

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

PLAN FEATURES	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
	e service or supplies have limits		
	nit per year. In such cases, the	benefit year begins on Janua	ry 1 (unless otherwise noted).
Refer to your plan documer			
Deductible (per calendar	\$2,500 per Individual	\$2,500 per Individual	\$5,000 per Individual
year)			
	\$5,000 per Family	\$5,000 per Family	\$10,000 per Family
	ork add up towards your maxin		
	it-of-network add up separately		
	ductible before the plan begins		
	sharing) for some medical serv		
	nt toward the deductible. Refer		
Once you meet the family of	leductible, then all family mem	bers have met it for the rest of	the year. There is no
individual deductible for me			
Member coinsurance	You pay 20%	You pay 40%	You pay 50%
Applies to all expenses exc			
Out-of-pocket limit (per	\$5,000 per Individual	\$5,000 per Individual	\$10,000 per Individual
calendar year)			
	\$7,500 per Family	\$7,500 per Family	\$20,000 per Family
	ork add up towards your maxin		
	ses out-of-network add up sep		twork out-of-pocket limit.
	count toward your out-of-pocke		
	le coinsurance/copays and dec		
	out-of-pocket limit, then all fami	ly members have met it for the	e rest of the year. There is no
individual out-of-pocket limi			
	nclude coinsurance and deduct	ibles. Penalty amounts do not	apply.
Lifetime maximum			
Unlimited except where oth			
Payment for out-of-	Not applicable	Not applicable	Professional: 185% of
network care**			Medicare
			Facility: 185% of Medicare
Primary care physician	Optional	Not applicable	Does not apply
selection			
Precertification requireme			
	ces need approval by us in adv		
	your plan documents for a full		approval.
Referral requirement	Not required	Not required	None
			m different kinds of providers in
	tna.com to see a list of virtual	care providers. You'll also find	d more about your options,
including cost share amour	its.		
CVS VIRTUAL CARE	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
CVS Hoalth Virtual	Covered 100% · no	Covered 100% · no	Not applicable

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 Primary Care (VPC) - consultations	Covered 100%; after deductible	Covered 100%; after deductible	Not applicable
	arvice consultations through	ah CVS Health Virtual Prima	ary Care for members age 1
	com for additional informa		ary Care for members age i
			Net applicable
CVS Health Virtual Care	Covered 100%; after	Covered 100%; after	Not applicable
VC) - general medicine	deductible	deductible	N
CVS Health Virtual Care	Covered 100%; after	Covered 100%; after	Not applicable
VC) - mental health	deductible	deductible	
REVENTIVE CARE	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
Routine adult physical	Covered 100%; no	Covered 100%; no	50%; after deductible
xams/ immunizations	deductible	deductible	
		ry 12 months age 65 and older	
loutine well child	Covered 100%; no	Covered 100%; no	50%; after deductible
exams/immunizations	deductible	deductible	
7 exams in the first 12 mo			
3 exams from age 13 mor			
3 exams from age 25 mor			
1 exam every 12 months t	<u> </u>		
Routine gynecological	Covered 100%; no	Covered 100%; no	50%; after deductible
are exams	deductible	deductible	
exam and pap smear per	year, includes related fees.		
Routine mammogram	Covered 100%; no	Covered 100%; no	50%; after deductible
· · · · · · · · · · · · · · · · · · ·	00.000.000.00,0		
.ouog.u	deductible	deductible	
-	•	deductible	
Recommended: One per ye	deductible	deductible	50%; after deductible
Recommended: One per ye	deductible ear for members age 40 and	deductible over	
Recommended: One per ye Vomen's health	deductible ear for members age 40 and Covered 100%; no deductible	deductible over Covered 100%; no	50%; after deductible
Recommended: One per ye Vomen's health ncludes: Screening for ges	deductible ear for members age 40 and Covered 100%; no deductible tational diabetes, HPV (Hum	deductible over Covered 100%; no deductible	50%; after deductible
Recommended: One per ye Nomen's health ncludes: Screening for ges ransmitted infections, coun	deductible ear for members age 40 and Covered 100%; no deductible tational diabetes, HPV (Hum seling and screening for hun	deductible over Covered 100%; no deductible nan- Papillomavirus) DNA testir	50%; after deductible
Recommended: One per year Nomen's health ncludes: Screening for ges ransmitted infections, coun nterpersonal and domestic	deductible ear for members age 40 and Covered 100%; no deductible tational diabetes, HPV (Hum seling and screening for hun violence, breastfeeding supp	deductible over Covered 100%; no deductible nan- Papillomavirus) DNA testir nan immunodeficiency virus, so port, supplies and counseling.	50%; after deductible ng, counseling for sexually creening and counseling for
Recommended: One per year Nomen's health Includes: Screening for gest ransmitted infections, counterpersonal and domestic laso includes: contraceptive	deductible ear for members age 40 and Covered 100%; no deductible tational diabetes, HPV (Hum seling and screening for hun violence, breastfeeding supplemethods (ACA mandated c	deductible over Covered 100%; no deductible nan- Papillomavirus) DNA testir nan immunodeficiency virus, so port, supplies and counseling. contraceptives, including contra	50%; after deductible ng, counseling for sexually creening and counseling for aceptives and devices you can'
Recommended: One per year Vomen's health Includes: Screening for gest aransmitted infections, counterpersonal and domestic also includes: contraceptive get at a pharmacy), sterilization	deductible ear for members age 40 and Covered 100%; no deductible tational diabetes, HPV (Hum seling and screening for hun violence, breastfeeding supplemethods (ACA mandated c	deductible over Covered 100%; no deductible nan- Papillomavirus) DNA testir nan immunodeficiency virus, so port, supplies and counseling.	50%; after deductible ng, counseling for sexually creening and counseling for aceptives and devices you can'
Recommended: One per year Vomen's health Includes: Screening for gest ansmitted infections, counterpersonal and domestic also includes: contraceptive at a pharmacy), sterilizate, pply.	deductible ear for members age 40 and Covered 100%; no deductible tational diabetes, HPV (Hum seling and screening for hun violence, breastfeeding supple methods (ACA mandated contion procedures (including to	deductible over Covered 100%; no deductible nan- Papillomavirus) DNA testir nan immunodeficiency virus, so port, supplies and counseling. contraceptives, including contra	50%; after deductible ng, counseling for sexually creening and counseling for aceptives and devices you can and counseling. Limits may
Recommended: One per year Vomen's health Includes: Screening for gest ansmitted infections, counterpersonal and domestic also includes: contraceptive at a pharmacy), sterilizate, pply.	deductible ear for members age 40 and Covered 100%; no deductible tational diabetes, HPV (Hum seling and screening for hun violence, breastfeeding supplementation procedures (including to	deductible over Covered 100%; no deductible nan- Papillomavirus) DNA testir nan immunodeficiency virus, so port, supplies and counseling. contraceptives, including contra ubal ligation), patient education Covered 100%; no	50%; after deductible ng, counseling for sexually creening and counseling for aceptives and devices you can
Recommended: One per year Vomen's health includes: Screening for gest ransmitted infections, counterpersonal and domesticulso includes: contraceptive et at a pharmacy), sterilizate pply.	deductible ear for members age 40 and Covered 100%; no deductible tational diabetes, HPV (Hum seling and screening for hun violence, breastfeeding supp emethods (ACA mandated of ation procedures (including to Covered 100%; no deductible	deductible over Covered 100%; no deductible nan- Papillomavirus) DNA testir nan immunodeficiency virus, so port, supplies and counseling. contraceptives, including contra ubal ligation), patient education Covered 100%; no deductible	50%; after deductible ng, counseling for sexually creening and counseling for aceptives and devices you can and counseling. Limits may 50%; after deductible
Recommended: One per year Women's health Includes: Screening for gest ansmitted infections, counterpersonal and domesticulso includes: contraceptive et at a pharmacy), sterilizate pply. Pre-natal maternity Routine digital rectal	deductible ear for members age 40 and Covered 100%; no deductible tational diabetes, HPV (Hum seling and screening for hun violence, breastfeeding supp e methods (ACA mandated of ation procedures (including to Covered 100%; no deductible Covered 100%; no	deductible over Covered 100%; no deductible nan- Papillomavirus) DNA testir nan immunodeficiency virus, so port, supplies and counseling. contraceptives, including contra ubal ligation), patient education Covered 100%; no deductible Covered 100%; no	50%; after deductible ng, counseling for sexually creening and counseling for aceptives and devices you can and counseling. Limits may
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Recommended: One per year Vomen's health Includes: Screening for gest ransmitted infections, counterpersonal and domestic Also includes: contraceptive get at a pharmacy), sterilizate apply. Pre-natal maternity Routine digital rectal exam Recommended: For member Recomm	deductible ear for members age 40 and Covered 100%; no deductible tational diabetes, HPV (Humseling and screening for hunviolence, breastfeeding suppermethods (ACA mandated cation procedures (including to Covered 100%; no deductible Covered 100%; no deductible ers age 40 and over Covered 100%; no deductible ers age 40 and over Covered 100%; no deductible ers age 40 and over Covered 100%; no deductible ers age 40 and over Covered 100%; no deductible ers age 45 and over	deductible over Covered 100%; no deductible nan- Papillomavirus) DNA testir nan immunodeficiency virus, so port, supplies and counseling. contraceptives, including contra ubal ligation), patient education Covered 100%; no deductible	50%; after deductible and, counseling for sexually creening and counseling for acceptives and devices you can and counseling. Limits may 50%; after deductible 50%; after deductible 50%; after deductible
Recommended: One per year Nomen's health Includes: Screening for gest ransmitted infections, counterpersonal and domestic laso includes: contraceptive	deductible ear for members age 40 and Covered 100%; no deductible tational diabetes, HPV (Hum seling and screening for hun violence, breastfeeding supple methods (ACA mandated of ation procedures (including to Covered 100%; no deductible Covered 100%; no deductible ers age 40 and over Covered 100%; no deductible ers age 40 and over Covered 100%; no deductible ers age 40 and over Covered 100%; no deductible ers age 45 and over Covered 100%; no	deductible over Covered 100%; no deductible nan- Papillomavirus) DNA testir nan immunodeficiency virus, so port, supplies and counseling. contraceptives, including contra ubal ligation), patient education Covered 100%; no deductible Covered 100%; no	50%; after deductible ng, counseling for sexually creening and counseling for acceptives and devices you can't and counseling. Limits may 50%; after deductible 50%; after deductible
Recommended: One per year Nomen's health Includes: Screening for gest ansmitted infections, counterpersonal and domestic also includes: contraceptive get at a pharmacy), sterilizated apply. Pre-natal maternity Routine digital rectal exam Recommended: For member and a prostate-specific antigenest Recommended: For member accepting Recommended	deductible ear for members age 40 and Covered 100%; no deductible tational diabetes, HPV (Hum seling and screening for hun violence, breastfeeding supple methods (ACA mandated of ation procedures (including to Covered 100%; no deductible Covered 100%; no deductible ers age 40 and over Covered 100%; no deductible ers age 40 and over Covered 100%; no deductible ers age 40 and over Covered 100%; no deductible ers age 45 and over Covered 100%; no deductible ers age 45 and over Covered 100%; no deductible ers age 45 and over Covered 100%; no deductible	deductible over Covered 100%; no deductible nan- Papillomavirus) DNA testir nan immunodeficiency virus, so port, supplies and counseling. contraceptives, including contra ubal ligation), patient education Covered 100%; no deductible	50%; after deductible and, counseling for sexually creening and counseling for acceptives and devices you can't and counseling. Limits may 50%; after deductible 50%; after deductible 50%; after deductible
Recommended: One per year Nomen's health Includes: Screening for gest ansmitted infections, counterpersonal and domestic also includes: contraceptive get at a pharmacy), sterilizated apply. Pre-natal maternity Routine digital rectal exam Recommended: For member and a prostate-specific antigenest Recommended: For member accepting Recommended	deductible ear for members age 40 and Covered 100%; no deductible tational diabetes, HPV (Hum seling and screening for hun violence, breastfeeding supple methods (ACA mandated of ation procedures (including tu Covered 100%; no deductible Covered 100%; no deductible ers age 40 and over Covered 100%; no deductible ers age 40 and over Covered 100%; no deductible ers age 40 and over Covered 100%; no deductible ers age 45 and over Covered 100%; no deductible ers age 45 and over Covered 100%; no deductible ers age 45 and over Covered 100%; no deductible ers age 45 and over Covered 100%; no deductible ers age 45 and over Covered 100%; no deductible ers age 45 and over	deductible Over Covered 100%; no deductible nan- Papillomavirus) DNA testir nan immunodeficiency virus, so port, supplies and counseling. contraceptives, including contra ubal ligation), patient education Covered 100%; no deductible Covered 100%; no deductible	50%; after deductible ng, counseling for sexually creening and counseling for acceptives and devices you can't and counseling. Limits may 50%; after deductible 50%; after deductible 50%; after deductible 50%; after deductible
Recommended: One per year Nomen's health Includes: Screening for gest ansmitted infections, counterpersonal and domestic also includes: contraceptive get at a pharmacy), sterilizated apply. Pre-natal maternity Routine digital rectal exam Recommended: For member and a prostate-specific antigenest Recommended: For member accepting Recommended	deductible ear for members age 40 and Covered 100%; no deductible tational diabetes, HPV (Hum seling and screening for hun violence, breastfeeding supple methods (ACA mandated of ation procedures (including to Covered 100%; no deductible Covered 100%; no deductible ers age 40 and over Covered 100%; no deductible ers age 40 and over Covered 100%; no deductible ers age 40 and over Covered 100%; no deductible ers age 45 and over Covered 100%; no deductible ers age 45 and over Covered 100%; no deductible ers age 45 and over Covered 100%; no deductible	deductible over Covered 100%; no deductible nan- Papillomavirus) DNA testir nan immunodeficiency virus, so port, supplies and counseling. contraceptives, including contra ubal ligation), patient education Covered 100%; no deductible Covered 100%; no	50%; after deductible and, counseling for sexually creening and counseling for acceptives and devices you can't and counseling. Limits may 50%; after deductible 50%; after deductible 50%; after deductible



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PHYSICIAN SERVICES	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
Office visits to non-	20%; after deductible	40%; after deductible	50%; after deductible
specialist			
	nist, general physician, family		=00/ 6/ 1 1 1/11
Specialist office visits Includes visits to a naturopat	20%; after deductible	40%; after deductible	50%; after deductible
Hearing exams	Not Covered	Not Covered	Not Covered
Walk-in clinics	20%; after deductible	40%; after deductible	50%; after deductible
Walk-in clinics are free-stand	ding health care facilities. Som	netimes they may be within a p	harmacy, drug store,
supermarket, or other retail s	store. They offer some limited	medical care and services.	
		s, the outpatient department of	a hospital, ambulatory
surgical centers, and physici			
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	service and where you	service and where you
	receive it.	receive it.	receive it.
Allergy injections	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	service and where you	service and where you
	receive it.	receive it.	_ receive it.
	-Row 22145Col 66163		
DIAGNOSTIC	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
PROCEDURES	MAXIMOM OAVIITOO	OTANDAND DATINGO	OOT-OI-METWORK
Diagnostic X-ray (Other	20%; after deductible	40%; after deductible	50%; after deductible
than complex imaging			
services)			
When your physician perforn	ns and bills for this service at	their office, you pay your office	visit cost share amount.
Diagnostic laboratory	20%; after deductible	40%; after deductible	50%; after deductible
When your physician perforn	ns and bills for this service at	their office, you pay your office	visit cost share amount.
Diagnostic complex	20%; after deductible	40%; after deductible	50%; after deductible
imaging			
	ns and bills for this service at	their office, you pay your office	visit cost share amount.
EMERGENCY MEDICAL	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
CARE			
Urgent care provider	20%; after deductible	20%; after deductible	50%; after deductible
Non-urgent use of urgent	Not Covered	Not Covered	Not Covered
care provider			
Emergency room	20%; after deductible	20%; after deductible	Same as in-network care
Non-emergency care in	Not Covered	Not Covered	Not Covered
an emergency room			
Emergency use of	20%; after deductible	20%; after deductible	Same as in-network care
ambulance			
Non-emergency use of	Not Covered	Not Covered	Not Covered
ambulance			
HOSPITAL CARE	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
	200/ coffee deducatible	400/ Laftar daduatible	50%; after deductible
Inpatient coverage	20%; after deductible	40%; after deductible	30 %, after deductible



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

MENTAL HEALTH	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
SERVICES	000/ - f(1- 1(1-1-	400/ - (1 1 1 1 1	500/ - ((
Inpatient	20%; after deductible	40%; after deductible	50%; after deductible
When you're admitted into a benefits you receive.	a hospital for the care you ne	ed, your cost sharing amount co	ounts toward all covered
Mental health office visits	20%; after deductible	40%; after deductible	50%; after deductible
Other mental health	20%; after deductible	40%; after deductible	50%; after deductible
services		·	
When you receive outpatier covered benefits during you		tay overnight, your cost sharing	amount counts toward all
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 benefits you receive.	a hospital for the care you ne	ed, your cost sharing amount co	ounts toward all covered
Residential treatment facility	20%; after deductible	40%; after deductible	50%; after deductible
	a facility for the care you need	d, your cost sharing amount cou	unts toward all covered benefits
Substance abuse office visits	20%; after deductible	40%; after deductible	50%; after deductible
Other substance abuse	20%; after deductible	40%; after deductible	50%; after deductible
services			
		tay overnight, your cost sharing	amount counts toward all
covered benefits during you			
THERAPY SERVICES	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK

THERAPY SERVICES	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
Spinal manipulation	20%; after deductible	40%; after deductible	50%; after deductible
therany			

therapy Limited to 12 visits per year



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Outpatient short-term	20%; after deductible	40%; after deductible	50%; after deductible
rehabilitation			
Limited to 25 visits per year			
Includes physical, occupation		400/ 6/ 1 1 1/11	
Habilitative physical	20%; after deductible	40%; after deductible	50%; after deductible
therapy			
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	,	ŕ	•
Autism related speech	20%; after deductible	40%; after deductible	50%; after deductible
herapy	, , , , , , , , , , , , , , , , , , , ,		
Autism related behavioral	20%; after deductible	40%; after deductible	50%; after deductible
therapy	2070, and addams	1070, and adadonsis	oo /o, anor adadonoro
	d with outpatient mental healt	h visits	
Autism related applied	20%; after deductible	40%; after deductible	50%; after deductible
behavior analysis	2070, after deddetible	4070, after academble	3070, arter deddelible
Dellavioi allalysis		a autopational model booths at booth	ar convices benefit
	cae ara tha cama ac anv otha		
Your benefits for these servi			
Your benefits for these services	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
Your benefits for these services OTHER SERVICES Skilled nursing facility			
Your benefits for these services OTHER SERVICES Skilled nursing facility Limited to 60 days per year	MAXIMUM SAVINGS 20%; after deductible	STANDARD SAVINGS 40%; after deductible	OUT-OF-NETWORK 50%; after deductible
Your benefits for these service OTHER SERVICES Skilled nursing facility Limited to 60 days per year When you're admitted into a	MAXIMUM SAVINGS 20%; after deductible	STANDARD SAVINGS	OUT-OF-NETWORK 50%; after deductible
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PLAN DESIGN & BENEFITS MEDICAL PLAN PROVIDED BY AETNA LIFE INSURANCE COMPANY

Infusion therapy - home/office	20%; after deductible	40%; after deductible	50%; after deductible
Infusion therapy - outpatient hospital/freestanding facility	20%; after deductible	40%; after deductible	50%; after deductible
Gene-based, Cellular, and other Innovative Therapies (GCIT™)	Your cost sharing amount depends on the type of service and where you receive it. 20%: after 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. 20%: after deductible for gene therapy drugs, if applicable In-network coverage is provided at GCIT™ designated facilities only.	Not Covered
Hearing aids \$3,000 per rolling 36 month լ	20%; after deductible period	20%; after deductible	20%; after deductible
Vision eyewear	Covered 100% up to \$350 per year; no deductible	-	
Transplants	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.
Bariatric surgery	Not Covered	Not Covered	Not Covered
Acupuncture Limited to 12 visits per year	20%; after deductible	40%; after deductible	50%; after deductible
	Covered 100%; no deductible nearest facility equipped to dia y transportation services REQ		

plan documents.

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

FAMILY PLANNING	MAXIMUM SAVINGS	STANDARD SAVINGS	OUT-OF-NETWORK
Basic Infertility	Your cost sharing amount depends on the type of service and where you receive it.	Your cost sharing amount depends on the type of service and where you receive it.	Your cost sharing amount depends on the type of service and where you receive it.

You have coverage for the diagnosis and treatment of the underlying cause of infertility.

You have coverage for artificial insemination and the diagnosis and treatment of the underlying cause of infertility.



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

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	
	oplied to the deductible before	any benefits are considered	for payment under the
pharmacy plan.			
	ses apply towards the Maximu	um Savings tier only. Out-of-	network pharmacy expenses
apply towards the out-of-net			
Pharmacy plan type	Advanced Control Plan - Ad		
Prescription drug	Prescription drug expenses	apply to your medical deduc	tible.
deductible			
		ertain preventive medications	. For a full list of these drugs, go
to your secure member site			
Prescription drug out-of-	Prescription drug expenses	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			
Retail	\$40 copay	20% of allowed charges	
Mail order	\$100 copay	20% of allowed charges	
Non-preferred generic and			
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			
Retail	You can get up to a 30-day		
		will be responsible for the M	
Mail order		ipply from CVS Caremark® N	Mail Service
_	Pharmacy.		
Specialty	You can get up to a 30-day		
	Advanced Control Formula	y Aetna Insured List	

Your prescription drug plan also includes:

- Diabetic supplies
- \$25 copay maximum per fill per 30 day supply for formulary insulin drugs; no deductible for formulary insulin drugs
- A limited list of over-the-counter medications when filled with a prescription

Family planning

• Oral fertility drugs included.



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

• 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.

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.



Page 9

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

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.



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

- 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		
	outline any benefits that did not transfer from AQC to e.Proposal to print on the plan	
	benefits that were in AQC, but not in e.Proposal.	
goorgin or to ringringric arry	bottome that were in rigo, but not in on reposali	
	please log your error in the <u>PE Product Data Report (PDR)</u> , and manually update the alue(s) you selected in AQC.	
Plan Sponsor: The Alas	ka Support Industry Alliance AHP	
Quote: 797147		
Option: 1		
Location: AK		
Product: HSA PPO		
BENEFIT AVAILABLE I	N AQC, BUT NOT IN E-PROPOSAL	
Benefit Display Name	HEADER	
Error at Position	Group Name = Informed Choice Phys Svcs Group Record Id = 6699 Section Name HEADER Section Record Id = 6701 Row Record Id = 22145 Column Record Id = 6701 Row Row Record Id = 6701 Row	
Rule Error	No static text fragments found for the PFRI	
PFRI Details		
PFRI ID = 7922 Produc	ct Type = 1 Product Basis = 0 Package Type = 0 Product Category = 0 Product Cate	gory
Type = 116 TPID = 0 U	C Code = ZZZZZZZZ Nature Code = ZSUB Benefit Class = ZZZZ Ucv SeqNo = 0 Ucv	/
	Id = 855 Rule Id = 16 Rule Class Name = StaticText BaseRule Class Name = No Java	a
Class Column Rec Id =	66163 Proposal Variable Id = 1 Error = true AQC Error = false Required Code = O	