



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, www.HealthReformPlanSBC.com 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:
What is the overall deductible?	Aexcel Designated/In-Network: EE Only \$1,800; EE+ Family \$3,600. Out-of-Network: EE Only \$2,800; EE+ Family \$5,600.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible?	Yes. Preventive care services are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Aexcel Designated/In-Network: EE Only \$5,000; EE+ Family: Individual \$6,850/ Family \$10,000. Out-of-Network: EE Only \$7,500; EE+ Family: Individual \$15,000/ Family \$15,000.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges & health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.aetna.com/docfind or call 1-888-982-3862 for a list of designated in-network providers.	You pay the least if you use a provider that is Aexcel Designated. You pay more if you use a provider in In-Network or Aexcel Non-Designated. You will pay the most if you use an out-of-network provider and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.



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
		Aexcel Designated Provider (You will pay the least)	In-Network Provider (You will pay more)	Aexcel Non-Designated Provider (You will pay more)	Out-of-Network Provider (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>coinsurance</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Specialist</u> visit	10% <u>coinsurance</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Preventive care</u> / <u>screening</u> /immunization	No charge	No charge	No charge	No charge	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)	Not applicable	20% <u>coinsurance</u>	Not applicable	40% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	Not applicable	20% <u>coinsurance</u>	Not applicable	40% <u>coinsurance</u>	None
If you need drugs to treat your illness or condition <u>Prescription drug coverage is administered by Caremark</u> More information about <u>prescription</u>	Generic drugs	Not applicable	\$10 (retail), \$20 (mail order), after deductible	Not applicable	50% <u>coinsurance</u> (retail & mail order)	Covers 31-day supply (retail), up to a 90-day supply (mail order). Includes contraceptive drugs & devices obtainable from a pharmacy, oral fertility drugs. No charge for preferred generic FDA-approved women's contraceptives <u>in-network</u> .
	Preferred brand drugs	Not applicable	\$30 (retail), \$75 (mail order), after deductible	Not applicable	50% <u>coinsurance</u> (retail & mail order)	
	Non-preferred brand drugs	Not applicable	50% <u>coinsurance</u> , \$50 min & \$150 max (retail), \$125 min & \$375 max (mail order), after deductible	Not applicable	50% <u>coinsurance</u> (retail & mail order)	

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<u>drug coverage</u> is available at www.caremark.com	<u>Specialty drugs</u>	Not applicable	\$20 (generic), 25% coinsurance to \$50 min & \$150 max (<u>formulary</u>), 50% coinsurance to \$100 min & \$250 max (non- <u>formulary</u>), after deductible (retail & mail order)	Not applicable	Not covered	Covers 31 day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Not applicable	20% <u>coinsurance</u>	Not applicable	40% <u>coinsurance</u>	None
	Physician/surgeon fees	10% <u>coinsurance</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need immediate medical attention	<u>Emergency room care</u>	Not applicable	20% <u>coinsurance</u>	Not applicable	20% <u>coinsurance</u>	No coverage for non-emergency use.
	<u>Emergency medical transportation</u>	Not applicable	20% <u>coinsurance</u>	Not applicable	20% <u>coinsurance</u>	Non-emergency transport: not covered, except if pre-authorized.
	<u>Urgent care</u>	Not applicable	20% <u>coinsurance</u>	Not applicable	20% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	Not applicable	20% <u>coinsurance</u>	Not applicable	40% <u>coinsurance</u>	<u>Pre-authorization</u> required out-of-network care.
	Physician/surgeon fees	10% <u>coinsurance</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Not applicable	Office & other outpatient services: 20% <u>coinsurance</u>	Not applicable	Office & other outpatient services: 40% <u>coinsurance</u>	None
	Inpatient services	Not applicable	20% <u>coinsurance</u>	Not applicable	40% <u>coinsurance</u>	<u>Pre-authorization</u> required out-of-network care.
If you are pregnant	Office visits	No charge	No charge	No charge	40% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care
	Childbirth/delivery professional services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Aexcel Designated Provider (You will pay the least)	In-Network Provider (You will pay more)	Aexcel Non-Designated Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
	Childbirth/delivery facility services	Not applicable	20% <u>coinsurance</u>	Not applicable	40% <u>coinsurance</u>	may include tests and services described elsewhere in the SBC (i.e. ultrasound.) <u>Pre-authorization</u> required out-of-network care may apply.
If you need help recovering or have other special health needs	<u>Home health care</u>	Not applicable	20% <u>coinsurance</u>	Not applicable	40% <u>coinsurance</u>	200 visits/calendar year combined with private-duty nursing. <u>Pre-authorization</u> required out-of-network care.
	<u>Rehabilitation services</u>	Not applicable	20% <u>coinsurance</u> 1st 60 visits Physical Therapy & Occupational Therapy; 1st 90 visits Speech Therapy, 30% <u>coinsurance</u> thereafter, <u>deductible</u> doesn't apply	Not applicable	40% <u>coinsurance</u> 1st 60 visits Physical Therapy & Occupational Therapy; 1st 90 visits Speech Therapy, 50% <u>coinsurance</u> thereafter, <u>deductible</u> doesn't apply	60 visits/calendar year for Physical & Occupational Therapy combined, 90 visits/calendar year for Speech Therapy.
	<u>Habilitation services</u>	Not applicable	20% <u>coinsurance</u>	Not applicable	40% <u>coinsurance</u>	None
	<u>Skilled nursing care</u>	Not applicable	20% <u>coinsurance</u>	Not applicable	40% <u>coinsurance</u>	120 days/calendar year. <u>Pre-authorization</u> required out-of-network care.
	<u>Durable medical equipment</u>	Not applicable	20% <u>coinsurance</u>	Not applicable	40% <u>coinsurance</u>	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.

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		Aexcel Designated Provider (You will pay the least)	In-Network Provider (You will pay more)	Aexcel Non-Designated Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
	<u>Hospice services</u>	Not applicable	20% <u>coinsurance</u>	Not applicable	40% <u>coinsurance</u>	<u>Pre-authorization</u> required out-of-network care.
If your child needs dental or eye care	Children's eye exam	Not applicable	No charge	Not applicable	No charge	1 routine eye exam/calendar year.
	Children's glasses	Not applicable	Not covered	Not applicable	Not covered	Not covered.
	Children's dental check-up	Not applicable	Not covered	Not applicable	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.)

- Cosmetic surgery
- Dental care (Adult & Child)
- Glasses (Child)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine foot care
- Weight loss programs - Except for required preventive services.

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

- Acupuncture
- Bariatric surgery - Limited to Institutes of Quality contracted facility for in-network only.
- Chiropractic care - 20 visits/calendar year.
- Hearing aids - 1 hearing aid per ear/2 years up to age 19, every 3 years thereafter.
- Infertility treatment - Limited to the diagnosis & treatment of underlying medical condition. Artificial insemination, ovulation induction & advanced reproductive technology: \$24,000 Medical maximum/lifetime and \$7,500 Rx maximum/lifetime.
- Private-duty nursing - 200 visits/calendar year combined with home health care.
- Routine eye care (Adult) - 1 routine eye exam/calendar year.

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:

- 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 : <https://www.dol.gov/agencies/ebsa>

- 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.
 - 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 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 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:

- Aetna directly by calling the toll free number on your Medical ID Card, or by calling our general toll free number 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 <https://www.dol.gov/agencies/ebsa>
- 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.
- Additionally, a consumer assistance program can help you file your appeal. Contact information is at: <http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html>.

Does this plan provide Minimum Essential Coverage? Yes.

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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 plan's overall deductible **\$1,800**
- Specialist coinsurance **10%**
- Hospital (facility) coinsurance **20%**
- Other coinsurance **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*)

Total Example Cost	\$12,800
In this example, Peg would pay:	
<i>Cost Sharing</i>	
Deductibles	\$1,800
Copayments	\$30
Coinsurance	\$2,100
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$3,990

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible **\$1,800**
- Specialist coinsurance **10%**
- Hospital (facility) coinsurance **20%**
- Other coinsurance **10%**

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,400
In this example, Joe would pay:	
<i>Cost Sharing</i>	
Deductibles	\$1,200
Copayments	\$1,000
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$2,220

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The plan's overall deductible **\$1,800**
- Specialist coinsurance **10%**
- Hospital (facility) coinsurance **20%**
- Other coinsurance **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*)

Total Example Cost	\$1,900
In this example, Mia would pay:	
<i>Cost Sharing</i>	
Deductibles	\$1,800
Copayments	\$0
Coinsurance	\$30
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,830

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.

Non-Discrimination

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,

P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),

1-800-648-7817, TTY: 711, Fax: 859-425-3379 (CA HMO customers: 1-860-262-7705),

Email: CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates (Aetna).

- Hawaiian - No ke kōkua ma ka ‘ōlelo Hawai‘i, e kahea aku i ka helu kelepona 1-888-982-3862. Kāki ‘ole ‘ia kēia kōkua nei.
- Hindi - **हन्दि में भाषा सहायता के लएि, 1-888-982-3862 पर मुफ्त कॉल करें।**
- Hmong - Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-888-982-3862.
- Ibo - **Maka enyemaka asụsụ na Igbo kpọọ 1-888-982-3862 na akwụghị ugwọ ọ bụla**
- Ilocano - Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-888-982-3862 nga awan ti bayadanyo.
- Italian - Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-888-982-3862.
- Japanese - **日本語で援助をご希望の方は、1-888-982-3862 まで無料でお電話ください。**
- Karen - လာဝတီမၤစၢၤတၢ်ကတိၤကိၣ်အံၤကိၣ် ကိၣ် ကိၣ်: 1-888-982-3862 လာဝတီအိၣ်ဒီးတၢ်လာဝတီၣ်လၢဝတီၣ်
- Korean - **한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-888-982-3862 번으로 전화해 주십시오.**
- Kru-Bassa - **Ḃe m'ké gbo-kpá-kpá dyé pídyi dé Ḃaśwó-wuḂuḂũn wěě, dǎ 1-888-982-3862**
- Kurdish - **برای راهنمایی به زبان فارسی با شماره 1-888-982-3862 به خۆرای یه یومندی بکهن.**
- Laotian - **ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ 1-888-982-3862 ໂດຍບໍ່ເສຍຄ່າໂທ.**
- Marathi - **तीलभाषा (मराठी) सहाय्यासाठी 1-888-982-3862 क्रमांकावरकोणत्याहीखर्चाशिवायकॉलकरा.**
- Marshallese - Ñan bōk jipañ ilo Kajin Majol, kallok 1-888-982-3862 ilo ejjelok wōnān.
- Micronesian-Pohnpeyan - **Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-888-982-3862 ni sohte isais.**
- Mon-Khmer, Cambodian - **សម្រាប់ជំនួយភាសាជា ភាសាខ្មែរ សូមទូរស័ព្ទទទេៅកាន់លេខ 1-888-982-3862 ដោយឥតគិតថ្លៃ។**
- Navajo - T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-888-982-3862
- Nepali - **(नेपाली) मा निःशुल्क भाषा सहायता पाउनका लागि 1-888-982-3862 मा फोन गर्नुहोस् ।**
- Nilotic-Dinka - Tèn kuwoony ë thok ë Thuwojjäŋ col 1-888-982-3862 kec'in ayöc.
- Norwegian - For språkassistanse på norsk, ring 1-888-982-3862 kostnadsfritt.
- Panjabi - **ਪੰਜਾਬੀ ਵਿੱਚ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-888-982-3862 'ਤੇ ਮੁਫ਼ਤ ਕਾਲ ਕਰੋ।**
- Pennsylvania Dutch - Fer Hefle in Deitsch, ruf: 1-888-982-3862 aa. Es Aaruf koschtet nix.
- Persian - **برای راهنمایی به زبان فارسی با شماره 1-888-982-3862 بدون هیچ هزینه ای تماس بگیرید. انگلیسی**
- Polish - Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-888-982-3862.

