

How a Health Savings Account can help you pay your medical expenses

All HHC medical plans come with a Health Savings Account (HSA). If you are in the **Blue** or **Orange** plan you will receive **\$500** (colleague-only coverage) or **\$1,000** (family coverage). If you choose the **Magenta** plan, you will receive **\$250** (colleague-only coverage) or **\$500** (family coverage). You can use this money to help with out-of-pocket medical costs before you meet your plan deductible. When you grow your HSA, money will always be there to cover your medical bills when you need it.

If you don't have many medical expenses, your HSA grows like a savings account. If something happens and you need care, you can focus on getting better and not scraping together your up-front cost. Money to cover your medical bills will be available in your HSA.

If you leave HHC, you can take it with you. Money in your HSA is yours to keep and use for qualified medical expenses anytime, even after you retire.

Save by using a Hartford HealthCare Pharmacy

Beginning 2023, prescription co-pays will be the lowest when you use one of Hartford HealthCare's community pharmacies:

- HHC Community Pharmacy, Hartford Hospital Medical Office Building, 85 Seymour St # 1, Hartford, CT 06106, (860) 972-7070
- St. Vincent's Medical Center Community Pharmacy, SVMC, 2800 Main Street, Bridgeport, CT 06606, 203.576.5713

Medication can be picked up or delivered by mail.

Our medical plans are just one part of our total rewards program! HHC's market-competitive benefits also include:

- Dental and vision coverage
- Paid time off and disability coverage
- Company-paid life insurance
- A company-matched 401(K) to help you save for retirement
- Tuition assistance and tuition discounts at partner colleges and universities
- Free staff parking at all of our hospitals
- Daycare assistance through Care.com
- Flexible Spending Accounts
- Extra insurance you can buy to cover your home, auto, pets and more

All in a diverse and dynamic workplace where our differences are valued and everyone belongs.

The HHC Preferred Network

The HHC Preferred Network is a group of Hartford HealthCare hospitals, services and providers in Connecticut that work together to coordinate your care. This network includes Hartford HealthCare Medical Group plus hundreds of providers in community practices across Connecticut.

Choosing providers in this network gives HHC colleagues and their covered family members access to the best care at the least cost.

The HHC Standard Network

Outside of Connecticut

Any hospital or provider that accepts Aetna is part of the HHC Standard Network (except Westerly Hospital and its providers in Rhode Island). HHC's health plans give you access to care across the United States.

In Connecticut

Any hospital or provider that accepts Aetna, but does not bill under an out-of-network hospital. You will pay more for care when you choose hospital care or providers from the HHC Standard Network.



STOP! Check before you go!

Avoid paying for services that are not covered! Don't rely on the facility or provider for coverage/network information.

It is always best to verify that a hospital/provider/facility is in one of HHC's networks before you have any service.

Contact Aetna before you choose a provider or receive care

To verify that your service/facility/provider is covered, call the Member Services number on the back of your Aetna card, or log in to Aetna.com as an HHC colleague to look up the name of the provider or facility where you plan to receive care.

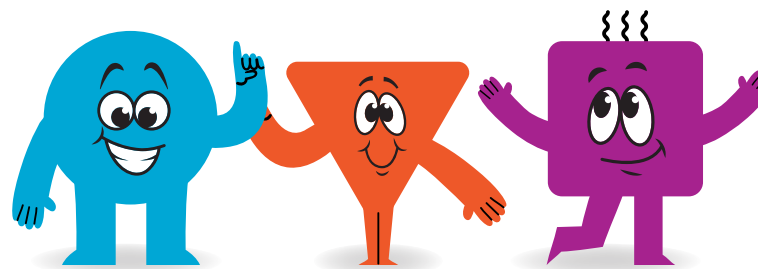
Note: Not all outpatient surgery and rehabilitation centers in Connecticut are part of the HHC Preferred Network.

Not sure? Call us, we're here to help

HealthChampion can help with finding an in-network provider. They can also help you understand your benefits, a claim or bill, or learn information about a newly diagnosed health condition. Call 1.833.806.8721 to connect with a HealthChampion specialist.

Which plan is right for you?

Meet **Bobbi Blue**, **Ollie Orange** and **Marley Magenta** on HHC Connect. They may be able to help you choose the plan that's right for you. You can read their stories in the Benefits section of HHC Connect and in the HHC Benefits Guide.



Understanding Hartford HealthCare's Medical Plans

Hartford HealthCare Offers 3 Medical Plans

Blue Plan: A Consumer Driven Health Plan (CDHP), formerly known as Plan A. You pay a little more in bi-weekly payroll deductions in exchange for a lower plan deductible.

Orange Plan: A Consumer Driven Health Plan (CDHP), formerly known as Plan B. You pay less in bi-weekly payroll deductions, in exchange for a higher plan deductible.

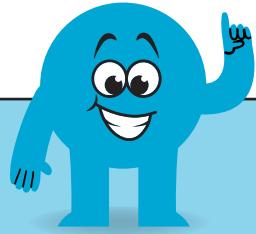
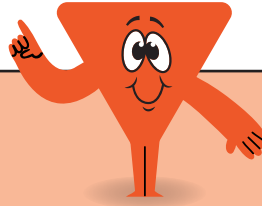
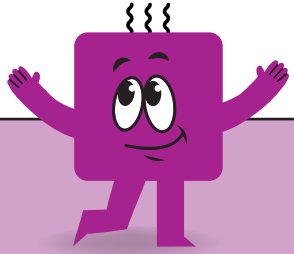
Magenta Plan: An option to consider if you live more than 50 miles from any Hartford HealthCare hospital. This plan may be helpful for those who have a condition that requires frequent outpatient or inpatient care and do not live close enough to access HHC facilities.

All plans come with a Health Savings Account (HSA).

All plans cover the same medical services and medications, use the same network of hospitals and providers and have an upfront deductible that you must pay before your plan starts paying for care.

For complete benefits information, visit www.hhconnect.org/benefits.



Medical Plan	 Blue Plan (Formerly Plan A)		 Orange Plan (Formerly Plan B)		 Magenta Plan (Out-of-Area Plan)*	
Network Tier	HHC Preferred Network	HHC Standard Network	HHC Preferred Network	HHC Standard Network	HHC Preferred Network	HHC Standard Network
Plan Deductibles	<i>This is the amount you must pay before insurance starts to cover your care.</i>					
Individual	\$1,500	\$2,000	\$2,500	\$3,000	\$1,500	\$1,500
Family	\$3,000	\$4,000	\$5,000	\$6,000	\$3,000	\$3,000
Out-of-Pocket Maximums	<i>Once your medical bills meet this amount, insurance will cover the rest of your care at 100% with no further cost to you for the rest of the year.</i>					
Individual	\$3,000	\$4,000	\$5,000	\$6,000	\$3,000	\$4,000
Family	\$6,000	\$8,000	\$10,000	\$12,000	\$6,000	\$8,000
Your Cost After Meeting the Plan Deductible						
Primary Care Doctor	0%	30%	0%	30%	0%	0%
Specialist	10%	30%	10%	30%	10%	10%
TeleHealth Visit	0%	0%	0%	0%	0%	0%
Urgent Care	0%	40%	0%	40%	0%	20%
Emergency Room	15%	15%	15%	15%	15%	15%
Imaging/Labs	10%	40%	10%	40%	10%	20%
Hospital Inpatient	10%	40%	10%	40%	10%	20%
Out-Patient Surgery	10%	40%	10%	40%	10%	20%
HHC Contributions to HSA						
Individual	\$500		\$500		\$250	
Family	\$1000		\$1000		\$500	
Plan Differences						
Which plan is right for you?	BLUE PLAN: A Consumer Driven Health Plan (CDHP), formerly known as Plan A. You pay a little more in bi-weekly payroll deductions in exchange for a lower plan deductible. But if you need medical care, you will pay less out-of-pocket before your insurance starts to cover your care.		ORANGE PLAN: A Consumer Driven Health Plan (CDHP), formerly known as Plan B. You pay less in bi-weekly payroll deductions, in exchange for a higher plan deductible. But if you need medical care, you will pay more out-of-pocket before your insurance starts to cover your care.		MAGENTA PLAN: An option to consider if you live more than 50 miles from a Hartford HealthCare hospital. This plan may be helpful for those who have a condition that requires frequent outpatient or inpatient care and don't live close enough to access HHC facilities. You pay higher payroll deductions, but you pay less in co-pays for services in the more expensive HHC standard network.	

All Plans: Many preventive services like check-ups, screening mammograms and colonoscopies are provided at no cost to you even before you meet your plan deductible. Many maintenance medications for chronic conditions are also provided at no cost to you.