note: These are guidelines only and not coverage limitations.)**



## Make healthy choices

When faced with choices that may impact your health, it is important to remember that there are options and resources to help you make healthy decisions.

### Smoking Cessation

Want to learn more about quitting smoking? While there's no magic formula for quitting, you'll have a much better shot at success if you're working with information and advice from experienced resources. It sure beats trying, failing, and giving up! There are several online sources through Touchpoints that can help guide your efforts.

### Live and Work Well

You can access this link on ConnectiCare's Web site and you'll be connected with OptumHealth® Behavioral Solutions' Web site (liveandworkwell.com). This site will provide you with an array of helpful resources, including:

**Mental Health Condition Centers** – for specific information on depression, bipolar disorder, alcohol and drug abuse, and other conditions.

**Pathway to Help** – by answering a few questions, you'll be directed to the most useful areas of the Web site.

**Life Stages Help Centers** – designed to help you manage and take control of life's challenges.

## Watch for reminders

ConnectiCare assists members by providing targeted communications – informational mailings, phone calls, and post cards to encourage use of appropriate preventive health services and screenings.

### Preventive Health Reminders

Keeping track of preventive health immunizations, tests, and screenings is important. Here are some of the important preventive health measures we'll remind you about:

- Influenza Immunizations
- Cholesterol Screenings
- Colorectal Screenings
- Mammogram Testing
- Pap Smear Testing
- Osteoporosis Screening

## Care Opportunities

At ConnectiCare we're always thinking about your health. That's why we may send you a reminder about important health services you may be missing. Examples of these reminders include topics such as the medication you are taking or important exams that are due.

**Overdue Medication Reminder** – ConnectiCare may send you periodic reminders to refill your prescriptions if we see that your refill date has passed.

**Eye Exam Reminder** – We understand how important an annual eye exam is if you have diabetes. That's why we'll send you a friendly reminder when an exam is due or overdue.

## Manage your condition

### Care Management Programs

ConnectiCare offers the following programs to support members and assist them with the coordination of services to address their special health care needs.

### Medicare Case Management Programs

If you are dealing with a serious health problem, we know that you will need special attention. ConnectiCare's Medicare Case Management program is designed to focus on chronic illnesses and the challenges they present. So if you have a condition such as COPD, diabetes, heart disease or even cancer, or if you are having trouble coordinating your health care needs, our goal is to provide you with what you need to understand and manage your health.

As a participant in the Medicare Case Management Program, you will be assigned a case manager – either a nurse or a social worker – who will help you:

- Get medical care
- Understand how to take your medications and why your doctor prescribed them
- Set goals for lifestyle changes
- Know what to discuss with your doctor and how to talk to your doctor to get the most out of your visits
- Obtain medical equipment and supplies you may need
- Know where to find emotional support for you or your caregiver
- Know how to access community resources, like transportation or help with financial management or estate planning.





### **Specialty Pharmacy Management Programs**

ConnectiCare contracts with pharmacies that specialize in drug therapies that can require special handling. By doing so we are able to provide our members, who use these products, a level of service not possible from a local retail pharmacy. In addition, these pharmacies offer you 24/7 nurse and pharmacist consultation about drug side effects, administration and storage questions.

### **Transplant Case Management Program**

The Transplant Case Management Program is designed to provide ConnectiCare members and their families with education and support. A registered nurse with experience in transplant management calls members to help them obtain and coordinate necessary health care services, while helping them to get the most out of their health care benefits. The nurses are a resource regarding transplants, financial issues resulting from serious illness, community resources, and care options.

### **Behavioral Health**

At ConnectiCare we realize that dealing with illness can be difficult. That's why our case managers routinely screen members who receive case management for depression. Based on the results of this screening, members may be encouraged to arrange for a more thorough evaluation with a specialist.

### ***Hospitalization and Recovery***

#### **Discharge Planning & Going Home and Staying Home**

As a ConnectiCare member, if you are admitted into the hospital or a skilled nursing facility, ConnectiCare's Nurse Case Managers may review your stay and assist with planning for discharge. Once you return home, you may hear from our Nurse Case Managers. They will review with you the discharge instructions you received, arrange for needed services and ensure that you have made arrangements to obtain the necessary follow-up care with your doctor. They will also review any new medications and help you understand how other health conditions can impact your recovery.

### ***Educate yourself***

It's amazing how much good information there is today about health and wellness. Mining the Internet for health information is time-consuming and Touchpoints can help. Visit [www.connecticare.com/medicare](http://www.connecticare.com/medicare), and look for the Health Management Center in our Member Services section.

### **Information Resources**

You can receive daily health updates through Daily Health News from WebMD® as well as access to many sources of online health information, organized to help you find what you need fast, such as Health Topics A to Z and Patient Safety Information. It's dependable information from health care experts.

### **Connecticut Hospital Quality**

Helps you compare Connecticut hospitals on several measures, including quality of care for patients diagnosed with a heart attack, heart failure or pneumonia. Hospital performance rates are provided for 10 clinical measures related to treating these conditions.





### Hospital Safety Comparisons

Enables you to find out which hospitals have disclosed information about safety practices, and how they compare in the areas of computerized drug ordering, Intensive Care Unit staffing and high-risk treatments.

### Physician Profiles

Through information provided by the Connecticut Department of Public Health you can learn more about providers to help you make informed decisions. This information includes the physician's education, medical training, any reported malpractice data, and more.

### Questions about ConnectiCare Touchpoints?

If you are not currently enrolled in a ConnectiCare VIP Medicare Plan, please call us toll-free at 1-877-224-8220 between the hours of 8:00 a.m. – 8:00 p.m., Monday through Friday (TTY/TDD users: 1-800-842-9710). Extended hours 11/15 – 3/1, 8:00 a.m. – 8:00 p.m., seven days a week.

If you are currently a ConnectiCare VIP Medicare Plan member, please call Member Services toll-free at 1-800-224-2273. (TTY/TDD users: 1-800-842-9710). You can call either number from 8:00 a.m. to 8:00 p.m., seven days a week.



### Choose ConnectiCare

#### So now you know – There are a lot of good reasons to choose ConnectiCare!

We offer a variety of Medicare Advantage plans, all designed to offer you the benefits you want and need.

And, we're committed to your total health. All of our plans offer you "extra care" – preventive care benefits, disease management programs, health and wellness support and more! Most of these benefits and programs are not available through Original Medicare or Medicare Supplement plans.

As a ConnectiCare VIP Medicare member, you'll have these benefits and services, all with the ease and convenience of dealing with just one local source that takes extra care to provide the fast, expert service you need.

ConnectiCare started out right here in Connecticut in 1981 and now serves more than 240,000 plan members. We have local presence with our employees based in Farmington, Connecticut. With us, you're a neighbor, not a number. We know our customers, and we work hard to keep them satisfied.

#### Ready to enroll? Need more information?

##### CALL US TODAY!

**Toll-free at 1-877-224-8220**

**(TTY/TDD users: 1-800-842-9710)**

Monday through Friday, 8:00 a.m. – 8:00 p.m.

Extended hours 11/15 – 3/1, 8:00 a.m. – 8:00 p.m., seven days a week

OR Visit us on the web at

**[www.connecticare.com/medicare](http://www.connecticare.com/medicare)**

***Thank you for considering ConnectiCare.***



