



CBIA Level-Funded Medical — Information About Your Benefit Plan

This is a self-funded plan, which means the Plan Sponsor (employer) is paying the costs of claims for covered services. We’ve partnered with S&S Health, a third-party administrator (TPA) who will process claims for payment. However, S&S Health is not responsible for costs. As part of this program, the Plan Sponsor purchases stop-loss insurance to protect against high-cost claims. As a self-funded plan, this plan does not cover all the same services as fully insured plans, whereby the insurance company is responsible for the costs. Here are some examples of differences between this self-funded plan and fully insured plans in the state of Connecticut.

Services or Treatment	With the CBIA Medical Plan
Medically necessary psychological, neuropsychological, or neurobehavioral testing to assess the extent of any cognitive or developmental delays due to chemotherapy or radiation treatment in a child diagnosed with cancer	Not covered
Medically necessary anesthesia for the treatment of dental conditions in an outpatient setting	Not covered
Ostomy equipment and supplies	Not covered
Craniofacial disorder treatment	Not Covered
Birth to 3 (early intervention services)	Not covered
Hearing Aids	Not Covered
Infertility services, including prescription drugs for diagnosis or treatment	Not covered
Infant formulas, food supplements, nutritional supplements, and enteral nutritional therapy	Not covered
Pediatric dental	Not covered
Pediatric vision	Not covered
Gender reassignment surgery and all related services	Not covered
Routine foot care and treatment	Not covered
TMJ disorders	Not covered

For More Information

Refer to the Summary Plan Description (SPD) for more details about services that aren’t covered.

Check plan documents for details. The above list is not intended to be an exhaustive comparison of the benefits covered or excluded under the plans. Refer to the Summary Plan Description (SPD) for more details about services that aren’t covered. Benefit plans are subject to change without notice. We reserve the right to modify the standard plan designs to respond to the market.