

Aetna 1-50

PPOMedical | AK 01/01/2018

Member benefits

Plan Name	AK Gold PPO 750 80/60		AK Silver PPO 1500 70/50		AK Silver PPO 2000 80/60		AK Silver PPO 2500 80/50	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible (Individual/Family)	\$750/\$1,500	\$750/\$1,500	\$1,500/\$3,000	\$1,500/\$3,000	\$2,000/\$4,000	\$2,000/\$4,000	\$2,500/\$5,000	\$2,500/\$5,000
Out-of-pocket limit (Individual/Family)	\$6,000/\$12,000	\$12,000/\$24,000	\$7,350/\$14,700	\$14,700/\$29,400	\$7,350/\$14,700	\$14,700/\$29,400	\$7,350/\$14,700	\$14,700/\$29,400
Deductible/out-of-pocket limit accumulation	Embedded ¹		Embedded ¹		Embedded ¹		Embedded ¹	
Primary care physician office visit	\$35 DW	20% DW	\$45 DW	30% DW	\$45 DW	20% DW	\$45 DW	20% DW
Specialist office visit	\$70 DW	20% DW	\$90 DW	30% DW	\$110 DW	20% DW	\$110 DW	20% DW
Walk-in clinics	\$35 DW	20% DW	\$45 DW	30% DW	\$45 DW	20% DW	\$45 DW	20% DW
Diagnostic testing: Lab	20% AD	40% AD	30% AD	50% AD	20% AD	40% AD	20% AD	50% AD
Diagnostic testing: X-ray	20% AD	40% AD	30% AD	50% AD	20% AD	40% AD	20% AD	50% AD
Imaging CT/PET scans MRIs	20% AD	40% AD	30% AD	50% AD	20% AD	40% AD	20% AD	50% AD
Inpatient hospital facility	20% AD	40% AD	30% AD	50% AD	20% AD	40% AD	20% AD	50% AD
Outpatient surgery	20% AD	40% AD	30% AD	50% AD	20% AD	40% AD	20% AD	50% AD
Emergency room	\$200 plus 20% AD	Paid at the designated level	\$350 plus 30% AD	Paid at the designated level	\$350 plus 20% AD	Paid at the designated level	\$350 plus 20% AD	Paid at the designated level
Urgent care	\$70 DW	20% DW	\$90 DW	30% DW	\$110 DW	20% DW	\$110 DW	20% DW
Rehabilitation services (PT/OT/ST) ³	\$70 DW	20% DW	\$90 DW	30% DW	\$110 DW	20% DW	\$110 DW	20% DW
Chiropractic ⁴	\$70 DW	20% DW	\$90 DW	30% DW	\$110 DW	20% DW	\$110 DW	20% DW
Pediatric Dental and Vision ⁵	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Dental Check-Up (aka preventive/diagnostic)	Covered in full AD	Covered in full AD	Covered in full AD	Covered in full AD	Covered in full AD	Covered in full AD	Covered in full AD	Covered in full AD
Dental Basic	30% AD	30% AD	30% AD	30% AD	30% AD	30% AD	30% AD	30% AD
Dental Major	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD
Dental Ortho	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD
Vision exam (1 exam per 12 months)	20% AD	20% AD	30% AD	30% AD	20% AD	20% AD	20% AD	20% AD
Vision Hardware	Covered in full DW	40% AD	Covered in full DW	50% AD	Covered in full DW	40% AD	Covered in full DW	50% AD
Pharmacy ⁶	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Pharmacy Deductible	None	None	\$200 per Member	\$200 per Member	\$200 per Member	\$200 per Member	None	None
Preferred generic drugs	\$10	50%	\$12 DW	50% DW	\$12 DW	50% DW	\$12	50%
Preferred brand drugs	\$45	50%	\$55 AD	50% AD	\$55 AD	50% AD	\$55	50%
Non-preferred drugs	\$85	50%	\$95 AD	50% AD	\$95 AD	50% AD	\$95	50%
Specialty drugs	Preferred Specialty: 30% up to \$300 Non-Preferred Specialty: 40% up to \$500	50%	Preferred Specialty: 40% up to \$500 AD Non-Preferred Specialty: 50% up to \$750 AD	50% AD	Preferred Specialty: 40% up to \$500 AD Non-Preferred Specialty: 50% up to \$750 AD	50% AD	Preferred Specialty: 40% up to \$500 Non-Preferred Specialty: 50% up to \$750	50%

Health insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).



Aetna 1-50

PPOMedical | AK 01/01/2018

Member benefits

Plan Name	AK Silver PPO 2900 80/50		AK Silver PPO 3400 80/50		AK Bronze PPO 5500 70/50		AK Bronze PPO 6250 70/50	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible (Individual/Family)	\$2,900/\$5,800	\$2,900/\$5,800	\$3,400/\$6,800	\$3,400/\$6,800	\$5,500/\$11,000	\$5,500/\$11,000	\$6,250/\$12,500	\$6,250/\$12,500
Out-of-pocket limit (Individual/Family)	\$7,350/\$14,700	\$14,700/\$29,400	\$7,350/\$14,700	\$14,700/\$29,400	\$7,350/\$14,700	\$14,700/\$29,400	\$7,350/\$14,700	\$14,700/\$29,400
Deductible/out-of-pocket limit accumulation	Embedded ¹		Embedded ¹		Embedded ¹		Embedded ¹	
Primary care physician office visit	\$45 DW	20% DW	\$45 DW	20% DW	\$55 DW	30% DW	\$55 DW	30% DW
Specialist office visit	\$90 DW	20% DW	\$90 DW	20% DW	\$110 DW	30% DW	\$110 DW	30% DW
Walk-in clinics	\$45 DW	20% DW	\$45 DW	20% DW	\$55 DW	30% DW	\$55 DW	30% DW
Diagnostic testing: Lab	20% AD	50% AD	20% AD	50% AD	30% AD	50% AD	30% AD	50% AD
Diagnostic testing: X-ray	20% AD	50% AD	20% AD	50% AD	30% AD	50% AD	30% AD	50% AD
Imaging CT/PET scans MRIs	20% AD	50% AD	20% AD	50% AD	30% AD	50% AD	30% AD	50% AD
Inpatient hospital facility	20% AD	50% AD	20% AD	50% AD	30% AD	50% AD	30% AD	50% AD
Outpatient surgery	20% AD	50% AD	20% AD	50% AD	30% AD	50% AD	30% AD	50% AD
Emergency room	\$300 plus 20% AD	Paid at the designated level	\$300 plus 20% AD	Paid at the designated level	\$500 plus 30% AD	Paid at the designated level	\$500 plus 30% AD	Paid at the designated level
Urgent care	\$90 DW	20% DW	\$90 DW	20% DW	\$110 DW	30% DW	\$110 DW	30% DW
Rehabilitation services (PT/OT/ST) ³	\$90 DW	20% DW	\$90 DW	20% DW	\$110 DW	30% DW	\$110 DW	30% DW
Chiropractic ⁴	\$90 DW	20% DW	\$90 DW	20% DW	\$110 DW	30% DW	\$110 DW	30% DW
Pediatric Dental and Vision ⁵	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Dental Check-Up (aka preventive/diagnostic)	Covered in full AD	Covered in full AD	Covered in full AD	Covered in full AD	Covered in full AD	Covered in full AD	Covered in full AD	Covered in full AD
Dental Basic	30% AD	30% AD	30% AD	30% AD	30% AD	30% AD	30% AD	30% AD
Dental Major	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD
Dental Ortho	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD
Vision exam (1 exam per 12 months)	20% AD	20% AD	20% AD	20% AD	30% AD	30% AD	30% AD	30% AD
Vision Hardware	Covered in full DW	50% AD	Covered in full DW	50% AD	Covered in full DW	50% AD	Covered in full DW	50% AD
Pharmacy ⁶	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Pharmacy Deductible	None	None	None	None	\$200 per Member	\$200 per Member	\$200 per Member	\$200 per Member
Preferred generic drugs	\$12	50%	\$12	50%	\$15 DW	50% DW	\$15 DW	50% DW
Preferred brand drugs	\$55	50%	\$55	50%	\$65 AD	50% AD	\$65 AD	50% AD
Non-preferred drugs	\$95	50%	\$95	50%	\$100 AD	50% AD	\$100 AD	50% AD
Specialty drugs	Preferred Specialty: 40% up to \$500 Non-Preferred Specialty: 50% up to \$750	50%	Preferred Specialty: 40% up to \$500 Non-Preferred Specialty: 50% up to \$750	50%	Preferred Specialty: 40% up to \$500 AD Non-Preferred Specialty: 50% up to \$750 AD	50% AD	Preferred Specialty: 40% up to \$500 AD Non-Preferred Specialty: 50% up to \$750 AD	50% AD

Health insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).



Aetna 1-50

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Member benefits

Plan Name	AK Bronze PPO 6600 70/50	
	In Network	Out of Network
Deductible (Individual/Family)	\$6,600/\$13,200	\$6,600/\$13,200
Out-of-pocket limit (Individual/Family)	\$7,350/\$14,700	\$14,700/\$29,400
Deductible/out-of-pocket limit accumulation	Embedded ¹	
Primary care physician office visit	\$55 DW	30% DW
Specialist office visit	\$110 DW	30% DW
Walk-in clinics	\$55 DW	30% DW
Diagnostic testing: Lab	30% AD	50% AD
Diagnostic testing: X-ray	30% AD	50% AD
Imaging CT/PET scans MRIs	30% AD	50% AD
Inpatient hospital facility	30% AD	50% AD
Outpatient surgery	30% AD	50% AD
Emergency room	\$500 plus 30% AD	Paid at the designated level
Urgent care	\$110 DW	30% DW
Rehabilitation services (PT/OT/ST) ³	\$110 DW	30% DW
Chiropractic ⁴	\$110 DW	30% DW
Pediatric Dental and Vision ⁵	In Network	Out of Network
Dental Check-Up (aka preventive/diagnostic)	Covered in full AD	Covered in full AD
Dental Basic	30% AD	30% AD
Dental Major	50% AD	50% AD
Dental Ortho	50% AD	50% AD
Vision exam (1 exam per 12 months)	30% AD	30% AD
Vision Hardware	Covered in full DW	50% AD
Pharmacy ⁶	In Network	Out of Network
Pharmacy Deductible	\$200 per Member	\$200 per Member
Preferred generic drugs	\$15 DW	50% DW
Preferred brand drugs	\$65 AD	50% AD
Non-preferred drugs	\$100 AD	50% AD
	Preferred Specialty: 40% up to \$500 AD	
Specialty drugs	Non-Preferred Specialty: 50% up to \$750 AD	50% AD

Health insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).



Aetna 1-50

PPOMedical | AK 01/01/2018

Member benefits

Plan Name	AK Silver PPO 1500 70/50 HSA-T		AK Silver PPO 2000 80/50 HSA-T		AK Bronze PPO 4900 60/50 HSA-E		AK Bronze PPO 5850 80/50 HSA-E	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible (Individual/Family)	\$1,500/\$3,000	\$1,500/\$3,000	\$2,000/\$4,000	\$2,000/\$4,000	\$4,900/\$9,800	\$4,900/\$9,800	\$5,850/\$11,700	\$5,850/\$11,700
Out-of-pocket limit (Individual/Family)	\$6,550/\$6,550	\$13,100/\$26,200	\$6,550/\$6,850	\$13,100/\$26,200	\$6,550/\$13,100	\$13,100/\$26,200	\$6,550/\$13,100	\$13,100/\$26,200
Deductible/out-of-pocket limit accumulation	TIF ²		TIF ²		Embedded ¹		Embedded ¹	
Primary care physician office visit	30% AD	30% AD	20% AD	20% AD	40% AD	40% AD	20% AD	20% AD
Specialist office visit	30% AD	30% AD	20% AD	20% AD	40% AD	40% AD	20% AD	20% AD
Walk-in clinics	30% AD	30% AD	20% AD	20% AD	40% AD	40% AD	20% AD	20% AD
Diagnostic testing: Lab	30% AD	50% AD	20% AD	50% AD	40% AD	50% AD	20% AD	50% AD
Diagnostic testing: X-ray	30% AD	50% AD	20% AD	50% AD	40% AD	50% AD	20% AD	50% AD
Imaging CT/PET scans MRIs	30% AD	50% AD	20% AD	50% AD	40% AD	50% AD	20% AD	50% AD
Inpatient hospital facility	30% AD	50% AD	20% AD	50% AD	40% AD	50% AD	20% AD	50% AD
Outpatient surgery	30% AD	50% AD	20% AD	50% AD	40% AD	50% AD	20% AD	50% AD
Emergency room	30% AD	Paid at the designated level	20% AD	Paid at the designated level	40% AD	Paid at the designated level	20% AD	Paid at the designated level
Urgent care	30% AD	30% AD	20% AD	20% AD	40% AD	40% AD	20% AD	20% AD
Rehabilitation services (PT/OT/ST) ³	30% AD	30% AD	20% AD	20% AD	40% AD	40% AD	20% AD	20% AD
Chiropractic ⁴	30% AD	30% AD	20% AD	20% AD	40% AD	40% AD	20% AD	20% AD
Pediatric Dental and Vision ⁵	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Dental Check-Up (aka preventive/diagnostic)	Covered in full AD	Covered in full AD	Covered in full AD	Covered in full AD	Covered in full AD	Covered in full AD	Covered in full AD	Covered in full AD
Dental Basic	30% AD	30% AD	30% AD	30% AD	30% AD	30% AD	30% AD	30% AD
Dental Major	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD
Dental Ortho	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD	50% AD
Vision exam (1 exam per 12 months)	30% AD	30% AD	20% AD	20% AD	40% AD	40% AD	20% AD	20% AD
Vision Hardware	Covered in full AD	50% AD	Covered in full AD	50% AD	Covered in full AD	50% AD	Covered in full AD	50% AD
Pharmacy ⁶	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Pharmacy Deductible	Integrated with Medical Deductible	Integrated with Medical Deductible	Integrated with Medical Deductible	Integrated with Medical Deductible	Integrated with Medical Deductible	Integrated with Medical Deductible	Integrated with Medical Deductible	Integrated with Medical Deductible
Preferred generic drugs	\$12 AD	50% AD	\$12 AD	50% AD	\$15 AD	50% AD	\$15 AD	50% AD
Preferred brand drugs	\$55 AD	50% AD	\$55 AD	50% AD	\$65 AD	50% AD	\$65 AD	50% AD
Non-preferred drugs	\$95 AD	50% AD	\$95 AD	50% AD	\$100 AD	50% AD	\$100 AD	50% AD
	Preferred Specialty: 40% up to \$500 AD		Preferred Specialty: 40% up to \$500 AD		Preferred Specialty: 40% up to \$500 AD		Preferred Specialty: 40% up to \$500 AD	
Specialty drugs	Non-Preferred Specialty: 50% up to \$750 AD	50% AD	Non-Preferred Specialty: 50% up to \$750 AD	50% AD	Non-Preferred Specialty: 50% up to \$750 AD	50% AD	Non-Preferred Specialty: 50% up to \$750 AD	50% AD

Health insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).



Aetna 1-50

PPOMedical | AK 01/01/2018

Member benefits

Plan Name	AK Bronze PPO 6500 70/50 HSA-E	
	In Network	Out of Network
Deductible (Individual/Family)	\$6,500/\$13,000	\$6,500/\$13,000
Out-of-pocket limit (Individual/Family)	\$6,550/\$13,100	\$13,100/\$26,200
Deductible/out-of-pocket limit accumulation	Embedded ¹	
Primary care physician office visit	30% AD	30% AD
Specialist office visit	30% AD	30% AD
Walk-in clinics	30% AD	30% AD
Diagnostic testing: Lab	30% AD	50% AD
Diagnostic testing: X-ray	30% AD	50% AD
Imaging CT/PET scans MRIs	30% AD	50% AD
Inpatient hospital facility	30% AD	50% AD
Outpatient surgery	30% AD	50% AD
Emergency room	30% AD	Paid at the designated level
Urgent care	30% AD	30% AD
Rehabilitation services (PT/OT/ST) ³	30% AD	30% AD
Chiropractic ⁴	30% AD	30% AD
Pediatric Dental and Vision ⁵	In Network	Out of Network
Dental Check-Up (aka preventive/diagnostic)	Covered in full AD	Covered in full AD
Dental Basic	30% AD	30% AD
Dental Major	50% AD	50% AD
Dental Ortho	50% AD	50% AD
Vision exam (1 exam per 12 months)	30% AD	30% AD
Vision Hardware	Covered in full AD	50% AD
Pharmacy ⁶	In Network	Out of Network
Pharmacy Deductible	Integrated with Medical Deductible	Integrated with Medical Deductible
Preferred generic drugs	\$15 AD	50% AD
Preferred brand drugs	\$65 AD	50% AD
Non-preferred drugs	\$100 AD Preferred Specialty: 40% up to \$500 AD	50% AD
Specialty drugs	Non-Preferred Specialty: 50% up to \$750 AD	50% AD

Health insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).



Aetna 1-50

PPOMedical | AK 01/01/2018

Member benefits

Plan Name	AK Gold PPO Plus 750 80/60/50			AK Silver PPO Plus 1500 70/50/40		
	In Network	Non-Designated	Out of Network	In Network	Non-Designated	Out of Network
Deductible (Individual/Family)	\$750/\$1,500	\$750/\$1,500	\$1,500/\$3,000	\$1,500/\$3,000	\$1,500/\$3,000	\$3,000/\$6,000
Out-of-pocket limit (Individual/Family)	\$6,000/\$12,000	\$6,000/\$12,000	\$12,000/\$24,000	\$7,350/\$14,700	\$7,350/\$14,700	\$14,700/\$29,400
Deductible/out-of-pocket limit accumulation	Embedded ¹			Embedded ¹		
Primary care physician office visit	\$35 DW	\$55 DW	50% AD	\$45 DW	\$65 DW	60% AD
Specialist office visit	\$70 DW	\$90 DW	50% AD	\$90 DW	\$110 DW	60% AD
Walk-in clinics	\$35 DW	Paid at the designated level	50% AD	\$45 DW	Paid at the designated level	60% AD
Diagnostic testing: Lab	20% AD	40% AD	50% AD	30% AD	50% AD	60% AD
Diagnostic testing: X-ray	20% AD	40% AD	50% AD	30% AD	50% AD	60% AD
Imaging CT/PET scans MRIs	20% AD	40% AD	50% AD	30% AD	50% AD	60% AD
Inpatient hospital facility	20% AD	40% AD	50% AD	30% AD	50% AD	60% AD
Outpatient surgery	20% AD	40% AD	50% AD	30% AD	50% AD	60% AD
Emergency room	\$200 plus 20% AD	Paid at the designated level	Paid at the designated level	\$350 plus 30% AD	Paid at the designated level	Paid at the designated level
Urgent care	\$70 DW	Paid at the designated level	50% AD	\$90 DW	Paid at the designated level	60% AD
Rehabilitation services (PT/OT/ST) ³	\$70 DW	\$90 DW	50% AD	\$90 DW	\$110 DW	60% AD
Chiropractic ⁴	\$70 DW	\$90 DW	50% AD	\$90 DW	\$110 DW	60% AD
Pediatric Dental and Vision ⁵	In Network	Non-Designated	Out of Network	In Network	Non-Designated	Out of Network
Dental Check-Up (aka preventive/diagnostic)	Covered in full AD	Paid at the designated level	Covered in full AD	Covered in full AD	Paid at the designated level	Covered in full AD
Dental Basic	30% AD	Paid at the designated level	30% AD	30% AD	Paid at the designated level	30% AD
Dental Major	50% AD	Paid at the designated level	50% AD	50% AD	Paid at the designated level	50% AD
Dental Ortho	50% AD	Paid at the designated level	50% AD	50% AD	Paid at the designated level	50% AD
Vision exam (1 exam per 12 months)	20% AD	Paid at the designated level	20% AD	30% AD	Paid at the designated level	30% AD
Vision Hardware	Covered in full DW	Paid at the designated level	50% AD	Covered in full DW	Paid at the designated level	60% AD
Pharmacy ⁶	In Network		Out of Network	In Network		Out of Network
Pharmacy Deductible	None		None	\$200 per Member		\$200 per Member
Preferred generic drugs	\$10		50%	\$12 DW		50% DW
Preferred brand drugs	\$45		50%	\$55 AD		50% AD
Non-preferred drugs	\$85		50%	\$95 AD		50% AD
Specialty drugs	Preferred Specialty: 30% up to \$300 Non-Preferred Specialty: 40% up to \$500		50%	Preferred Specialty: 40% up to \$500 AD Non-Preferred Specialty: 50% up to \$750 AD		50% AD

Health insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).



Aetna 1-50

PPOMedical | AK 01/01/2018

Member benefits

Plan Name	AK Silver PPO Plus 2000 80/60/50			AK Silver PPO Plus 2500 80/60/50		
	In Network	Non-Designated	Out of Network	In Network	Non-Designated	Out of Network
Deductible (Individual/Family)	\$2,000/\$4,000	\$2,000/\$4,000	\$4,000/\$8,000	\$2,500/\$5,000	\$2,500/\$5,000	\$5,000/\$10,000
Out-of-pocket limit (Individual/Family)	\$7,350/\$14,700	\$7,350/\$14,700	\$14,700/\$29,400	\$7,350/\$14,700	\$7,350/\$14,700	\$14,700/\$29,400
Deductible/out-of-pocket limit accumulation	Embedded ¹			Embedded ¹		
Primary care physician office visit	\$45 DW	\$65 DW	50% AD	\$45 DW	\$65 DW	50% AD
Specialist office visit	\$90 DW	\$110 DW	50% AD	\$90 DW	\$110 DW	50% AD
Walk-in clinics	\$45 DW	Paid at the designated level	20% AD	\$45 DW	Paid at the designated level	50% AD
Diagnostic testing: Lab	20% AD	40% AD	50% AD	20% AD	40% AD	50% AD
Diagnostic testing: X-ray	20% AD	40% AD	50% AD	20% AD	40% AD	50% AD
Imaging CT/PET scans MRIs	20% AD	40% AD	50% AD	20% AD	40% AD	50% AD
Inpatient hospital facility	20% AD	40% AD	50% AD	20% AD	40% AD	50% AD
Outpatient surgery	20% AD	40% AD	50% AD	20% AD	40% AD	50% AD
Emergency room	\$350 plus 20% AD	Paid at the designated level	Paid at the designated level	\$350 plus 20% AD	Paid at the designated level	Paid at the designated level
Urgent care	\$90 DW	Paid at the designated level	50% AD	\$90 DW	Paid at the designated level	50% AD
Rehabilitation services (PT/OT/ST) ³	\$90 DW	\$110 DW	50% AD	\$90 DW	\$110 DW	50% AD
Chiropractic ⁴	\$90 DW	\$110 DW	50% AD	\$90 DW	\$110 DW	50% AD
Pediatric Dental and Vision ⁵	In Network	Non-Designated	Out of Network	In Network	Non-Designated	Out of Network
Dental Check-Up (aka preventive/diagnostic)	Covered in full AD	Paid at the designated level	Covered in full AD	Covered in full AD	Paid at the designated level	Covered in full AD
Dental Basic	30% AD	Paid at the designated level	30% AD	30% AD	Paid at the designated level	30% AD
Dental Major	50% AD	Paid at the designated level	50% AD	50% AD	Paid at the designated level	50% AD
Dental Ortho	50% AD	Paid at the designated level	50% AD	50% AD	Paid at the designated level	50% AD
Vision exam (1 exam per 12 months)	20% AD	Paid at the designated level	20% AD	20% AD	Paid at the designated level	20% AD
Vision Hardware	Covered in full DW	Paid at the designated level	50% AD	Covered in full DW	Paid at the designated level	50% AD
Pharmacy ⁶	In Network		Out of Network	In Network		Out of Network
Pharmacy Deductible	\$200 per Member		\$200 per Member	None		None
Preferred generic drugs	\$12 DW		50% DW	\$12		50%
Preferred brand drugs	\$55 AD		50% AD	\$55		50%
Non-preferred drugs	\$95 AD		50% AD	\$95		50%
Specialty drugs	Preferred Specialty: 40% up to \$500 AD Non-Preferred Specialty: 50% up to \$750 AD		50% AD	Preferred Specialty: 40% up to \$500 Non-Preferred Specialty: 50% up to \$750		50%

Health insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).



Aetna 1-50

PPOMedical | AK 01/01/2018

Member benefits

Plan Name	AK Silver PPO Plus 2900 80/60/50			AK Silver PPO Plus 3400 80/60/50		
	In Network	Non-Designated	Out of Network	In Network	Non-Designated	Out of Network
Deductible (Individual/Family)	\$2,900/\$5,800	\$2,900/\$5,800	\$5,800/\$11,600	\$3,400/\$6,800	\$3,400/\$6,800	\$6,800/\$13,600
Out-of-pocket limit (Individual/Family)	\$7,350/\$14,700	\$7,350/\$14,700	\$14,700/\$29,400	\$7,350/\$14,700	\$7,350/\$14,700	\$14,700/\$29,400
Deductible/out-of-pocket limit accumulation	Embedded ¹			Embedded ¹		
Primary care physician office visit	\$45 DW	\$65 DW	50% AD	\$45 DW	\$65 DW	50% AD
Specialist office visit	\$90 DW	\$110 DW	50% AD	\$90 DW	\$110 DW	50% AD
Walk-in clinics	\$45 DW	Paid at the designated level	50% AD	\$45 DW	Paid at the designated level	50% AD
Diagnostic testing: Lab	20% AD	40% AD	50% AD	20% AD	40% AD	50% AD
Diagnostic testing: X-ray	20% AD	40% AD	50% AD	20% AD	40% AD	50% AD
Imaging CT/PET scans MRIs	20% AD	40% AD	50% AD	20% AD	40% AD	50% AD
Inpatient hospital facility	20% AD	40% AD	50% AD	20% AD	40% AD	50% AD
Outpatient surgery	20% AD	40% AD	50% AD	20% AD	40% AD	50% AD
Emergency room	\$300 plus 20% AD	Paid at the designated level	Paid at the designated level	\$300 plus 20% AD	Paid at the designated level	Paid at the designated level
Urgent care	\$90 DW	Paid at the designated level	50% AD	\$90 DW	Paid at the designated level	50% AD
Rehabilitation services (PT/OT/ST) ³	\$90 DW	\$110 DW	50% AD	\$90 DW	\$110 DW	50% AD
Chiropractic ⁴	\$90 DW	\$110 DW	50% AD	\$90 DW	\$110 DW	50% AD
Pediatric Dental and Vision ⁵	In Network	Non-Designated	Out of Network	In Network	Non-Designated	Out of Network
Dental Check-Up (aka preventive/diagnostic)	Covered in full AD	Paid at the designated level	Covered in full AD	Covered in full AD	Paid at the designated level	Covered in full AD
Dental Basic	30% AD	Paid at the designated level	30% AD	30% AD	Paid at the designated level	30% AD
Dental Major	50% AD	Paid at the designated level	50% AD	50% AD	Paid at the designated level	50% AD
Dental Ortho	50% AD	Paid at the designated level	50% AD	50% AD	Paid at the designated level	50% AD
Vision exam (1 exam per 12 months)	20% AD	Paid at the designated level	20% AD	20% AD	Paid at the designated level	20% AD
Vision Hardware	Covered in full DW	Paid at the designated level	50% AD	Covered in full DW	Paid at the designated level	50% AD
Pharmacy ⁶	In Network		Out of Network	In Network		Out of Network
Pharmacy Deductible	None		None	None		None
Preferred generic drugs	\$12		50%	\$12		50%
Preferred brand drugs	\$55		50%	\$55		50%
Non-preferred drugs	\$95		50%	\$95		50%
Specialty drugs	Preferred Specialty: 40% up to \$500 Non-Preferred Specialty: 50% up to \$750		50%	Preferred Specialty: 40% up to \$500 Non-Preferred Specialty: 50% up to \$750		50%

Health insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).



Aetna 1-50

PPOMedical | AK 01/01/2018

Member benefits

Plan Name	AK Bronze PPO Plus 5500 70/50/40			AK Bronze PPO Plus 6250 70/50/40		
	In Network	Non-Designated	Out of Network	In Network	Non-Designated	Out of Network
Deductible (Individual/Family)	\$5,500/\$11,000	\$5,500/\$11,000	\$11,000/\$22,000	\$6,250/\$12,500	\$6,250/\$12,500	\$12,500/\$25,000
Out-of-pocket limit (Individual/Family)	\$7,350/\$14,700	\$7,350/\$14,700	\$14,700/\$29,400	\$7,350/\$14,700	\$7,350/\$14,700	\$14,700/\$29,400
Deductible/out-of-pocket limit accumulation	Embedded ¹			Embedded ¹		
Primary care physician office visit	\$55 DW	\$80 DW	60% AD	\$55 DW	\$80 DW	60% AD
Specialist office visit	\$110 DW	\$135 AD	60% AD	\$110 DW	\$135 AD	60% AD
Walk-in clinics	\$55 DW	Paid at the designated level	60% AD	\$55 DW	Paid at the designated level	60% AD
Diagnostic testing: Lab	30% AD	50% AD	60% AD	30% AD	50% AD	60% AD
Diagnostic testing: X-ray	30% AD	50% AD	60% AD	30% AD	50% AD	60% AD
Imaging CT/PET scans MRIs	30% AD	50% AD	60% AD	30% AD	50% AD	60% AD
Inpatient hospital facility	30% AD	50% AD	60% AD	30% AD	50% AD	60% AD
Outpatient surgery	30% AD	50% AD	60% AD	30% AD	50% AD	60% AD
Emergency room	\$500 plus 30% AD	Paid at the designated level	Paid at the designated level	\$500 plus 30% AD	Paid at the designated level	Paid at the designated level
Urgent care	\$110 DW	Paid at the designated level	60% AD	\$110 DW	Paid at the designated level	60% AD
Rehabilitation services (PT/OT/ST) ³	\$110 DW	\$135 AD	60% AD	\$110 DW	\$135 AD	60% AD
Chiropractic ⁴	\$110 DW	\$135 AD	60% AD	\$110 DW	\$135 AD	60% AD
Pediatric Dental and Vision ⁵	In Network	Non-Designated	Out of Network	In Network	Non-Designated	Out of Network
Dental Check-Up (aka preventive/diagnostic)	Covered in full AD	Paid at the designated level	Covered in full AD	Covered in full AD	Paid at the designated level	Covered in full AD
Dental Basic	30% AD	Paid at the designated level	30% AD	30% AD	Paid at the designated level	30% AD
Dental Major	50% AD	Paid at the designated level	50% AD	50% AD	Paid at the designated level	50% AD
Dental Ortho	50% AD	Paid at the designated level	50% AD	50% AD	Paid at the designated level	50% AD
Vision exam (1 exam per 12 months)	30% AD	Paid at the designated level	30% AD	30% AD	Paid at the designated level	30% AD
Vision Hardware	Covered in full DW	Paid at the designated level	60% AD	Covered in full DW	Paid at the designated level	60% AD
Pharmacy ⁶	In Network		Out of Network	In Network		Out of Network
Pharmacy Deductible	\$200 per Member		\$200 per Member	\$200 per Member		\$200 per Member
Preferred generic drugs	\$15 DW		50% DW	\$15 DW		50% DW
Preferred brand drugs	\$65 AD		50% AD	\$65 AD		50% AD
Non-preferred drugs	\$100 AD		50% AD	\$100 AD		50% AD
	Preferred Specialty: 40% up to \$500 AD			Preferred Specialty: 40% up to \$500 AD		
Specialty drugs	Non-Preferred Specialty: 50% up to \$750 AD		50% AD	Non-Preferred Specialty: 50% up to \$750 AD		50% AD

Health insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).



Aetna 1-50

PPOMedical | AK 01/01/2018

Member benefits

Plan Name	AK Bronze PPO Plus 6600 70/50/40		
	In Network	Non-Designated	Out of Network
Deductible (Individual/Family)	\$6,600/\$13,200	\$6,600/\$13,200	\$13,200/\$26,400
Out-of-pocket limit (Individual/Family)	\$7,350/\$14,700	\$7,350/\$14,700	\$14,700/\$29,400
Deductible/out-of-pocket limit accumulation	Embedded ¹		
Primary care physician office visit	\$55 DW	\$80 DW	60% AD
Specialist office visit	\$110 DW	\$135 AD	60% AD
Walk-in clinics	\$55 DW	Paid at the designated level	60% AD
Diagnostic testing: Lab	30% AD	50% AD	60% AD
Diagnostic testing: X-ray	30% AD	50% AD	60% AD
Imaging CT/PET scans MRIs	30% AD	50% AD	60% AD
Inpatient hospital facility	30% AD	50% AD	60% AD
Outpatient surgery	30% AD	50% AD	60% AD
Emergency room	\$500 plus 30% AD	Paid at the designated level	Paid at the designated level
Urgent care	\$110 DW	Paid at the designated level	60% AD
Rehabilitation services (PT/OT/ST) ³	\$110 DW	\$135 AD	60% AD
Chiropractic ⁴	\$110 DW	\$135 AD	60% AD
Pediatric Dental and Vision ⁵	In Network	Non-Designated	Out of Network
Dental Check-Up (aka preventive/diagnostic)	Covered in full AD	Paid at the designated level	Covered in full AD
Dental Basic	30% AD	Paid at the designated level	30% AD
Dental Major	50% AD	Paid at the designated level	50% AD
Dental Ortho	50% AD	Paid at the designated level	50% AD
Vision exam (1 exam per 12 months)	30% AD	Paid at the designated level	30% AD
Vision Hardware	Covered in full DW	Paid at the designated level	60% AD
Pharmacy ⁶	In Network		Out of Network
Pharmacy Deductible	\$200 per Member		\$200 per Member
Preferred generic drugs	\$15 DW		50% DW
Preferred brand drugs	\$65 AD		50% AD
Non-preferred drugs	\$100 AD		50% AD
	Preferred Specialty: 40% up to \$500 AD		
Specialty drugs	Non-Preferred Specialty: 50% up to \$750 AD		50% AD

Health insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).



Aetna 1-50

PPOMedical | AK 01/01/2018

Member benefits

Plan name	AK Silver PPO Plus 1500 70/50/40 HSA-T			AK Silver PPO Plus 2000 80/60/50 HSA-T		
	In Network	Non-Designated	Out of Network	In Network	Non-Designated	Out of Network
Deductible (Individual/Family)	\$1,500/\$3,000	\$1,500/\$3,000	\$3,000/\$6,000	\$2,000/\$4,000	\$2,000/\$4,000	\$4,000/\$8,000
Out-of-pocket limit (Individual/Family)	\$6,550/\$6,550	\$6,550/\$6,550	\$13,100/\$26,200	\$6,550/\$6,850	\$6,550/\$6,850	\$13,100/\$26,200
Deductible/out-of-pocket limit accumulation	TIF ²			TIF ²		
Primary care physician office visit	30% AD	50% AD	60% AD	20% AD	40% AD	50% AD
Specialist office visit	30% AD	50% AD	60% AD	20% AD	40% AD	50% AD
Walk-in clinics	30% AD	Paid at the designated level	60% AD	20% AD	Paid at the designated level	50% AD
Diagnostic testing: Lab	30% AD	50% AD	60% AD	20% AD	40% AD	50% AD
Diagnostic testing: X-ray	30% AD	50% AD	60% AD	20% AD	40% AD	50% AD
Imaging CT/PET scans MRIs	30% AD	50% AD	60% AD	20% AD	40% AD	50% AD
Inpatient hospital facility	30% AD	50% AD	60% AD	20% AD	40% AD	50% AD
Outpatient surgery	30% AD	50% AD	60% AD	20% AD	40% AD	50% AD
Emergency room	30% AD	Paid at the designated level	Paid at the designated level	20% AD	Paid at the designated level	Paid at the designated level
Urgent care	30% AD	Paid at the designated level	60% AD	20% AD	Paid at the designated level	50% AD
Rehabilitation services (PT/OT/ST/MT) ³	30% AD	50% AD	60% AD	20% AD	40% AD	50% AD
Chiropractic ⁴	30% AD	50% AD	60% AD	20% AD	40% AD	50% AD
Pediatric Dental and Vision ⁵	In Network	Non-Designated	Out of Network	In Network	Non-Designated	Out of Network
Dental Check-Up (aka preventive/diagnostic)	Covered in full AD	Paid at the designated level	Covered in full AD	Covered in full AD	Paid at the designated level	Covered in full AD
Dental Basic	30% AD	Paid at the designated level	30% AD	30% AD	Paid at the designated level	30% AD
Dental Major	50% AD	Paid at the designated level	50% AD	50% AD	Paid at the designated level	50% AD
Dental Ortho	50% AD	Paid at the designated level	50% AD	50% AD	Paid at the designated level	50% AD
Vision exam (1 exam per 12 months)	30% AD	Paid at the designated level	30% AD	20% AD	Paid at the designated level	20% AD
Vision Hardware	Covered in full AD	Paid at the designated level	60% AD	Covered in full AD	Paid at the designated level	50% AD
Pharmacy ⁶	In Network		Out of Network	In Network		Out of Network
Pharmacy Deductible	Integrated with Medical Deductible		Integrated with Medical Deductible	Integrated with Medical Deductible		Integrated with Medical Deductible
Preferred generic drugs	\$12 AD		50% AD	\$12 AD		50% AD
Preferred brand drugs	\$55 AD		50% AD	\$55 AD		50% AD
Non-preferred drugs	\$95 AD		50% AD	\$95 AD		50% AD
	Preferred Specialty: 40% up to \$500 AD			Preferred Specialty: 40% up to \$500 AD		
Specialty drugs	Non-Preferred Specialty: 50% up to \$750 AD		50% AD	Non-Preferred Specialty: 50% up to \$750 AD		50% AD

Health insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).



Aetna 1-50

PPOMedical | AK 01/01/2018

Member benefits

Plan name	AK Bronze PPO Plus 5850 80/60/50 HSA-E			AK Bronze PPO Plus 6500 70/50/40 HSA-E		
	In Network	Non-Designated	Out of Network	In Network	Non-Designated	Out of Network
Deductible (Individual/Family)	\$5,850/\$11,700	\$5,850/\$11,700	\$11,700/\$23,400	\$6,500/\$13,000	\$6,500/\$13,000	\$13,000/\$26,000
Out-of-pocket limit (Individual/Family)	\$6,550/\$13,100	\$6,550/\$13,100	\$13,100/\$26,200	\$6,550/\$13,100	\$6,550/\$13,100	\$13,100/\$26,200
Deductible/out-of-pocket limit accumulation	Embedded ¹			Embedded ¹		
Primary care physician office visit	20% AD	40% AD	50% AD	30% AD	50% AD	60% AD
Specialist office visit	20% AD	40% AD	50% AD	30% AD	50% AD	60% AD
Walk-in clinics	20% AD	Paid at the designated level	50% AD	30% AD	Paid at the designated level	60% AD
Diagnostic testing: Lab	20% AD	40% AD	50% AD	30% AD	50% AD	60% AD
Diagnostic testing: X-ray	20% AD	40% AD	50% AD	30% AD	50% AD	60% AD
Imaging CT/PET scans MRIs	20% AD	40% AD	50% AD	30% AD	50% AD	60% AD
Inpatient hospital facility	20% AD	40% AD	50% AD	30% AD	50% AD	60% AD
Outpatient surgery	20% AD	40% AD	50% AD	30% AD	50% AD	60% AD
Emergency room	20% AD	Paid at the designated level	Paid at the designated level	30% AD	Paid at the designated level	Paid at the designated level
Urgent care	20% AD	Paid at the designated level	50% AD	30% AD	Paid at the designated level	60% AD
Rehabilitation services (PT/OT/ST/MT) ³	20% AD	40% AD	50% AD	30% AD	50% AD	60% AD
Chiropractic ⁴	20% AD	40% AD	50% AD	30% AD	50% AD	60% AD
Pediatric Dental and Vision ⁵	In Network	Non-Designated	Out of Network	In Network	Non-Designated	Out of Network
Dental Check-Up (aka preventive/diagnostic)	Covered in full AD	Paid at the designated level	Covered in full AD	Covered in full AD	Paid at the designated level	Covered in full AD
Dental Basic	30% AD	Paid at the designated level	30% AD	30% AD	Paid at the designated level	30% AD
Dental Major	50% AD	Paid at the designated level	50% AD	50% AD	Paid at the designated level	50% AD
Dental Ortho	50% AD	Paid at the designated level	50% AD	50% AD	Paid at the designated level	50% AD
Vision exam (1 exam per 12 months)	20% AD	Paid at the designated level	20% AD	30% AD	Paid at the designated level	30% AD
Vision Hardware	Covered in full AD	Paid at the designated level	50% AD	Covered in full AD	Paid at the designated level	60% AD
Pharmacy ⁶	In Network		Out of Network	In Network		Out of Network
Pharmacy Deductible	Integrated with Medical Deductible		Integrated with Medical Deductible	Integrated with Medical Deductible		Integrated with Medical Deductible
Preferred generic drugs	\$15 AD		50% AD	\$15 AD		50% AD
Preferred brand drugs	\$65 AD		50% AD	\$65 AD		50% AD
Non-preferred drugs	\$100 AD		50% AD	\$100 AD		50% AD
	Preferred Specialty: 40% up to \$500 AD			Preferred Specialty: 40% up to \$500 AD		
Specialty drugs	Non-Preferred Specialty: 50% up to \$750 AD		50% AD	Non-Preferred Specialty: 50% up to \$750 AD		50% AD

Health insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).



Limitations and Exceptions

This plan does not cover all health care expenses and includes exclusions and limitations. Members should refer to their plan documents to determine which health care services are covered and to what extent. The following is a partial 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 purchased.

- All medical or hospital services not specifically covered in or which are limited or excluded in the plan documents
- Charges related to any eye surgery mainly to correct refractive errors
- Cosmetic surgery, including breast reduction
- Custodial care
- Adult dental care and x-rays
- Donor egg retrieval
- Experimental and investigational procedures
- Immunizations for travel or work
- Infertility services, including, but not limited to, 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
- Non-medically necessary services or supplies
- Orthotics except as specified in the plan
- Over-the-counter medications and supplies
- Reversal of sterilization
- Services for the treatment of sexual dysfunction or inadequacies, including therapy, supplies, counseling and prescription drugs
- Special duty nursing
- Weight reduction programs, or dietary supplements

This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Aetna does not provide health care services and, therefore, cannot guarantee results or outcomes. Consult the plan documents (i.e. Group Insurance Certificate and/or Group Policy) to determine governing contractual provisions, including procedures, exclusions and limitation relating to the plan. With the exception of Aetna Rx Home Delivery, all preferred providers and vendors are independent contractors in private practice and are neither employees nor agents of Aetna or its affiliates. Aetna Rx Home Delivery, LLC, is a subsidiary of Aetna Inc. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change without notice.

Certain services require precertification, or prior approval of coverage. Failure to precertify for these services may lead to substantially reduced benefits or denial of coverage. Some of the benefits requiring precertification may include, but are not limited to, inpatient hospital, inpatient mental health, inpatient skilled nursing, outpatient surgery, substance abuse (detoxification, inpatient and outpatient rehabilitation). When the Member's preferred provider is coordinating care, the preferred provider will obtain the precertification. Precertification requirements may vary.

If your plan covers outpatient prescription drugs, your plan includes a drug formulary (preferred drug list). A formulary is a list of prescription drugs generally covered under your prescription drug benefits plan on a preferred basis subject to applicable limitations and conditions. Your pharmacy benefit is generally limited to the drugs listed on the formulary. The medications listed on the formulary are subject to change in accordance with applicable state law. For information regarding how medications are reviewed and selected for the formulary, formulary information, and information about other pharmacy programs such as precertification and step therapy, please refer to our website at www.aetna.com, or the Aetna Medication Formulary Guide. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. In addition, in circumstances where your prescription plan uses copayments or coinsurance calculated on a percentage basis or a deductible, use of formulary drugs may not necessarily result in lower costs for the member. Members should consult with their treating physicians regarding questions about specific medications. Refer to your plan documents or contact Member Services for information regarding the terms and limitations of coverage.

Aetna Rx Home Delivery refers to Aetna Rx Home Delivery, LLC, a subsidiary of Aetna, Inc., that is a licensed pharmacy providing mail-order pharmacy services. Aetna's negotiated charge with Aetna Rx Home Delivery may be higher than Aetna Rx Home Delivery's cost of purchasing drugs and providing mail-order pharmacy services.



Footnotes

"AD" indicates after deductible and "DW" indicates Deductible waived

All services are subject to the deductible unless noted otherwise. Some benefits are subject to age and frequency schedules, limitations or visit maximums. Members or Providers may be required to precertify or obtain approval for certain services.

Note: Please refer to Aetna's Producer World® web site at www.aetna.com for specific Summary of Benefits and Coverage documents. Or for more information, please contact your licensed agent or Aetna Sales Representative.

Deductibles, copays and coinsurance apply to the out-of-pocket maximum (OOP). After the out of pocket maximum is met, members continue to be responsible for any applicable premiums, penalties for failure to precertify (where applicable) and services not covered by Aetna.

¹ Embedded – No one family member may contribute more than the individual deductible/out-of-pocket limit amount to the family deductible/out-of-pocket limit. Once the family deductible/out-of-pocket limit is met, all family members will be considered as having met their deductible/out-of-pocket limit for the remainder of the calendar year.

² TIF (Non-Embedded) - The individual deductible/out-of-pocket limit can only be met when a member is enrolled for self only coverage with no dependent coverage. The family deductible/out-of-pocket limit can be met by a combination of family members or by any single individual within the family. Once the family deductible/out-of-pocket limit is met, all family members will be considered as having met their deductible/out-of-pocket limit for the remainder of the calendar year.

³ Rehabilitation services - Coverage is limited to 45 visits PT/OT/ST/MT combined as per calendar year. Benefit limits are not shared between rehabilitation and habilitation services.

⁴ Chiropractic/subluxation services have a combined limit of **12** visits per calendar year.

⁵ Vision and Dental services - These plans do not cover all dental and vision expenses and have exclusions and limitations. Members should refer to their plan documents to determine which services are covered and to what extent.

*This vision plan will cover the following:

– One set of eyeglass frames per calendar year.

– One pair of prescription lenses per calendar year.

– Prescription contact lenses maximum per calendar year: daily disposables (up to three-month supply), extended wear disposable (up to six-month supply) and nondisposable lenses (one set).

⁶ Pharmacy

Choose Generics applies - If the physician prescribes or the member requests a covered brand name prescription drug when a generic prescription drug equivalent is available, the member will pay the difference in cost between the brand name prescription drug and the generic prescription drug equivalent plus the applicable cost-sharing. The cost difference between the generic and brand does not count toward the Out of Pocket Limit. Not all drugs are covered. It is important to look at the Drug List (SG ACA Open) to understand which drugs are covered.

Network

How your out-of-network care is reimbursed: 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 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. 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 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.

Professional Services: Fair Health 80%

Facility Services: The recognized charge for each service or supply is the lesser of what the provider bills and at least 80th percentile of the prevailing charge rates for the geographic area where the service is furnished. The prevailing charge rate is determined from a statistically credible profile of billed charges for a period of not more than one year within a geographical area. A wider geographical area may be used if statistically credible data for a particular service is not available.

Your doctor sets his or her own rate to charge you. It may be higher – sometimes much higher – than what your Aetna plan "recognizes." Your doctor may bill you for the dollar amount that your plan 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 out-of-pocket maximums. 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 applies when you choose to get care out of network. When you have no choice (usually, for emergency services), some of our plans pay the bill as if you got care in network. For those plans, you pay cost sharing and deductibles based on your in-network level of benefits. You do not have to pay anything else. Other plans pay the bill differently. And, under those plans, you may be responsible for more than your in-network cost sharing. The additional amounts could be very large. Look at your plan or contact us to find out more about how your plan pays for emergency services.

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits may vary by location. Health/dental insurance plans contain exclusions and limitations. Plan features and availability may vary by location and group size. Investment services are independently offered through PayFlex. Providers are independent contractors and not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Not all health and dental services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features are subject to change. Investment services are independently offered through PayFlex. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.

