

WEST VIRGINIA AETNA ADVANTAGE PLAN OPTIONS

| PPO High Deductible 5000 (HSA Compatible) | | |
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| 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 <i>Aetna will pay up to \$2000 per calendar year*</i> | 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[®]

