

Your global benefits solution

Summary of Benefits

The proposed plan of benefits is underwritten by Aetna Life Insurance Company (Delaware). This is only a brief summary of the benefits available. Some restrictions may apply. For more specific information about the coverage details, including limitations, exclusions and other plan requirements, please refer to the employee booklet (which will be provided near the time the plan becomes effective). A separate policy may be required for membership located in Maryland or Washington.

Below you'll find our initial recommendations based on our best understanding of your needs. Once you have a chance to review this proposal, we look forward to discussing what modifications we can make to deliver the right solution for your company.

Access US PPO Medical Summary of Benefits

On-shore Contract Situs
Global Assignee Plan
Proposed Policy Year: 01/01/2025 through 12/31/2025

Eligibility Provision			
Employee	Regular full-time employees participating in this plan working a minimum of 25 hours per week.		
Dependent	Spouse, domestic partner; children up to age 26, regardless of student status		
Access US PPO Medical			
PLAN FEATURES	In the U.S.		
	Outside the U.S.	Preferred Benefits (In-Network)	Non-Preferred Benefits (Out-of-Network)
Individual Deductible	\$0 per calendar year	\$750 per calendar year	\$1,500 per calendar year
Family Deductible	\$0 per calendar year	\$2,250 per calendar year	\$4,500 per calendar year
Prior Plan Credit	Current Calendar Year		
Individual Payment Limit	\$0 per calendar year	\$3,500 per calendar year	\$7,500 per calendar year
Plan Coinsurance Limit includes plan deductible and copayments. Excludes precertification penalties.			
Family Payment Limit	\$0 per calendar year	\$7,000 per calendar year	\$15,000 per calendar year
Plan Coinsurance Limit includes plan deductible and copayments. Excludes precertification penalties.			
Lifetime Maximum	Unlimited		

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		In the U.S.	
PLAN FEATURES	Outside the U.S.	Preferred Benefits (In-Network)	Non-Preferred Benefits (Out-of-Network)
Hospital Services			
Inpatient	No Charge	20% after deductible	40% after deductible
Outpatient	No Charge	20% after deductible	40% after deductible
Private Room Limit	The institution's semiprivate rate.		
Pre-certification Penalty	No Penalty	No Penalty	\$400
<i>Pre-Certification for certain types of Non-Preferred care received inside the U.S. must be obtained to avoid a reduction in benefits paid for that care. Pre-Certification for Hospital Admissions, Treatment Facility Admissions, Convalescent Facility Admissions, Home Health Care and Hospice Care is required - excluded amount applied separately to each type of expense. Contact the service center to determine if pre-certification is needed for a procedure.</i>			
Non-Emergency Use of the Emergency Room	No Charge	Not Covered	Not Covered
Emergency Room	No Charge	20% deductible waived after \$150 copay	20% deductible waived after \$150 copay
Non-Urgent Use of Urgent Care Provider	No Charge	Not Covered	Not Covered
Urgent Care	No Charge	No Charge after \$75 copay	40% after deductible
Ambulance	No Charge	20% deductible waived	20% deductible waived
Physician Services			
Physician Office Visit	No Charge	No Charge after \$25 copay	40% after deductible
Telemedicine Consultation with Non-Specialist	No Charge	No Charge deductible waived	40% after deductible
Specialist Office Visit	No Charge	No Charge after \$45 copay	40% after deductible
Telemedicine Consultation with Specialist	No Charge	No Charge deductible waived	40% after deductible
Walk in Clinics	No Charge	No Charge deductible waived	40% after deductible
Designated Walk-in Clinics No Charge deductible waived <i>Walk-in Clinics are free-standing health care facilities that (a) may be located in or with a pharmacy, drug store, supermarket or other retail store; and (b) provide limited medical care and services on a scheduled or unscheduled basis. Urgent care centers, emergency rooms, the outpatient department of a hospital, ambulatory surgical centers, and physician offices are not considered to be Walk-in Clinics.</i>			
CVSH Virtual Care (Including Mental Health for Ages 13+) and CVSH Virtual Primary Care	Not Covered	No Charge deductible waived	Not Covered

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PLAN FEATURES	In the U.S.		
	Outside the U.S.	Preferred Benefits (In-Network)	Non-Preferred Benefits (Out-of-Network)
Mental Health Services			
Mental Health Inpatient Coverage <i>Unlimited days per calendar year</i>	No Charge	20% after deductible	40% after deductible
Mental Health Outpatient Coverage <i>Unlimited visits per calendar year</i>	No Charge	No Charge after \$25 copay	40% after deductible
Alcohol/Drug Abuse Services			
Substance Abuse Inpatient Coverage <i>Unlimited days per calendar year</i>	No Charge	20% after deductible	40% after deductible
Substance Abuse Outpatient Coverage <i>Unlimited visits per calendar year</i>	No Charge	No Charge after \$25 copay	40% after deductible

Access US PPO Medical			
PLAN FEATURES	In the U.S.		
	Outside the U.S.	Preferred Benefits (In-Network)	Non-Preferred Benefits (Out-of-Network)
Prescription Drug Coverage			
Generic Drugs <i>(365 day maximum supply)</i> <i>Includes contraceptives</i>	No Charge	\$15 copay per month supply (includes Mail Order Drugs)	40% after deductible
Formulary Brand Name Drugs <i>(365 day maximum supply)</i> <i>Includes contraceptives</i>	No Charge	\$40 copay per month supply (includes Mail Order Drugs)	40% after deductible
Non-preferred or Non-formulary Generic and Brand Name Drugs <i>(365 day maximum supply)</i> <i>Includes contraceptives</i>	No Charge	\$60 copay per month supply (includes Mail Order Drugs)	40% after deductible
Specialty Drugs <i>(30 day maximum supply)</i>	No Charge	No Charge After \$150 copay	Not Covered
Preventive Benefits			
Routine Children Physical Exams <i>7 exams in the first 12 months of life, 3 exams in the second 12 months of life, 3 exams in the third 12 months of life, 1 exam per 12 months thereafter to age 22 (includes immunizations)</i>	No Charge	No Charge deductible waived	40% after deductible

Access US PPO Medical			
PLAN FEATURES	Outside the U.S.	In the U.S.	
		Preferred Benefits (In-Network)	Non-Preferred Benefits (Out-of-Network)
Routine Adult Physical Exams	No Charge	No Charge deductible waived	40% after deductible
<i>Adults age 22+ & -65: 1 exam every 12 months up to age 65, 1 exam every 12 months age 65 and older Adults age 65+: 1 exam/12 months</i>			
Routine Gynecological Exams	No Charge	No Charge deductible waived	40% after deductible
<i>Includes 1 exam and pap smear per calendar year</i>			
Routine Mammograms	No Charge	No Charge deductible waived	40% after deductible
Prostate Specific Antigen (PSA)	No Charge	No Charge deductible waived	40% after deductible
Routine Digital Rectal Exam (DRE)	No Charge	No Charge deductible waived	40% after deductible
Colorectal Cancer Screening	No Charge	No Charge deductible waived	40% after deductible
<i>Recommended: For all members age 45 and older.</i>			
Routine Hearing Exam	No Charge	No Charge deductible waived	40% after deductible
<i>Includes one routine exam every 24 months</i>			
Hearing Aids	No Charge	20% after deductible	40% after deductible
<i>1 hearing aid per ear to \$1,000 maximum per ear every 3 years for child to age 24</i>			

Access US PPO Medical			
PLAN FEATURES	In the U.S.		
	Outside the U.S.	Preferred Benefits (In-Network)	Non-Preferred Benefits (Out-of-Network)
Vision Care			
Routine Eye Exam	No Charge	No Charge deductible waived	40% after deductible
(Covered under medical) Includes one routine exam every 12 months			
Vision Care Supplies	No Charge up to \$150 maximum	No Charge up to \$150 maximum	No Charge up to \$150 maximum
Schedule maximums apply every 12 months			
Other Services			
Skilled Nursing Facility 120 days per calendar year	No Charge	20% after deductible	40% after deductible
Hospice Care Facility Inpatient 30 day lifetime maximum	No Charge	20% after deductible	40% after deductible
Hospice Care Facility Outpatient Unlimited lifetime maximum	No Charge	20% after deductible	40% after deductible

Access US PPO Medical			
PLAN FEATURES	In the U.S.		
	Outside the U.S.	Preferred Benefits (In-Network)	Non-Preferred Benefits (Out-of-Network)
Home Health Care <i>120 visits per calendar year</i> <i>Includes Private Duty Nursing</i>	No Charge	20% after deductible	40% after deductible
Acupuncture <i>Unlimited visits per calendar year</i>	No Charge	No Charge after \$25 copay	40% after deductible
Spinal Disorder Treatment <i>Unlimited visits per calendar year</i>	No Charge	No Charge after \$10 copay	25% after deductible
Short Term Rehabilitation <i>Includes Occupational and Physical Therapies; Unlimited visits combined per calendar year</i>	No Charge	No Charge after \$10 copay	25% after deductible
Speech Therapy <i>60 visits per calendar year</i>	No Charge	No Charge after \$45 copay	40% after deductible
Diagnostic Outpatient X-ray	No Charge	20% after deductible	40% after deductible
Diagnostic Outpatient Lab	No Charge	20% after deductible	40% after deductible
Base Infertility Services <i>Includes coverage for the testing and treatment of the underlying condition and Artificial Insemination.</i>	No Charge	20% after deductible	40% after deductible
ART Infertility Services <i>6 cycles per lifetime for Advanced Reproductive Technology (ART) coverage with cryopreservation, storage, 6 cycles of ovulation induction and unlimited embryo transfers.</i>	No Charge	20% after deductible	40% after deductible

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PLAN FEATURES	In the U.S.		
	Outside the U.S.	Preferred Benefits (In-Network)	Non-Preferred Benefits (Out-of-Network)
Other Services			
Prosthetic Devices	No Charge	20% after deductible	40% after deductible
Complex Imaging	No Charge	20% after deductible	40% after deductible
Durable Medical Equipment <i>Unlimited per calendar year maximum</i>	No Charge	20% after deductible	40% after deductible
Allergy Testing	No Charge	No Charge after \$45 copay	40% after deductible
Allergy Serum & Injections	No Charge	20% after deductible	40% after deductible
Transplants <i>Unlimited per lifetime</i>	No Charge	20% after deductible	40% after deductible
Diabetics Supplies	No Charge	20% after deductible	40% after deductible
Payment for Non-Preferred Providers*	Not Applicable	Not Applicable	Professional: 105% of Medicare Facility: 140% of Medicare

Access US PPO Medical			
PLAN FEATURES	Outside the U.S.	In the U.S.	
		Preferred Benefits (In-Network)	Non-Preferred Benefits (Out-of-Network)
Autism	Autism covered same as any other expense. Member cost sharing is based on the type of service performed and the place of service where it is rendered.		

Additional services and programs included in your quote



Employee Assistance Program (EAP)

Our EAP helps members balance the demands of work, life and personal issues. Whether it's finding balance between work and life, dealing with the loss of a loved one, managing anxiety or depression, or parenting advice, EAP offers free, confidential support delivered by qualified counselors. Includes up to 5 counseling sessions per issue per year per enrolled member.



24-Hour Nurse Line**

Provides 24-hour telephone, email and chat access to experienced registered nurses to help members make informed health care decisions on a variety of health topics.



Teladoc***

Gives members access to a national network of certified physicians right at their fingertips, through phone and online-video consultations.



CVSH Virtual Care (Including Mental Health for Ages 13+) and CVSH Virtual Primary Care

In addition to their traditional network of providers, these two telehealth solutions give members access to virtual primary care, mental health service for Ages 13+ and 24/7 on-demand care – through one convenient digital platform. Members can easily schedule a virtual appointment from anywhere in the U.S., providing a convenient path to quality virtual care with shorter wait times and affordable pricing.



International Care Management program

Led by our clinical care management team, our program supports everything from clinical precertification and pre-trip planning, to acute and chronic care management, and much more. With ongoing assistance from a clinician, we offer personalized, culturally relevant support no matter where members are in the world.



Well-being Assessment**

This personalized, online health and wellness program includes a suite of online health coaching programs in addition to a health assessment. The program encourages participants to identify and reduce health risks and improve and maintain healthy lifestyles, with a focus on prevention and long-term success.



Pharmacy shipping

We make sure members can fill their prescriptions quickly, safely and easily with our pharmacy shipping solutions. We help coordinate medication management for members preparing for assignments or travel, as well as offering a 90-day supply of maintenance medicine delivered directly to the member's home.



Member offers (discount program)

Our member offers gives members choice and flexibility in their day-to-day life. They get a variety of discounts on products and services that keep them healthy, fit and help them save money. In addition to offers on personal wellness products and services, we also offer deals on everyday needs such as travel, tickets, car rentals, electronics and more.



Aetna Enhanced Maternity Program with Maven**

Paired with our care management maternity program, Maven's digital health platform provides members with personalized support and guidance throughout their maternity journey wherever they may be in the world. From preconception to postpartum and newborn care support, members have access to unlimited 24/7 virtual support from quality providers across 35+ specialties, who speak 35+ languages.



Transform Oncology**

This high-touch program offers a comprehensive, member-focused support and an elevated standard of oncology care to members with cancer. They get a personal navigator, guided genetic testing, precision medicine and site-of-care support to help them achieve their best health while controlling costs.



Aetna Smart Compare with Intelligent Matching**

An upgraded provider search that leverages Artificial Intelligence (AI) to analyze 100+ provider and member data points (like provider experience and demographics; and member claims and health care utilization) to identify high-quality, high-performing and cost-effective providers in the U.S. with the highest likelihood to meet a member’s preferences and specific health needs.

**Services and resources may vary depending on member location.*

*** Available to members in the U.S. only*

Medical Plan Caveats

This plan includes coverage for women's preventive and other preventive health benefits to the extent required under the Affordable care act beginning with plan years starting on or after August 1, 2012. For plan years effective on or after January 1, 2017, this plan also includes coverage for benefits in accordance with the nondiscrimination provisions under Section 1557 of the Affordable Care Act.

Payment limits apply per individual on a calendar year basis. Only those out-of-pocket expenses resulting from the application of a payment percentage, deductibles and copays may be used to satisfy the payment limit. Precertification penalty are excluded from the payment limit.

There is cross-application between calendar year deductible, out of pocket maximum and lifetime maximum across overseas, in-network and out-of-network level of benefits.

Coverage maximums up to a certain number of days/visits per calendar year are reached by combining the Preferred and Non-Preferred benefits up to the limit for either one plan or the other, but not both. (Example, if the Preferred benefit is for 120 days and the Non-Preferred benefit is for 120 days, the maximum benefit is 120 days, not 240 days).

In-Network - deductible and coinsurance may apply to pap smears, DRE tests and PSA tests if billed by an independent laboratory provider.

Maternity expenses are covered as any other medical expense. Coverage is provided for an employee and eligible dependents. Pregnancy benefits do not continue to be payable after coverage ends except in the event of total disability.

For contracted hospitals, the non-contracted Radiologist, Anesthesiologist and Pathologist (RAPS) are paid at the preferred level and will be subject to reasonable and customary charges. Note that this payment method may apply to other providers.

Benefit maximums per Calendar year are calculated between 01/01/2025 and 12/31/2025.

Copayments and coinsurance for chiropractic visits are capped at 25% of the amount due to the chiropractor.

**Payment for Non-Preferred Providers*

We cover the cost of care differently based on whether health care providers, such as doctors and hospitals, are "in network" or "out of network." We want to help you understand how much Aetna pays 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.

As an example, you may choose a doctor in our network. You may choose to visit an out-of-network doctor. If you choose a doctor who is out of network, your Aetna 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, Aetna limits the amount it will pay. This limit is called the "recognized" or "allowed" amount. When you choose out-of-network care, Aetna "recognizes" an amount based on what Medicare pays for these services. The government sets the Medicare rate. Exactly how much Aetna "recognizes" depends on the plan you or your employer picks.

Your out-of-network doctor sets the rate to charge you. It may be higher -- sometimes much higher -- than what your Aetna plan "recognizes" or "allows." Your doctor may bill you for the dollar amount that Aetna doesn'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 maximum out-of-pocket. To learn more about how we pay out-of-network benefits visit Aetna.com. Type "how Aetna pays" in the search box.

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 Aetna Navigator member site.

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, coinsurance and deductibles for your in-network level of benefits. Contact Aetna 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, coinsurance and deductibles.

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For more specific information about the coverage details, including limitations, exclusions and other plan requirements, please refer to the employee booklet (which will be provided near the time the plan becomes effective).