CASE WESTERN RESERVE UNIVERSITY POSTDOCTORAL SCHOLARS
Effective Date: 01-01-2027
Open Access® Managed Choice® POS - Ohio

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

PLAN FEATURES	IN-NETWORK	OUT-OF-NETWORK
Benefit limitations - Some service or supplies have limits on them per year. There might be a maximum number of visits or days, or a dollar limit per year. In such cases, the benefit year begins on January 1 (unless otherwise noted). Refer to your plan documents to learn more.		
Deductible (per calendar year)	$500 per Individual $1,000 per Family	$1,000 per Individual $2,000 per Family
Covered expenses in-network add up towards your in-network deductible. Covered expenses out-of-network add up towards your out-of-network deductible. You must first meet the deductible before the plan begins paying benefits, unless otherwise noted. The amount you pay (cost sharing) for some medical services does not count toward your deductible. Prescription drug costs do not count toward the deductible. Refer to your plan documents for details. Your family will have one deductible. You will meet it when the expenses of several family members add up to the family deductible. No one person will have to pay more than the individual deductible.		
Member coinsurance Applies to all expenses except as noted.	You pay 10%	You pay 30%
Out-of-pocket limit (per calendar year)	$3,500 per Individual $7,000 per Family	$7,000 per Individual $14,000 per Family
Covered expenses in-network add up towards your in-network out-of-pocket limit. Covered expenses out-of-network add up towards your out-of-network out-of-pocket limit. Pharmacy expenses count toward the out-of-pocket limit. In-network expenses include coinsurance/copays and deductibles. Your family will have one out-of-pocket limit. You will meet it when the expenses of several family members add up to the family out-of-pocket limit. No one person will have to pay more than the individual out-of-pocket limit amount. Out-of-network expenses include coinsurance and deductibles. Penalty amounts do not apply.		
Lifetime maximum Unlimited except where otherwise indicated.		
Payment for out-of-network care**	Does not apply	Professional: 105% of Medicare Facility: 140% of Medicare
Primary care physician selection	Encouraged	Does not apply
Precertification requirements - Some out-of-network services need approval by us in advance (precertification). Without this approval, we reduce benefits by $400. Refer to your plan documents for a full list of services that need this approval.		
Referral requirement	Not required	None
Telehealth consultations - You can access covered services for telehealth visits from different kinds of providers in your network. Log on to **Aetna.com** to see a list of telehealth providers. You'll also find more about your options, including cost share amounts.		
Virtual care consultations - You can access covered services for virtual care visits from different kinds of providers in your network. Log on to **Aetna.com** to see a list of virtual care providers. You'll also find more about your options, including cost share amounts.		

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CVS VIRTUAL CARE	IN-NETWORK	OUT-OF-NETWORK
CVS Health Virtual Primary Care (VPC) - preventive care consultations	Covered 100%; no deductible	Not applicable
Includes screening and counseling services through CVS Health Virtual Primary Care for members age 18 and older; refer to Aetna.com for more information.		
CVS Health Virtual Primary Care (VPC) - consultations	Covered 100%; no deductible	Not applicable
Includes basic medical service consultations through CVS Health Virtual Primary Care for members age 18 and older; refer to Aetna.com for additional information.		
CVS Health Virtual Care (VC) - general medicine	Covered 100%; no deductible	Not applicable
CVS Health Virtual Care (VC) - mental health	Covered 100%; no deductible	Not applicable
PREVENTIVE CARE	**IN-NETWORK**	**OUT-OF-NETWORK**
Routine adult physical exams/ immunizations	Covered 100%; no deductible	30%; after deductible
1 exam every 12 months until age 65, then 1 exam every 12 months age 65 and older		
Routine well child exams/immunizations	Covered 100%; no deductible	30%; after deductible
• 7 exams in the first 12 months • 3 exams from age 13 months to 24 months • 3 exams from age 25 months to 36 months • 1 exam every 12 months thereafter until age 22		
Routine gynecological care exams	Covered 100%; no deductible	30%; after deductible
1 exam and pap smear per year, includes related fees.		
Breast cancer screening	Covered 100%; no deductible	30%; after deductible
Recommended: One per year for members age 40 and over		
Women's health	Covered 100%; no deductible	30%; after deductible
Includes: Screening for gestational diabetes, HPV (Human- Papillomavirus) DNA testing, counseling for sexually transmitted infections, counseling and screening for human immunodeficiency virus, screening and counseling for interpersonal and domestic violence, breastfeeding support, supplies and counseling. Also includes: contraceptive methods (ACA mandated contraceptives, including contraceptives and devices you can't get at a pharmacy), sterilization procedures (including tubal ligation), patient education and counseling. Limits may apply.		
Pre-natal maternity	Covered 100%; no deductible	30%; after deductible
Routine digital rectal exam	Covered 100%; no deductible	30%; after deductible
Recommended: For members age 40 and over		
Prostate-specific antigen test	Covered 100%; no deductible	30%; after deductible
Recommended: For members age 40 and over		
Colorectal cancer screening	Covered 100%; no deductible	30%; after deductible
Recommended: For members age 45 and over		
Routine eye exams	Covered 100%; no deductible	30%; after deductible
1 routine exam per 24 months.		
Routine hearing screening	Covered 100%; no deductible	30%; after deductible

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PHYSICIAN SERVICES	IN-NETWORK	OUT-OF-NETWORK
Office visits to primary care physician (PCP) Includes services of an internist, general physician, family practitioner or pediatrician.	$10 office visit copay; no deductible	30%; after deductible
Telehealth consultation with non-specialist	$10 office visit copay; no deductible	30%; after deductible
Specialist office visits	$30 office visit copay; no deductible	30%; after deductible
Telehealth consultation with specialist	$30 office visit copay; no deductible	30%; after deductible
Hearing exams	Not Covered	Not Covered
Walk-in clinics Walk-in clinics are free-standing health care facilities. Sometimes they may be within a pharmacy, drug store, supermarket, or other retail store. They offer some limited medical care and services. Not walk-in clinics: Urgent care centers, emergency rooms, the outpatient department of a hospital, ambulatory surgical centers, and physician offices.	$10 copay; no deductible **Designated walk-in clinics** Covered 100%; no deductible	30%; after deductible
Allergy testing	Your cost sharing amount depends on the type of service and where you receive it.	Your cost sharing amount depends on the type of service and where you receive it.
Allergy injections	Your cost sharing amount depends on the type of service and where you receive it.	Your cost sharing amount depends on the type of service and where you receive it.
DIAGNOSTIC PROCEDURES	**IN-NETWORK**	**OUT-OF-NETWORK**
Diagnostic x-ray (Other than complex imaging services) When your physician performs and bills for this service at their office, you pay your office visit cost share amount.	10%; after deductible	30%; after deductible
Diagnostic laboratory When your physician performs and bills for this service at their office, you pay your office visit cost share amount.	10%; after deductible	30%; after deductible
Diagnostic complex imaging When your physician performs and bills for this service at their office, you pay your office visit cost share amount.	10%; after deductible	30%; after deductible
EMERGENCY MEDICAL CARE	**IN-NETWORK**	**OUT-OF-NETWORK**
Urgent care provider	$75 office visit copay; no deductible	30%; after deductible
Non-urgent use of urgent care provider	Not Covered	Not Covered
Emergency room Copay waived if admitted	$200 copay; no deductible	Same as in-network care
Non-emergency care in an emergency room	Not Covered	Not Covered
Emergency use of ambulance	Covered 100%; no deductible	Same as in-network care
Non-emergency use of ambulance	Not Covered	Not Covered

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HOSPITAL CARE	IN-NETWORK	OUT-OF-NETWORK
Inpatient coverage	10%; after deductible	30%; after deductible
When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.		
Inpatient maternity coverage (includes delivery and postpartum care)	10%; after deductible	30%; after deductible
When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.		
Outpatient hospital	10%; after deductible	30%; after deductible
When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.		
Outpatient surgery - hospital	10%; after deductible	30%; after deductible
When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.		
Outpatient surgery - freestanding facility	10%; after deductible	30%; after deductible
When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.		
MENTAL HEALTH SERVICES	**IN-NETWORK**	**OUT-OF-NETWORK**
Inpatient	10%; after deductible	30%; after deductible
When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.		
Inpatient non-biologically based	10%; after deductible	30%; after deductible
Cost sharing applies to all covered benefits incurred during inpatient stay.		
Mental health office visits	$10 copay; no deductible	30%; after deductible
Mental health telehealth consultations	$10 office visit copay; no deductible	30%; after deductible
Other mental health services	10%; after deductible	30%; after deductible
When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.		
SUBSTANCE ABUSE	**IN-NETWORK**	**OUT-OF-NETWORK**
Inpatient	10%; after deductible	30%; after deductible
When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.		
Residential treatment facility	10%; after deductible	30%; after deductible
When admitted into a facility, cost sharing amount counts toward all covered benefits received.		
Substance abuse office visits	$10 copay; no deductible	30%; after deductible
Substance abuse telehealth consultations	$10 office visit copay; no deductible	30%; after deductible
Other substance abuse services	10%; after deductible	30%; after deductible
When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.		

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THERAPY SERVICES	IN-NETWORK	OUT-OF-NETWORK
Spinal manipulation therapy Limited to 20 visits per year	$10 copay; no deductible	30%; after deductible
Outpatient rehabilitative physical and occupational therapy	$10 copay; no deductible	30%; after deductible
Outpatient rehabilitative speech therapy	$30 copay; no deductible	30%; after deductible
Habilitative physical therapy	Covered 100%; no deductible	30%; after deductible
Habilitative occupational therapy	Covered 100%; no deductible	30%; after deductible
Habilitative speech therapy	Covered 100%; no deductible	30%; after deductible
Autism related physical therapy	Covered 100%; no deductible	30%; after deductible
Autism related occupational therapy	Covered 100%; no deductible	30%; after deductible
Autism related speech therapy	Covered 100%; no deductible	30%; after deductible
Autism related behavioral therapy These benefits are combined with outpatient mental health visits	$10 copay; no deductible	30%; after deductible
Autism related applied behavior analysis Your benefits for these services are the same as any other outpatient mental health other services benefit	10%; after deductible	30%; after deductible
OTHER SERVICES	**IN-NETWORK**	**OUT-OF-NETWORK**
Skilled nursing facility Limited to 60 days per year When admitted into a facility, cost sharing amount counts toward all covered benefits received.	10%; after deductible	30%; after deductible
Home health care Limited to 60 visits per year Home health care services include private duty nursing Limited to three visits per day by staff from a home health care agency.	$30 copay; after deductible	30%; after deductible
Hospice care - inpatient When admitted into a facility, cost sharing amount counts toward all covered benefits received.	10%; after deductible	30%; after deductible
Hospice care - outpatient When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	10%; after deductible	30%; after deductible
Private duty nursing We count each period of up to 8 hours as one private duty nursing shift.	Covered as part of home health care	Covered as part of home health care
Durable medical equipment	10%; after deductible	30%; after deductible
Diabetic supplies		
• If not covered under the prescription drug benefit	You pay your PCP visit cost sharing amount	You pay your PCP visit cost sharing amount
• If covered under the prescription drug benefit	Applicable prescription drug cost sharing amount applies	Applicable prescription drug cost sharing amount applies
Infusion therapy - home/office	$30 copay; no deductible	30%; after deductible
Infusion therapy - outpatient hospital/freestanding facility	10%; after deductible	30%; after deductible

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Gene-based, Cellular, and other Innovative Therapies (GCIT™)	Your cost sharing amount depends on the type of service and where you receive it. Covered 100%; after deductible for gene therapy drugs, if applicable In-network coverage is provided at GCIT™ designated facilities only.	Not Covered
Hearing aids 1 hearing aid per ear to maximum of $2,500 per ear every 48 months to age 22 years	Covered 100%; no deductible	30%; after deductible
Transplants	10%; after deductible In-network coverage is only available at Institutes of Excellence (IOE) contracted facility.	30%; after deductible Out-of-network coverage applies when you use a non-IOE facility. You will pay more out of pocket when using a non-IOE facility.
Bariatric surgery Limited to $10,000 per lifetime When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.	10%; after deductible	30%; after deductible
Acupuncture Limited to 10 visits per year	$10 copay; no deductible	30%; after deductible
FAMILY PLANNING	**IN-NETWORK**	**OUT-OF-NETWORK**
Basic infertility You have coverage for artificial insemination and the diagnosis and treatment of the underlying cause of infertility.	Your cost sharing amount depends on the type of service and where you receive it.	Your cost sharing amount depends on the type of service and where you receive it.
Advanced Reproductive Technology (ART)	Not Covered	Not Covered
Fertility preservation	Not Covered	Not Covered
Vasectomy	Your cost sharing amount depends on the type of service and where you receive it.	30%; after deductible
Tubal ligation	Covered 100%; no deductible	30%; after deductible

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PHARMACY	IN-NETWORK	OUT-OF-NETWORK
Pharmacy plan type	Advanced Control Plan - Aetna	
Prescription drug out-of-pocket limit	Prescription drug expenses apply to your medical out-of-pocket limit.	
Preferred generic drugs		
Retail	$10 copay	Covered 100%; after applicable in-network cost share
Mail order	$20 copay	Not applicable
Preferred brand-name drugs		
Retail	$30 copay	Covered 100%; after applicable in-network cost share
Mail order	$60 copay	Not applicable
Non-preferred generic and brand-name drugs		
Retail	$60 copay	Covered 100%; after applicable in-network cost share
Mail order	$120 copay	Not applicable
Pharmacy day supply and requirements		
Retail	You can get up to a 30-day supply from Aetna National Network	
Mail order	You can get a 31-90-day supply from CVS Caremark® Mail Service Pharmacy.	
Specialty	You can get up to a 30-day supply of specialty drugs You may fill your first prescription at any retail or specialty pharmacy. After that, all other fills must be through our preferred specialty pharmacy network. Advanced Control Formulary Aetna Insured List	
Prescription drug plan also includes: • Diabetic supplies • $25 copay maximum per fill per 30 day supply for formulary insulin drugs • A limited list of over-the-counter medications when filled with a prescription		
Family planning • Oral fertility drugs included. • Contraceptives covered up to a 12-month supply. Contraceptive copay strategy applies.		
The following are covered 100% in-network: • Oral chemotherapy drugs • Seasonal vaccinations • Affordable Care Act (ACA) eligible preventive medications and contraceptives Refer to **Aetna.com** for a complete list of eligible prescription drugs.		
Precertification requirements Some covered prescription drugs need approval from us before we will cover the drug. Some covered prescription drugs require step therapy before we cover them. With step therapy, you must first try one or more drugs before we will pay for drugs that require step therapy. To get the most up-to-date precertification requirements and a list of drugs that require step therapy, see your plan documents or go online to your member website.		
Choose generics - Sometimes you or your provider may ask for a brand-name prescription drug when a generic is available. If so, you will pay the brand-name copay plus the difference between the generic price and the brand-name price.		
GENERAL PROVISIONS		
Dependents who are eligible to be on your plan	Spouse, children from birth to age 28. Student status of children does not matter.	

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**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.
You may choose a provider (doctor or hospital) in our network. You may choose to visit an out-of-network provider. If you choose a doctor who is out of network, your health plan may pay some of that doctor's bill. Most of the time, you will pay a lot more money out of your own pocket if you choose to use an out-of-network doctor or hospital.

When you choose out-of-network care, we limit the amount it will pay. This limit is called the "recognized" or "allowed" amount.
• 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.

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.
You can avoid these extra costs by getting your care from Aetna's broad network of health care providers. Go to www.aetna.com and click on "Find a Doctor" on the left side of the page. If you are already a member, sign on to your Navigator member site.
This applies when you choose to get care out of network. When you have no choice (for example: emergency room visit after a car accident, or for other emergency services), we will pay the bill as if you got care in network. You pay cost sharing and deductibles for your in-network level of benefits. Contact us if your provider asks you to pay more. You are not responsible for any outstanding balance billed by your providers for emergency services beyond your cost sharing and deductibles.
This way of paying out-of-network doctors and hospitals applies when you choose to get care out of network. When you have no choice (for example: emergency room visit after a car accident), we will pay the bill as if you got care in-network. You pay your plan's copayments and deductibles for your in-network level of benefits. Contact us if your provider asks you to pay more. You are not responsible for any outstanding balance billed by your providers for emergency services beyond your copayments and deductibles.

Plans are provided by: Aetna Health Inc. 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. 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.

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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.

• 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.
• 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.
• 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.

In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.
Translation of this material into another language may be available. Please call Member Services at the number on the back of your ID card.
Puede estar disponible la traduccion 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.**
Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are both within the CVS Health family.
*****This plan document provides you with an overview of some of your benefits and your cost share obligations. This information is for illustrative purposes ONLY. This document is not an official document and may differ from your Certificate of Coverage (COC), which is your official document. Refer to your COC for your coverage and services and any obligations on your part.**
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