

# Fairfield Public Schools

## Plan Design Comparison

Medical Carrier PBM Plan Type	CT Partnership 2.0 design		CT Partnership 2.0 Changes effective 10/1/2017		
	In-Network	Out-of-Network	Preferred In-Network *NEW*	Not Preferred In-Network	Out-of-Network
Deductible	\$350/\$1,400 (waived for HEP compliance)	\$300/\$900	Members who utilize certain preferred physicians will now have \$0 copay for office visits-Provider list not available yet	\$350/\$1,400 (waived for HEP compliance)	\$300/\$900
OOP Max	\$2,000/\$4,000	\$2,300/\$4,900		\$2,000/\$4,000	\$2,300/\$4,900
PCP	\$15 copay	20%	\$0	\$15 copay	20%
Specialist	\$15 copay	20%	\$0	\$15 copay	20%
IP Hospital	\$0 copay	20%		\$0 copay	20%
OP Surgery	\$0 copay	20%		\$0 copay	20%
ER	\$35 copay (waived if admitted)	20%		\$250 copay (waived if admitted)	20%
Urgent Care	\$15 copay	20%		\$15 copay	20%
Lab work	\$0 copay	20%	\$0 copay at preferred in-network labs or imaging centers		
Diagnostic x-rays/ CT/ Pet/MRIs	\$0 copay	20%		20% coinsurance	40%
Prescription Drugs			CVS Caremark Standard Formulary applies		
Deductible	NA	NA		NA	NA
OOP Max	\$4,600/\$9,200	NA		\$4,600/\$9,200	NA
Retail	Maint.**/Non-Maint./HEP			Maint.**/Non-Maint./HEP	
Preferred Generic	N/A			\$5 / \$5 / \$0	
Non-preferred Generic	\$5 / \$5 / \$0	20%		\$10 / \$10 / \$0	20%
Preferred Brand	\$10 / \$20 / \$5	20%		\$25 / \$25 / \$5	20%
Non-Preferred Brand	\$25 / \$35 / \$12.50	20%		\$40/ \$40 / \$12.50	20%
Mail Order	same as retail			same as retail	
Generic		NA			NA
Preferred Brand		NA			NA
Non-Preferred Brand		NA			NA

\*\* Mandatory Maintenance Choice program - one 30-day fill, then required 90-day fills at participating pharmacy or mail

**Notes:**  
CVS/Caremark standard formulary applies - **formulary disruption has been requested from the state, no data provided from the state**

\$0 office visit copay for preferred PCP or Preferred Specialists (Allergy & Immunology, Cardiology, Endocrinology, ENT, Gastroenterology, OB-GYN, Ophthalmology, Orthopedic Surgery, Rheumatology, Urology); **preferred provider list has not been provided by the state - utilization and disruption data has been requested, no data provided from the state**

\$0 office visit copay for preferred labs and imaging centers; preferred provider list has not been provided by the state - **utilization and disruption data has been requested, no data provided from the state**

SmartShopper (Effective after October 1, 2018) - Employees can receive incentives (gift cards/checks) for using Preferred Providers for certain procedures, including colonoscopy, hip surgery, knee surgery, knee replacement, spinal surgery, shoulder surgery, hysterectomy/hysteroscopy, sigmoidoscopy, and upper GI procedures. **No further details provided by the state**