



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)	None Individual None Family	None Individual None Family
Member coinsurance Applies to all expenses except as noted.	You pay 10%	You pay 50%
Out-of-pocket limit (per calendar year)	\$1,000 per Individual \$3,000 per Family	\$10,000 per Individual \$30,000 per Family
Covered expenses add up toward both your in-network and out-of-network out-of-pocket limit at the same time. Your pharmacy expenses count toward your out-of-pocket limit. In-network expenses include coinsurance/copays and deductibles. Out-of-network expenses include coinsurance and deductibles. Penalty amounts do not apply. 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.		
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.		
CVS VIRTUAL CARE	IN-NETWORK	OUT-OF-NETWORK
CVS Health Virtual Care (VC) - general medicine	Covered 100%	Not applicable
CVS Health Virtual Care (VC) - mental health	Covered 100%	Not applicable
PREVENTIVE CARE	IN-NETWORK	OUT-OF-NETWORK
Routine adult physical exams/immunizations 1 exam every 12 months until age 65, then 1 exam every 12 months age 65 and older	Covered 100%	50%
Routine well child exams/immunizations • 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	Covered 100%	50%
Routine gynecological care exams 1 exam and pap smear per year, including HPV screening and related fees	Covered 100%	50%



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Routine mammogram	Covered 100%	50%
Recommended: One per year for members age 40 and over		
Women's health	Covered 100%	50%
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%	50%
Routine digital rectal exam	Covered 100%	50%
Recommended: For members age 40 and over		
Prostate-specific antigen test	Covered 100%	50%
Recommended: For members age 40 and over		
Colorectal cancer screening	Covered 100%	50%
Recommended: For members age 45 and over		
Routine eye exams	Covered 100%	50%
1 routine exam per 24 months.		
Routine hearing screening	Covered 100%	50%
PHYSICIAN SERVICES	IN-NETWORK	OUT-OF-NETWORK
Office visits to primary care physician (PCP)	\$10 office visit copay	50%
Includes services of an internist, general physician, family practitioner or pediatrician.		
Telehealth consultation with non-specialist	\$10 office visit copay	50%
Specialist office visits	\$10 office visit copay	50%
Telehealth consultation with specialist	\$10 office visit copay	50%
Hearing exams	Not Covered	Not Covered
Walk-in clinics	\$10 copay	50%
Designated Walk-in clinics Covered 100%		
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.		
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)	10%	50%
When your physician performs and bills for this service at their office, you pay your office visit cost share amount.		
Diagnostic laboratory	10%	50%
When your physician performs and bills for this service at their office, you pay your office visit cost share amount.		



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Diagnostic complex imaging	20%	40%
When your physician performs and bills for this service at their office, you pay your office visit cost share amount.		
EMERGENCY MEDICAL CARE	IN-NETWORK	OUT-OF-NETWORK
Urgent care provider	\$50 office visit copay	50%
Non-urgent use of urgent care provider	Not Covered	Not Covered
Emergency room	10% after \$100 copay	Same as in-network care
Copay waived if admitted		
Non-emergency care in an emergency room	Not Covered	Not Covered
Emergency use of ambulance	10%	Same as in-network care
Non-emergency use of ambulance	Not Covered	Not Covered
HOSPITAL CARE	IN-NETWORK	OUT-OF-NETWORK
Inpatient coverage	10%	40%
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	10%	40%
(includes delivery and postpartum care)		
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%	50%
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%	50%
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%	50%
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%	40%
When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.		
Mental health office visits	\$10 copay	50%
Mental health telehealth consultations	\$10 office visit copay	50%
Other mental health services	Covered 100%	50%
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%	40%
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%	40%
When you're admitted into a facility for the care you need, your cost sharing amount counts toward all covered benefits you receive.		



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Substance abuse office visits	\$10 copay	50%
Substance abuse telehealth consultations	\$10 office visit copay	50%
Other substance abuse services	Covered 100%	50%
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.		
THERAPY SERVICES	IN-NETWORK	OUT-OF-NETWORK
Spinal manipulation therapy	\$10 copay	Not Covered
Outpatient rehabilitative physical and occupational therapy	\$10 copay	50%
Outpatient rehabilitative speech therapy	\$10 copay	50%
Habilitative physical therapy	Covered 100%	50%
Habilitative occupational therapy	Covered 100%	50%
Habilitative speech therapy	Covered 100%	50%
Autism related physical therapy	Covered 100%	50%
Autism related occupational therapy	Covered 100%	50%
Autism related speech therapy	Covered 100%	50%
Autism related behavioral therapy	\$10 copay	50%
These benefits are combined with outpatient mental health visits		
Autism related applied behavior analysis	Covered 100%	50%
Your benefits for these services are the same as any other outpatient mental health other services benefit		
OTHER SERVICES	IN-NETWORK	OUT-OF-NETWORK
Skilled nursing facility	10%	50%
Limited to 60 days per year		
When you're admitted into a facility for the care you need, your cost sharing amount counts toward all covered benefits you receive.		
Home health care	10%	50%
Private duty nursing not included.		
Limited to three visits per day by staff from a home health care agency. One visit equals a period of four hours or less.		
Hospice care - inpatient	10%	40%
When you're admitted into a facility for the care you need, your cost sharing amount counts toward all covered benefits you receive.		
Hospice care - outpatient	10%	50%
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.		
Private duty nursing	10%	50%
Limited to 70 eight hour shifts per year.		
We count each period of up to 8 hours as one private duty nursing shift.		
Durable medical equipment	50%	50%
Orthotics	10%	50%
Orthotics and special footwear covered for persons with foot disfigurement.		



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Diabetic supplies • If not covered under the prescription drug benefit • If covered under the prescription drug benefit	You pay your PCP visit cost sharing amount You pay your applicable prescription drug cost sharing amount	You pay your PCP visit cost sharing amount You pay your applicable prescription drug cost sharing amount
Infusion therapy - home/office	\$10 copay	50%
Infusion therapy - outpatient hospital/freestanding facility	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.
Gene-based, Cellular, and other Innovative Therapies (GCIT™)	Your cost sharing amount depends on the type of service and where you receive it. \$50 copay In-network coverage is provided at GCIT™ designated facilities only.	Not Covered
Hearing aids	Not Covered	Not Covered
Transplants	10% In-network coverage is only available at Institutes of Excellence (IOE) contracted facility.	40% 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	Not Covered	Not Covered
Acupuncture Limited to 20 visits per year	\$10 copay	50%
FAMILY PLANNING	IN-NETWORK	OUT-OF-NETWORK
Basic 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.
You have coverage for artificial insemination and the diagnosis and treatment of the underlying cause of infertility.		
Advanced Reproductive Technology (ART)	Not Covered	Not Covered
Fertility preservation	Your cost sharing depends on the type of service and where you receive it.	Your cost sharing depends on the type of service and where you receive it.
Includes coverage for cryopreservation and storage for iatrogenic infertility Iatrogenic infertility is infertility that may occur as a result of certain types of medical treatment		
Vasectomy	Covered 100%	50%
Tubal ligation	Covered 100%	50%



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PHARMACY		IN-NETWORK	OUT-OF-NETWORK
Pharmacy plan type		Advanced Control Plan - Aetna: California	
Prescription drug out-of-pocket limit		Prescription drug expenses apply to your medical out-of-pocket limit.	
Generic drugs			
	Retail	\$10 copay	50% of submitted cost Maximum \$250
	Mail order	\$20 copay	Not Covered
Preferred brand-name drugs			
	Retail	\$25 copay	50% of submitted cost Maximum \$250
	Mail order	\$50 copay	Not Covered
Non-preferred brand-name drugs			
	Retail	50% Maximum \$100	50% of submitted cost Maximum \$250
	Mail order	50% Maximum \$100	Not Covered
Specialty drugs			
	Preferred specialty	20% Maximum \$150	Not Covered
	Non-preferred specialty	20% Maximum \$150	Not Covered
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 must fill all specialty drugs through our preferred specialty pharmacy network. Advanced Control Formulary Aetna Insured List	
Your prescription drug plan also includes:			
• Diabetic supplies • \$25 copay maximum per fill per 30 day supply for formulary insulin drugs • Prescription weight loss drugs with precertification • Sexual dysfunction drugs, including daily dose, additional 6 tablets a month for erectile dysfunction • 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 • Preventive vaccinations • Affordable Care Act (ACA) eligible preventive medications and contraceptives, also includes male condoms			
Refer to Aetna.com for a complete list of eligible prescription drugs.			



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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.

GENERAL PROVISIONS

Dependents who are eligible to be on your plan	Spouse, children from birth to age 26. 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.



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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.

If you are in a plan that requires the selection of a primary care physician and your primary care physician is part of an integrated delivery system or physician group, your primary care physician will generally refer you to specialists and hospitals that are affiliated with the delivery system or physician group.

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.



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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 traducción 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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