



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, www.HealthReformPlanSBC.com or by calling 1-800-370-4526. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-800-370-4526 to request a copy.

Important Questions	Answers	Why This Matters:
<u>What is the overall deductible?</u>	Participating: Individual \$200 / Family \$400. Non-Participating: Individual \$1,250 / Family \$2,500.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
<u>Are there services covered before you meet your deductible?</u>	Yes. Emergency care; plus in- <u>network</u> office visits, inpatient hospital services & <u>preventive</u> care are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/
<u>Are there other deductibles for specific services?</u>	No.	You don't have to meet <u>deductibles</u> for specific services.
<u>What is the out-of-pocket limit for this plan?</u>	Participating: Individual \$1,000 / Family \$2,000. Non-Participating: Individual \$2,500 / Family \$5,000.	The <u>out- of- pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out- of- pocket</u> limits until the overall family <u>out- of- pocket limit</u> has been met.
<u>What is not included in the out-of-pocket limit?</u>	<u>Premiums</u> , <u>balance-billing</u> charges & health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out- of- pocket limit</u> . This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> network. You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-</u> network provider for some services (such as lab work). Check with your <u>provider</u>
<u>Will you pay less if you use a network provider?</u>	Yes. See www.aetna.com/docfind or call 1-800-370-4526 for a list of participating <u>providers</u> .	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .
<u>Do you need a referral to see a specialist?</u>	Yes.	



All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply	30% <u>coinsurance</u>	None
	<u>Specialist</u> visit	\$30 <u>copay</u> /visit, <u>deductible</u> doesn't apply	30% <u>coinsurance</u>	None
	Preventive care / <u>screening</u> /immunization	No charge	No charge	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your plan will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	\$30 <u>copay</u> /visit, <u>deductible</u> doesn't apply	30% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	\$30 <u>copay</u> /visit, <u>deductible</u> doesn't apply	30% <u>coinsurance</u>	None
If you need drugs to treat your illness or condition	Generic drugs Preferred brand drugs	Not covered Not covered	Not covered Not covered	Not covered. Not covered.
	Non-preferred brand drugs	Not covered	Not covered	Not covered.
More information about <u>prescription</u> drug coverage is available at www.aetna.com/pharmacy-individuals-families	Specialty drugs	Not covered	Not covered	Not covered.

Common Medical Event	Services You May Need	What You Will Pay Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center) Physician/surgeon fees	10% <u>coinsurance</u> 10% <u>coinsurance</u>	30% <u>coinsurance</u> 30% <u>coinsurance</u>	None None
If you need immediate medical attention	<u>Emergency room care</u>	\$150 <u>copay/visit</u> , <u>deductible</u> doesn't apply	\$150 <u>copay/visit</u> , <u>deductible</u> doesn't apply	No coverage for non-emergency use.
	Emergency medical transportation	10% <u>coinsurance</u>	10% <u>coinsurance</u>	Non-emergency transport: not covered, except if pre-authorized.
	<u>Urgent care</u>	\$30 <u>copay/visit</u> , <u>deductible</u> doesn't apply	30% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$100 <u>copay/day</u> first 3 days per stay, <u>deductible</u> doesn't apply; no charge thereafter	30% <u>coinsurance</u>	Pre-authorization required for out-of-network care.
If you need mental health, behavioral health, or substance abuse services	Physician/surgeon fees Outpatient services	No charge Office & other outpatient services: \$30 <u>copay/visit</u> , <u>deductible</u> doesn't apply	30% <u>coinsurance</u> Office & other outpatient services: 30% <u>coinsurance</u>	None None
	Inpatient services	\$100 <u>copay/day</u> first 3 days per stay, <u>deductible</u> doesn't apply; no charge thereafter	30% <u>coinsurance</u>	Pre-authorization required for out-of-network care.
	Office visits Childbirth/delivery professional services	No charge \$30 <u>copay/pregnancy</u> , <u>deductible</u> doesn't apply	30% <u>coinsurance</u> 30% <u>coinsurance</u>	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) <u>Pre-authorization</u> required for out-of-network care may apply.

Common Medical Event	Services You May Need	What You Will Pay Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Childbirth/delivery facility services	\$100 <u>copay</u> /day first 3 days per stay, deductible doesn't apply; no charge thereafter	30% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Pre-authorization</u> required for out-of-network care.
	Rehabilitation services	\$30 <u>copay</u> /visit, deductible doesn't apply	30% <u>coinsurance</u>	Limited to treatment for 30 visits/condition for Physical, Occupational & Speech Therapy combined.
	<u>Habilitation services</u>	\$30 <u>copay</u> /visit, deductible doesn't apply	30% <u>coinsurance</u>	Limited to treatment of Autism.
	Skilled nursing care	\$100 <u>copay</u> /day first 3 days per stay, deductible doesn't apply; no charge thereafter	30% <u>coinsurance</u>	120 days/calender year. <u>Pre-authorization</u> required for out-of-network care.
	<u>Durable medical equipment</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.
	Hospice services	\$100 <u>copay</u> /day first 3 days per stay, deductible doesn't apply, no charge thereafter for inpatient; 10% coinsurance for outpatient	30% <u>coinsurance</u>	<u>Pre-authorization</u> required for out-of-network care.
	Children's eye exam	No charge	Not covered	1 routine eye exam/24 months.
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	Not covered
	Children's dental check-up	Not covered	Not covered	Not covered.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

<ul style="list-style-type: none">• Cosmetic surgery• Dental care (Adult & Child)• Long-term care• Glasses (Child)	<ul style="list-style-type: none">• Non-emergency care when traveling outside the U.S.• Prescription drugs	<ul style="list-style-type: none">• Routine foot care• Weight loss programs - Except for required preventive services.
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Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

<ul style="list-style-type: none">• Acupuncture• Bariatric surgery• Chiropractic care - 30 visits/calendar year.• Hearing aids - 1 hearing aid to \$1,000 maximum per ear/24 months for children up to age 15.	<ul style="list-style-type: none">• Infertility treatment - Limited to the diagnosis & treatment of underlying medical condition, artificial insemination & ovulation induction. Advanced reproductive technology: 4 complete egg retrievals/lifetime.	<ul style="list-style-type: none">• Private-duty nursing - 70- 8 hour shifts/calendar year combined with home health care.• Routine eye care (Adult) -1 routine eye exam/24 months for in-network only.
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Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

- For more information on your rights to continue coverage, contact the plan at 1-800-370-4526.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.
- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- If your coverage is a church plan, church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law.

Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:

- Aetna directly by calling the toll free number on your Medical ID Card, or by calling our general toll free number at 1-800-370-4526.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA

(3272) or www.dol.gov/ebsa/healthreform.

- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- Additionally, a consumer assistance program can help you file your appeal. Contact information is at: <http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html>.

Does this plan provide Minimum Essential Coverage? Yes.

If you don't have **Minimum Essential Coverage** for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan Meet Minimum Value Standard? No.

If your plan doesn't meet the **Minimum Value Standards**, you may be eligible for a **premium tax credit** to help you pay for a plan through the **Marketplace**.

-----*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*-----

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's overall deductible</u>	\$200
■ <u>Specialist Copayment</u>	\$30
■ <u>Hospital (facility) Copayment</u>	\$100
■ <u>Other Coinsurance</u>	10%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,800
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In this example, Peg would pay:

Deductibles	\$0
Copayments	\$400
Coinsurance	\$0

What isn't covered

Limits or exclusions	\$100
The total Peg would pay is	\$500

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's overall deductible</u>	\$200
■ <u>Specialist Copayment</u>	\$30
■ <u>Hospital (facility) Copayment</u>	\$100
■ <u>Other Coinsurance</u>	10%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,400
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In this example, Joe would pay:

Deductibles	\$0
Copayments	\$200
Coinsurance	\$0

What isn't covered

Limits or exclusions	\$6,000
The total Joe would pay is	\$6,200

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's overall deductible</u>	\$200
■ <u>Specialist Copayment</u>	\$30
■ <u>Hospital (facility) Copayment</u>	\$100
■ <u>Other Coinsurance</u>	10%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$1,900
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In this example, Mia would pay:

Deductibles	\$200
Copayments	\$300
Coinsurance	\$100

What isn't covered

Limits or exclusions	\$0
The total Mia would pay is	\$600

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-800-370-4526.

The plan would be responsible for the other costs of these EXAMPLE covered services.

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-800-370-4526.

Smartphone or Tablet

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

Non-Discrimination

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,

P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),

1-800-648-7817, TTY: 711, Fax: 859-425-3379 (CA HMO customers: 1-860-262-7705),

Email: CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

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Language Assistance:

For language assistance in your language call 1-800-370-4526 at no cost.

Polish -

Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-800-370-4526.

