

Louisiana Aetna Advantage Plan Options

Preventive and Hospital Care 3000
(HSA Compatible)

MEMBER BENEFITS	In-Network	Out-of-Network*
Deductible Individual Family	\$3,000 \$6,000	\$6,000 \$12,000
Coinsurance (Member's responsibility)	20% after deductible up to out-of-pocket max.	50% after deductible up to out-of-pocket max.
	<i>\$0 once out-of-pocket max. is satisfied</i>	
Coinsurance Maximum Individual Family	\$2,000 \$4,000	\$4,000 \$8,000
Out-of-Pocket Maximum Individual Family	\$5,000 \$10,000	\$10,000 \$20,000
	<i>Includes deductible</i>	
Lifetime Maximum* per insured	\$5,000,000	
Non-Specialist Office Visit <i>Unlimited visits</i> General Physician, Family Practitioner, Pediatrician or Internist	Not covered**	Not covered**
Specialist Visit <i>(Includes Chiropractic Care visits)</i>	Not covered**	Not covered**
Hospital Admission	20% after deductible	50% after deductible
Outpatient Surgery	20% after deductible**	50% after deductible**
Urgent Care Facility	Not covered	Not covered
Emergency Room	\$100 copay** (waived if admitted) 20% coinsurance after deductible	
Annual Routine Gyn Exam <i>No waiting period, no calendar year max.</i> Annual Pap/Mammogram	\$0 copay deductible waived	50% after deductible
Maternity	Not covered (except for pregnancy complications)	
Preventive Health — Routine Physical <i>Aetna will pay up to \$200 per exam*</i> <i>No waiting period</i>	\$35 copay deductible waived	50% after deductible
	<i>Includes lab work and X-rays</i>	
Lab/X-Ray	Not covered**	Not covered**
Skilled Nursing — in lieu of hospital <i>30 days per calendar year*</i>	20% after deductible	50% after deductible
Physical/Occupational Therapy <i>24 visits per calendar year*</i>	20% after deductible	50% after deductible
Home Health Care — in lieu of hospital <i>30 visits per calendar year*</i>	20% after deductible	50% after deductible
Durable Medical Equipment <i>Aetna will pay up to \$2000 per calendar year*</i>	Not covered**	Not covered**
PHARMACY		
Pharmacy Deductible per individual	Not Applicable	Not Applicable
Generic <i>Oral Contraceptives Included</i>	Not covered <i>Aetna Discount Applies</i>	Not covered
Preferred Brand <i>Oral Contraceptives Included</i>	Not covered <i>Aetna Discount Applies</i>	Not covered
Non-Preferred Brand <i>Oral Contraceptives Included</i>	Not covered <i>Aetna Discount Applies</i>	Not covered
Calendar Year Maximum per individual*	Not Applicable	Not Applicable

- * Maximum applies to combined in and out-of-network benefits.
- ** Copay is billed separately and not due at time of service. Copay does not count towards coinsurance or out-of-pocket maximum.
- + 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.
- ** Chiropractic Care (20% for in-network/ 50% for out-of-network)
Outpatient Hospital Expenses, Physicians/ Specialists Office Visits Expenses, Outpatient diagnostic Lab & X-ray expenses and Durable Medical/Surgical equipment for the following:
 - Anesthesia and Associated Hospitalization for Certain Dental Care benefit
 - Cleft Lip/Palate benefit
 - Routine Screening for Cancer (including Colorectal Cancer)
 - Diabetic Equipment, Supplies and Self-management Education benefit
 - Treatment of Attention Deficit/Hyperactivity Disorder benefit
 - Coverage for Cancer Clinical Trials benefit
 - Short-Term Rehabilitation Expenses benefit
 - Hearing Aid Expenses for Children benefit
 - Bone Density Measurements
 - Mastectomy and Related Procedures

A summary of exclusions is listed in the Aetna Advantage Plan brochure. For a full list of benefit coverage and exclusions refer to the plan documents. Plans may be subject to medical underwriting or other restrictions. Rates and benefits vary by location. 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. Health insurance plans contain exclusions and limitations. Material subject to change. Investment services are independently offered through JPMorgan Institutional Investors, Inc. a subsidiary of JPMorgan Chase Bank.

Aetna Advantage Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out-of-state blanket trust. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans. These plans are medically underwritten and you may be declined coverage in accordance with your health condition.