PLAN DESIGN AND BENEFITS - PA POS 8.3 with $15 Generic RX

PLAN FEATURES	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
Deductible (per calendar year)	Not Applicable	$5,000 Individual $15,000 Family
Unless otherwise indicated, the Deductible must be met prior to benefits being payable. Once the Family Deductible is met, all family members will be considered as having met their Deductible for the remainder of the calendar year. No one family member may contribute more than the Individual Deductible amount to the Family Deductible. Deductible credit applies. Deductible carryover does not apply.		
Plan Coinsurance *	Not Applicable	50%
Out-of-Pocket Maximum (per calendar year, excludes deductible)	$5,000 Individual $10,000 Family	$10,000 Individual $30,000 Family
Amounts over the Recognized Charge, failure to pre-certification penalties and member cost-sharing for prescription drug benefits and self-injectables do not apply toward the Out-of-Pocket Maximum. All covered expenses accumulate separately toward the participating and non-participating Out-of-Pocket Maximum. Once the Family Out-of-Pocket Maximum is met, all family members will be considered as having met their Out-of-Pocket Maximum for the remainder of the calendar year. No one family member may contribute more than the Individual Out-of-Pocket Maximum amount to the Family Out-of-Pocket Maximum.		
Lifetime Maximum	Unlimited except where otherwise indicated.	$250,000 per lifetime
Payment for services from a Non-Participating Provider	Not Applicable	Recognized Charge **
Primary Care Physician Selection	Required	Not Applicable
Precertification Requirement - Certain non-participating provider services require precertification or benefits will be reduced. Refer to your plan documents for a complete list of services that require precertification.		
Referral Requirement	Required for all non-emergency, non-urgent and non-Primary Care Physician services, except direct access services.	Not Applicable
PHYSICIAN SERVICES	**PARTICIPATING PROVIDERS**	**NON-PARTICIPATING PROVIDERS**
Primary Care Physician Visits	Office Hours: $50 Copay After Office Hours/Home: $55 Copay	50% after deductible
Specialist Office Visits	$75 Copay	50% after deductible
Maternity OB Visits	$75 Copay for Initial Visit Only	50% after deductible
Allergy Treatment	Same as applicable participating provider office visit member cost sharing.	50% after deductible
Allergy Testing	$75 Copay	50% after deductible
PREVENTIVE CARE	**PARTICIPATING PROVIDERS**	**NON-PARTICIPATING PROVIDERS**
Routine Adult Physical Exams/ Immunizations (Limited to one exam per calendar year. Participating and Non-Participating combined.)	$0 Copay	50%, deductible waived
Well Child Exams/Immunizations (Age and frequency schedules apply. Participating and Non-Participating combined.)	$0 Copay	50%, deductible waived

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PREVENTIVE CARE (Continued)	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
Routine Gynecological Exams (One routine exam and pap smear per 365 days. Participating and Non-Participating combined.)	$0 Copay	50%, deductible waived
Routine Mammograms (One annual mammogram for females age 40 and over. Participating and Non-Participating combined.)	$0 Copay	50% after deductible
Routine Digital Rectal Exams/Prostate Specific Antigen Test (For covered males age 40 and over. Age and frequency schedules may apply. Participating and Non-Participating combined.)	Member cost sharing is based on the type of service performed and the place rendered.	Member cost sharing is based on the type of service performed and the place rendered.
Colorectal Cancer Screening (For all members age 50 and over. Frequency schedule applies. Participating and Non-Participating combined.)	Member cost sharing is based on the type of service performed and the place rendered.	Member cost sharing is based on the type of service performed and the place rendered.
Routine Eye Exams at Specialist (Limited to one routine exam per 24 months. Participating and Non-Participating combined.)	$0 Copay	50% after deductible
Vision Corrective Lenses/ Contact Lenses Allowance	$100 reimbursement payable once for 24-month period	Refer to participating provider benefit.
Routine Hearing Screening at PCP Covered only as part of a physical exam.	Subject to Routine Physical Exam cost sharing.	Subject to Routine Physical Exam cost sharing.
DIAGNOSTIC PROCEDURES	**PARTICIPATING PROVIDERS**	**NON-PARTICIPATING PROVIDERS**
Diagnostic Laboratory (If performed as a part of a physician's office visit and billed by the physician, expenses are covered subject to the applicable physician's office visit cost sharing.)	$0 Copay	50% after deductible
Diagnostic X-ray (except for Complex Imaging Services) - Outpatient Hospital or Other Outpatient Facility	$75 Copay	50% after deductible
Diagnostic X-ray for Complex Imaging Services (Includes MRA/MRS, MRI, PET and CAT Scans)	$150 Copay	50% after deductible
EMERGENCY MEDICAL CARE	**PARTICIPATING PROVIDERS**	**NON-PARTICIPATING PROVIDERS**
Urgent Care Provider	$150 Copay	50% after deductible
Non-Urgent use of Urgent Care Provider	Not Covered	Not Covered
Emergency Room (Copay waived if admitted.)	$150 Copay	Refer to participating provider benefit.
Non-Emergency care in an Emergency Room	Not Covered	Not Covered
Ambulance	$0 Copay	Refer to participating provider benefit.

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HOSPITAL CARE	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
Inpatient Coverage (Including maternity and transplants) (Transplants: Coverage, provided at an IOE contracted facility only, is subject to Participating cost-sharing. Coverage provided at a non-IOE contracted facility, is subject to Non-Participating cost-sharing.)	$750 Copay per day, 5 day copay maximum per admission	50% after deductible
Outpatient Surgery	$750 Copay	50% after deductible
MENTAL HEALTH SERVICES	**PARTICIPATING PROVIDERS**	**NON-PARTICIPATING PROVIDERS**
Inpatient Serious Mental Illness or Biologically Based Mental Illness (Limited to 30 days per member per calendar year. May convert inpatient days to outpatient visits on a 1 to 4 basis. Maximum 10 inpatient days for 40 additional outpatient visits; 1 inpatient day may be exchanged for 2 days of partial hospitalization and/or outpatient electroshock therapy. Participating and Non-Participating combined.)	$750 Copay per day, 5 day copay maximum per admission	50% after deductible
Outpatient Serious Mental Illness or Biologically Based Mental Illness (Limited to 60 visits per member per calendar year. Participating and Non-Participating combined. $30 maximum benefit payable per visit at Non-Participating Providers.)	$75 Copay	50% after deductible
Inpatient Other than Serious Mental Illness or Non-Biologically Based Mental Illness (Limited to 30 days per member per calendar year. May convert inpatient days to outpatient visits on a 1 to 4 basis. Maximum 10 inpatient days for 40 additional outpatient visits; 1 inpatient day may be exchanged for 2 days of partial hospitalization and/or outpatient electroshock therapy. Participating and Non-Participating combined.)	$750 Copay per day, 5 day copay maximum per admission	50% after deductible
Outpatient Other than Serious Mental Illness or Non-Biologically Based Mental Illness (Limited to 20 visits per member per calendar year. Participating and Non-Participating combined. $30 maximum benefit payable per visit at Non-Participating Providers.)	$75 Copay	50% after deductible

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ALCOHOL/DRUG ABUSE SERVICES	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
Inpatient Detoxification (***Participating*** : Unlimited days per member per calendar year. ***Non-Participating:*** 7 days per member per admission; 4 admissions per member per lifetime. Participating and Non-Participating combined.)	$750 Copay per day, 5 day copay maximum per admission	50% after deductible
Outpatient Detoxification	$75 Copay	50% after deductible
Inpatient Rehabilitation (Limited to 30 days per member per calendar year; 90 days per member per lifetime. Participating and Non-Participating combined.)	$750 Copay per day, 5 day copay maximum per admission	50% after deductible
Outpatient Rehabilitation (Limited to 60 visits per member per calendar year; 120 visits per member per lifetime. Thirty (30) full or partial session visits of the 60 visits may be exchanged on a 2 for 1 basis for up to 15 non-hospital residential substance abuse treatment days. Participating and Non-Participating combined.)	$75 Copay	50% after deductible
OTHER SERVICES	**PARTICIPATING PROVIDERS**	**NON-PARTICIPATING PROVIDERS**
Skilled Nursing Facility (Limited to 120 days per member per calendar year. Participating and Non-Participating combined.)	$750 Copay per day, 5 day copay maximum per admission	50% after deductible
Home Health Care (Limited to 60 visits per member per calendar year. 1 visit equals a period of 4 hours or less. Participating and Non-Participating combined.)	$75 Copay	50% after deductible
Infusion Therapy (Provided in the home or physician's office)	$75 Copay	50% after deductible; Aetna pays up to $50 per visit after deductible for nursing services and supplies.
Infusion Therapy (Provided in an outpatient hospital department or freestanding facility.)	$750 Copay	50% after deductible; Aetna pays up to $50 per visit after deductible for nursing services and supplies.
Hospice Care - Inpatient (***Participating:*** Unlimited days per member per calendar year. ***Non-Participating:*** Limited to $10,000 per member per lifetime – combined Inpatient and Outpatient. Participating and Non-Participating combined.)	$750 Copay per day, 5 day copay maximum per admission	50% after deductible

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OTHER SERVICES (CONTINUED)	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
Hospice Care - Outpatient (***Participating:*** Unlimited visits per member per calendar year. ***Non-Participating:*** Limited to $10,000 per member per lifetime – combined Inpatient and Outpatient. Participating and Non-Participating combined.)	$0 Copay	50% after deductible
Outpatient Physical and Occupational Therapy (Physical and Occupational Therapy limited to 30 visits [combined] per member per calendar year. Participating and Non-Participating combined.)	$75 Copay	50% after deductible
Outpatient Speech Therapy (Limited to 30 visits per member per calendar year. Participating and Non-Participating combined.)	$75 Copay	50% after deductible
Subluxation (Chiropractic) (Limited to 20 visits per member per calendar year. Participating and Non-Participating combined.)	$75 Copay	50% after deductible
Durable Medical Equipment (Maximum benefit of $2,500 per member per calendar year. Participating and Non-Participating combined.)	50%	50% after deductible (Must pre-certify if over $1,500.)
FAMILY PLANNING	**PARTICIPATING PROVIDERS**	**NON-PARTICIPATING PROVIDERS**
Infertility Treatment (Coverage for only the diagnosis and surgical treatment of the underlying medical cause.)	Member cost sharing is based on the type of service performed and the place rendered.	50% after deductible
Voluntary Sterilization (Including tubal ligation and vasectomy.)	Member cost sharing is based on the type of service performed and the place rendered.	50% after deductible
PHARMACY- PRESCRIPTION DRUG BENEFITS	**PARTICIPATING PHARMACIES**	**NON-PARTICIPATING PHARMACIES**
Prescription Drug Deductible	Not Applicable	Not Applicable
Retail Up to a 30-day supply	$15 Copay for generic drugs; No coverage provided for formulary and non-formulary brand-name drugs. Members may access Aetna's negotiated discount for formulary and non-formulary brand-name drugs at participating pharmacies.	Not Covered

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PHARMACY- PRESCRIPTION DRUG BENEFITS (CONTINUED)	PARTICIPATING PHARMACIES	NON-PARTICIPATING PHARMACIES
Mail Order 31-90 day supply	$30 Copay for generic drugs; No coverage provided for formulary and non-formulary brand-name drugs. Members may access Aetna's negotiated discount for formulary and non-formulary brand-name drugs at participating pharmacies.	Not Covered
Self-Injectables (Excluding Insulin)	No coverage provided for formulary and non-formulary drugs. Members may access Aetna's negotiated discount for formulary and non-formulary brand-name drugs at participating pharmacies.	Not Covered
No Mandatory Generic (No MG) - Member is responsible to pay the applicable copay.		
Plan includes diabetic supplies, contraceptive drugs and devices obtainable from a pharmacy.		
Precertification included and 90 day Transition of Care (TOC) for Precertification included.		

* The dollar amount copayments indicate what the member is required to pay and the percentage copayments indicate what Aetna is required to pay.

** Non-Participating Provider payments for facility charges are determined based upon Aetna's Allowable Fee Schedule. Non-Participating Provider payments for other charges are determined based upon the negotiated charge that would apply if such services or supplies were received from a Participating Provider. These charges are referred to in your plan documents as "recognized" charges.

What's Not Covered

This plan does not cover all health care expenses and includes exclusions and limitations. Members should refer to their plan documents to determine which health care services are covered and to what extent. The following is a partial list of services and supplies that are *generally not covered.* **However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s) purchased.**

(1) All medical or hospital services not specifically covered in, or which are limited or excluded by your plan documents, including costs of services before coverage begins and after coverage terminates.
(2) Cosmetic surgery.
(3) Custodial care.
(4) Dental care and x-rays.
(5) Donor egg retrieval.
(6) Experimental and investigational procedures (except for coverage for medically necessary routine patient care costs for Members participating in a cancer clinical trial).
(7) Hearing aids.
(8) Home births.
(9) Immunizations for travel or work.
(10) Implantable drugs and certain injectable drugs including injectable infertility drugs.
(11) Infertility services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services unless specifically listed as covered in your plan documents.
(12) Nonmedically necessary services or supplies.

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(13) Orthotics.
(14) Over-the-counter medications and supplies.
(15) Reversal of sterilization.
(16) Services for the treatment of sexual dysfunction or inadequacies, including therapy, supplies, counseling and prescription drugs.
(17) Special duty nursing.
(18) Therapy or rehabilitation other than those listed as covered in the plan documents.
(19) Weight control services including surgical procedures, medical treatments, weight control/loss programs, dietary regimens and supplements, appetite suppressants and other medications; food or food supplements, exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including Morbid Obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions.

This managed care plan may not cover all of your health care expenses. Read your contract carefully to determine which health care services are covered. To contact the plan if you are a member, call the number on your ID card. All others, for HMO and QPOS products call: 1-888-70-AETNA. For Health Network Option products call: 1- 866-529-2517. For Traditional/PPO products call: 1-888-80-AETNA.

This material is for informational purposes only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change.

Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. If you are in a plan that requires the selection of a primary care physician and your primary care physician is part of an integrated delivery system or physician group, your primary care physician will generally refer you to specialists and hospitals that are affiliated with the delivery system or physician group. In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.

If your plan covers outpatient prescription drugs, your plan may include a drug formulary (preferred drug list). A formulary is a list of prescription drugs generally covered under your prescription drug benefits plan on a preferred basis subject to applicable limitations and conditions. Your pharmacy benefit is generally not limited to the drugs listed on the formulary. The medications listed on the formulary are subject to change in accordance with applicable state law. For information regarding how medications are reviewed and selected for the formulary, formulary information, and information about other pharmacy programs such as pre-certification and step-therapy, please refer to Aetna's website at Aetna.com, or the Aetna Medication Formulary Guide. 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. In addition, in circumstances where your prescription plan utilizes copayments or coinsurance calculated on a percentage basis or a deductible, use of formulary drugs may not necessarily result in lower costs for the member.
Members should consult with their treating physicians regarding questions about specific medications. Refer to your plan documents or contact Member Services for information regarding the terms and limitations of coverage.

Aetna Rx Home Delivery refers to Aetna Rx Home Delivery, LLC, a subsidiary of Aetna, Inc., that is a licensed pharmacy providing mail-order pharmacy services. Aetna's negotiated charge with Aetna Rx Home Delivery may be higher than Aetna Rx Home Delivery's cost of purchasing drugs and providing mail-order pharmacy services.

"Aetna" is the brand name used for products and services provided by one or more of the Aetna group subsidiary companies. For more information about Aetna plans, refer to www.aetna.com. Information is subject to change.