

WEST VIRGINIA AETNA ADVANTAGE PLAN OPTIONS

PPO High Deductible 5000 (HSA Compatible)		
MEMBER BENEFITS	In Network	Out-of-Network ⁺
Deductible		
Individual	\$5,000	\$10,000
Family	\$10,000	\$20,000
Coinsurance (Member's responsibility)	0% 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	\$0	\$2,500
Family	\$0	\$5,000
Out-of-Pocket Maximum		
Individual	\$5,000	\$12,500
Family	\$10,000	\$25,000
	<i>Includes deductible</i>	
Lifetime Maximum* per insured	\$3,000,000	
Non-Specialist Office Visit <i>Unlimited visits</i> General Physician, Family Practitioner Pediatrician or Internist	0% after deductible	50% after deductible
Specialist Visit <i>Unlimited visits</i>	0% after deductible	50% after deductible
Hospital Admission	0% after deductible	50% after deductible
Outpatient Surgery	0% after deductible	50% after deductible
Urgent Care Facility	0% after deductible	50% after deductible
Emergency Room	\$0 copay after deductible	
Annual Routine Gyn Exam <i>No waiting period, No calendar year max. Annual Pap/Mammogram</i>	\$0 copay deductible waived	50% after deductible
Maternity	Not covered <i>Except for pregnancy complications</i>	
Preventive Health — Routine Physical <i>Aetna will pay up to \$200 per exam</i>	\$25 copay deductible waived	50% after deductible
	<i>Includes lab work and X-rays</i>	
Lab/X-Ray	0% after deductible	50% after deductible
Skilled Nursing — in lieu of hospital <i>30 days per calendar year*</i>	0% after deductible	50% after deductible
Physical/Occupational Therapy and Chiropractic Care <i>24 visits per calendar year*</i>	0% after deductible	50% after deductible
	<i>Aetna will pay up to \$25 per visit max</i>	
Home Health Care — in lieu of hospital <i>30 visits per calendar year*</i>	0% after deductible	50% after deductible
Durable Medical Equipment Aetna will pay up to \$2000 per calendar year*	0% after deductible	50% after deductible
PHARMACY		
Pharmacy Deductible per individual	Integrated Medical/Rx Deductible	
Generic <i>Oral Contraceptives Included</i>	0% after Medical/Rx deductible	50% after Medical/Rx deductible
Preferred Brand <i>Oral Contraceptives Included</i>	0% after Medical/Rx deductible	50% after Medical/Rx deductible
Non-Preferred Brand <i>Oral Contraceptives Included</i>	0% after Medical/Rx deductible	50% after Medical/Rx deductible
Calendar Year Maximum per individual*	\$5,000	\$5,000

* Maximum applies to combined in and out of network benefits

+ Payment for out-of-network facility care is determined based upon Aetna's Allowable Fee Schedule. Payment for other out-of network 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 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. 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, a subsidiary of JPMorgan Chase Bank.

Aetna Advantage Plans for individual, 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.

We want you to know[®]

