

2018 Connecticut Small Group (1-50) Oxford Connecticut Liberty Network Plans

Connecticut
Small Group (1-50) Products
Effective Jan. 1, 2018

Please be advised that this guide is for informational purposes only. Premium rates and/or product forms included herein have been filed and are subject to approval by regulators. We reserve the right to modify this quote and benefits described, if needed, once final approval is received, and to correct any typographical errors. For a complete listing of all Connecticut small group (1-50) products, please contact your sales representative.

2018 Plan Name	Network/Access	Deductible		Coinsurance		Out-of-Pocket Maximum		Copayment										Deductible Type ³	Pharmacy (Value Rx Network) ⁴	
		Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	PCP ¹	Spec ²	Urgent Care	ER	Inpatient Hospital	Freestanding Outpatient Facility	Hospital-Based Outpatient Facility	Lab/X-ray	Major Diagnostic MRI, CT, etc. (Freestanding)	Major Diagnostic MRI, CT, etc. (Hospital)			
		Single (Family is 2X)	Single (Family is 2X)			Single (Family is 2X)	Single (Family is 2X)													
Gold																				
CT G LBTY GT 1500/90 HMO HSA 18	Liberty/Gated	\$1,500	N/A	90%	N/A	\$4,000	N/A	10% coins. after ded.	10% coins. after ded.	10% coins. after ded.	10% coins. after ded.	10% coins. after ded.	10% coins. after ded.	10% coins. after ded.	10% coins. after ded.	10% coins. after ded.	10% coins. after ded.	10% coins. after ded.	Non-Emb. Ded./Emb. OOP	\$5/\$50/30% to \$500/50% to \$750 after med. ded.
CT G LBTY GT 0/50/2000/100 HMO 18	Liberty/Gated	\$2,000	N/A	100%	N/A	\$5,000	N/A	No charge	\$50	\$50	\$200 after ded.	No charge after ded.	No charge after ded.	No charge after ded.	No charge after ded.	No charge after ded.	No charge after ded.	No charge after ded.	Embedded	\$5/\$50/30% to \$500/50% to \$750; \$250 ded. T3/T4
CT G LBTY GT 0/50/2000/80 HMO 18	Liberty/Gated	\$2,000	N/A	80%	N/A	\$5,500	N/A	No charge	\$50	\$50	20% coins. after ded.	20% coins. after ded.	20% coins. after ded.	20% coins. after ded.	20% coins. after ded.	20% coins. after ded.	20% coins. after ded.	20% coins. after ded.	Embedded	\$5/\$50/30% to \$500/50% to \$750; \$250 ded. T3/T4
CT G LBTY GT 0/50/2500/100 HMO 18	Liberty/Gated	\$2,500	N/A	100%	N/A	\$6,000	N/A	No charge	\$50	\$50	\$200 after ded.	No charge after ded.	No charge after ded.	No charge after ded.	No charge after ded.	No charge after ded.	No charge after ded.	No charge after ded.	Embedded	\$5/\$50/30% to \$500/50% to \$750; \$250 ded. T3/T4
CT G LBTY GT 0/50/3000/100 HMO 18	Liberty/Gated	\$3,000	N/A	100%	N/A	\$6,500	N/A	No charge	\$50	\$50	\$200 after ded.	No charge after ded.	No charge after ded.	No charge after ded.	No charge after ded.	No charge after ded.	No charge after ded.	No charge after ded.	Embedded	\$5/\$50/30% to \$500/50% to \$750; \$250 ded. T3/T4
CT G LBTY GT 0/50/3000/90 HMO 18	Liberty/Gated	\$3,000	N/A	90%	N/A	\$7,000	N/A	No charge	\$50	\$50	10% coins. after ded.	10% coins. after ded.	10% coins. after ded.	10% coins. after ded.	10% coins. after ded.	10% coins. after ded.	10% coins. after ded.	10% coins. after ded.	Embedded	\$5/\$50/30% to \$500/50% to \$750; \$250 ded. T3/T4

2018 Plan Name	Network/Access	Deductible		Coinsurance		Out-of-Pocket Maximum		Copayment										Deductible Type ³	Pharmacy (Value Rx Network) ⁴
		Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	PCP ¹	Spec ²	Urgent Care	ER	Inpatient Hospital	Freestanding Outpatient Facility	Hospital-Based Outpatient Facility	Lab/X-ray	Major Diagnostic MRI, CT, etc. (Freestanding)	Major Diagnostic MRI, CT, etc. (Hospital)		
		Single (Family is 2X)	Single (Family is 2X)			Single (Family is 2X)	Single (Family is 2X)												
Silver																			
CT S LBTY GT 25/50/2000/100 HMO HSA 18	Liberty/Gated	\$2,000	N/A	100%	N/A	\$5,500	N/A	\$25 after ded.	\$50 after ded.	\$50 after ded.	\$200 after ded.	\$500 after ded.	\$250 after ded.	\$500 after ded.	\$10/ \$40 after ded.	\$75 after ded.	\$75 after ded.	Non-Emb. Ded./Emb. OOP	\$5/\$50/30% to \$500/50% to \$750 after med. ded.
CT S LBTY GT 2500/80 HMO HSA 18	Liberty/Gated	\$2,500	N/A	80%	N/A	\$6,000	N/A	20% coins. after ded.	20% coins. after ded.	20% coins. after ded.	20% coins. after ded.	20% coins. after ded.	20% coins. after ded.	20% coins. after ded.	20% coins. after ded.	20% coins. after ded.	20% coins. after ded.	Non-Emb. Ded./Emb. OOP	\$5/\$50/30% to \$500/50% to \$750 after med. ded.
CT S LBTY GT 3000/100 HMO HSA 18	Liberty/Gated	\$3,000	N/A	100%	N/A	\$6,000	N/A	No charge after ded.	No charge after ded.	No charge after ded.	\$200 after ded.	No charge after ded.	No charge after ded.	No charge after ded.	No charge after ded.	No charge after ded.	No charge after ded.	Embedded	\$5/\$50/30% to \$500/50% to \$750 after med. ded.
CT S LBTY GT 0/50/3000/100 HMO 18	Liberty/Gated	\$3,000	N/A	100%	N/A	\$6,850	N/A	No charge	\$50 after ded.	\$50	\$200 after ded.	\$500 after ded.	\$250 after ded.	\$250 after ded.	\$10/ \$40 after ded.	\$75 after ded.	\$75 after ded.	Embedded	\$5/\$50/30% to \$500/50% to \$750; \$250 ded. T3/T4
CT S LBTY GT 0/50/4000/100 HMO 18	Liberty/Gated	\$4,000	N/A	100%	N/A	\$7,350	N/A	No charge	\$50 after ded.	\$50	\$200 after ded.	\$500 day/ \$2,000 max after ded.	\$250 after ded.	\$500 after ded.	\$10/ \$40 after ded.	\$75 after ded.	\$75 after ded.	Embedded	\$5/\$50/30% to \$500/50% to \$750; \$250 ded. T3/T4
CT S LBTY GT 0/50/5000/100 HMO 18	Liberty/Gated	\$5,000	N/A	100%	N/A	\$7,350	N/A	No charge	\$50 after ded.	\$50	\$200 after ded.	\$500 after ded.	No charge after ded.	\$250 after ded.	\$10/ \$40 after ded.	No charge after ded.	\$75 after ded.	Embedded	\$5/\$50/30% to \$500/50% to \$750; \$250 ded. T3/T4
CT S LBTY GT 0/50/5500/80 HMO 18	Liberty/Gated	\$5,500	N/A	80%	N/A	\$7,350	N/A	No charge	\$50	\$50	20% coins. after ded.	20% coins. after ded.	20% coins. after ded.	20% coins. after ded.	20% coins. after ded.	20% coins. after ded.	20% coins. after ded.	Embedded	\$5/\$50/30% to \$500/50% to \$750; \$250 ded. T3/T4

2018 Plan Name	Network/Access	Deductible		Coinsurance		Out-of-Pocket Maximum		Copayment										Deductible Type ³	Pharmacy (Value Rx Network) ⁴
		Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network	PCP ¹	Spec ²	Urgent Care	ER	Inpatient Hospital	Freestanding Outpatient Facility	Hospital-Based Outpatient Facility	Lab/X-ray	Major Diagnostic MRI, CT, etc. (Freestanding)	Major Diagnostic MRI, CT, etc. (Hospital)		
		Single (Family is 2X)	Single (Family is 2X)			Single (Family is 2X)	Single (Family is 2X)												
Bronze																			
CT B LBTY GT 5000/100 HMO HSA 18	Liberty/Gated	\$5,000	N/A	100%	N/A	\$6,650	N/A	No charge after ded.	No charge after ded.	No charge after ded.	\$200 after ded.	No charge after ded.	No charge after ded.	No charge after ded.	No charge after ded.	No charge after ded.	No charge after ded.	Embedded	\$5/\$50/30% to \$500/50% to \$750 after med. ded.

¹ Primary care physicians (PCP) include Family Practice, Internal Medicine, Obstetrics-Gynecology, and Pediatrics. Member must select a PCP and obtain referrals from their PCP to see a specialist.

² Members must retain a referral from their PCP to see a specialist.

³ Plans listed as non-embedded/embedded reflect non-embedded deductibles and embedded out-of-pocket maximums meaning no individual in the family has satisfied the deductible until the entire family amount has been met. An individual will not have to pay more than the individual out-of-pocket maximum amount.

⁴ Liberty plan members must utilize the Value Rx Network for services.

Note: Pharmacy mail order is 2.5x.

Note: For plans with a separate pharmacy deductible, the deductible is waived for Tier 1 and Tier 2.

Note: For Health Savings Accounts (HSAs), copayments will not apply until after the deductible has been satisfied.

Note: All plans include Preferred Generics (also known as Mac-A).

In 2018, maximum HSA contribution is \$3,450 single/\$6,900 family. These amounts are subject to change by IRS and do not include catch-up contributions for subscribers age 55 and over. The Oxford HSA high-deductible health plans (HDHP) are designed to comply with IRS requirements so eligible enrollees may open an HSA with a bank of their choice or through Optum Bank®, Member FDIC. "Oxford HSA" refers generally to the Oxford HSA products, which include an HDHP, although at times "Oxford HSA" may refer only and specifically to the Oxford HSA, provided in conjunction with Optum Bank and not to the associated HDHP.