

2020 Plan Information



It's time for a different approach to health care.

Imagine a Medicare plan that puts health and well-being at the center of care. A plan that offers support to doctors to help provide the best care possible.



Say hello to CarePartners of Connecticut, the newest Medicare Advantage plan in the state. We're doing things differently. That's why we created a different kind of plan with local doctors you know and trust. A plan that makes things simpler and less stressful.

Decades of experience makes a difference.

While we're Connecticut's youngest Medicare Advantage plan, we're hardly new. Created by two leading health organizations—**Hartford HealthCare**, Connecticut's most extensive health care provider, and **Tufts Health Plan**, a Massachusetts-based health plan nationally recognized for excellence—CarePartners of Connecticut has decades of experience.


With access to thousands of doctors, specialists, and hospitals, CarePartners of Connecticut provides you with more connected care for healthier outcomes.

CarePartners of Connecticut Medicare Advantage Plans

Overview

- Three plan options with monthly premiums as low as \$0.
- Available in all Connecticut counties except Fairfield and Middlesex.
- Medicare drug coverage (Part D) included.
- Competitive cost sharing with no medical deductibles.
- Additional services beyond what is covered by Original Medicare include:

	Original Medicare	CarePartners of Connecticut Medicare Advantage Plans
Physician office visits	✓	✓
Inpatient stay and outpatient surgery	✓	✓
Skilled nursing facility stay	✓	✓
Worldwide emergency coverage	✗	✓
Annual physical exam	✗	✓
Routine vision exam	✗	✓
Routine hearing exam	✗	✓
Initial chiropractic evaluation	✗	✓
Coverage of bathroom safety equipment, such as tub seats	✗	✓

	Original Medicare	CarePartners of Connecticut Medicare Advantage Plans
<p>Routine eyewear</p> <p>Up to \$150 reimbursement for routine eyewear from EyeMed Vision Care providers (up to \$90 for non-EyeMed Vision Care providers).</p>	×	✓
<p>Additional dental</p> <p>\$750-\$1500 in dental coverage for preventive visits, fillings, simple extractions, periodontal cleanings, and more.</p>	×	✓
<p>Annual Weight Management Allowance</p> <p>Annual \$150 Weight Management Benefit reimbursement for program fees on weight management programs like Weight Watchers, Jenny Craig, and hospital-based programs.</p>	×	✓
<p> SilverSneakers Fitness</p> <p>A \$0 membership to SilverSneakers, a fun, energizing program that encourages physical activity by offering access to classes, exercise equipment, pools, saunas, and other amenities.</p>	×	✓
<p>Hearing Aids</p> <p>Coverage up to two hearing aids per year (one per ear) through Hearing Care Solutions. Copays range from \$250-\$1,150 per aid, depending on technology level.</p>	×	✓
<p>Extra Discounts</p> <p>Discounts on programs and services designed to help our members lead healthy lifestyles.</p>	×	✓

Updates for 2020

- **New \$200 Wellness Allowance** on the Preferred plan available towards:
 - Purchase of a fitness tracker (once every 3 years).
 - Reimbursement of membership fees to a qualified fitness facility.
 - Participation in instructional fitness classes.
 - And more!
- **New \$40 over-the-counter bonus** on Prime and Premier plans!
 - Provides \$40 every calendar quarter for the purchase of covered over-the-counter (OTC) items such as bandages and toothbrushes.
- **New \$1500 dental benefit on the Preferred plan!**
 - \$0 preventive services such as dental exams, cleanings, and X-rays.
 - 50% coinsurance on restorative and comprehensive services.
 - \$100 deductible on restorative and comprehensive services only.
 - No waiting period.
- **New \$750 dental benefit on Prime and Premier plans!**
 - \$25 preventive services such as dental exams, cleanings, and X-rays.
 - 50% coinsurance on restorative services.
 - Optional supplemental dental package for additional \$16/month. Increases benefit max to \$1000, lowers coinsurance on restorative services to 20%, adds coverage for comprehensive services with 50% cost share.
 - \$100 deductible on restorative and comprehensive services only.
 - No waiting period.

- **Enhanced hearing aid options** for all CarePartners of Connecticut members!
 - New tier for Premier level hearing aids.
 - In partnership with Hearing Care Solutions, members will have access to a wide provider network, hearing aid evaluations and fittings at no cost, and a robust selection of hearing aid technologies and styles by leading hearing aid manufacturers.
- **Introduction of coinsurance for dialysis.**
- **Copay stacking will no longer apply for labs, tests, and X-rays!** This means you will no longer pay an additional copay for these services if performed as part of an office visit and billed on the same claim.
- **Enhanced pharmacy benefits**
 - \$0 Tier 1 drugs at a preferred pharmacy
 - \$0 vaccines
 - **\$0 deductible**

Medicare Advantage Plan Benefits

Plan Premiums

	CareAdvantage Preferred	CareAdvantage Prime	CareAdvantage Premier
Hartford, Litchfield, New Haven, New London, Tolland, Windham County	\$0	\$29	\$89

Medical Coverage

Plan Medical Costs

	CareAdvantage Preferred	CareAdvantage Prime	CareAdvantage Premier
Medical Deductibles	No Medical Deductible		
Annual Out-of-Pocket Maximum	\$6,700	\$4,900	\$3,700

Copays

	CareAdvantage Preferred	CareAdvantage Prime	CareAdvantage Premier
Doctor Office Visits			
Primary Care Physician	\$0	\$0	\$0
Specialist	\$45	\$40	\$30

Medical Coverage (continued)

Copays

	CareAdvantage Preferred	CareAdvantage Prime	CareAdvantage Premier
Preventive Care			
Annual Physical	\$0	\$0	\$0
Cancer Screening (Colorectal, Prostate, Breast)	\$0 per service	\$0 per service	\$0 per service
Vision and Hearing			
Annual Routine Vision Exam	\$15	\$15	\$15
Annual Eyewear Benefit	\$150 per year toward eyewear at an Eyemed Vision Care participating provider		
Annual Routine Hearing Exam	\$45	\$40	\$30
Hearing Aid Benefit	Coverage for up to two hearing aids per year, one per ear. Copays include: \$250 Standard level, \$475 Superior level, \$650 Advanced level, \$850 Advanced Plus level, \$1,150 Premier level		
Outpatient and Lab Services			
Outpatient Services/Surgery	\$350 per day	\$275 per day	\$250 per day
Physical Therapy	\$40	\$40	\$30
Occupational Therapy	\$40	\$40	\$30
Speech Therapy	\$40	\$40	\$30
Laboratory Services ¹	\$0-\$5	\$0-\$5	\$0-\$5
Diagnostic Procedures and Tests ¹	\$0-\$30	\$0-\$15	\$0-\$10
X-rays ¹	\$0-\$10	\$0-\$10	\$0-\$10
Diagnostic Radiology Services	\$250/day (\$60 for ultrasounds)	\$250/day (\$60 for ultrasounds)	\$250/day (\$60 for ultrasounds)

Medical Benefits (continued)

Copays

	CareAdvantage Preferred	CareAdvantage Prime	CareAdvantage Premier
Emergency Services			
Emergency Room	\$90	\$90	\$90
Urgent Care²	\$0-\$45	\$0-\$40	\$0-\$30
Ambulance Services	\$300 per day	\$250 per day	\$200 per day
Inpatient Care			
Inpatient Hospital Coverage	Days 1-4: \$475 per day, \$0 per day after day 4	Days 1-4: \$375 per day, \$0 per day after day 4	Days 1-5: \$250 per day, \$0 per day after day 5
Additional Benefits			
SilverSneakers Membership	Included with all plans		
Dental	\$0 preventive, 50% cost sharing restorative, 50% comprehensive, \$1,500 max, \$100 deductible on comprehensive and restorative only.	\$25 preventive, 50% cost sharing restorative, \$750 max, \$100 deductible on restorative.	\$25 preventive, 50% cost sharing restorative, \$750 max, \$100 deductible on restorative.
Weight Management Programs	\$150 annual reimbursement toward program fees for weight management programs such as Weight Watchers, Jenny Craig, or hospital-based weight loss programs.		

¹\$0 cost share applies when the service is rendered as part of an office visit.

²\$0 cost share applies when the service is rendered by the PCP.

Medical Coverage (continued)

Prescription Drug Costs

	CareAdvantage Preferred		CareAdvantage Prime		CareAdvantage Premier	
Deductible	No deductible		No deductible		No deductible	
	Retail 30-day supply	Mail order 90-day supply	Retail 30-day supply	Mail order 90-day supply	Retail 30-day supply	Mail order 90-day supply
Tier 1 ³	\$0	\$0	\$0	\$0	\$0	\$0
Tier 2 ³	\$10	\$20	\$10	\$20	\$10	\$20
Tier 3	\$47	\$94	\$47	\$94	\$47	\$94
Tier 4	\$100	\$200	\$100	\$200	\$100	\$200
Tier 5	33%	N/A	33%	N/A	33%	N/A
Tier 6 (Vaccines)	\$0	N/A	\$0	N/A	\$0	N/A
Coverage Gap Stage	<ul style="list-style-type: none"> • 25% of costs for Part D generic drugs • 25% of costs for Part D brand drugs plus a portion of the dispensing fee 					
Catastrophic Coverage Stage:	<ul style="list-style-type: none"> • The greater of either 5% per prescription, or <ul style="list-style-type: none"> • \$3.60 per prescription for Part D generic drugs • \$8.95 per prescription for Part D brand drugs 					

³Retail copays are the prices paid when going through a preferred pharmacy.



Why us?

Our Medicare Advantage plans were created here.
And accepted here. With local doctors you know and trust.

A true advantage

CarePartners of Connecticut offers Medicare Advantage plans, one of the fastest growing Medicare plan options. According to the Centers for Medicare & Medicaid Services, Medicare Advantage plans have doubled to more than 20 million enrollees (one-third of Medicare beneficiaries) since 2010. Whether you are in good health or require additional care, our Medicare Advantage plans provide more benefits, coverage, and financial security than Original Medicare.

Pay less:

- \$0 monthly premium
- \$0 medical deductible
- \$0 Rx deductible
- \$0 primary care provider visits
- \$0 copay for select generic Rx drugs at a preferred pharmacy

Get more:

- Prescription drug coverage included
- Dental and eyewear allowance included
- SilverSneakers® fitness membership at no additional cost
- Access to thousands of doctors, specialists, and hospitals across the state. No in-network referrals required
- More benefits and financial security than Original Medicare—without gaps



"By having doctors and a health plan work together, clearly focused on the experience of patients, we can deliver something that other plans simply cannot do."

Dr. James Cardon

Cardiologist, Hartford HealthCare

Have a question? Call today!

CarePartners of Connecticut

Customer Service:



1-888-341-1507

How to find out more online:



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