



Medical Insurance

Provided by

aetnaSM

What is an Open Access Managed Choice POS Plan?

The member does not have to choose a PCP.

Members can seek care from a Specialist without having to obtain a referral from a PCP.

There is a plan year deductible.

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

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

Postdoctoral Insurance Plan

Aetna POS Medical Plan

Aetna POS		
Core Benefits	In-Network	Out-of-Network
Deductible (Individual/Family)	\$300 / \$900	\$800 / \$2,400
Out-of-Pocket Max – Single/Family	\$1,200 / \$3,600	\$2,400 / \$7,200
Office Visit – General/Specialist	\$30 / \$50 Copay	40%**
E-Visit* - General/Specialist	\$30 / \$50 Copay	40%**
Inpatient Hospital	20%**	40%**
Outpatient Surgery	20%**	40%**
Emergency Room	\$150 Copay (waived if admitted)	
Prescription Drugs	10% max of :\$20 / \$100 / \$100	40% no max
Prescription Drug Out-of-Pocket Max	\$2,000 / \$6,000	N/A

*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.

** After deductible

Postdoctoral Insurance Plan

Aetna POS Medical Plan – Infertility Benefits

Aetna POS		
Core Benefits	In-Network	Out-of-Network
Infertility Treatment (Diagnosis & treatment of underlying medical condition)	Cost sharing based on type of service and where it is performed	
Comprehensive Infertility Services (Coverage includes artificial insemination and ovulation induction limited to six courses of treatment per member lifetime.)	20%**	40%**
Advanced Reproductive Technology (ART) ART coverage includes: In vitro fertilization (IVF), zygote intrafallopian transfer (ZIFT), gamete intrafallopian transfer (GIFT), cryopreserved embryo transfers, intracytoplasmic sperm injection (ICSI) or ovum microsurgery. Limited to 3 courses of treatment per member's lifetime.	20%**	40%**

** After deductible

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.