



Medical Insurance

Provided by

æetnaSM

What is an HMO Plan?

A Health Maintenance Organization (HMO) plan requires the selection of a Primary Care Physician (PCP) to act as your healthcare “gatekeeper”, referring you to specialists if necessary.

You are able to update your PCP selection up to once a month all throughout the year, however, if you are unhappy with your initial selection.

The HMO plan offers rich, in-network benefits, however there is no out-of-network benefit.

Unless it is a true emergency, any services rendered by an out-of-network provider will not be covered under the plan in any capacity.

Postdoctoral Scholar Benefit Program

Aetna HMO Medical Plan

Aetna HMO	
Core Benefits	In-Network
Deductible	None
OOP – Single/Family	\$1,500 / \$3,000
Office Visit	\$25 Copay
Inpatient Hospital	\$500 Copay per admission
Outpatient Surgery	\$250 Copay per visit
Emergency Room	\$100 Copay (waived if admitted)
RX	\$10 / \$30 / \$60

What is a PPO Plan?

The member does not have to choose a PCP.

There is an In-Network and Out-of-Network component.

The In-Network benefits will be greater than the Out-of- Network benefits.

At the time of service, the member has the ability to seek care from a Specialist, without having to obtain a referral from a PCP.

The contractual agreement between the PPO Plan and the Provider is on a “discounted fee for service” basis.

Postdoctoral Scholar Benefit Program

Aetna PPO Medical Plan

Aetna PPO		
Core Benefits	In-Network	Out-of-Network
Deductible (Individual/Family)	\$500 / \$1,500	
OOP – Single/Family	\$1,500 / \$3,000	\$4,500 / \$9,000
Office Visit	\$20 / \$35 Copay	40%
E-Visit*	\$20 Copay	40%
Inpatient Hospital	20%	40%
Outpatient Surgery	20%	40%
Emergency Room	\$100 Copay (waived if admitted)	
RX	\$10 / \$30 / \$60	\$10 / \$30 / \$60 (+40%)

*An E-visit is an online internet consultation between a physician (with the technical capability) and an established patient about a non-emergency healthcare matter.

Wellness Programs

Aetna Navigator - This is an online member portal that allows you to view your medical visits and claims status, print temporary ID cards and gain access to more important information.

Once you have your member ID, you may register for access to this site. There will be instructions on the website to assist you.

Beginning Right – Provides a pregnancy risk survey and a wealth of information to assist you with when either you or your spouse become pregnant.

GlobalFit – Offers discounts to a nationwide network of fitness clubs.

Health Connections – Discounts are offered through this program for spas, health foods and fitness clothing.

Stress Management – Information available for better mental and physical health.