Important Numbers

Member Services:	1-800-251-7722, or for Customized Plans 1-800-846-8578
Mental Health & Substance Abuse:	1-888-946-4658
Emergency or Urgent Services:	1-888-261-2273
Pre-authorizations:	1-800-562-6833
Physician's Office:	_____
Pharmacy:	_____

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ConnectiCare
www.connecticare.com

7/2005

ConnectiCare, Inc. & Affiliates
175 Scott Swamp Road
Farmington, CT 06032

A Parent's Guide:

Medical & Prescription Coverage for the College Student

ConnectiCare

So, your son or daughter is going to college...

- It's the first time he's lived away from home.
- Does she know how to do laundry?
- What if he gets a flat tire while driving to class?

You'll find plenty to worry about when your child is away, but the last thing you should have to worry about is whether or not he or she will be covered for health care services while away at school — outside ConnectiCare's network of participating providers.

Within this brochure you'll find important information to help, including a handy listing of important numbers that your child can take along.

In Connecticut: HMO and POS coverage is underwritten by ConnectiCare, Inc. In Massachusetts: HMO and Point-of-Service (POS) coverage is underwritten by ConnectiCare of Massachusetts, Inc. PPO coverage and ASO/self-funded services are administered or underwritten by ConnectiCare Insurance Company, Inc. Assurity at Work products are distributed by Producer Partners, Inc., and coverage is underwritten by Assurity Life Insurance Company.

It's always a possibility that your child will need health care services while at school. Being familiar with your ConnectiCare benefit plan is key to understanding your child's coverage.*

Helpful Reminders

- Check with your employer to determine eligibility requirements for children over age 19. You may need to complete a Student Verification Form, or verify student status online at **www.connecticare.com/member**.

- Provide your child with his or her own ConnectiCare ID card. If you need a duplicate card, order it online or call Member Services at 1-800-251-7722 (1-800-846-8578 for Customized Plans).

- Tear off the far right panel of this brochure and have your child take it along to school. It provides some important coverage information and phone numbers to call when he or she has questions.

- Call Member Services whenever you have questions about benefit coverage for your child while he or she is away at school.

* Generally, HMO members must use participating providers to obtain benefits, except in the case of emergency or urgent care. Point-of-Service (POS) members may use out-of-network providers, but will receive coverage at the out-of-network level. However, when pre-authorized by ConnectiCare, out-of-network services will be covered for HMO members, and POS members will be covered at the in-network level. ConnectiCare authorizes out-of-network services only when impractical and medically inappropriate for the student to return to the service area for the care (e.g., medically necessary treatment that is required several times a week). Refer to your Plan documents or visit us online at www.connecticare.com to view your benefit summary.

ConnectiCare has made it easier for college students to receive certain services while out of ConnectiCare's service area. In order for HMO members to be covered and POS members to receive the in-network level of benefits, pre-authorization by ConnectiCare for these services is required. Below is a brief overview:

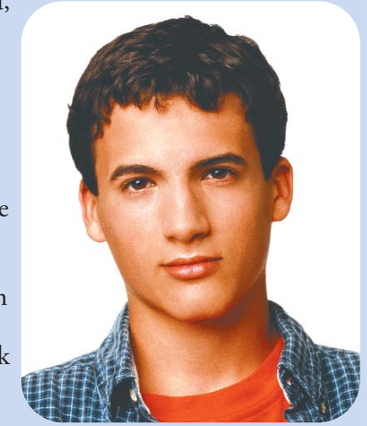
1. Allergy shots. If your child needs to have allergy shots while away at college, he or she can arrange for this. When your child's in-network physician provides the allergy extracts, your child can then bring them to an out-of-network physician who will give the shots. However, be sure to obtain ***pre-authorization*** from ConnectiCare by calling 1-800-562-6833.

2. Emergency Room Follow-up Visits. If your child receives emergency/urgent care and needs follow-up care related to that emergency/urgent care, call ConnectiCare at 1-800-562-6833 for ***pre-authorization***, even if the follow-up care is given in the emergency room setting.

3. Laboratory Tests. Lab tests related to an emergency or urgent situation do not need pre-authorization, even when done by an out-of-network provider. However, routine lab tests or tests for periodic monitoring (e.g., Accutane for treating acne, or anti-seizure medication) must be provided by in-network labs in order for HMO members to be covered and POS members to receive in-network level benefits.

4. Mental Health, Alcohol and Substance Abuse Services. Mental health, alcohol and substance abuse services are coordinated by our Behavioral Health Program. If your child needs services while at college, call our Program directly at 1-888-946-4658 to find a provider and obtain ***pre-authorization***. The Behavioral Health Program maintains a national network of providers and will try to find a provider in your child's area. If necessary, they will authorize appropriate care to be rendered by an out-of-network provider.

5. Physical Therapy. If your child's physician orders physical therapy treatment as a result of an acute injury or surgical procedure your child had, obtain ***pre-authorization*** by calling ConnectiCare at 1-800-562-6833. These services require pre-authorization whether provided by an in-network or out-of-network provider.



6. Prescriptions. Prescriptions are covered at participating pharmacies throughout the United States. If you have pharmacy coverage under your plan, your child need only present his or her ConnectiCare ID card to the pharmacy, along with a prescription, and pay the applicable copayment or coinsurance. Visit us at www.connecticare.com to find a listing of participating pharmacies, which currently includes:

- Arrow Pharmacies
- Brooks
- CVS
- K-Mart
- Rite Aid
- Stop & Shop
- Target Stores
- The Medicine Shops
- Walgreens
- Wal•Mart

7. Radiology Services. Certain radiology services require ***pre-authorization*** including, but not limited to, CT scans and MRI/MRA exams. The ordering physician must contact our Radiology Pre-authorization Program at 1-877-607-2363 for pre-authorization.

Remember, most out-of-network services do require pre-authorization in order to be covered under an HMO plan, or to be covered at the in-network level of benefits under a POS plan. Whenever you have questions, refer to your Plan documents, or call Member Services at the number found on the back of this brochure.

Coverage Highlights

- Routine and preventive care is not covered for HMO members when provided by out-of-network providers, and is covered at the out-of-network level of benefits for members in POS plans. Such services include, but are not limited to:
  - routine physicals
  - routine laboratory tests (not related to urgent/emergency care)
  - routine physician visits
  - elective surgery

- For non-emergent care, your child should contact his or her Primary Care Physician (PCP) before seeking care, whenever possible.

- Your child is covered for emergency and urgent care while away at school. If possible, he or she should notify ConnectiCare within 24 hours of obtaining emergency care, especially if admitted to the hospital.

- If your child is required to pay at the time services are received, send the itemized bill, along with an explanation, to ConnectiCare for reimbursement. For your convenience, an Out-of-Plan Reimbursement Form is available online at www.connecticare.com. Send it to: ConnectiCare, P.O. Box 546, Farmington, CT 06034-0546.

- Refer to your Plan documents for additional details. Also, become familiar with the health services program that may be available at your child's school. Colleges often offer specific health services as part of the standard tuition.

- Children who no longer meet eligibility rules may be able to purchase continuation of coverage through COBRA, or apply for their own contract with ConnectiCare SOLO, an individual health plan available to residents of Connecticut. Call 1-866-999-SOLO for more information.