



## PLAN DESIGN AND BENEFITS

## PROVIDED BY AETNA LIFE INSURANCE COMPANY - INSURED

PLAN FEATURES	PREFERRED CARE	NON-PREFERRED CARE
<b>Deductible</b> (per calendar year)	\$4,000 Individual \$8,000 Family	\$4,500 Individual \$9,000 Family
All covered expenses including prescription drugs accumulate toward both the preferred and non-preferred Deductible. Unless otherwise indicated, the Deductible must be met prior to benefits being payable. Once Family Deductible is met, all family members will be considered as having met their Deductible for the remainder of the calendar year. There is no Individual Deductible to satisfy within the Family Deductible.		
<b>Member Coinsurance</b>	30%	50%
Applies to all expenses unless otherwise stated.		
<b>Payment Limit</b> (per calendar year)	\$5,000 Individual \$10,000 Family	\$6,250 Individual \$12,500 Family
All covered expenses including deductible and prescription drugs accumulate toward both the preferred and non-preferred. Certain member cost sharing elements may not apply toward the Payment Limit. Only those out-of-pocket expenses resulting from the application of coinsurance percentage, deductibles, and prescription drug copays (except any penalty amounts) may be used to satisfy the Payment Limit. Once Family Payment Limit is met, all family members will be considered as having met their Payment Limit for the remainder of the calendar year. There is no Individual Payment Limit to satisfy within the Family Payment Limit.		
<b>Lifetime Maximum</b>	Unlimited	\$2,000,000
<b>Primary Care Physician Selection</b>	Optional	Not applicable
<b>Certification Requirements -</b> 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.		
<b>Referral Requirement</b>	None	None
<b>PREVENTIVE CARE</b>		
<b>Routine Adult Physical Exams/ Immunizations</b>	Covered 100%; deductible waived	50% after deductible
1 exam every 24 months age 18 - 65 and 1 exam every 12 months age 65 and over.		
<b>Routine Well Child Exams/Immunizations</b>	Covered 100%; deductible waived	50% after deductible
7 exams in first 12 months of life, 3 exams in the 13th - 24th month of life, 3 exams in the 25th - 36th month of life, and 1 exam per calendar year thereafter to age 18.		
<b>Routine Gynecological Care Exams</b>	Covered 100%; deductible waived	50% after deductible
One exam per calendar year. Includes pap smear, HPV screening, and related lab fees. Members may choose ob/gyns as PCPs.		
<b>Routine Mammograms</b>	Covered 100%; deductible waived	50% after deductible
One baseline mammogram for covered females age 35 but less than 40; one mammogram per calendar year for covered females age 40 and over.		
<b>Routine Digital Rectal Exam / Prostate-specific Antigen Test</b>	Covered 100%; deductible waived	50% after deductible
For covered males age 40 and over.		
<b>Colorectal Cancer Screening</b>	Covered 100%; deductible waived	50% after deductible
For all members age 50 and over.		
<b>PHYSICIAN SERVICES</b>		
<b>Office Visits to member's selected PCP</b>	30% after deductible	50% after deductible
<b>Specialist Office Visits</b>	30% after deductible	50% after deductible
Includes services of an internist, general physician, family practitioner or pediatrician, if the physician is not the member's selected PCP.		
<b>E-visit to non-Specialist</b>	30% after deductible	50% after deductible



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An e-visit is an online internet consultation between a physician and an established patient about a non-emergency healthcare matter. This visit must be conducted through an Aetna authorized internet e-visit service vendor.

<b>E-visit to Specialist</b>	30% after deductible	50% after deductible
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An e-visit is an online internet consultation between a physician and an established patient about a non-emergency healthcare matter. This visit must be conducted through an Aetna authorized internet e-visit service vendor.

<b>Walk-in Clinics</b>	30% after deductible	50% after deductible
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Walk-in Clinics are network, free-standing health care facilities. They are an alternative to a physician's office visit for treatment of unscheduled, non-emergency illnesses and injuries and the administration of certain immunizations. It is not an alternative for emergency room services or the ongoing care provided by a physician. Neither an emergency room, nor the outpatient department of a hospital, shall be considered a Walk-in Clinic.

<b>Allergy Testing</b>	Member cost sharing is based on the type of service performed and the place of service where it is rendered; after deductible	Member cost sharing is based on the type of service performed and the place of service where it is rendered; after deductible
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<b>Allergy Injections</b>	Member cost sharing is based on the type of service performed and the place of service where it is rendered; after deductible	Member cost sharing is based on the type of service performed and the place of service where it is rendered; after deductible
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<b>DIAGNOSTIC PROCEDURES</b>	<b>PREFERRED CARE</b>	<b>NON-PREFERRED CARE</b>
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<b>Diagnostic Laboratory and X-ray</b>	30% after deductible	50% after deductible
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<b>EMERGENCY MEDICAL CARE</b>	<b>PREFERRED CARE</b>	<b>NON-PREFERRED CARE</b>
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<b>Urgent Care Provider</b>	30% after deductible	50% after deductible
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(benefit availability may vary by location)

<b>Non-Urgent Use of Urgent Care Provider</b>	Not Covered	Not Covered
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<b>Emergency Room</b>	30% after deductible	Same as preferred care; after deductible
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<b>Non-Emergency care in an Emergency Room</b>	Not Covered	Not Covered
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<b>Ambulance</b>	30% after deductible	50% after deductible
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<b>HOSPITAL CARE</b>	<b>PREFERRED CARE</b>	<b>NON-PREFERRED CARE</b>
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<b>Inpatient Coverage</b>	30% after deductible	50% after deductible
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The member cost sharing applies to all covered benefits incurred during a member's inpatient stay

<b>Inpatient Maternity Coverage</b>	30% after deductible	50% after deductible
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The member cost sharing applies to all covered benefits incurred during a member's inpatient stay

<b>Outpatient Hospital Expenses</b> (including surgery)	30% after deductible	50% after deductible
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The member cost sharing applies to all Covered Benefits incurred during a member's outpatient visit

<b>MENTAL HEALTH SERVICES</b>	<b>PREFERRED CARE</b>	<b>NON-PREFERRED CARE</b>
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<b>Inpatient</b>	30% after deductible	50% after deductible
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The member cost sharing applies to all covered benefits incurred during a member's inpatient stay

<b>Outpatient</b>	30% after deductible	50% after deductible
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The member cost sharing applies to all covered benefits incurred during a member's outpatient visit

<b>ALCOHOL/DRUG ABUSE SERVICES</b>	<b>PREFERRED CARE</b>	<b>NON-PREFERRED CARE</b>
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<b>Inpatient</b>	30% after deductible	50% after deductible
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The member cost sharing applies to all covered benefits incurred during a member's inpatient stay

<b>Outpatient</b>	30% after deductible	50% after deductible
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The member cost sharing applies to all Covered Benefits incurred during a member's outpatient visit

<b>OTHER SERVICES</b>	<b>PREFERRED CARE</b>	<b>NON-PREFERRED CARE</b>
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<b>Convalescent Facility</b>	30% after deductible	50% after deductible
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Limited to 120 days per calendar year.



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The member cost sharing applies to all covered benefits incurring during a member's inpatient stay

<b>Home Health Care</b>	30% after deductible	50% after deductible
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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.

<b>Hospice Care - Inpatient</b>	30% after deductible	50% after deductible
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The member cost sharing applies to all covered benefits incurred during a member's inpatient stay

<b>Hospice Care - Outpatient</b>	30% after deductible	50% after deductible
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The member cost sharing applies to all covered benefits incurred during a member's outpatient visit

<b>Private Duty Nursing - Outpatient (Limited to 70 eight hour shifts per calendar year)</b>	30% after deductible	50% after deductible
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70 eight hour shifts per calendar year)

Each period of private duty nursing of up to 8 hours will be deemed to be one private duty nursing shift.

<b>Outpatient Short-Term Rehabilitation</b>	30% after deductible	50% after deductible
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Includes Speech, Physical, Occupational, and Spinal Manipulation Therapy, limited to 60 visits per calendar year.

<b>Durable Medical Equipment</b>	30% after deductible	50% after deductible
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<b>Diabetic Supplies -- (if not covered under Pharmacy benefit)</b>	Covered same as any other medical expense; after deductible	Covered same as any other medical expense; after deductible
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<b>Contraceptive drugs and devices not obtainable at a pharmacy (includes coverage for contraceptive visits)</b>	30% (payable as any other covered expense) after deductible	50% (payable as any other covered expense) after deductible
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<b>Transplants</b>	30% Preferred coverage is provided at an IOE contracted facility only; after deductible	50% Non-Preferred coverage is provided at a Non-IOE facility; after deductible
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<b>Out of Area Dependents</b>	Coverage provided at the non-preferred benefit level of the plan; after deductible	
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<b>FAMILY PLANNING</b>	<b>PREFERRED CARE</b>	<b>NON-PREFERRED CARE</b>
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<b>Infertility Treatment</b>	Member cost sharing is based on the type of service performed and the place of service where it is rendered; after deductible	Member cost sharing is based on the type of service performed and the place of service where it is rendered; after deductible
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Diagnosis and treatment of the underlying medical condition.

<b>Voluntary Sterilization</b> Including tubal ligation and vasectomy.	Member cost sharing is based on the type of service performed and the place of service where it is rendered; after deductible	Member cost sharing is based on the type of service performed and the place of service where it is rendered; after deductible
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<b>PHARMACY</b>	<b>PREFERRED CARE</b>	<b>NON-PREFERRED CARE</b>
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The full cost of the drug is applied to the deductible before any benefits are considered for payment under the pharmacy

<b>Retail</b>	Covered 100% after combined medical/Rx plan deductible and \$10 copay for generic drugs, \$20 copay for formulary brand-name drugs, and \$35 copay for non-formulary brand-name drugs up to a 30 day supply at	Not Covered
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<b>Mail Order</b>	Covered 100% after combined medical/Rx plan deductible and \$20 copay for generic drugs, \$40 copay for formulary brand-name drugs, and \$70 copay for non-formulary brand-name drugs up to a 31-90 day supply from Aetna Rx Home Delivery <sup>®</sup> .	Not applicable
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**Pharmacy Managed Self Injectables (PMSI)**

First prescription fill at any retail or mail order drug facility. Subsequent fills must be through Aetna Specialty Pharmacy<sup>®</sup>

**No Mandatory Generic (NO MG) - Member is responsible to pay the applicable copay only.**

**Plan Includes:** Performance Enhancing Medication (4 tablets per month), Contraceptive drugs and devices obtainable from a pharmacy, Oral fertility drugs, and Diabetic supplies.

Precert for growth hormones included and Expanded Precert included.

**GENERAL PROVISIONS**

**Dependents Eligibility**

Spouse, children from birth to age 19 or to age 25 if in school.

**Pre-existing Conditions Exclusion**

On effective date: Waived

After effective date: Full Postponement

This plan imposes a pre-existing condition exclusion, which may be waived in some circumstances and may not be applicable to you. A pre-existing condition exclusion means that if you have a medical condition before coming to this plan, you may have to wait a certain period of time before the plan will provide coverage for that condition. This exclusion applies only to conditions for which medical advice, diagnosis, care, or treatment was recommended or received or for which the individual took prescribed drugs within 90 days. Generally, this period ends the day before your coverage becomes effective. However, if you were in a waiting period for coverage, 90 days ends on the day before the waiting period begins. The exclusion period, if applicable, may last up to 180 days from your first day of coverage, or, if you were in a waiting period, from the first day of your waiting period. If you had prior creditable coverage within 180 days (90 days for individual coverage) immediately before the date you enrolled under this plan, then the pre-existing conditions exclusion in your plan, if you had no prior creditable coverage within the 90 days prior to your enrollment date (either because you had no prior coverage or because there was more than a 90 day gap from the date your prior coverage terminated to your enrollment date), we will apply your plan's pre-existing conditions exclusion. In order to reduce or possibly eliminate your exclusion period based on your creditable coverage, you should provide us a copy of any certificates of creditable coverage you have. Please contact Aetna Member Services at 1-888-982-3862 if you need assistance in obtaining a certificate of creditable coverage from your prior carrier or if you have any questions on the information noted above. The pre-existing condition exclusion does not apply to pregnancy nor to a child who is enrolled in the plan within 31 days of birth, adoption, or placement for adoption. Note: For late enrollees, coverage will be delayed until the plan's next open enrollment, and the pre-existing condition exclusion will be applied from the individual's effective date of coverage.

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 agents of Aetna. Provider participation may change without notice. Aetna does 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.
- Durable medical Equipment
- Experimental and investigational procedures, except for coverage for medically necessary routine patient care costs for members participating in a cancer clinical trial.
- Hearing aids
- 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.
- Orthotics except diabetic orthotics.
- 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 or inadequacies, including therapy, supplies or counseling or prescription dr
- Special duty nursing.
- Therapy or rehabilitation other than those listed as covered.
- Treatment of behavioral disorders.
- 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. Aetna Rx Home Delivery refers to Aetna Rx Home Delivery, LLC, a licensed pharmacy subsidiary of Aetna Inc., that operates through mail order. The charges that Aetna negotiates with Aetna Rx Home Delivery 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 pharmacy's 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 **1-888-98-AETNA (1-888-982-3862)**.

Puede estar disponible la traducción de este material en otro idioma. Por favor llame a Servicios al Miembro al **1-888-98-AETNA (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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