

# Maryland Aetna Advantage Plan Options

PPO High Deductible 5000  
(HSA Compatible)

MEMBER BENEFITS	In-Network	Out-of-Network*
<b>Deductible</b>		
Individual	\$5,000	\$10,000
Family	\$10,000	\$20,000
<b>Coinsurance</b> (Member's responsibility)	0% after deductible up to out-of-pocket max.	20% after deductible up to out-of-pocket max.
	<i>\$0 once out-of-pocket max. is satisfied</i>	
<b>Coinsurance Maximum</b>		
Individual	\$0	\$2,500
Family	\$0	\$5,000
<b>Out-of-Pocket Maximum</b>		
Individual	\$5,000	\$12,500
Family	\$10,000	\$25,000
	<i>Includes deductible</i>	
<b>Lifetime Maximum* per insured</b>	\$3,000,000	
<b>Non-Specialist Office Visit</b> <i>Unlimited visits</i> General Physician, Family Practitioner, Pediatrician or Internist	0% after deductible	20% after deductible
<b>Specialist Visit</b> <i>Unlimited visits</i>	0% after deductible	20% after deductible
<b>Hospital Admission</b> (includes complications of pregnancy)	0% after deductible	20% after deductible
<b>Outpatient Surgery</b>	0% after deductible	20% after deductible
<b>Urgent Care Facility</b>	0% after deductible	20% after deductible
<b>Emergency Room</b>	\$0 copay deductible waived	
<b>Annual Routine Gyn Exam</b> <i>No waiting period, no calendar year max.</i> Annual Pap/Mammogram	\$0 copay deductible waived	20% after deductible
<b>Maternity — Inpatient Facility Services</b>	0% Inpatient Facility Services coverage after deductible for the mother and the newborn for a minimum of 48 hours for an uncomplicated vaginal delivery and 96 hours for an uncomplicated cesarean birth	20% Inpatient Facility Services coverage after deductible for the mother and the newborn for a minimum of 48 hours for an uncomplicated vaginal delivery and 96 hours for an uncomplicated cesarean birth
<b>Maternity — Professional Services</b>	Coverage for complications of pregnancy	
<b>Preventive Health — Routine Physical</b> <i>Aetna will pay up to \$200 per exam*</i> <i>No waiting period</i>	\$25 copay deductible waived	\$25 copay; 20% coinsurance after deductible
	<i>Includes lab work and X-rays</i>	
<b>Lab/X-Ray</b>	0% after deductible	20% after deductible
<b>Skilled Nursing — in lieu of hospital</b> <i>30 days per calendar year*</i>	0% after deductible	20% after deductible
<b>Physical/Occupational Therapy and Chiropractic Care</b> <i>24 visits per calendar year*</i>	0% after deductible	20% after deductible
	<i>Aetna will pay a max. of \$25 per visit*</i>	
<b>Home Health Care — in lieu of hospital</b> <i>40 visits per calendar year*</i>	0% after deductible	20% after deductible
<b>Durable Medical Equipment</b> <i>Aetna will pay up to \$2000 per calendar year*</i>	0% after deductible	20% after deductible
<b>PHARMACY</b>		
<b>Pharmacy Deductible</b> per individual	Integrated Medical/Rx Deductible	Integrated Medical/Rx Deductible
<b>Generic</b> <i>Oral Contraceptives Included</i>	0% after Medical/Rx Deductible	20% after Medical/Rx Deductible
<b>Preferred Brand</b> <i>Oral Contraceptives Included</i>	0% after Medical/Rx Deductible	20% after Medical/Rx Deductible
<b>Non-Preferred Brand</b> <i>Oral Contraceptives Included</i>	0% after Medical/Rx Deductible	20% after Medical/Rx Deductible
<b>Calendar Year Maximum</b> per individual*	Unlimited	Unlimited

- \* 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.

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 by the HSA Administrator.

**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.