

Quality medical coverage with you in mind

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



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You deserve a health plan that meets your needs.

That is why we offer the benefits, services, and programs to support you throughout your healthcare journey — with the doctors you trust and the Connecticut Partnership Plan by your side.

With your Connecticut Partnership Plan medical benefits through Anthem Blue Cross and Blue Shield (Anthem), you can take advantage of plan features that include:

- An Enhanced Dedicated Customer Service 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.
- New 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 financial incentives 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-share waivers for chronic conditions, such as asthma, diabetes, and chronic obstructive pulmonary disease (COPD).



Urgent and emergency care

Did you know almost 30% of emergency room (ER) visits are for nonemergency conditions that can often be treated more quickly at high-quality, lower-cost care locations?² You have ER, urgent care, and telehealth options available, with a cost share of:

\$250³ ER visit copay

Urgent care or walk-in center visit copay

\$5 LiveHealth Online (telehealth) or Cuidado Médico visit copay

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.

Note: Connecticut Partnership Plan members have access to many State of Connecticut programs and features, including the Health Enhancement Program (HEP).

¹ For details about the Health Enhancement Program, go to cthep.com or call 877-687-1448.

² National Center for Biotechnology Information: Deciding to Visit the Emergency Department for Non-Urgent Conditions: A Systematic Review of the Literature (accessed June 2020): https://doi.org/10.1016/j.nch

³ The copay is waived if admitted.

What is new about your plan



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 Sydney, our new mobile app. See page 8 for more information.



Care Compass

Care Compass (<u>CareCompass.CT.gov</u>) 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 Health Enhancement Program (HEP) and Health Navigator, your plan's first point of contact for benefit questions.



Network of Distinction

Through the State of Connecticut's Network of Distinction program, you have access to high-quality doctors, hospitals, and medical groups for common medical procedures. Under your plan, providers meeting certain care delivery performance standards are designated "Network of Distinction." Those achieving the highest performance standards under the program are designated "Centers of Excellence." Common care services under this program include:⁴

- Hip, shoulder, and knee surgery
- Bariatric surgery
- Cardiac procedures
- Colonoscopies
- Prenatal care and delivery

4 For a complete list of care services under the Network of Distinction program, visit CareCompass.CT.gov or contact a Health Navigator at **866-611-8005**.



We encourage you to always choose Network of Distinction providers if you need care that has been identified as part of this program. Not only will you benefit from the best care, you might also earn a cash reward. For a complete procedure list and to find out how to qualify, call a Health Navigator at **866-611-8005**. See page 6 for details.

Note: If your nearest Network of Distinction provider is far from home, you may also qualify for travel reimbursement to make the journey easier.

Reminder: Network of Distinction doctors and care locations for certain procedures 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 health plan. If you need help finding in-network primary care doctors or specialists outside the Network of Distinction program, contact the Enhanced Dedicated Member Services at 800-922-2232 or use the Find Care tool at anthem.com/statect.



First point of contact



Health Navigator

To assist you in finding a doctor, understanding your benefits, and navigating the healthcare system, your Connecticut Partnership Plan benefits now include support through the Health Navigator program. Health Navigators are your central points of contact for questions or concerns about Network of Distinction program benefits and provider quality, and other health plan issues. They will help you locate the best Network of Distinction providers for your needs and confirm whether you qualify for a cash incentive. They will even help you schedule appointments.

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

The Health Navigator support line is staffed by trained professionals who can help you navigate both your plan and the healthcare system.

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

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

Finding quality care under your plan is not only good for your health, it can help you earn a cash reward for choosing that doctor for an eligible procedure.

The Health Navigator search tool lets you know if you might be eligible for the reward. Look for a gold star or silver trophy icon next to the name of the doctor or care location. You can learn more about the program online and access the Health Navigator search tool at CareCompass.CT.gov/nod.



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

Important: To qualify for the incentive payment under the Network of Distinction program, you MUST contact a Health Navigator to confirm your appointment with a designated provider, or to have them schedule that appointment for you.

New ID card

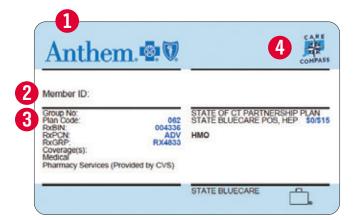
You are receiving a new medical ID card from Anthem in the mail. Please make note of these changes:

- 1 A single card for both medical and pharmacy benefits
- 2 New member ID number
- 3 New group number
- 4 New Care Compass logo
- **5** Contact information for Health Navigator

To avoid claims processing issues, please share your new ID card with your primary care doctor, pharmacy, and any other care providers you or your dependents use under your plan. You can also download a copy of your ID card online or through the Sydney Health app — and will be able to email it to your doctor.

How does my digital ID card work?

It works exactly like the ID card you receive in the mail. You can show, email, or fax it to your doctors from your smartphone, computer, or other device. You do not have to wait until your appointment. You can send your digital ID card to your doctor at the same time that you make your appointment. Many doctors can also look up your digital ID card through our system.





 $^{5\ \}mbox{The reward}$ will vary by procedure and location.

⁶ On the Health Navigator online search tool, *Centers of Excellence* will appear first, clearly noted by a gold star. Doctors and locations that have earned the *Network of Distinction* designation will appear next, noted by a silver trophy icon. To learn more about these designations and find doctors and care locations under your plan that are part of the Network of Distinction program, go to Healthadvocate.com/stateofconnecticut.

Plan details

State BlueCare Point of Service (POS)

Benefit features	In network	Out of network		
Up-front deductible	HEP enrollees: None Non-HEP Individual: \$350 individual Non-HEP Family: \$350 each member (\$1,400 maximum) ¹	Not applicable		
Deductible	None	Individual: \$300 Family: \$900		
Coinsurance	None	20% of the allowable charge plus 100% of any amount your provider bills over the allowable charge		
Annual out-of-pocket maximums	HEP enrollees: None Non-HEP Individual: \$350 individual Non-HEP Family: \$350 each member (\$1,400 maximum)	HEP enrollees: Individual: \$2,000 (plus deductible) Family: \$4,000 (plus deductible) Non-HEP enrollees: Individual: \$2,000 (plus up-front deductible and out-of-network deductible) Family: \$4,000 (plus up-front deductible and out-of-network deductible)		
Lifetime maximum	Nor	ne		
Outpatient physician visits, walk-in centers, urgent care centers	\$15 copay	80%		
Preventive care				
Children	No copay with well-child visits and immunizations	80%		
Adults	No copay	80%		
Family planning				
Vasectomy	100%	80%		
Tubal ligation	100%	80%		
Inpatient hospital	100% (prior authorization required)	80% (prior authorization required)		
Inpatient physician	100% (prior authorization required)	80% (prior authorization required)		
Outpatient surgical facility	100%	80%		
Ambulance	100% (if emergency)			
Pre-admission certification/ concurrent review	Through participating provider	Penalty of 20%, up to \$500 for no certification; member responsibility		

If you have questions about your benefits, call Health Navigator at **866-611-8005** or the Enhanced Dedicated Member Services team at **800-922-2232**.

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.

Benefit features	In network	Out of network		
Mental health				
Inpatient	100% (prior authorization required)	80% (prior authorization required)		
Outpatient	\$15 copay	80%		
Substance abuse				
Detoxification	100%	80%		
Inpatient	100% (prior authorization required)	80% (prior authorization required)		
Outpatient	\$15 copay	80%		
Skilled nursing facility	100% (prior authorization required)	80%, up to 60 days per year (prior authorization required)		
Home healthcare	100%	80%, up to 200 visits per year		
Hospice	100% (prior authorization required for inpatient)	80%, up to 60 days (prior authorization required for inpatient)		
Short-term rehabilitation and physical therapy	100%	80%, up to 60 inpatient days; 30 outpatient days per condition, per year		
Diagnostic X-ray and lab	100% — Site of Service preferred provider 80% — Site of Service nonpreferred provider	60% — out-of-network Site of Service provider		
Pre-admission testing	100%	80%		
Emergency care	\$250 copay	\$250 copay		
LiveHealth Online	\$5 copay	Not applicable		
Urgent care	\$15 copay	80%		
Walk-in center	\$15 copay	80%		
Durable medical equipment	100%	80%		
Prosthetics	tics 100% 80%			
Routine eye exam	\$15 copay, one exam per year ¹¹	50%, one exam per year		
Audiological screening	\$15 copay, one exam per year	80%, one exam per year		

Note: Previously, speech therapy was only covered for treatment resulting from autism, stroke, tumor removal, injury, or congenital anomalies of the oropharynx. In-network treatment of any of these conditions is unlimited. This benefit remains. This is an expanded benefit. Now, members can have up to 30 visits covered for diagnoses that do not fall under one of the four conditions.

Web and mobile plan resources

anthem.com/ctpartner

This website features tools to help you:

- Find a doctor.
- 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:

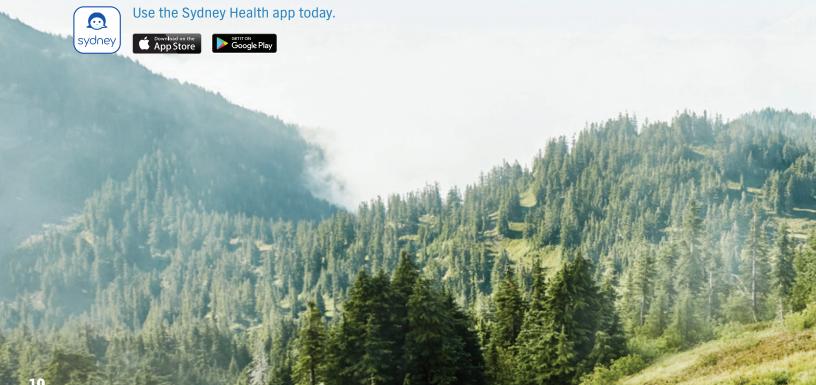
- Check benefits information and claim details.
- Compare the costs for healthcare services based on your coverage.
- Search for doctors, other healthcare professionals, and facilities in your plan.
- Connect to virtual care options.
- Access and use your digital ID card.
- Sync your favorite fitness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



Sydney Care app

Sydney Care is a mobile health tool that helps users identify symptoms, see doctors online, and schedule appointments with Network of Distinction doctors. Sydney Care services include:

- **Symptom Checker** This symptom questionnaire takes only minutes to complete for reliable, personalized results.
- Virtual Visit Through texts or secure two-way video, doctors can talk to you, diagnose your condition, prescribe medicine, and recommend specialists or urgent care.⁷
- The Care Market Use this tool to schedule appointments with select Network of Distinction care providers.8

You can download the Sydney Health app from the App Store® or Google Play™. Once you register and log in, follow the prompts to access Sydney Care.

LiveHealth Online and LiveHealth Online Psychology

If you or a covered family member experiences a common health issue, like the flu or allergies, you can quickly see a board-certified doctor for quality care without leaving home.

LiveHealth Online connects you to doctors by two-way video, 24/7, in English or Spanish. All you need is a smartphone, tablet or computer with a camera. Doctors can assess your condition, provide treatment, and send a prescription to a local pharmacy.⁷ An online visit under your health plan only has a **\$5 copay**.

You can also virtually visit with a licensed therapist or psychologist through LiveHealth Online Psychology for stress, anxiety, depression, and family issues. Appointments are usually available within four days and the same \$5 copay applies.^{7,9} Look at the "Mental health resources" section for more information.

You can connect to LiveHealth Online using anthem.com/ctpartner or Anthem's mobile app,



Find Care

The Find Care tool makes it quick and simple for you to find high-quality local doctors and other health professionals in your plan, including doctors who are accepting new patients. You can look at detailed information, including:

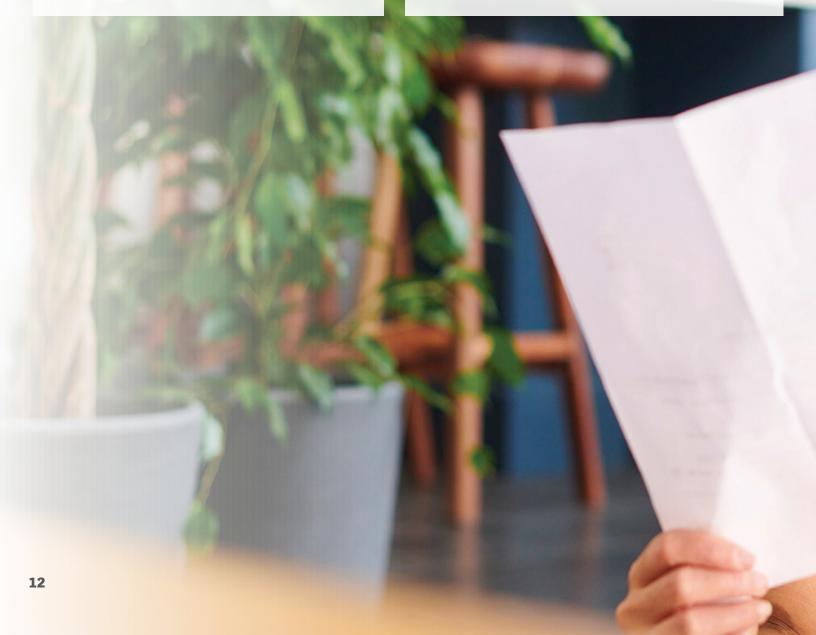
- Specialties and quality ratings.
- Centers of Excellence or Network of Distinction doctors.
- Side-by-side comparisons of different doctors.

Access Find Care on <u>anthem.com/statect</u> or through the Sydney Health app.

Find Care search instructions

- 1 Log in to anthem.com/statect.
- 2 Select Find Care.
- **3** Enter a ZIP code and physician type.
- 4 You can also search by provider name or license number.
- On the results screen, you can apply additional search criteria, like distance, affiliations, recognitions, languages spoken, and gender.

To make the most out of your benefits, use tools like *Find Care* as a registered user on our secure member website, anthem.com/statect. Visit anthem.com/register to create your account.





Other important plan features

Physical and occupational therapy

Your Connecticut Partnership employee health plan covers physical and occupational therapy (PT/OT) services from innetwork 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.
- 3. The therapist's application for a medical necessity review will include an assessment of your condition and a proposed treatment plan. A doctor will review this plan against clinical guidelines and medical necessity criteria during your course of treatment.
- 4. A utilization manager will notify you and the requesting therapist of his or her decision by letter. You are not required to submit PT/OT medical necessity review requests; they are handled directly by the treating therapist.



Savings when you choose doctors in the State of Connecticut's preferred network

Under your plan, you or your covered dependents do not have to pay an office visit copay if you visit primary care physicians (PCPs) who take part in one of the **plan's preferred networks** or certain specialists who are identified by Anthem as value-based providers.¹⁰

Under this benefit, PCPs and certain specialists are grouped into two levels:

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. That is because doctors in this tier participate in one of the **State of Connecticut's preferred networks** or have shown the ability to deliver quality care at a lower cost — a savings that your plan passes on to you. The Tier 1 network for providers is only available in the State of Connecticut.

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

- Allergy and immunology
- Cardiology
- Ear, nose, and throat (ENT)
- Obstetrics/gynecology (OB/GYN)
- Ophthalmology
- Orthopedic surgery
- Rheumatology
- Urology

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 do today. And you will receive the same preventive care benefits, too. Now you can choose Value Tier 1 PCPs and specialists to save money. More than 85% of Anthem's in-network PCPs participate in a value-based care program so you may already be working with a Value Tier 1 PCP and be eligible to save.

Select the **Find Care** tool on <u>anthem.com/statect</u> for a full list of in-network Connecticut PCPs and specialists, and to find out whether your PCP or specialist is in Value Tier 1. If you need help with this, call Health Navigator at **866-611-8005**.

Imaging, labs, and diagnostic X-rays are covered 100% by Site of Service providers

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 a Site of Service 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. The Site of Service network is only in the State of Connecticut.

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 have out-of-network benefits, the plan covers 60% of the cost.

Breast mammography, breast ultrasound, and pathology lab services are excluded from the Site of Service program

Select the **Find Care** tool on <u>anthem.com/statect</u> for a full list of Site of Service providers for lab tests, X-rays, and high-cost imaging services. An "SOS" designation will appear next to the provider's name.





Mental 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 Parent/Guardian Outreach program

This program works with parent/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 he or she has 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. 9,10 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.

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 help make sure 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**.



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 programs:

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

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

Wheeler's Substance Abuse Treatment and Recovery Services for youth and families

Wheeler Clinic offers in-home substance use disorder treatment for adults, as well as robust case management for members with complex substance use disorders through its Recovery Care Facilitation program.

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

Virtual opioid addiction treatment

Through Kaden Health, Anthem members now have access to secure, web-based treatment for themselves and family members who are misusing or overusing opioids. To learn more, call Kaden Health at 888-88-KADEN or visit kadenhealth.com.

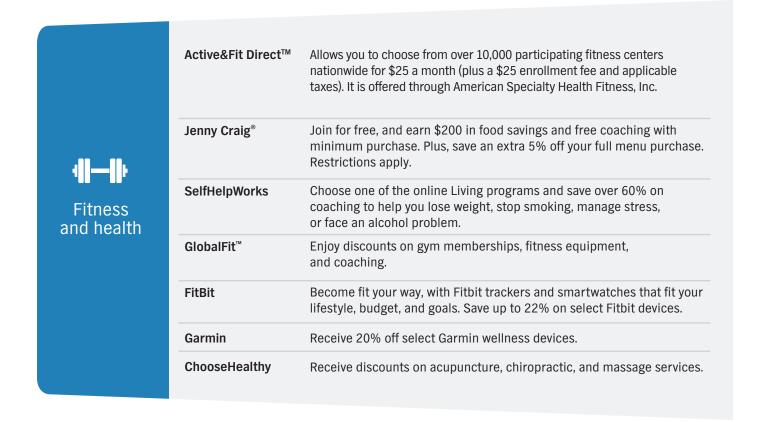
Eating Disorder Management program

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.

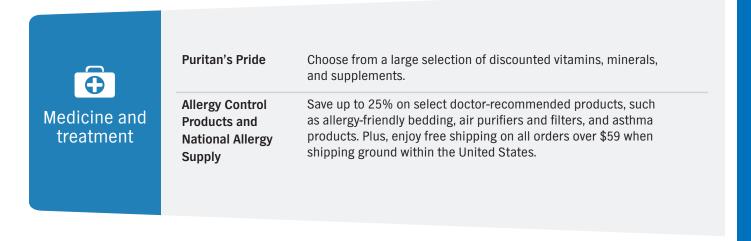
- You will be contacted by the program if you have been admitted to any intensive level of care for eating disorder treatment. This includes inpatient care, as well as intensive outpatient, partial hospitalization, and residential treatment programs.
- If you are enrolled in the program, one of our care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

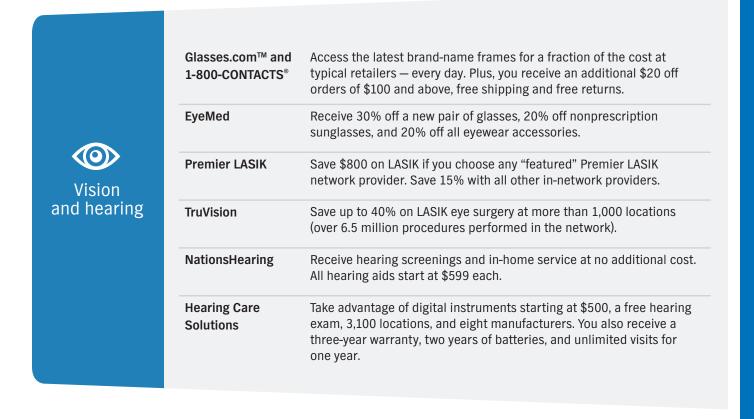
SpecialOffers@AnthemSM

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









Please note: All of the offerings in the SpecialOffers@Anthem 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.

Notes			





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