



## CAHC Benefit Summary

## Benefits Overview

Capital Area Health Consortium is proud to offer a comprehensive benefits package to eligible employees with no waiting period. The complete benefits package is briefly summarized in this booklet. You will receive plan booklets, which give you more detailed information about each program.

You share the costs of some benefits (medical, dental & vision), and Capital Area Health Consortium provides other benefits at no cost (ie: Group Life and Accidental Death & Dismemberment Insurance, Counseling Services).

### Benefit Plans Offered

- ⇒ Medical
- ⇒ Dental
- ⇒ Vision
- ⇒ Group Life insurance
- ⇒ Group Accidental Death & Dismemberment (AD&D) Insurance
- ⇒ Group Long Term Disability
- ⇒ Financial Seminar Programs
- ⇒ Counseling Services

### Eligibility

You and your dependents are generally eligible for Capital Area Health Consortium benefits immediately upon employment.

Eligible dependents are your spouse, children under age 26, or disabled dependents of any age.

Elections made now will remain until the next open enrollment unless you or your family members experience a qualifying event. If you experience a qualifying event, you must contact CAHC within 30 days.



This document outlines coverage proposed by the carrier(s) based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

This document intends to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide legal advice.

## Medical Benefits

Administered by Anthem

Comprehensive and preventive healthcare coverage protects you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Minor problems can potentially develop into significant expenses. Identifying problems early, often they can be treated at little cost.

Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through CAHC.

Capital Area Health Consortium offers you a PPO plan that allows you to select where you receive medical services without needing a referral. If you use in-network providers, your costs will be less.

Century Preferred PPO \$15 / \$0 / \$0 / \$50		
	In-Network	Out-of-Network
<b>Lifetime Benefit Maximum</b>	Unlimited	
<b>Annual Deductible</b>	Not Applicable	\$200 per member / \$600 per family
<b>Annual Out-of-Pocket Maximum</b> (includes deductible)	\$6,600 per member / \$13,200 per family	\$1,200 per member / \$1,600 per family
<b>Coinsurance</b>	0%	20% after deductible

### Doctor's Office

<b>Wellness Care</b> (routine exams, x-rays/tests, immunizations, well baby care and mammograms)	No Charge	20% after deductible
<b>Primary Care Office Visit</b>	\$15 copayment	20% after deductible
<b>Specialist Office Visit</b>	\$20 copayment	20% after deductible
<b>Telemedicine / Virtual Visits</b> (PCP, Specialist, & Behavioral Health)	No Charge	20% after deductible

### Prescription Drugs—Anthem National Formulary

<b>Retail—Generic Drug</b> (34-day supply)	\$10 copayment	20%
<b>Retail—Preferred Brand Drug</b> (34-day supply)	\$20 copayment	20%
<b>Retail—Non-Preferred Brand Drug</b> (34-day supply)	\$20 copayment	20%
<b>Mail Order—Generic Drug</b> (100-day supply)	No Charge	20%
<b>Mail Order—Preferred Brand Drug</b> (100-day supply)	No Charge	20%
<b>Mail Order—Non-Preferred Brand Drug</b> (100-day supply)	No Charge	20%

Century Preferred PPO \$15 / \$0 / \$0 / \$50

In-Network

Out-of-Network

## Urgent Care Services

<b>Walk-In Center</b>	\$15 copayment	20% after deductible
<b>Urgent Care Facility</b>	\$25 copayment	Not Covered
<b>Emergency Room</b>	\$50 copayment	\$50 copayment

## Hospital Services

<b>Outpatient Freestanding Facility</b>	No Charge	20% after deductible
<b>Outpatient Hospital Services</b>	No Charge	20% after deductible
<b>Inpatient Hospital</b>	No Charge	20% after deductible

## Mental Health & Substance Abuse Services

<b>Office Visit</b>	No Charge	20% after deductible
<b>Telemedicine Visit</b>	No Charge	20% after deductible
<b>Outpatient Hospital</b>	No Charge	20% after deductible
<b>Inpatient Hospital</b>	No Charge	20% after deductible

## Other Services

<b>Physical, Speech, Occupational &amp; Chiropractic Therapy Services</b> (combined 50 visit limit per calendar year)	No Charge	20% after deductible
<b>Acupuncture</b> (up to 50 visit limit per calendar year)	No Charge	20% after deductible
<b>Diabetic Equipment and Supplies</b>	No Charge	20% after deductible
<b>Diagnostic Laboratory</b>	No Charge	20% after deductible
<b>Diagnostic Radiology</b>	No Charge	20% after deductible
<b>High Cost Radiology</b> (MRI, CAT, CT Scans, PET Scans, etc)	No Charge	20% after deductible
<b>Durable Medical Equipment</b>	No Charge	20% after deductible

### Notes:

- ◆ Covered in-network providers are those that contract with Anthem to provide services to you.
- ◆ Covered in-network providers outside Connecticut thorough BlueCross Blue Shield National BlueCard Network.
- ◆ Please note this is not an all inclusive list of covered services.
- ◆ For specific details regarding coverage please see Plan Booklet.

## Highlight on Infertility Services

Administered through Medical Plan by Anthem

Planning a family may become of concern during your time with CAHC. We are pleased to offer comprehensive Infertility Services to our employees as part of our program.

For services to be considered covered under the plan, ***infertility services must be provided by providers located in the State of Connecticut, participating with Anthem's Century Preferred Network.*** Infertility Services provided at non-participating providers or any location outside of the State of Connecticut are considered not covered under the CAHC plan, regardless of a provider's participating status with Anthem's National Network.

Prior Authorization is not required to seek services for infertility treatment. While not all forms of infertility treatment are covered, some services covered under the plan include:

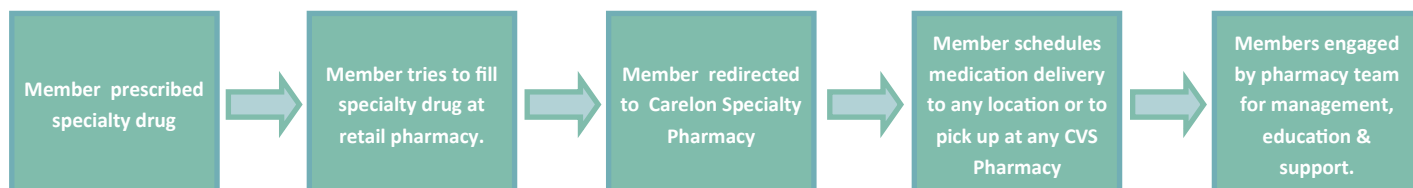
- ◆ Diagnostic laparoscopy
- ◆ Endometrial biopsy
- ◆ Laboratory analysis
- ◆ Services to treat underlying causes of infertility
- ◆ Medications to treat underlying causes of infertility (subject to inclusion in formulary)
- ◆ Ovulation induction
- ◆ In-Vitro Fertilization
- ◆ GIFT or ZIFT services

\*\* Please note cryopreservation of eggs or embryos is not covered under the plan.

## Highlight on Specialty Medications

Members on specialty medications (self-injectables, drugs requiring special handling or administration, and other high-cost medications) must have their specialty medication filled through Carelon Pharmacy. The care team at Carelon will help schedule delivery at a location most convenient for the member or will schedule delivery to a CVS pharmacy designated by the member. A team of dedicated pharmacy representatives experienced in specialty drugs and complex, chronic conditions will help members stay on track with their medications to manage their conditions better.





### Member Specialty Experience





## Primary Provider Not Available? You Have Options.

Where can you go for a diagnosis when you can't get in to see your regular doctor? With long wait times and required copays, the emergency room is sometimes not the best option. You have choices—Urgent Care Clinics, Convenience Care Clinics, and TeleMedicine are great medical care options when unexpected things happen, and your Anthem Plan covers them.

Location	Typical Out of Pocket Costs	Common Symptoms	Pros & Cons
<b>TeleMedicine / Virtual Visits</b>  Access to care online at any time (24 x 7 x 365) via phone or video consult through Live Health Online with your Anthem plan.	  In accordance with your medical plan design, you will pay <b>no copay</b> for a virtual visit	<ul style="list-style-type: none"> <li>◆ Cold / Sore Throat, Flu, Fever</li> <li>◆ Sinus Problems</li> <li>◆ Ear Infection</li> <li>◆ Pink Eye</li> <li>◆ Rash</li> <li>◆ Bladder / Urinary Tract Infection</li> <li>◆ Bronchitis</li> <li>◆ Allergies</li> <li>◆ Migraine</li> <li>◆ Respiratory Infection</li> </ul>	<ul style="list-style-type: none"> <li>◆ Avoid hospital emergency room visit for non-emergent condition</li> <li>◆ Consult with US board-certified physician, licensee in your state</li> <li>◆ Most Consults take 10-15 minutes</li> <li>◆ Doctors can write prescriptions for pick-up at local pharmacy</li> <li>◆ Not good for conditions requiring exam or test, or which are complex or chronic</li> </ul>
<b>Convenience Care / Retail Clinic</b>  Convenience care or retail clinic (e.g. CVS Minute Clinic)	  You will pay a \$15 copay when going to a participating walk-in center	<ul style="list-style-type: none"> <li>◆ Bronchitis</li> <li>◆ Ear Infections</li> <li>◆ Eye infections</li> <li>◆ Skin Conditions like poison ivy or ringworm</li> <li>◆ Strep Throat</li> </ul>	<ul style="list-style-type: none"> <li>◆ For common illnesses typically requiring straightforward treatment</li> <li>◆ Open seven days a week, including evenings and weekends</li> </ul>
<b>Urgent Care Clinic</b>  Walk-In clinic for Urgent Care	  You will typically a \$25 copay when going to an Urgent Care Facility	<ul style="list-style-type: none"> <li>◆ Burns, Rashes, Bites, Cuts and Bruises</li> <li>◆ Infections</li> <li>◆ Coughs, Cold and Flu</li> <li>◆ Minor Injuries</li> <li>◆ Respiratory Infections</li> <li>◆ Sprains and Strains</li> </ul>	<ul style="list-style-type: none"> <li>◆ Offers medical treatment for illnesses or injuries that require immediate attention but are not life threatening</li> <li>◆ Same-day appointments, walk-in service</li> <li>◆ Extended hours, including evenings and weekends</li> <li>◆ Shorter wait times &amp; lower cost than ER</li> </ul>
<b>Emergency Room (ER)</b>  Part of a local hospital	  You will pay a \$50 copay when going to an Emergency Room	<ul style="list-style-type: none"> <li>◆ Choking</li> <li>◆ Convulsions</li> <li>◆ Heart Attack</li> <li>◆ Loss of Consciousness</li> <li>◆ Major Blood loss</li> <li>◆ Seizures</li> <li>◆ Severe Head Trauma</li> <li>◆ Shock</li> <li>◆ Stroke</li> </ul>	<ul style="list-style-type: none"> <li>◆ Open 24/7</li> <li>◆ Longer wait times due to life-threatening emergencies being treated first</li> <li>◆ Costs more than urgent care or convenience care clinics</li> </ul>

## Dental Benefits

Administered by Anthem

Good oral care enhances overall physical health, appearance, and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the Capital Area Health Consortium dental benefits plan.

In-Network and Out-of-Network	
<b>Participating Provider Network</b>	Flex Dental Network
<b>Annual Deductible</b>	\$0 / \$0
<b>Annual Benefit Maximum</b>	Unlimited
<b>Preventive Dental Services</b> (cleanings, exams, x-rays, fillings)	100% covered by plan
<b>Basic Dental Services</b> (anesthesia, oral surgery, extractions, crowns)	80% covered by plan
<b>Out-of-Network Reimbursement</b>	At In-Network Fee



◆ Please note this is not an all-inclusive list of covered services. For specific details regarding coverage, please see the [Plan Booklet](#).



## Vision Benefits

Administered by Anthem

Regular eye examinations can determine your need for corrective eyewear and may detect general health problems in their earliest stages. Capital Area Health Consortium is pleased to offer employees the ability to purchase vision coverage for themselves and their families to provide discounts on eyeglass frames and contact lenses. The medical plan covers annual eye exams.

Anthem BlueView Vision		
Benefit	In-Network	Out-of-Network
<b>Eyeglass Frames</b> (once per calendar year)	\$130 allowance then 20% off any remaining balance	Reimbursement up to \$45
<b>Eyeglass Lenses</b> (instead of contacts / once per calendar year)	\$25 copayment	Reimbursement up to \$40 single vision / \$60 bifocal / \$80 trifocal lenses
<b>Contact Lenses</b> (instead of eyeglass lenses / once per calendar year)		
Elective Conventional OR	\$130 allowance then 15% off any remaining balance	Reimbursement up to \$105
Elective Disposable OR	\$130 allowance, no additional discount	Reimbursement up to \$105
Non-Elective (medically necessary)	Covered in full	Reimbursement up to \$210

◆ Please note this is not an all inclusive list of covered services. For specific details regarding coverage, please see [Plan Booklet](#).

## Life and Accidental Death & Dismemberment Insurance

Administered by The Standard

### Life Insurance

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump sum if you die while employed by Capital Area Health Consortium. The company provides basic life insurance of one times your base annual earnings to a maximum of \$50,000 at no cost to you.

### Accidental Death and Dismemberment (AD&D) Insurance

Accidental Death and Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident. Capital Area Health Consortium provides AD&D coverage of 3 times your earnings to a maximum of \$150,000 at no cost to you. This coverage is in addition to your company-paid life insurance described above.

## Long Term Disability Insurance

Administered by Guardian

If you had an unexpected illness or injury and could not work, how long would you be able to pay your bills? Long Term Disability pays a portion of your salary if you cannot work due to a covered disability.

Maximum Gross Monthly Benefit	Benefit Waiting Period	Maximum Benefit Period	Pre-Existing Condition Limitations
\$3,500	90 days	Social Security Normal Retirement Age	3 month look back ; Covered after 12 months

Opportunity to convert policy to individual policy upon graduation is available.

Guardian also offers employees the opportunity to purchase Guaranteed Standard Issue (GSI) Disability Insurance. Flexible elections are available with many benefit features.

For details regarding the Group Long Term Disability outlined above, as well as options for when your program is complete, please get in touch with one of the authorized representatives found here [Microsoft Word - Disability Contacts.docx \(uconn.edu\)](#).



## Dependent Care Account

Administered by Capital Area Health Consortium

The Dependent Care Spending Account lets you pay for out-of-pocket, work-related dependent daycare costs. Dependents may include, if eligible, children under age 13, incapacitated parents or spouses, and incapacitated children regardless of age. If you are married, you can use the account if you and your spouse work or, in some situations, if your spouse goes to school full-time. Single employees can also use the account to pay for childcare expenses.

You may contribute up to \$5,000 annually to pay for daycare, pre-school, day camp, or expenses for dependent care inside your home by a licensed childcare provider. The deduction amount is credited to a non-interest-bearing account and will be used to reimburse you for qualified expenses.

The plan year is January 1—December 31 of each year. Unused balances at the plan year's end are forfeited per IRS regulations. Reimbursement of the held funds will be made upon receipt of documentation of payment to a care provider. Receipts may be mailed, emailed, or faxed to CAHC, and funds will be added to the next

## Tax Sheltered Investment Program (403b)

CAHC offers a tax-sheltered investment plan (403b) for its employees. Monies can be deducted from each paycheck on a pre-tax (403b) or post-tax (Roth) basis.

### 403b

Reduces the amount of income that is taxed, increasing your net pay. Funds in a 403b become taxable to you upon distribution at retirement.

### Roth

Post-tax contributions are subject to all withholdings; however, contributions are not taxable upon distribution to you at retirement (see IRS rules for clarification).

Regardless of the investment option chosen, there is no matching contribution from Capital Area Health Consortium. CAHC is only responsible for directing your payroll deduction and remitting the contribution to the investment institution—CAHC is not responsible for any investment decisions.

Upon separation from employment, your account may be transferred to another qualified plan or an individual IRA. If distribution occurs while employed or upon separation of service, taxation penalties will be assessed per IRS rules. The plan does not allow for loans from invested funds.



## Counseling Services

Maintaining your mental health is most important, especially during your residency. While the Anthem medical plan offered to you has comprehensive mental health coverage without the need for a referral, there are several other programs offered that may provide you with faster access to services when you need them most without the need to be enrolled in the medical program provided by CAHC with Anthem.

### Anthem Live Health Online—Behavioral Health Telemedicine Services

Telemedicine is not just for when you are experiencing a physical illness. Through Anthem’s Live Health Online, you can access board-certified therapists and psychiatrists to assist with stress, depression, anxiety, grief, as well as family and relationship issues. Initial visits are scheduled in as little as 4 days and can be accessed with no copay under the Anthem plan. This telemedicine service allows you to access behavioral health services in the privacy and convenience of your home or any other location without needing to travel to a provider’s office. Clinicians under the Live Health Online behavioral health platform can prescribe medication; however, they cannot prescribe controlled substances.

### Guardian Employee Assistance Plan—Work Life Matters

Offering more than just behavioral health services, the Guardian Work Life Matters EAP program provides support in three main categories:

Health	Family	Financial
♦ Healthy Living & Overall Wellness	♦ Parenting Support	♦ Legal Issues
♦ Stress Management	♦ Child and Elder Care	♦ Will Preparation
♦ Mental Health	♦ Learning Programs	♦ Taxes & Debt
♦ Diet & Fitness	♦ Special Needs Support	♦ Financial Planning Tools & Assistance

Available 24 hours a day, 7 days a week via email, phone, or web, you can access these valuable EAP services at the most convenient time.

### Confidential Counseling Services

Confidential, no-cost counseling services are available to all residents/fellows without using your health insurance. You may access services by contacting UConn’s Employee Assistance Program or contacting directly one of many mental health providers in the greater Hartford area. An updated list of providers can be found at [37.pdf \(uconn.edu\)](#). Employment is verified with a copy of your current pay stub or by showing an active badge at each appointment when seeking care through the program.

## Employee Contributions for Health Benefits

### Anthem Medical

Benefit Plan	Bi-Weekly
<b>1-Person</b>	\$17.50
<b>2-Person</b>	\$70.00
<b>Family</b>	\$90.00

### Anthem Dental

Benefit Plan	Bi-Weekly
<b>1-Person</b>	\$5.00
<b>2-Person</b>	\$10.00
<b>Family</b>	\$15.00

### Anthem Vision

Benefit Plan	Bi-Weekly
<b>1-Person</b>	\$1.85
<b>2-Person</b>	\$3.23
<b>Family</b>	\$5.17



### Important Reminders

- ◆ Benefit changes will be effective on July 1 if enrolling during open enrollment.
- ◆ Elections made during open enrollment (or upon initial eligibility if after the OE Period) are in effect until the next annual open enrollment period unless you experience a qualifying event.
- ◆ Qualifying events include loss of other coverage under your parents or a spouse's employer plan, marriage, divorce, or birth of a child.
- ◆ You have 30 days from the date of the qualifying event to notify CAHC of your potential qualifying event to change your benefit elections; notification after 30 days may result in an inability to elect, alter, drop, or otherwise modify coverage.
- The booklet summarizes the benefits offered. For specific details, terms, and limitations of the plans outlined here, please see the applicable plan materials on the CAHC Benefits & Payroll found here [Benefits and Payroll | Graduate Medical Education \(uconn.edu\)](#).
- For questions regarding the benefits summarized here, please contact CAHC at 860.676.1110 or [cahcgroup@uchc.edu](mailto:cahcgroup@uchc.edu).

## Contact Information

If you have specific questions about a Capital Area Health Consortium benefit plan, please reach out to a contact listed below.

Benefit	Administrator	Phone	Website/Email	Group #
<b>Medical</b>	Anthem	833.899.7070	www.anthem.com	068965M
<b>Dental</b>	Anthem	800.440.3619	www.anthem.com	068965D
<b>Vision</b>	Anthem	866.723.0515	www.anthem.com	068965V
<b>Life / AD&amp;D</b>	The Standard	800.628.8600	www.standard.com	169504
<b>Long Term Disability</b>	Guardian	See following page for specific contact information: <a href="https://health.uconn.edu/graduate-medical-education/wp-content/uploads/sites/20/2019/06/Disability-Agent-Contact-Information.pdf">https://health.uconn.edu/graduate-medical-education/wp-content/uploads/sites/20/2019/06/Disability-Agent-Contact-Information.pdf</a>	www.glic.com	00382241
<b>Dependent Care Account</b>	CAHC	860.676.1110	cahcgroupp@uchc.edu	N/A
<b>403b Investment Advising</b>	Essex Financial Services	860.676.1110	cahcgroupp@uchc.edu	N/A
<b>Guardian EAP / Work Life Matters</b>	Guardian	800.386.7055	eapcounselor@ibhcorp.com  www.ibhworklife.com Username: Matters Password: wlm70101	N/A
<b>Confidential Counseling Program</b>	UConn EAP  CAHC Website for a comprehensive list of provider	860.679.2877  860.676.1110	<a href="https://health.uconn.edu/graduate-medical-education/wp-content/uploads/sites/20/2019/06/Counseling-flyer.pdf">https://health.uconn.edu/graduate-medical-education/wp-content/uploads/sites/20/2019/06/Counseling-flyer.pdf</a>	N/A
<b>FMLA, CTFMLA, CT Paid Leave</b>	CAHC	860.676.1110	cahcgroupp@uchc.edu	N/A
<b>Payroll / Benefits</b>	CAHC	860-676-1110	cahcgroupp@uchc.edu	N/A

**NOTES:**

[illegible]



Capital Area Health Consortium  
270 Farmington Avenue, Suite 352  
Farmington, CT 06032  
860.676.1110  
[cahcgroupp@uchc.edu](mailto:cahcgroupp@uchc.edu)

[www.cahc.org](http://www.cahc.org)

*This benefit summary prepared by*



Insurance | Risk Management | Consulting