



Health

Essential Premier Health Insurance

insured by Aetna

MISSOURI

	HIGH DEDUCTIBLE \$3000 PLAN (HSA COMPATIBLE)	
MEMBER BENEFITS	In-Network	Out-of-Network <sup>+</sup>
<b>Deductible</b> Individual / Family	\$3,000/\$6,000	\$6,000/\$12,000
<b>Coinsurance</b> (Member's Responsibility)	0% after deductible	40% after deductible
<b>Coinsurance Maximum</b> Individual / Family	\$0/\$0	\$6,500/\$13,000
<b>Out-of-Pocket Maximum</b> (Includes Deductible) Individual / Family	\$3,000/\$6,000	\$12,500/\$25,000
<b>Lifetime Maximum* per Insured</b>	\$5,000,000	
<b>Non-Specialist Office Visit</b> General Physician, Family Practitioner, Pediatrician or Internist	0% after deductible	40% after deductible
<b>Specialist Visit</b>	0% after deductible	40% after deductible
<b>Hospital Admission</b>	0% after deductible	40% after deductible
<b>Outpatient Surgery</b>	0% after deductible	40% after deductible
<b>Emergency Room</b>	\$0 copay after deductible	\$0 copay after deductible
<b>Annual Routine GYN Exam</b> Annual Pap	\$0 copay ded. waived	40% after deductible
<b>Maternity</b>	Not covered <i>Except for pregnancy complications</i>	
<b>Preventive Health Routine Physical</b> <i>Aetna will pay up to \$200.</i>	\$20 copay ded. waived	40% after deductible
<b>Lab / X-Ray</b>	0% after deductible	40% after deductible
<b>Skilled Nursing</b> In lieu of hospital <i>30 days per calendar year*</i>	0% after deductible	40% after deductible
<b>Physical / Occupational Therapy</b> <i>24 visits per calendar year*- Aetna will pay a max. of \$25 per visit</i>	0% after deductible	40% after deductible
<b>Home Health Care</b> In lieu of hospital <i>30 visits per calendar year*</i>	0% after deductible	40% after deductible
<b>Durable Medical Equipment</b> <i>Aetna will pay up to \$2,000 per calendar year*</i>	0% after deductible	40% after deductible
<b>PHARMACY</b>		
<b>Pharmacy Deductible</b> Individual / Family	Integrated Medical/Rx Deductible	
<b>Generic</b> <i>Oral Contraceptives Included</i>	\$0 copay after medical ded.	40% after med. ded.
<b>Preferred Brand</b> <i>Oral Contraceptives Included</i>	\$0 copay after medical ded.	40% after med. ded.
<b>Non-Preferred Brand</b> <i>Oral Contraceptives Included</i>	\$0 copay after medical ded.	40% after med. ded.
<b>Calendar Year Maximum</b> per Individual*	Unlimited	

\* Maximum applies to combined in-and out-of-network benefits. For a full list of benefit coverage and exclusions refer to plan documents.

+ Payment for out-of-network facility care is determined based upon Aetna's Allowable Fee Schedule. Payment for other out-of-network facility care is determined based upon the negotiated charge that would apply if such services or supplies were received from a Preferred Provider.

**AARP Essential Premier Health Insurance Plan is the brand name used for products and services provided for AARP members by Aetna Life Insurance Company through an Association Group Agreement. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans.**

Health insurance plans contain exclusions and limitations. 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.

Investment services are independently offered. Providers are independent contractors and are not agents of Aetna.

For a full and complete list of benefit coverage and exclusions refer to the plan documents.

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