



**PLAN DESIGN & BENEFITS
 PROVIDED BY AETNA LIFE INSURANCE COMPANY**

PLAN FEATURES	IN-NETWORK	OUT-OF-NETWORK
Deductible (per calendar year)	\$500 Individual \$1,000 Family	\$1,000 Individual \$2,000 Family
<p>All covered expenses accumulate simultaneously toward both the preferred and non-preferred Deductible. Unless otherwise indicated, the deductible must be met prior to benefits being payable. Member cost sharing for certain services, as indicated in the plan, are excluded from charges to meet the Deductible. Pharmacy expenses do not apply towards the Deductible. The family Deductible is a cumulative Deductible for all family members. The family Deductible can be met by a combination of family members; however, no single individual within the family will be subject to more than the individual Deductible amount.</p>		
Member Coinsurance	10%	30%
<p>Applies to all expenses unless otherwise stated.</p>		
Payment Limit (per calendar year)	\$1,500 Individual \$2,500 Family	\$2,000 Individual \$4,000 Family
<p>All covered expenses accumulate simultaneously toward both the preferred and non-preferred Payment Limit. Certain member cost sharing elements may not apply toward the Payment Limit. Pharmacy expenses apply towards the Payment Limit. Only those out-of-pocket expenses resulting from the application of coinsurance percentage, copays, and deductibles (except any penalty amounts) may be used to satisfy the Payment Limit. The family Payment Limit is a cumulative Payment Limit for all family members. The family Payment Limit can be met by a combination of family members; however, no single individual within the family will be subject to more than the individual Payment Limit amount.</p>		
Lifetime Maximum	Unlimited except where otherwise indicated.	
Payment for Non-Preferred Care**	Not Applicable	Professional: 105% of Medicare Facility: 140% of Medicare
Primary Care Physician Selection	Optional	Not Applicable
Certification Requirements -	<p>Certification for certain types of Non-Preferred care must be obtained to avoid a reduction in benefits paid for that care. Certification for Hospital Admissions, Treatment Facility Admissions, Convalescent Facility Admissions, Home Health Care, Hospice Care and Private Duty Nursing is required - excluded amount applied separately to each type of expense is \$400 per occurrence.</p>	
Referral Requirement	None	None
PREVENTIVE CARE	IN-NETWORK	OUT-OF-NETWORK
Routine Adult Physical Exams/ Immunizations	Covered 100%; deductible waived	Not Covered
<p>1 exam every 12 months for members age 22 to age 65; 1 exam every 12 months for adults age 65 and older.</p>		
Routine Well Child Exams/Immunizations	Covered 100%; deductible waived	Not Covered
<p>7 exams in the first 12 months of life, 3 exams in the second 12 months of life, 3 exams in the third 12 months of life, 1 exam per 12 months thereafter to age 22.</p>		
Routine Gynecological Care Exams	Covered 100%; deductible waived	Not Covered
<p>Recommended: One exam per calendar year. Includes routine tests and related lab fees. Members may choose ob/gyns as PCP's</p>		
Routine Mammograms	Covered 100%; deductible waived	Not Covered
<p>Recommended: One baseline mammogram for covered females age 35-39, one mammogram per calendar year for covered females age 40 and over.</p>		



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Table with 3 columns: Service, IN-NETWORK, and OUT-OF-NETWORK. Rows include Women's Health, Routine Digital Rectal Exam, Prostate-specific Antigen Test, Colorectal Cancer Screening, Routine Eye Exams, Routine Hearing Screening, PHYSICIAN SERVICES, Office Visits to PCP, Specialist Office Visits, Audiometric Hearing Exam, Pre-Natal Maternity, Walk-in Clinics, Allergy Testing, Allergy Injections, DIAGNOSTIC PROCEDURES, Diagnostic X-ray, Diagnostic Laboratory, Diagnostic Outpatient Complex Imaging, EMERGENCY MEDICAL CARE, Urgent Care Provider, Non-Urgent Use of Urgent Care Provider, Emergency Room, Non-Emergency Care in an Emergency Room, Emergency Use of Ambulance, and Non-Emergency Use of Ambulance.





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HOSPITAL CARE	IN-NETWORK	OUT-OF-NETWORK
Inpatient Coverage Your cost sharing applies to all covered benefits incurred during your inpatient stay.	10%; after deductible	30%; after deductible
Inpatient Maternity Coverage (includes delivery and postpartum care) Your cost sharing applies to all covered benefits incurred during your inpatient stay.	10%; after deductible	30%; after deductible
Outpatient Hospital Expenses Your cost sharing applies to all covered benefits incurred during your outpatient visit.	10%; after deductible	30%; after deductible
Outpatient Surgery - Hospital Your cost sharing applies to all covered benefits incurred during your outpatient visit.	10%; after deductible	30%; after deductible
Outpatient Surgery - Freestanding Facility Your cost sharing applies to all covered benefits incurred during your outpatient visit.	10%; after deductible	30%; after deductible
MENTAL HEALTH SERVICES	IN-NETWORK	OUT-OF-NETWORK
Mental Health Inpatient Your cost sharing applies to all covered benefits incurred during your inpatient stay.	10%; after deductible	30%; after deductible
Mental Health Office Visits Your cost sharing applies to all covered benefits incurred during your outpatient visit.	Covered 100%; deductible waived	30%; after deductible
Other Mental Health Services	Covered 100%; deductible waived	30%; after deductible
SUBSTANCE ABUSE	IN-NETWORK	OUT-OF-NETWORK
Substance Abuse Inpatient Your cost sharing applies to all covered benefits incurred during your inpatient stay.	10%; after deductible	30%; after deductible
Residential Treatment Facility	10%; after deductible	30%; after deductible
Substance Abuse Rehabilitation Visits Your cost sharing applies to all covered benefits incurred during your outpatient visit.	Covered 100%; deductible waived	30%; after deductible
Other Substance Abuse Treatment	Covered 100%; deductible waived	30%; after deductible
OTHER SERVICES	IN-NETWORK	OUT-OF-NETWORK
Skilled Nursing Facility Limited to 100 days per calendar year. Your cost sharing applies to all covered benefits incurred during your inpatient stay.	10%; after deductible	30%; after deductible
Home Health Care Limited to 120 visits per calendar year. Each visit by a nurse or therapist is one visit. Each visit up to 4 hours by a home health care aide is one visit.	10%; after deductible	30%; after deductible
Hospice Care - Inpatient Your cost sharing applies to all covered benefits incurred during your inpatient stay.	Covered 100%; deductible waived	30%; after deductible
Hospice Care - Outpatient Your cost sharing applies to all covered benefits incurred during your outpatient visit.	Covered 100%; deductible waived	30%; after deductible
Acupuncture Limited to 20 visits per calendar year	\$25 copay; deductible waived	30%; after deductible
Spinal Manipulation Therapy Limited to 20 visits per calendar year.	10%; deductible waived	30%; after deductible



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Outpatient Speech Therapy	\$30 copay; deductible waived	30%; after deductible
Outpatient Physical and Occupational Therapy	\$30 copay; deductible waived	30%; after deductible
Autism Behavioral Therapy	Refer to Outpatient Mental Health	Refer to MBH Outpatient Mental Health
Covered same as any other Outpatient Mental Health benefit		
Autism Applied Behavior Analysis	Refer to Other Mental Health Services	Refer to Other Mental Health Services
Covered same as any other Outpatient Mental Health Other Services benefit		
Autism Physical Therapy	Covered 100%; deductible waived	30%; after deductible
Autism Occupational Therapy	Covered 100%; deductible waived	30%; after deductible
Autism Speech Therapy	Covered 100%; deductible waived	30%; after deductible
Durable Medical Equipment	10%; after deductible	30%; after deductible
Hearing Aids - Every 24 months.	Covered 100%; deductible waived	Covered 100%; deductible waived
Diabetic Supplies -- (if not covered under Pharmacy benefit)	Covered same as any other medical expense.	Covered same as any other medical expense.
Orthotics	10%; after deductible	30%; after deductible
Orthotics and special footwear covered for persons with foot disfigurement.		
Women's Contraceptive drugs and devices not obtainable at a pharmacy	Covered 100%; deductible waived	Covered same as any other expense.
Affordable Care Act Mandated Women's Contraceptives	Covered 100%; deductible waived	Covered same as any other expense.
Vision Eyewear	Not Covered	Not Covered
Transplants	10%; after deductible Preferred coverage is provided at an IOE contracted facility only.	30%; after deductible Non-Preferred coverage is provided at a Non-IOE facility.
Bariatric Surgery	10%; after deductible	30%; after deductible
Out of Area Dependents	Coverage provided at the non-preferred benefit level of the plan if in-network provider is not available.	
FAMILY PLANNING	IN-NETWORK	OUT-OF-NETWORK
Infertility Treatment	Your cost sharing is based on the type of service and where it is performed	Your cost sharing is based on the type of service and where it is performed
Diagnosis and treatment of the underlying medical condition only.		
GIFT	Not Covered	Not Covered
Comprehensive Infertility Services	Not Covered	Not Covered
Artificial insemination and ovulation induction		
Advanced Reproductive Technology (ART)	Not Covered	Not Covered
In-vitro fertilization (IVF), zygote intrafallopian transfer (ZIFT), gamete intrafallopian transfer (GIFT), cryopreserved embryo transfers, intracytoplasmic sperm injection (ICSI), or ovum microsurgery		
Vasectomy	Your cost sharing is based on the type of service and where it is performed	30%; after deductible
Tubal Ligation	Covered 100%; deductible waived	30%; after deductible



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PHARMACY	IN-NETWORK	OUT-OF-NETWORK
Pharmacy Plan Type	Advanced Control Plan - Aetna Formulary	
Generic Drugs		
	Retail \$10 copay	25% of submitted cost up to \$250 max. copay per prescription
	Mail Order \$20 copay	Not Applicable
Preferred Brand-Name Drugs		
	Retail \$30 copay	25% of submitted cost up to \$250 max. copay per prescription
	Mail Order \$60 copay	Not Applicable
Non-Preferred Brand-Name Drugs		
	Retail \$50 copay	25% of submitted cost up to \$250 max. copay per prescription
	Mail Order \$100 copay	Not Applicable
Advanced Control Specialty Drugs		
Preferred Specialty	30% up to a \$150 copay maximum	Not Applicable
Non-Preferred Specialty	30% up to a \$150 copay maximum	Not Applicable
Pharmacy Day Supply and Requirements		
	Retail Up to a 30-day supply	
	Mail Order Up to a 31-90-day supply from CVS Caremark® Mail Service Pharmacy.	
Advanced Control Specialty	Up to a 30-day supply from CVS Specialty® Pharmacy. First prescription fill at any retail or specialty pharmacy. Subsequent fills must be through CVS Specialty® Pharmacy.	

Choose Generics with Dispense as Written (DAW) override - member pays applicable copay of the physician required brand. If the member requests brand when a generic is available, the member pays the applicable copay plus the difference between the generic price and the brand price.

Plan Includes: Diabetic supplies and Contraceptive drugs and devices obtainable from a pharmacy.

Performance Enhancing Drugs limited to 6 tablets per month.

Oral fertility drugs included.

Oral chemotherapy drugs covered 100%

Advanced Control Plan – Aetna Pre-certification Included

Advanced Control Plan – Aetna Step Therapy included

Formulary Exclusions Apply

Affordable Care Act mandated female contraceptives and preventive medications covered 100% in-network.

Plan Includes: Diabetic supplies and Contraceptive drugs and devices obtainable from a pharmacy.

GENERAL PROVISIONS

Dependents Eligibility Spouse, children from birth to age 26 regardless of student status.

**We cover the cost of services based on whether doctors are "in network" or "out of network." We want to help you understand how much we pay for your out-of-network care. At the same time, we want to make it clear how much more you will need to pay for this "out-of-network" care.

- For doctors and other professionals, the amount is based on what Medicare pays for these services. The government sets the Medicare rate. Exactly how much we "recognize" depends on the plan you or your employer picks.

- For hospitals and other facilities, the amount is based on what Medicare pays for these services. The government sets the Medicare rate. Exactly how much we "recognize" depends on the plan you or your employer picks.



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Your doctor sets his or her own rate to charge you. It may be higher -- sometimes much higher -- than what your plan "recognizes." Your doctor may bill you for the dollar amount that we don't "recognize." You must also pay any copayments, coinsurance and deductibles under your plan. No dollar amount above the "recognized charge" counts toward your deductible or out-of-pocket maximums. To learn more about how we pay out-of-network benefits visit our website.

Plans are provided by Aetna Life Insurance Company. While this material is believed to be accurate as of the production date, it is subject to change.

Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered.

See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. You may be responsible for the health care provider's full charges for any non-covered services, including circumstances where you have exceeded a benefit limit contained in the plan. Providers are independent contractors and are not our agents. Provider participation may change without notice. We do not provide care or guarantee access to health services.

If you are in a plan that requires the selection of a primary care physician and your primary care physician is part of an integrated delivery system or physician group, your primary care physician will generally refer you to specialists and hospitals that are affiliated with the delivery system or physician group.

The following is a list of services and supplies that are generally *not covered*. However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s) purchased by your employer.



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- All medical and hospital services not specifically covered in, or which are limited or excluded by your plan documents.
- Cosmetic surgery, including breast reduction.
- Custodial care.
- Dental care and dental X-rays.
- Donor egg retrieval
- Experimental and investigational procedures, except for coverage for medically necessary routine patient care costs for members participating in a cancer clinical trial.
- Home births
- Immunizations for travel or work, except where medically necessary or indicated.
- Implantable drugs and certain injectable drugs including injectable infertility drugs.
- Infertility services, including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in your plan documents.
- Long-term rehabilitation therapy.
- Non-medically necessary services or supplies.
- Outpatient prescription drugs (except for treatment of diabetes), unless covered by a prescription plan rider and over-the-counter medications (except as provided in a hospital) and supplies.
- Radial keratotomy or related procedures.
- Reversal of sterilization.
- Services for the treatment of sexual dysfunction/enhancement, including therapy, supplies or counseling or prescription drugs.
- Special duty nursing.
- Therapy or rehabilitation other than those listed as covered.
- Weight control services including surgical procedures, medical treatments, weight control/loss programs, dietary regimens and supplements, appetite suppressants and other medications; food or food supplements, exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including Morbid Obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions.

Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. CVS Caremark® Mail Service Pharmacy and CVS Specialty® Pharmacy are licensed pharmacy subsidiaries of CVS Health Corporation that operate through mail order. The charges that Aetna negotiates with CVS Caremark® Mail Pharmacy and CVS Specialty® Pharmacy may be higher than the cost they pay for the drugs and the cost of the mail order pharmacy services they provide. For these purposes, the pharmacies' cost of purchasing drugs takes into account discounts, credits and other amounts that they may receive from wholesalers, manufacturers, suppliers and distributors.

In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.

Translation of the material into another language may be available. Please call Member Services at **1-888-982-3862**. Puede estar disponible la traducción de este material en otro idioma. Por favor llame a Servicios al Miembro al **1-888-982-3862**.

Plan features and availability may vary by location and group size.
For more information about Aetna plans, refer to **www.aetna.com**.

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