



Contract Year vs. Calendar Year

Important differences exist among benefit plans in the CBIA Health Connections and Health Connections 2 (HC2) programs that relate to whether a plan operates on a “contract” or “calendar” year. This distinction impacts plan provisions such as deductibles, coinsurance limits, and benefit limits (either dollar or number of visits/services allowed per the policy).

If your plan operates on a *contract* year basis, all applicable deductibles and yearly maximums are re-set on your company’s renewal date. If your plan operates on a *calendar* year basis, all applicable deductibles and yearly maximums are re-set on January 1 each year, regardless of your company’s renewal date.

Please refer to the following chart to quickly determine how your CBIA Health Connections plan operates.

	CIGNA	ConnectiCare	Oxford
HC			
HMO 20	Contract	Calendar	Calendar
HMO 30	Contract	Calendar	Calendar
POS 20 and POS 20 OA	Contract	Calendar	Calendar
POS 30	Contract	Calendar	Calendar
Oxford USA 20			Calendar

HC2			
HMO 20	Contract	Contract	Calendar
HMO 30	Contract	Contract	Calendar
HMO 30/45-2500	Contract	Contract	Contract*
POS 20 and POS 20 OA	Contract	Contract	Calendar
POS 30	Contract	Contract	Calendar
POS 20/40-1500 OA	Contract	Contract	Contract**
POS 20/40-2500 OA	Contract	Contract	Contract**
POS 30/45-3000 OA	Contract	Contract	Contract**
POS 30/45-5000 OA	Contract	Contract	Contract**
POS 2000	Contract	Contract	Contract**
HSA-Compatible Plans			
CIGNA 1500 A	Contract		
ConnectiCare 2500 B		Contract	
Health Net 2500 C			
Oxford 2000 D			Contract**
2500 E	Contract	Contract	Contract**
Oxford USA 20 and USA 30			Calendar
Oxford USA POS 20/40-3000			Contract**
Oxford USA POS 30/45-1500			Contract**
Oxford USA POS 2000			Contract**
Oxford USA POS 2000 D			Contract**

* Deductibles run on a contract year. All other benefits operate on a calendar year.

** Contract year effective July 1, 2009 for new business. Deductibles run on a contract year. All other benefits continue to operate on a calendar year. In-force groups may be contract year or calendar year, determined by a group’s renewal.