



Medical Insurance

Provided by

aetnaSM

What is an HMO Plan?

Under the HMO model, the member must choose a Primary Care Physician (PCP) contracted with the HMO plan at the time of enrollment (provider directory links are available on the GBS website). Each family member can have a different PCP. Your PCP becomes your healthcare “gatekeeper”.

You are allowed to change your PCP once a month if you are not satisfied with your current choice.

If the member needs treatment from a Specialist or needs an In-Patient or Out-Patient procedure, he/she must obtain a referral from their PCP prior to any type of consultation or treatment. If the referral is not obtained, no benefits will be paid.

There is no Out-of-Network benefit (except in the case of an emergency).

Postdoctoral Scholar Benefit Program

Aetna HMO Medical Plan

Aetna HMO	
Core Benefits	In-Network
Deductible – Single/Family	\$250 / \$750
OOP – Single/Family	\$2,000 / \$6,000
Office Visit	\$20 Copay
Inpatient Hospital	\$250 Copay per admission
Outpatient Surgery	\$100 Copay per visit
Emergency Room	\$100 Copay (waived if admitted)
RX	\$10 / \$20 / 50% (\$100 Copay Max)

What is a POS Plan?

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.

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

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

The contractual agreement between the POS plan and the Provider is on a “discounted fee for service” basis. This means that the provider who participates in the network has agreed to provide their service on an agreed upon, discounted fee. The Provider who is not in the network will not agree to that discounted fee and will typically charge a “Reasonable and Customary” fee.

Postdoctoral Scholar Benefit Program

Aetna POS Medical Plan

Aetna POS		
Core Benefits	In-Network	Out-of-Network
Deductible – Single/Family	\$250 / \$750	\$250 / \$750
OOP – Single/Family	\$2,000 / \$6,000	\$10,000 / \$30,000
Office Visit	\$10 Copay	40%
Inpatient Hospital	10%	\$500 Copay + 50%
Outpatient Surgery	10%	50%
Emergency Room	\$100 Copay +10% (Copay waived if admitted)	
RX	\$10 / \$25 / 50%	\$10 / \$25 / 50% (+50%)

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.