



: CITI - ACTIVE, LTD, & COBRA : Aetna Choice® POS II - ACTIVE, LTD, & COBRA - Choice Plan 500

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, 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? | <u>Network</u> : Individual \$500 / Family \$1,000. <u>Out-of-Network</u> : Individual \$1,500 / Family \$3,000. | 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> . |
| Are there services covered before you meet your deductible? | Yes. <u>Preventive care</u> is 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 <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ |
| Are there other deductibles for specific services? | Yes. For <u>prescription drugs</u> - Individual \$100 / Family \$200. There are no other specific deductibles. | You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services. |
| What is the out-of-pocket limit for this plan? | <u>Network</u> : Individual \$3,000 / Family \$6,000. <u>Out-of-Network</u> : Individual \$6,000 / Family \$12,000. <u>Prescription drugs</u> : Individual \$1,500 / Family \$3,000. | 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. |
| What is not included in the out-of-pocket limit? | <u>Premiums</u> , <u>balance-billing</u> charges & health care this <u>plan</u> doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| 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 <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. |
| Do you need a referral to see a specialist? | 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 |
|---|---|---|--|--|
| | | Network Provider (You will pay the least) | 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 | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | None |
| | <u>Specialist</u> visit | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | None |
| | <u>Preventive care</u> / <u>screening</u> /immunization | No charge | No charge up to \$250; 40% <u>coinsurance</u> thereafter, <u>deductible</u> doesn't apply | 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) | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | None |
| | Imaging (CT/PET scans, MRIs) | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | None |
| If you need drugs to treat your illness or condition <u>Prescription drug coverage is administered by CVS Caremark</u> | Generic drugs | <u>Copay/prescription</u> , after specific <u>deductible</u> : \$10 (retail), \$20 (mail order) | <u>Copay/prescription</u> , after specific <u>deductible</u> : 50% <u>coinsurance</u> (retail) | Covers 31-day supply (retail), up to 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 in- <u>network</u> . |
| | Preferred brand drugs | <u>Copay/prescription</u> , after specific <u>deductible</u> : \$30 (retail), \$75 (mail order) | <u>Copay/prescription</u> , after specific <u>deductible</u> : 50% <u>coinsurance</u> (retail) | |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|--|---|--|---|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| More information about prescription drug coverage is available at www.aetna.com/pharmacy-insurance/individuals-families | Non-preferred brand drugs | <u>Copay/prescription</u> , after specific <u>deductible</u> : 50% <u>coinsurance</u> with a \$50 minimum (min) and a \$150 maximum (max)/ <u>prescription (retail)</u> , 50% <u>coinsurance</u> with a \$125 min and a \$375 max/ <u>prescription (mail order)</u> | <u>Copay/prescription</u> , after specific <u>deductible</u> : 50% <u>coinsurance</u> (retail) | |
| | <u>Specialty drugs</u> | <u>Copay/prescription</u> , after specific <u>deductible</u> : \$20 (generic), 25% <u>coinsurance</u> with \$20 minimum & \$150 maximum/ <u>prescription (formulary)</u> , 50% <u>coinsurance</u> with \$100 minimum & \$250 maximum/ <u>prescription (non-formulary) (retail & mail order)</u> | Not Covered | Covers 31-day supply. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | None |
| | Physician/surgeon fees | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | None |
| If you need immediate medical attention | <u>Emergency room care</u> | 20% <u>coinsurance</u> | 20% <u>coinsurance</u> | No coverage for non-emergency use. |
| | <u>Emergency medical transportation</u> | No charge | No charge | Non-emergency transport: not covered, except if pre-authorized. |
| | <u>Urgent care</u> | 20% <u>coinsurance</u> | 20% <u>coinsurance</u> | None |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | <u>Pre-authorization</u> required for out-of-network care. |
| | Physician/surgeon fees | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | None |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Office & other outpatient services: 20% <u>coinsurance</u> | Office & other outpatient services: 40% <u>coinsurance</u> | None |
| | Inpatient services | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | <u>Pre-authorization</u> required for out-of-network care. |
| If you are pregnant | Office visits | No charge | 40% <u>coinsurance</u> | <u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) <u>Pre-authorization</u> for out-of-network care may apply. |
| | Childbirth/delivery professional services | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | |
| | Childbirth/delivery facility services | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | |
| If you need help recovering or have other special health needs | <u>Home health care</u> | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | 200 visits/calendar year combined with private-duty nursing. <u>Pre-authorization</u> required for out-of-network care. |
| | <u>Rehabilitation services</u> | 20% <u>coinsurance</u> 1st 60 visits, 30% <u>coinsurance</u> for PT & OT thereafter; 20% <u>coinsurance</u> 1st 90 visits, 30% <u>coinsurance</u> for ST thereafter | 40% <u>coinsurance</u> 1st 60 visits; 50% <u>coinsurance</u> , <u>deductible</u> doesn't apply, for PT & OT thereafter; 40% <u>coinsurance</u> 1st 90 visits; 50% <u>coinsurance</u> , <u>deductible</u> doesn't apply, for ST thereafter | 60 visits/calendar year for Physical & Occupational Therapy combined, 90 visits/calendar year for Speech Therapy. |
| | <u>Habilitation services</u> | 20% <u>coinsurance</u> 1st 60 visits, 30% <u>coinsurance</u> thereafter | 40% <u>coinsurance</u> | None |
| | <u>Skilled nursing care</u> | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | 120 days/calendar year. <u>Pre-authorization</u> required for out-of-network care. |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|----------------------------------|--|--|--|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| | <u>Durable medical equipment</u> | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse. |
| | <u>Hospice services</u> | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | <u>Pre-authorization</u> required for out-of-network care. |
| If your child needs dental or eye care | Children's eye exam | No charge | 40% <u>coinsurance</u> | 1 routine eye exam/calendar year. |
| | 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 - Limited to Institutes of Quality contracted facility for in-network only.
- 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
- 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 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 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.
 - 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 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.
- 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 Standard? 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** \$500
- **Specialist coinsurance** 20%
- **Hospital (facility) coinsurance** 20%
- **Other coinsurance** 20%

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* | \$500 |
| Copayments | \$0 |
| Coinsurance | \$2,400 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$2,960 |

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

- The **plan's** overall **deductible** \$500
- **Specialist coinsurance** 20%
- **Hospital (facility) coinsurance** 20%
- **Other coinsurance** 20%

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* | \$600 |
| Copayments | \$1,000 |
| Coinsurance | \$100 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$20 |
| The total Joe would pay is | \$1,720 |

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

- The **plan's** overall **deductible** \$500
- **Specialist coinsurance** 20%
- **Hospital (facility) coinsurance** 20%
- **Other coinsurance** 20%

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* | \$500 |
| Copayments | \$0 |
| Coinsurance | \$200 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$700 |

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.

*Note: This **plan** has other **deductibles** for specific services included in this coverage example. See "Are there other **deductibles** for specific services?" row above

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 - **हनिदी में भाषा सहायता के लिए, 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 ụgwọ 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 - လာဘ်တရားတရားကတိကရိပ်အင်္ဂါ ကျိပ် ကိး 1-888-982-3862 လာဘ်အိပ်ဒီးတရားလာဘ်တရားတရား
- Korean - **한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-888-982-3862번으로 전화해 주십시오.**
- Kru-Bassa - **Ḃe m'ké gbo-kpá-kpá dyé pídyi dé Ḃaśwó-wuḂuñ 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 សូមទូរស័ព្ទទៅកាន់លេខ 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 Thuonjäng 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 ਮੁਫਤ ਕਾਲ ਕਰੋ।**
- Pennsylvania Dutch - **Fer Hefje 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.**



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|--|--|---|
| What is the overall deductible? | Aexcel Designated: Individual \$500 / Family \$1,000. Out-of-Network: Individual \$1,500 / Family \$3,000. | 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> . |
| Are there services covered before you meet your deductible? | Yes. <u>Prescription drugs</u> & <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 <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ |
| Are there other deductibles for specific services? | No. | You don't have to meet <u>deductibles</u> for specific services. |
| What is the out-of-pocket limit for this plan? | Aexcel Designated: Individual \$3,000 / Family \$6,000. Out-of-Network: Individual \$6,000 / Family \$12,000. | 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. |
| What is not included in the out-of-pocket limit? | <u>Premiums</u> , <u>balance-billing</u> charges & health care this <u>plan</u> doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| 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 <u>in-network</u> or Aexcel designated <u>providers</u> . | You pay the least if you use a <u>provider</u> in Aexcel Designated. You pay more if you use a <u>provider</u> in <u>In-Network</u> or Aexcel Non-Designated. 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. |
| Do you need a referral to see a specialist? | 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 |
|---|--|--|--|---|---|--|
| | | 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 |
| | Specialist visit | 10% <u>coinsurance</u> | 20% <u>coinsurance</u> | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | None |
| | Preventive care /screening /immunization | No charge | No charge | No charge | No charge up to \$250; 40% <u>coinsurance</u> thereafter, <u>deductible</u> doesn't apply | 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 | Diagnostic test (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 | Generic drugs | Not applicable | <u>Copay</u> /prescription (RX), <u>deductible</u> doesn't apply: \$10 (retail), \$20 (mail order - MOD) | Not applicable | Not covered | Covers 34 day supply (retail), 34-90 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>Prescription drug coverage is administered by CVS Caremark</u> | Preferred brand drugs | Not applicable | <u>Copay</u> /RX, <u>deductible</u> doesn't apply: \$30 (retail), \$75 (MOD) | Not applicable | Not covered | |

| 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) | |
| More information about prescription drug coverage is available at www.caremark.com | Non-preferred brand drugs | Not applicable | 50% <u>coinsurance</u> with minimum (min) & maximum (max)/prescription, <u>deductible</u> doesn't apply: \$50 min & \$150 max (retail), \$125 min & \$375 max (MOD) | Not applicable | Not covered | in- <u>network</u> . |
| | <u>Specialty drugs</u> | Not applicable | <u>Deductible</u> doesn't apply: \$20 (Generic), 25% <u>coinsurance</u> with \$50 min & \$150 max (<u>formulary</u>), 50% <u>coinsurance</u> with \$100 min & \$250 max (<u>non-formulary</u>) (retail & MOD) | Not applicable | Not covered | Covers 30 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 | No charge | Not applicable | No charge | 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 |

| 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 have a hospital stay | Facility fee (e.g., hospital room) | 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 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> | None |
| If you are pregnant | Office visits | No charge | No charge | No charge | 40% <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.) <u>Pre-authorization</u> for out-of-network care may apply. |
| | Childbirth/delivery professional services | 10% <u>coinsurance</u> | 20% <u>coinsurance</u> | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | |
| | Childbirth/delivery facility services | Not applicable | 20% <u>coinsurance</u> | Not applicable | 40% <u>coinsurance</u> | |
| 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 PT & OT; 1st 90 visits ST, 30% <u>coinsurance</u> thereafter, <u>deductible</u> doesn't apply | Not applicable | 40% <u>coinsurance</u> 1st 60 visits PT & OT; 1st 90 visits ST, 50% <u>coinsurance</u> thereafter, <u>deductible</u> doesn't apply | 60 visits/calendar year for Physical (PT) & (OT) Occupational Therapy combined, 90 visits Speech Therapy (ST). |

| 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) | |
| | <u>Habilitation services</u> | Not applicable | 20% <u>coinsurance</u> 1st 60 visits, 30% <u>coinsurance</u> thereafter, <u>deductible</u> doesn't apply | Not applicable | 40% <u>coinsurance</u> 1st 60 visits, 50% <u>coinsurance</u> thereafter, <u>deductible</u> doesn't apply | 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 for 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. |
| | <u>Hospice services</u> | Not applicable | 20% <u>coinsurance</u> | Not applicable | 40% <u>coinsurance</u> | <u>Pre-authorization</u> required for out-of-network care. |
| If your child needs dental or eye care | Children's eye exam | Not applicable | No charge | Not applicable | 40% <u>coinsurance</u> , <u>deductible</u> doesn't apply | 1 routine eye exam/calendar year. |
| | Children's glasses | Not covered | Not covered | Not covered | Not covered | Not covered. |
| | Children's dental check-up | Not covered | Not covered | 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.)

- 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 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 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.
- 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 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.
- 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 Standard? 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** **\$500**
- **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 | \$500 |
| Copayments | \$30 |
| Coinsurance | \$2,200 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$2,790 |

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

- The **plan's** overall **deductible** **\$500**
- **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 | \$500 |
| Copayments | \$1,000 |
| Coinsurance | \$80 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$20 |
| The total Joe would pay is | \$1,600 |

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

- The **plan's** overall **deductible** **\$500**
- **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 | \$500 |
| Copayments | \$0 |
| Coinsurance | \$100 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$600 |

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).

- Portuguese - Para obter assistência linguística em português ligue para o 1-888-982-3862 gratuitamente.
- Romanian - Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-888-982-3862
- Russian - Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-888-982-3862.
- Samoan - Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-888-982-3862 e aunoa ma se totagi.
- Serbo-Croatian - Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-888-982-3862.
- Spanish - Para obtener asistencia lingüística en español, llame sin cargo al 1-888-982-3862.
- Sudanic-Fulfude - Fii yo on hebu balal e ko yowitii e haala Pular noddee e oo numero doo 1-888-982-3862. Njodi woo fawaaki on.
- Swahili - Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-888-982-3862 bila malipo.
- Syriac - ܩܠ ܥܘܢܩܐ ܩܠ ܕܗܘܐܐܝܢܐ ܕܗܘܐܐܝܢܐ ܩܠ ܕܗܘܐܐܝܢܐ ܩܠ ܕܗܘܐܐܝܢܐ ܩܠ ܕܗܘܐܐܝܢܐ ܩܠ ܕܗܘܐܐܝܢܐ ܩܠ ܕܗܘܐܐܝܢܐ 1-888-982-3862 ܩܠ ܕܗܘܐܐܝܢܐ.
- Tagalog - Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-888-982-3862 nang walang bayad.
- Telugu - భాషతో సాయం కోరకు ఎలాంటి ఖర్చు లేకుండా 1-888-982-3862 కు కాల్ చేయండి. (తెలుగు)
- Thai - สำหรับความช่วยเหลือทางด้านภาษาเป็น ภาษาไทย โทร 1-888-982-3862 ฟรีไม่มีค่าใช้จ่าย
- Tongan - Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-888-982-3862 'o 'ikai hā ʻōtōngi.
- Trukese - Ren ʻāninnisin chiakú ren (Kapasen Chuuk) kopwe kékkéeri 1-888-982-3862 nge esapw kamé ngonuk.
- Turkish - (Dil) çağrısı dil yardım için. Hiçbir ücret ödemedен 1-888-982-3862.
- Ukrainian - Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-888-982-3862.
- Urdu - اگر کسی کو اردو کی زبان کی مدد کی ضرورت ہے تو براہ کرم 1-888-982-3862 پر کال کریں۔
- Vietnamese - Để được hỗ trợ ngôn ngữ bằng (ngôn ngữ), hãy gọi miễn phí đến số 1-888-982-3862.
- Yiddish - פאר שפראך הילף אין אידיש רופט 1-888-982-3862 פון אפצאל.
- Yoruba - Fún ìrànlowọ nípa èdè (Yorùbá) pe 1-888-982-3862 láí san owó kankan rárá.