

PLAN DESIGN & BENEFITS MEDICAL PLAN PROVIDED BY AETNA LIFE INSURANCE COMPANY

PLAN FEATURES	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
	service or supplies have limits		
	nit per year. In such cases, the	benefit year begins on January	y 1 (unless otherwise noted).
Refer to your plan documen			
Deductible (per calendar	\$1,500 per Individual	\$1,500 per Individual	\$3,000 per Individual
year)			
	\$3,000 per Family	\$3,000 per Family	\$6,000 per Family
	ork add up towards your maxim		
	t-of-network add up separately		
	uctible before the plan begins I		
	sharing) for some medical servi		
	not count toward the deductible		
	eductible. You will meet it when		y members add up to the
	erson will have to pay more tha		
Member coinsurance	You pay 20%	You pay 40%	You pay 50%
Applies to all expenses exce			
Out-of-pocket limit (per calendar year)	\$6,000 per Individual	\$6,000 per Individual	\$10,000 per Individual
calcinaal year,	\$12,000 per Family	\$12,000 per Family	\$20,000 per Family
Covered expenses in-netwo	ork add up towards your maxim		
	ses out-of-network add up sepa		
	ount toward your out-of-pocket		, , , , , , , , , , , , , , , , , , , ,
	e coinsurance/copays and ded		
	ut-of-pocket limit. You will meet		ral family members add up to
	t. No one person will have to pa		
	clude coinsurance and deducti		
Lifetime maximum		•	
Unlimited except where other	erwise indicated.		
Payment for out-of-	Not applicable	Not applicable	Professional: 185% of
network care**		• •	Medicare
			Facility: 185% of Medicare
Primary care physician selection	Optional	Not applicable	Does not apply
Precertification requireme	anto.		
		anno (proportification) Without	this approval we reduce
	es need approval by us in adva		
Referral requirement	your plan documents for a full li Not required	Not required	oprovai. None
			n different kinds of providers in
	t na.com to see a list of virtual of		
including cost share amoun		sale providers. Tou il also illio	more about your options,
including cost share amoun	ເວ.		
CVS VIDTUAL CARE	MAYIMI M SAVINGS	STANDARD SAVINGS	OUT OF NETWORK

CVS VIRTUAL CARE	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK	
CVS Health Virtual	Covered 100%; no	Covered 100%; no	Not applicable	
Primary Care (VPC) -	deductible	deductible		
preventive care				
consultations				

Includes screening and counseling services through CVS Health Virtual Primary Care for members age 18 and older; refer to Aetna.com for more information.



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CVS Health Virtual	Covered 100%; no	Covered 100%; no	Not applicable
Primary Care (VPC) -	deductible	deductible	
consultations			
Includes basic medical se	rvice consultations through	h CVS Health Virtual Prima	ry Care for members age 18
and older; refer to Aetna.	com for additional informat	ion.	
CVS Health Virtual Care	Covered 100%; no	Covered 100%; no	Not applicable
(VC) - general medicine	deductible	deductible	
CVS Health Virtual Care	Covered 100%; no	Covered 100%; no	Not applicable
(VC) - mental health	deductible	deductible	
PREVENTIVE CARE	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
Routine adult physical	Covered 100%; no	Covered 100%; no	50%; after deductible
exams/ immunizations	deductible	deductible	
		12 months age 65 and older	
Routine well child	Covered 100%; no	Covered 100%; no	50%; after deductible
exams/immunizations	deductible	deductible	
• 7 exams in the first 12 mor			
• 3 exams from age 13 mont			
• 3 exams from age 25 mont			
• 1 exam every 12 months th		Covered 4000/	FOO/ often de disable la
Routine gynecological	Covered 100%; no	Covered 100%; no	50%; after deductible
care exams	deductible	deductible	
1 exam and pap smear per y		Covered 4000/	FOO/ cofton dodinatible
Routine mammogram	Covered 100%; no	Covered 100%; no	50%; after deductible
	deductible	deductible	
Pagammandad: One parva	ar far mambara aga 10 and a	VOR	
Recommended: One per year			50%: ofter deductible
Recommended: One per year Women's health	ar for members age 40 and o Covered 100%; no deductible	ver Covered 100%; no deductible	50%; after deductible
Women's health	Covered 100%; no deductible	Covered 100%; no deductible	
Women's health Includes: Screening for gest	Covered 100%; no deductible ational diabetes, HPV (Huma	Covered 100%; no	g, counseling for sexually
Women's health Includes: Screening for gest transmitted infections, couns	Covered 100%; no deductible ational diabetes, HPV (Huma	Covered 100%; no deductible in- Papillomavirus) DNA testina in immunodeficiency virus, sc	g, counseling for sexually
Women's health Includes: Screening for gest transmitted infections, couns interpersonal and domestics	Covered 100%; no deductible ational diabetes, HPV (Huma seling and screening for huma violence, breastfeeding supp	Covered 100%; no deductible in- Papillomavirus) DNA testinan immunodeficiency virus, scort, supplies and counseling.	g, counseling for sexually
Women's health Includes: Screening for gest transmitted infections, couns interpersonal and domestic Also includes: contraceptive	Covered 100%; no deductible ational diabetes, HPV (Huma seling and screening for huma violence, breastfeeding support methods (ACA mandated co	Covered 100%; no deductible in- Papillomavirus) DNA testinan immunodeficiency virus, scort, supplies and counseling.	g, counseling for sexually reening and counseling for ceptives and devices you can't
Women's health Includes: Screening for gest transmitted infections, couns interpersonal and domestic. Also includes: contraceptive get at a pharmacy), sterilizat apply.	Covered 100%; no deductible ational diabetes, HPV (Huma seling and screening for huma violence, breastfeeding suppo methods (ACA mandated co	Covered 100%; no deductible in- Papillomavirus) DNA testing an immunodeficiency virus, so ort, supplies and counseling. Intraceptives, including contracted ligation), patient education	g, counseling for sexually reening and counseling for ceptives and devices you can't and counseling. Limits may
Women's health Includes: Screening for gest transmitted infections, couns interpersonal and domestic. Also includes: contraceptive get at a pharmacy), sterilization.	Covered 100%; no deductible ational diabetes, HPV (Huma seling and screening for hum violence, breastfeeding suppo methods (ACA mandated co tion procedures (including tub Covered 100%; no	Covered 100%; no deductible in- Papillomavirus) DNA testing an immunodeficiency virus, scort, supplies and counseling. Intraceptives, including contract pal ligation), patient education covered 100%; no	g, counseling for sexually reening and counseling for ceptives and devices you can't
Women's health Includes: Screening for gest transmitted infections, couns interpersonal and domestic Also includes: contraceptive get at a pharmacy), sterilizate apply. Pre-natal maternity	Covered 100%; no deductible ational diabetes, HPV (Huma seling and screening for huma violence, breastfeeding support methods (ACA mandated co tion procedures (including tub Covered 100%; no deductible	Covered 100%; no deductible in- Papillomavirus) DNA testing an immunodeficiency virus, scort, supplies and counseling. Intraceptives, including contract oal ligation), patient education Covered 100%; no deductible	g, counseling for sexually reening and counseling for septives and devices you can't and counseling. Limits may
Women's health Includes: Screening for gest transmitted infections, couns interpersonal and domestic Also includes: contraceptive get at a pharmacy), sterilizat apply. Pre-natal maternity Routine digital rectal	Covered 100%; no deductible ational diabetes, HPV (Huma seling and screening for huma violence, breastfeeding support methods (ACA mandated cotton procedures (including tube Covered 100%; no deductible Covered 100%; no	Covered 100%; no deductible in- Papillomavirus) DNA testing in immunodeficiency virus, scort, supplies and counseling. Intraceptives, including contract pal ligation), patient education Covered 100%; no deductible Covered 100%; no	g, counseling for sexually reening and counseling for ceptives and devices you can't and counseling. Limits may
Women's health Includes: Screening for gest transmitted infections, couns interpersonal and domestic. Also includes: contraceptive get at a pharmacy), sterilizat apply. Pre-natal maternity Routine digital rectal exam	Covered 100%; no deductible ational diabetes, HPV (Huma seling and screening for huma violence, breastfeeding support methods (ACA mandated cotton procedures (including tube Covered 100%; no deductible Covered 100%; no deductible	Covered 100%; no deductible in- Papillomavirus) DNA testing an immunodeficiency virus, scort, supplies and counseling. Intraceptives, including contract oal ligation), patient education Covered 100%; no deductible	g, counseling for sexually reening and counseling for septives and devices you can't and counseling. Limits may
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Women's health Includes: Screening for gest transmitted infections, couns interpersonal and domestic. Also includes: contraceptive get at a pharmacy), sterilizat apply. Pre-natal maternity Routine digital rectal exam Recommended: For member Prostate-specific antigen test Recommended: For member Prostate-specific antigen test	Covered 100%; no deductible ational diabetes, HPV (Huma seling and screening for huma violence, breastfeeding supported the seling and screening for huma violence, breastfeeding supported the seling supported to the seling to the seling to the seling supported supported to the seling supported	Covered 100%; no deductible in- Papillomavirus) DNA testing an immunodeficiency virus, so ort, supplies and counseling. Intraceptives, including contract ligation), patient education could be covered 100%; no deductible	g, counseling for sexually reening and counseling for septives and devices you can't and counseling. Limits may 50%; after deductible 50%; after deductible
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Women's health Includes: Screening for gest transmitted infections, couns interpersonal and domestic. Also includes: contraceptive get at a pharmacy), sterilizat apply. Pre-natal maternity Routine digital rectal exam Recommended: For member Prostate-specific antigentest Recommended: For member Colorectal cancer screening Recommended: For member Routine eye exams 1 routine exam per 12 month	Covered 100%; no deductible ational diabetes, HPV (Huma seling and screening for huma violence, breastfeeding support methods (ACA mandated costion procedures (including tube) Covered 100%; no deductible Covered 100%; no deductible rs age 40 and over Covered 100%; no deductible rs age 40 and over Covered 100%; no deductible rs age 45 and over Covered 100%; no deductible rs age 45 and over Covered 100%; no deductible rs age 45 and over Covered 100%; no deductible rs age 45 and over	Covered 100%; no deductible in- Papillomavirus) DNA testing in immunodeficiency virus, so ort, supplies and counseling. Intraceptives, including contract ligation), patient education deductible Covered 100%; no deductible	g, counseling for sexually reening and counseling for ceptives and devices you can't and counseling. Limits may 50%; after deductible 50%; after deductible 50%; after deductible 50%; after deductible
Women's health Includes: Screening for gest transmitted infections, couns interpersonal and domestic. Also includes: contraceptive get at a pharmacy), sterilizar apply. Pre-natal maternity Routine digital rectal exam Recommended: For member Prostate-specific antigentest Recommended: For member Colorectal cancer screening Recommended: For member Routine eye exams 1 routine exam per 12 montil Routine hearing	Covered 100%; no deductible ational diabetes, HPV (Huma seling and screening for huma violence, breastfeeding support methods (ACA mandated cotion procedures (including tube) Covered 100%; no deductible Covered 100%; no deductible rs age 40 and over Covered 100%; no deductible rs age 40 and over Covered 100%; no deductible rs age 45 and over Covered 100%; no deductible rs age 45 and over Covered 100%; no deductible rs age 45 and over Covered 100%; no deductible rs. Covered 100%; no	Covered 100%; no deductible in- Papillomavirus) DNA testing in immunodeficiency virus, so ort, supplies and counseling. Intraceptives, including contract ligation), patient education of deductible Covered 100%; no deductible	g, counseling for sexually reening and counseling for septives and devices you can't and counseling. Limits may 50%; after deductible 50%; after deductible 50%; after deductible
Women's health Includes: Screening for gest transmitted infections, couns interpersonal and domestic. Also includes: contraceptive get at a pharmacy), sterilizat apply. Pre-natal maternity Routine digital rectal exam Recommended: For member Prostate-specific antigentest Recommended: For member Colorectal cancer screening Recommended: For member Routine eye exams 1 routine exam per 12 month	Covered 100%; no deductible ational diabetes, HPV (Huma seling and screening for huma violence, breastfeeding support methods (ACA mandated costion procedures (including tube) Covered 100%; no deductible Covered 100%; no deductible rs age 40 and over Covered 100%; no deductible rs age 40 and over Covered 100%; no deductible rs age 45 and over Covered 100%; no deductible rs age 45 and over Covered 100%; no deductible rs age 45 and over Covered 100%; no deductible rs age 45 and over	Covered 100%; no deductible in- Papillomavirus) DNA testing in immunodeficiency virus, so ort, supplies and counseling. Intraceptives, including contract ligation), patient education deductible Covered 100%; no deductible	g, counseling for sexually reening and counseling for ceptives and devices you can't and counseling. Limits may 50%; after deductible 50%; after deductible 50%; after deductible 50%; after deductible



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Office visits to non- specialist	\$30 office visit copay; no deductible	\$40 office visit copay; no deductible	50%; after deductible
	nist, general physician, family		
Specialist office visits	\$40 office visit copay; no	\$60 office visit copay; no	50%; after deductible
	deductible	deductible	
Includes visits to a naturopat			
Hearing exams	Not Covered	Not Covered	Not Covered
Walk-in clinics	\$30 copay; no deductible	\$40 copay; no deductible	50%; after deductible
Walk-in clinics are free-stand	ding health care facilities. Som	etimes they may be within a p	narmacy, drug store,
	store. They offer some limited		a Land Wall and Lake
		s, the outpatient department of	a hospital, ambulatory
surgical centers, and physici		Vour cost sharing amount	Vour cost sharing amoun
Allergy testing	Your cost sharing amount	Your cost sharing amount	Your cost sharing amoun
	depends on the type of	depends on the type of	depends on the type of
	service and where you receive it.	service and where you receive it.	service and where you receive it.
Allergy injections	Your cost sharing amount	Your cost sharing amount	Your cost sharing amoun
Anorgy injections	depends on the type of	depends on the type of	depends on the type of
	service and where you	service and where you	service and where you
	receive it.	receive it.	receive it.
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	110W 221 10001 00 100		
DIAGNOSTIC	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
PROCEDURES			
Diagnostic X-ray (Other	20%; after deductible	40%; after deductible	50%; after deductible
than complex imaging			
services)			
		their office, you pay your office	
Diagnostic laboratory	20%; after deductible	40%; after deductible	50%; after deductible
		their office, you pay your office	
Diagnostic complex	20%; after deductible	40%; after deductible	50%; after deductible
imaging	an and bills for this comics at a	ula in affica a constant affica	
wnen your pnysician perforr EMERGENCY MEDICAL	ns and bills for this service at 1	their office, you pay your office STANDARD SAVINGS	OUT-OF-NETWORK
CARE	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
Urgent care provider	\$50 office visit copay; no	\$50 office visit copay; no	50%; after deductible
o. gont outo provider	deductible	deductible	5576, arter academore
Non-urgent use of urgent	Not Covered	Not Covered	Not Covered
care provider	1.01.001.00	22.3.33	1.01.001.00
Emergency room	20% after \$250 copay; no	20% after \$250 copay; no	Same as in-network care
	deductible	deductible	
Copay waived if admitted			
Non-emergency care in	Not Covered	Not Covered	Not Covered
an emergency room			
Emergency use of	20%; no deductible	20%; no deductible	Same as in-network care
ambulancé	·	•	
Non-emergency use of	Not Covered	Not Covered	Not Covered
ambulance			
HOSPITAL CARE	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
Inpatient coverage	20%; after deductible	40%; after deductible	50%; after deductible
-			



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When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.

Inpatient maternity 20%; after deductible 50%; after deductible 40%; after deductible coverage (includes delivery and postpartum care) When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive. 20%; after deductible 40%; after deductible Outpatient hospital 50%; after deductible When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit. Outpatient surgery -20%; after deductible 40%; after deductible 50%; after deductible hospital When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit. **Outpatient surgery -**20%; after deductible 40%; after deductible 50%; after deductible

freestanding facility

When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.

MENTAL HEALTH	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
SERVICES			
Inpatient	20%; after deductible	40%; after deductible	50%; after deductible
When you're admitted into a	hospital for the care you need,	your cost sharing amount co	unts toward all covered
benefits you receive.			
Mental health office visits	\$40 copay; no deductible	\$60 copay; no deductible	50%; after deductible
Other mental health	20%; after deductible	40%; after deductible	50%; after deductible
sarvicas			

When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.

SUBSTANCE ABUSE	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
Inpatient	20%; after deductible	40%; after deductible	50%; after deductible
When you're admitted into a	a hospital for the care you need	d, your cost sharing amount co	unts toward all covered
benefits you receive.			
Residential treatment	20%; after deductible	40%; after deductible	50%; after deductible
facility			
<u> </u>	a facility for the care you need,	your cost sharing amount coul	nts toward all covered benefits
you receive.			
Substance abuse office	\$40 copay; no deductible	\$60 copay; no deductible	50%; after deductible
visits			
Other substance abuse services	20%; after deductible	40%; after deductible	50%; after deductible

When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.

THERAPY SERVICES	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
Spinal manipulation	\$40 copay; no deductible	\$60 copay; no deductible	50%; after deductible
therapy			

Limited to 12 visits per year



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Outpatient short-term rehabilitation	\$40 copay; no deductible	\$60 copay; no deductible	50%; after deductible
Limited to 25 visits per year			
Includes physical, occupation	onal, and speech therapies.		
Habilitative physical	20%; after deductible	40%; after deductible	50%; after deductible
therapy	20,0, 0.10. 00000.0		2070, 4110. 4244211212
Habilitative occupational	20%; after deductible	40%; after deductible	50%; after deductible
therapy	,		
Habilitative speech	20%; after deductible	40%; after deductible	50%; after deductible
therapy	,		
Autism related physical	20%; after deductible	40%; after deductible	50%; after deductible
therapy	•	,	,
Autism related	20%; after deductible	40%; after deductible	50%; after deductible
occupational therapy	,		
Autism related speech	20%; after deductible	40%; after deductible	50%; after deductible
therapy	,		
Autism related behavioral	\$40 copay; no deductible	\$60 copay; no deductible	50%; after deductible
therapy	4 ,	φου σο μ σο γ του αυτουστού	
	d with outpatient mental health	n visits	
Autism related applied	20%; after deductible	40%; after deductible	50%; after deductible
behavior analysis	,		
	ices are the same as any othe	r outpatient mental health othe	er services benefit
OTHER SERVICES	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
Skilled nursing facility	20%; after deductible	40%; after deductible	50%; after deductible
Limited to 60 days per year	,,,,	,	
	facility for the care you need.	vour cost sharing amount cou	nts toward all covered benefits
you receive.	, , , ,	,	
Home health care	20%; after deductible	40%; after deductible	50%; after deductible
Limited to 120 visits per year		,	,
Home health care services i			
	ay by staff from a home health	care agency. One visit equals	a period of four hours or less.
Hospice care - inpatient	20%; after deductible	40%; after deductible	50%; after deductible
	facility for the care you need,		
you receive.	, , , ,	,	
Hospice care - outpatient	20%; after deductible	40%; after deductible	50%; after deductible
	it care at a facility but don't sta		
covered benefits during you		,	
Private duty nursing	Covered as part of home	Covered as part of home	Covered as part of home
	health care	health care	health care
We count each period of up	to 8 hours as one private duty		rioditir odro
Durable medical	20%; after deductible	40%; after deductible	50%; after deductible
equipment	2070, and addadible	1070, and addadnot	5070, and adadonois
Diabetic supplies			
• If not covered under the	You pay your PCP visit	You pay your PCP visit	You pay your PCP visit
prescription drug benefit	cost sharing amount	cost sharing amount	cost sharing amount
If covered under the	You pay your applicable	You pay your applicable	You pay your applicable
prescription drug benefit	prescription drug cost	prescription drug cost	prescription drug cost
prescription drug benefit			
Infusion thoragy	sharing amount	sharing amount	sharing amount
Infusion therapy - home/office	\$40 copay; no deductible	\$60 copay; no deductible	50%; after deductible



PLAN DESIGN & BENEFITS MEDICAL PLAN PROVIDED BY AETNA LIFE INSURANCE COMPANY

Your cost sharing amount		
depends on the type of service and where you receive it. \$50 copay; no deductible for gene therapy drugs, if applicable In-network coverage is provided at GCIT™ designated facilities only.	Your cost sharing amount depends on the type of service and where you receive it. \$50 copay; no deductible for gene therapy drugs, if applicable In-network coverage is provided at GCIT™ designated facilities only.	Not Covered
20%; no deductible period	20%; no deductible	20%; no deductible
Covered 100% up to \$350	-	
20%; after deductible In-network coverage is only available at Institutes of Excellence (IOE) contracted facility.	20%; after deductible In-network coverage is only available at Institutes of Excellence (IOE) contracted facility.	50%; after deductible Out-of-network coverage applies when you use a non-IOE facility. You will pay more out of pocket when using a non-IOE facility.
Not Covered	Not Covered	Not Covered
\$30 copay; no deductible	\$40 copay; no deductible	50%; after deductible
	receive it. \$50 copay; no deductible for gene therapy drugs, if applicable In-network coverage is provided at GCIT™ designated facilities only. 20%; no deductible period Covered 100% up to \$350 per year; no deductible 20%; after deductible In-network coverage is only available at Institutes of Excellence (IOE) contracted facility. Not Covered \$30 copay; no deductible Covered 100%; no deductible nearest facility equipped to dia	receive it. \$50 copay; no deductible for gene therapy drugs, if applicable In-network coverage is provided at GCIT™ designated facilities only. 20%; no deductible period Covered 100% up to \$350 per year; no deductible In-network coverage is only available at Institutes of Excellence (IOE) contracted facility. Not Covered \$30 copay; no deductible Covered 100%; no receive it. \$50 copay; no deductible for gene therapy drugs, if applicable In-network coverage is provided at GCIT™ designated facilities only. 20%; no deductible 20%; after deductible In-network coverage is only available at Institutes of Excellence (IOE) contracted facility. Not Covered \$30 copay; no deductible Covered 100%; no Covered 100%; no Covered 100%; no

"Other" health care - 40% member coinsurance, after deductible, for services that are neither in-network nor out-of-network.

FAMILY PLANNING	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
Basic Infertility	Your cost sharing amount	Your cost sharing amount	Your cost sharing amount
	depends on the type of	depends on the type of	depends on the type of
	service and where you	service and where you	service and where you
	receive it.	receive it.	receive it.
You have coverage for the d	liagnosis and treatment of the ι	underlying cause of infertility.	
You have coverage for artific	cial insemination and the diagn	osis and treatment of the unde	erlying cause of infertility.
Advanced Reproductive	Not Covered	Not Covered	Not Covered
Technology (ART)			
Fertility preservation	Not Covered	Not Covered	Not Covered
Vasectomy	20%; after deductible	40%; after deductible	50%; after deductible
Tubal ligation	Covered 100%; no	Covered 100%; no	50%; after deductible
	deductible	deductible	
PHARMACY	IN-NETWORK	OUT-OF-NETWORK	



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In-network pharmacy expenses apply towards the Maximum Savings tier only. Out-of-network pharmacy expenses apply towards the out-of-network tier.

apply towards the out-of-net	vork tier.	
Pharmacy plan type	Advanced Control Plan - A	etna
Prescription drug out-of-	Prescription drug expenses	s apply to your medical out-of-pocket limit.
pocket limit		
Preferred generic drugs		
Retail	\$10 copay	20% of allowed charges
Mail order	\$25 copay	20% of allowed charges
Preferred brand-name drug	js .	
Retail	\$40 copay	20% of allowed charges
Mail order	\$100 copay	20% of allowed charges
Non-preferred generic and	brand-name drugs	•
Retail	\$65 copay	20% of allowed charges
Mail order	\$162.50 copay	20% of allowed charges
Specialty drugs		
Preferred specialty	30%	20% of allowed charges
	Maximum \$175	
Non-preferred specialty	30%	20% of allowed charges
	Maximum \$275	-
Pharmacy day supply and	requirements	
Retail	You can get up to a 30-day	supply from Aetna National Network
	For a 31-90 day supply you	u will be responsible for the Mail Order Drug copay.
Mail order	You can get a 31-90-day s	upply from CVS Caremark® Mail Service
	Pharmacy.	
Specialty	You can get up to a 30-day	supply of specialty drugs
	Advanced Control Formula	ry Aetna Insured List

Your prescription drug plan also includes:

- · Diabetic supplies
- \$25 copay maximum per fill per 30 day supply for formulary insulin drugs
- A limited list of over-the-counter medications when filled with a prescription

Family planning

- Oral fertility drugs included.
- Contraceptives covered up to a 12-month supply. Contraceptive copay strategy applies.

The following are covered 100% in-network:

- Oral chemotherapy drugs
- Seasonal vaccinations
- · Preventive vaccinations
- Affordable Care Act (ACA) eligible preventive medications and contraceptives

Refer to **Aetna.com** for a complete list of eligible prescription drugs.

Precertification requirements

Some covered prescription drugs need approval from us before we will cover the drug.

Some covered prescription drugs require step therapy before we cover them. With step therapy, you must first try one or more drugs before we will pay for drugs that require step therapy.

To get the most up-to-date precertification requirements and a list of drugs that require step therapy, see your plan documents or go online to your member website.

Choose generics with dispense as written (DAW) override - Sometimes your physician may say you need a brand-name prescription drug even if a generic is available. If so, you will pay the brand-name copay. If you ask for a brand-name prescription drug when a generic is available, you will pay the applicable brand-name copay plus the difference between the generic price and the brand-name price.

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GENERAL PROVISIONS

Dependents who are eligible to be on your plan

Spouse, children from birth to age 26. Student status of children does not

matter.

**We cover the cost of services based on whether doctors are "in network" or "out of network." We want to help you understand how much we pay for your out-of-network care. At the same time, we want to make it clear how much more you will need to pay for this "out-of-network" care.

You may choose a provider (doctor or hospital) in our network. You may choose to visit an out-of-network provider. If you choose a doctor who is out of network, your health plan may pay some of that doctor's bill. Most of the time, you will pay a lot more money out of your own pocket if you choose to use an out-of-network doctor or hospital.

When you choose out-of-network care, we limit the amount it will pay. This limit is called the "recognized" or "allowed" amount.

- For doctors and other professionals the amount is based on what Medicare pays for these services. The government sets the Medicare rate. Exactly how much we "recognize" depends on the plan you or your employer picks.
- For hospitals and other facilities, the amount is based on what Medicare pays for these services. The government sets the Medicare rate. Exactly how much we "recognize" depends on the plan you or your employer picks.

Your doctor sets his or her own rate to charge you. It may be higher -- sometimes much higher -- than what your plan "recognizes." Your doctor may bill you for the dollar amount that we don't "recognize." You must also pay any copayments, coinsurance and deductibles under your plan. No dollar amount above the "recognized charge" counts toward your deductible or out-of-pocket maximums. To learn more about how we pay out-of-network benefits visit our website.

You can avoid these extra costs by getting your care from Aetna's broad network of health care providers. Go to www.aetna.com and click on "Find a Doctor" on the left side of the page. If you are already a member, sign on to your Navigator member site.

This applies when you choose to get care out of network. When you have no choice (for example: emergency room visit after a car accident, or for other emergency services), we will pay the bill as if you got care in network. You pay cost sharing and deductibles for your in-network level of benefits. Contact us if your provider asks you to pay more. You are not responsible for any outstanding balance billed by your providers for emergency services beyond your cost sharing and deductibles.

This way of paying out-of-network doctors and hospitals applies when you choose to get care out of network. When you have no choice (for example: emergency room visit after a car accident), we will pay the bill as if you got care innetwork. You pay your plan's copayments and deductibles for your in-network level of benefits. Contact us if your provider asks you to pay more. You are not responsible for any outstanding balance billed by your providers for emergency services beyond your copayments and deductibles.

Plans are provided by: Aetna Health Inc. While this material is believed to be accurate as of the production date, it is subject to change.

Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not our agents. Provider participation may change without notice. We do not provide care or guarantee access to health services.

The following is a list of services and supplies that are *generally* not covered. However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s) purchased by your employer.



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- All medical and hospital services not specifically covered in, or which are limited or excluded by your plan documents.
- Cosmetic surgery, including breast reduction.
- · Custodial care.
- Dental care and dental X-rays.
- Donor egg retrieval
- Experimental and investigational procedures, except for coverage for medically necessary routine patient care costs for members participating in a cancer clinical trial.
- Hearing aids
- Home births
- Immunizations for travel or work, except where medically necessary or indicated.
- Implantable drugs and certain injectable drugs including injectable infertility drugs.
- Infertility services, including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in your plan documents.
- · Long-term rehabilitation therapy.
- Non-medically necessary services or supplies.
- Outpatient prescription drugs (except for treatment of diabetes), unless covered by a prescription plan rider and overthe-counter medications (except as provided in a hospital) and supplies.
- Radial keratotomy or related procedures.
- Reversal of sterilization.
- Services for the treatment of sexual dysfunction/enhancement, including therapy, supplies or counseling or prescription drugs.
- Special duty nursing.
- Therapy or rehabilitation other than those listed as covered.
- Weight control services including surgical procedures, medical treatments, weight control/loss programs, dietary regimens and supplements, appetite suppressants and other medications; food or food supplements, exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including Morbid Obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions.

In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.

Translation of this material into another language may be available. Please call Member Services at the number on the back of your ID card.

Puede estar disponible la traduccion de este material en otro idioma. Por favor llame a Servicios al Miembro al **1-888-982-3862.**

Plan features and availability may vary by location and group size.

For more information about Aetna plans, refer to www.aetna.com.

Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are both within the CVS Health family.

***This plan document provides you with an overview of some of your benefits and your cost share obligations. This information is for illustrative purposes ONLY. This document is not an official document and may differ from your Certificate of Coverage (COC), which is your official document. Refer to your COC for your coverage and services and any obligations on your part.

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ERROR REPORT		
This is a report that will outl	ine any benefits that did not transfer from AQC to e.Proposal to print on the plan	
design or to highlight any be	enefits that were in AQC, but not in e.Proposal.	
	·	
If you receive any errors ple	ease log your error in the PE Product Data Report (PDR), and manually update the	
plan design(s) with the valu	e(s) you selected in AQC.	
Plan Sponsor: The Alaska	Support Industry Alliance AHP	
Quote: 797032		
Option: 1		
Location: AK		
Product: PPO		
BENEFIT AVAILABLE IN A	AQC, BUT NOT IN E-PROPOSAL	
Benefit Display Name	HEADER	
Error at Position	Group Name = Informed Choice Phys Svcs Group Record Id = 6699 Section Nam	e =
	HEADER Section Record Id = 6701 Row Record Id = 22145 Column Record Id =	66163
Rule Error	No static text fragments found for the PFRI	
PFRI Details		
PFRI ID = 7922 Product 7	Type = 1 Product Basis = 0 Package Type = 0 Product Category = 0 Product Cat	egory
	Code = ZZZZZZZZ Nature Code = ZSUB Benefit Class = ZZZZ Ucv SeqNo = 0 Uc	
Description = Context Id	= 855 Rule Id = 16 Rule Class Name = StaticText BaseRule Class Name = No Ja	va
Class Column Rec Id = 66	S163 Proposal Variable Id = 1 Error = true AQC Error = false Required Code = O	