



## UNIVERSITY OF SOUTHERN CALIFORNIA POSTDOCTORAL SCHOLAR BENEFIT

: PROGRAM

OA Managed Choice® POS

Coverage for: Individual + Family | Plan Type: POS



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage,

<https://www.aetna.com/sbcsearch/getpolicydocs?u=748618-867779-944008> or by calling 1-888-982-3862. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-888-982-3862 to request a copy.

| Important Questions                                                | Answers                                                                                                                                                               | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|--------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>What is the overall deductible?</b>                             | In-Network: Individual \$250 / Family \$750. Out-of-Network: Individual \$250 / Family \$750.                                                                         | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .                                                                                                                                                               |
| <b>Are there services covered before you meet your deductible?</b> | Yes. <u>Prescription drugs</u> ; plus in- <u>network</u> office visits & <u>preventive care</u> are covered before you meet your <u>deductible</u> .                  | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without cost sharing and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>                                                     |
| <b>Are there other deductibles for specific services?</b>          | No.                                                                                                                                                                   | You don't have to meet <u>deductibles</u> for specific services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>What is the out-of-pocket limit for this plan?</b>              | In-Network: Individual \$2,000 / Family \$6,000. Out-of-Network: Individual \$10,000 / Family \$30,000.                                                               | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.                                                                                                                                                                                                                                                                                     |
| <b>What is not included in the out-of-pocket limit?</b>            | <u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover & penalties for failure to obtain <u>pre-authorization</u> for services. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Will you pay less if you use a network provider?</b>            | Yes. See <a href="http://www.aetna.com/docfind">www.aetna.com/docfind</a> or call 1-888-982-3862 for a list of In- <u>Network providers</u> .                         | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |
| <b>Do you need a referral to see a specialist?</b>                 | No.                                                                                                                                                                   | You can see the <u>specialist</u> you choose without a <u>referral</u> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

| Common Medical Event                                                                                                                                                                                                                                | Services You May Need                                   | What You Will Pay                                                                                         |                                                                   | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                     |                                                         | In-Network Provider<br>(You will pay the least)                                                           | Out-of-Network Provider<br>(You will pay the most)                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| If you visit a health care provider's office or clinic                                                                                                                                                                                              | Primary care visit to treat an injury or illness        | \$10 <u>copay</u> /visit, <u>deductible</u> doesn't apply                                                 | 50% <u>coinsurance</u>                                            | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                                                                     | <u>Specialist</u> visit                                 | \$10 <u>copay</u> /visit, <u>deductible</u> doesn't apply                                                 | 50% <u>coinsurance</u>                                            | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                                                                     | <u>Preventive care</u> / <u>screening</u> /immunization | No charge                                                                                                 | 50% <u>coinsurance</u>                                            | You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.                                                                                                                                                                                                                                                                                                                                                        |
| If you have a test                                                                                                                                                                                                                                  | <u>Diagnostic test</u> (x-ray, blood work)              | 10% <u>coinsurance</u>                                                                                    | 50% <u>coinsurance</u>                                            | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                                                                     | <u>Imaging</u> (CT/PET scans, MRIs)                     | 20% <u>coinsurance</u>                                                                                    | 40% <u>coinsurance</u>                                            | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| If you need drugs to treat your illness or condition<br><br>More information about <b>prescription drug coverage</b> is available at <a href="http://www.aetnapharmacy.com/advancedcontrolaetnaca">www.aetnapharmacy.com/advancedcontrolaetnaca</a> | Generic drugs                                           | <u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$10 (retail), \$20 (mail order)             | 50% <u>coinsurance</u> , <u>deductible</u> doesn't apply (retail) | Covers 30 day supply (retail), 31-90 day supply (mail order). \$250 maximum <u>copay</u> for each 30 day supply. Includes contraceptive drugs & devices obtainable from a pharmacy, oral & injectable fertility drugs. No charge for preferred generic FDA-approved women's contraceptives in-network. Review your <u>formulary</u> for prescriptions requiring precertification or step therapy for coverage. <u>Copay</u> /prescription for preferred insulin, <u>deductible</u> doesn't apply: \$25 for each 30 day supply. |
|                                                                                                                                                                                                                                                     | Preferred brand drugs                                   | <u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$25 (retail), \$50 (mail order)             | 50% <u>coinsurance</u> , <u>deductible</u> doesn't apply (retail) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|                                                                                                                                                                                                                                                     | Non-preferred brand drugs                               | 50% <u>copay</u> up to maximum/prescription, <u>deductible</u> doesn't apply: \$100 (retail & mail order) | 50% <u>coinsurance</u> , <u>deductible</u> doesn't apply (retail) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|                                                                                                                                                                                                                                                     | <u>Specialty drugs</u>                                  | 20% <u>coinsurance</u> , <u>deductible</u> doesn't apply                                                  | Not covered                                                       | All prescriptions must be filled through the Aetna Specialty Pharmacy <u>Network</u> . \$150 maximum <u>copay</u> for each 30 day supply.                                                                                                                                                                                                                                                                                                                                                                                      |
| If you have outpatient surgery                                                                                                                                                                                                                      | Facility fee (e.g., ambulatory surgery center)          | 10% <u>coinsurance</u>                                                                                    | 50% <u>coinsurance</u>                                            | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                                                                                                                                                                                     | Physician/surgeon fees                                  | 10% <u>coinsurance</u>                                                                                    | 50% <u>coinsurance</u>                                            | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

| Common Medical Event                                                      | Services You May Need                     | What You Will Pay                                                                                       |                                                            | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                           |
|---------------------------------------------------------------------------|-------------------------------------------|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                           |                                           | In-Network Provider<br>(You will pay the least)                                                         | Out-of-Network Provider<br>(You will pay the most)         |                                                                                                                                                                                                                                                                  |
| If you need immediate medical attention                                   | <u>Emergency room care</u>                | 10% <u>coinsurance</u> after \$100 <u>copay</u> /visit                                                  | 10% <u>coinsurance</u> after \$100 <u>copay</u> /visit     | Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> . No coverage for non-emergency use.                                                                                                                                                    |
|                                                                           | <u>Emergency medical transportation</u>   | 10% <u>coinsurance</u>                                                                                  | 10% <u>coinsurance</u>                                     | Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> . Non-emergency transport: not covered, except if pre-authorized.                                                                                                                       |
|                                                                           | <u>Urgent care</u>                        | \$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply                                               | 50% <u>coinsurance</u>                                     | No coverage for non-urgent use.                                                                                                                                                                                                                                  |
| If you have a hospital stay                                               | Facility fee (e.g., hospital room)        | 10% <u>coinsurance</u>                                                                                  | 40% <u>coinsurance</u>                                     | Penalty of \$400 for failure to obtain <u>pre-authorization</u> for out-of-network care.                                                                                                                                                                         |
|                                                                           | Physician/surgeon fees                    | 10% <u>coinsurance</u>                                                                                  | 50% <u>coinsurance</u>                                     | None                                                                                                                                                                                                                                                             |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                       | Office: \$10 <u>copay</u> /visit, <u>deductible</u> doesn't apply; other outpatient services: no charge | Office & other outpatient services: 50% <u>coinsurance</u> | None                                                                                                                                                                                                                                                             |
|                                                                           | Inpatient services                        | 10% <u>coinsurance</u>                                                                                  | 40% <u>coinsurance</u>                                     | Penalty of \$400 for failure to obtain <u>pre-authorization</u> for out-of-network care.                                                                                                                                                                         |
| If you are pregnant                                                       | Office visits                             | No charge                                                                                               | 50% <u>coinsurance</u>                                     | Cost sharing does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Penalty of \$400 for failure to obtain <u>pre-authorization</u> for out-of-network care may apply. |
|                                                                           | Childbirth/delivery professional services | 10% <u>coinsurance</u>                                                                                  | 50% <u>coinsurance</u>                                     |                                                                                                                                                                                                                                                                  |
|                                                                           | Childbirth/delivery facility services     | 10% <u>coinsurance</u>                                                                                  | 40% <u>coinsurance</u>                                     |                                                                                                                                                                                                                                                                  |
| If you need help recovering or have other special health needs            | <u>Home health care</u>                   | 10% <u>coinsurance</u>                                                                                  | 50% <u>coinsurance</u>                                     | 120 visits/calendar year out-of-network. Penalty of \$400 for failure to obtain <u>pre-authorization</u> for out-of-network care.                                                                                                                                |
|                                                                           | <u>Rehabilitation services</u>            | \$10 <u>copay</u> /visit, <u>deductible</u> doesn't apply                                               | 50% <u>coinsurance</u>                                     | None                                                                                                                                                                                                                                                             |
|                                                                           | <u>Habilitation services</u>              | No charge                                                                                               | 50% <u>coinsurance</u>                                     | None                                                                                                                                                                                                                                                             |
|                                                                           | <u>Skilled nursing care</u>               | 10% <u>coinsurance</u>                                                                                  | 50% <u>coinsurance</u>                                     | 60 days/calendar year. Penalty of \$400 for failure to obtain <u>pre-authorization</u> for out-of-network care.                                                                                                                                                  |

| Common Medical Event                          | Services You May Need            | What You Will Pay                               |                                                                             | Limitations, Exceptions, & Other Important Information                                                     |
|-----------------------------------------------|----------------------------------|-------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
|                                               |                                  | In-Network Provider<br>(You will pay the least) | Out-of-Network Provider<br>(You will pay the most)                          |                                                                                                            |
|                                               | <u>Durable medical equipment</u> | 50% <u>coinsurance</u>                          | 50% <u>coinsurance</u>                                                      | Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse. |
|                                               | <u>Hospice services</u>          | 10% <u>coinsurance</u>                          | 40% <u>coinsurance</u> for inpatient; 50% <u>coinsurance</u> for outpatient | Penalty of \$400 for failure to obtain <u>pre-authorization</u> for out-of-network care.                   |
| <b>If your child needs dental or eye care</b> | Children's eye exam              | No charge                                       | 50% <u>coinsurance</u>                                                      | 1 routine eye exam/24 months.                                                                              |
|                                               | Children's glasses               | Not covered                                     | Not covered                                                                 | Not covered.                                                                                               |
|                                               | Children's dental check-up       | Not covered                                     | Not covered                                                                 | Not covered.                                                                                               |

#### Excluded Services & Other Covered Services:

##### Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult & Child)
- Glasses (Child)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine foot care

##### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture - 20 visits/calendar year for disease, injury & chronic pain.
- Chiropractic care - Limited to in-network providers.
- Infertility treatment - For more information & exceptions, see policy document using summary box link on page 1 or call the number on your ID card.
- Private-duty nursing - 70- 8 hour shifts/calendar year.
- Routine eye care (Adult) - 1 routine eye exam/24 months.
- Weight loss programs - For more information & exceptions, see policy document using summary box link on page 1 or call the number on your ID card.

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: California Department of Insurance, Consumer Services Division, 300 South Spring Street, 14th Floor, Los Angeles, CA 90013, 1-800-927-HELP (4357), 1-800-482-4833 (TTY), <http://www.insurance.ca.gov>.

- For more information on your rights to continue coverage, contact the plan at 1-888-982-3862.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-

EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform)

- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).
- If your coverage is a church plan, church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law.

Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:

- If your group health coverage is subject to ERISA, you may contact Aetna directly by calling the toll-free number on your Medical ID Card, or by calling our general number at 1-888-982-3862. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform)
- California Department of Insurance, Consumer Services Division, 300 South Spring Street, 14th Floor, Los Angeles, CA 90013, 1-800-927-HELP (4357), 1-800-482-4833 (TTY), <http://www.insurance.ca.gov>.
- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).
- Additionally, a consumer assistance program can help you file your appeal. Contact California Department of Insurance, Consumer Services Division, 300 South Spring Street, 14th Floor, Los Angeles, CA 90013, 1-800-927-Help (4357), 1-800-482-4833 (TTY), [www.insurance.ca.gov](http://www.insurance.ca.gov)

**Does this plan provide Minimum Essential Coverage? Yes.**

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

**Does this plan meet Minimum Value Standards? Yes.**

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

*To see examples of how this plan might cover costs for a sample medical situation, see the next section*

## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

|                                               |       |
|-----------------------------------------------|-------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$250 |
| ■ <u>Specialist</u> <u>copayment</u>          | \$10  |
| ■ Hospital (facility) <u>coinsurance</u>      | 10%   |
| ■ Other <u>coinsurance</u>                    | 10%   |

#### This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
Diagnostic tests (*ultrasounds and blood work*)  
Specialist visit (*anesthesia*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,700</b> |
|---------------------------|-----------------|

#### In this example, Peg would pay:

| <u>Cost Sharing</u> |         |
|---------------------|---------|
| <u>Deductibles</u>  | \$250   |
| <u>Copayments</u>   | \$10    |
| <u>Coinsurance</u>  | \$1,100 |

| <u>What isn't covered</u> |      |
|---------------------------|------|
| Limits or exclusions      | \$60 |

|                                   |                |
|-----------------------------------|----------------|
| <b>The total Peg would pay is</b> | <b>\$1,420</b> |
|-----------------------------------|----------------|

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

|                                               |       |
|-----------------------------------------------|-------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$250 |
| ■ <u>Specialist</u> <u>copayment</u>          | \$10  |
| ■ Hospital (facility) <u>coinsurance</u>      | 10%   |
| ■ Other <u>coinsurance</u>                    | 10%   |

#### This EXAMPLE event includes services like:

Primary care provider office visits (*including disease education*)  
Diagnostic tests (*blood work*)  
Prescription drugs  
Diabetic supplies (*glucose meter*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$5,600</b> |
|---------------------------|----------------|

#### In this example, Joe would pay:

| <u>Cost Sharing</u> |       |
|---------------------|-------|
| <u>Deductibles</u>  | \$100 |
| <u>Copayments</u>   | \$800 |
| <u>Coinsurance</u>  | \$0   |

| <u>What isn't covered</u> |      |
|---------------------------|------|
| Limits or exclusions      | \$20 |

|                                   |              |
|-----------------------------------|--------------|
| <b>The total Joe would pay is</b> | <b>\$920</b> |
|-----------------------------------|--------------|

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

|                                               |       |
|-----------------------------------------------|-------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$250 |
| ■ <u>Specialist</u> <u>copayment</u>          | \$10  |
| ■ Hospital (facility) <u>coinsurance</u>      | 10%   |
| ■ Other <u>coinsurance</u>                    | 10%   |

#### This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
Diagnostic test (*x-ray*)  
Durable medical equipment (*crutches*)  
Rehabilitation services (*physical therapy*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$2,800</b> |
|---------------------------|----------------|

#### In this example, Mia would pay:

| <u>Cost Sharing</u> |       |
|---------------------|-------|
| <u>Deductibles</u>  | \$250 |
| <u>Copayments</u>   | \$60  |
| <u>Coinsurance</u>  | \$100 |

| <u>What isn't covered</u> |     |
|---------------------------|-----|
| Limits or exclusions      | \$0 |

|                                   |              |
|-----------------------------------|--------------|
| <b>The total Mia would pay is</b> | <b>\$410</b> |
|-----------------------------------|--------------|

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-888-982-3862.

### Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-888-982-3862.

### Smartphone or Tablet

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

### Discrimination is Against the Law

Aetna complies with applicable California and Federal civil rights laws and does not discriminate on the basis of race, color, national origin, ethnic group, ancestry, religion, marital status, gender, gender identity, sexual orientation, age, disability, medical condition, genetic information, or sex (consistent with 45 CFR § 92.101(a)(2) and California 2 CCR § 14025). Aetna does not exclude people or treat them less favorably because of race, color, national origin, ethnic group, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, medical condition, genetic information, or disability.

Aetna:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
  - Qualified sign language interpreters
  - Information written in other languages.

If you need reasonable medications, appropriate auxiliary aids and services, or language assistance services, call 1-800-872-3862 (TTY: 711) or the number on the back of your ID card.

If you believe that Aetna has failed to provide these services or discriminated in another way on the basis of race, color, national origin, ethnic group, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, medical condition, genetic information, or disability, by action or inaction, you can file a grievance with:

### **Civil Rights Coordinator**

Attn:1557 Coordinator

CVS Pharmacy, Inc.

1 CVS Drive, MC 2332, (HMO customers: P.O. Box 14032 Lexington, KY 40512-4032)

Woonsocket, RI 02895

Phone: 1-800-648-7817, TTY: 711

Email: CRCoordinator@aetna.com

You can file a grievance in person, by mail, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

Please visit <https://www.aetna.com/individuals-families/member-rights-resources/complaints-grievances-appeals.html#california> for information about how to file a complaint or grievance with the California Department of Insurance or California Department of Managed Health Care (for HMO enrollees).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>. This notice is available at Aetna's website: <https://www.aetna.com/>

"Aetna" is the brand name used for products and services provided by one or more of the Aetna group of companies offering and administering health and dental plans and other products such as life, disability, and long-term care insurance. In California, this includes Aetna's wholly-owned subsidiaries Aetna Life Insurance Company, Aetna Health of California Inc., Aetna Better Health of California Inc., Aetna Dental of California Inc., and Health and Human Resource Center Inc., and its other affiliates licensed in California. Aetna's ultimate parent is CVS Health Corporation ("CVS Health").

TTY: 711

**English -**

**To access language services at no cost to you, call 1-888-982-3862.**

Amharic -

የቋንቋ አገልግሎቶችን ያለክፍያ ለማግኘት፣ በ 1-888-982-3862 ይደውሉ።.

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للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم 1-888-982-3862.

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Mon-Khmer,

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