



**PLAN DESIGN & BENEFIT OVERVIEW  
ADMINISTERED BY AETNA LIFE INSURANCE COMPANY**

| <b>BENEFIT</b>   | <b>IN-NETWORK</b> |
|--|-------------------|
| <b>Medical Deductible</b>  | None              |
| <b>Hospital Deductible</b>   | None              |
| <b>Member Coinsurance</b>  | None              |
| <b>Coinsurance Limit</b>   | None              |
| <b>Maximum Out of Pocket</b>   | Not Applicable    |
| <b>Lifetime Maximum</b>  | Unlimited         |
| <b>PCP/ Referral Requirement</b>   | None              |
| <b>MEDICAL SERVICES</b>  | <b>IN-NETWORK</b> |
| <b>Preventive Care</b><br>Physical Exams, eye exams well woman, immunizations, diagnostic screenings       | No copayment      |
| <b>Routine Well Child Exams/Immunizations</b>  | No copayment      |
| <b>PCP Office Visits</b>   | No copayment      |
| <b>Specialist Office Visit</b>   | No copayment      |
| <b>Second Surgical Opinion</b>   | No copayment      |
| <b>INPATIENT HOSPITAL SERVICES</b>   | <b>IN-NETWORK</b> |
| <b>Inpatient Hospital</b><br>(Semi- private room and board)  | No copayment      |
| <b>Inpatient Obstetrical Care</b><br>(Includes delivery, postpartum care and routine newborn nursery care) | No copayment      |
| <b>Surgery, Surgical Assistant, Anesthesia and Oxygen</b>  | No copayment      |
| <b>Pre-Admission Testing</b>   | No copayment      |
| <b>OUTPATIENT HOSPITAL SERVICES</b>  | <b>IN-NETWORK</b> |
| <b>Ambulatory/Outpatient Surgery</b>   | No copayment      |



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| <b>EMERGENCY MEDICAL CARE</b>   | <b>IN-NETWORK</b>   |
|---|---|
| <b>Urgent Care Services</b>   | No copayment  |
| <b>Emergency Room</b>   | \$100 copayment   |
| <b>Emergency Use of Land Ambulance</b>  | No copayment  |
| <b>Emergency Use of Air Ambulance</b>   | No copayment  |
| <b>MENTAL HEALTH AND ALCOHOL/SUBSTANCE ABUSE SERVICES</b>   | <b>IN-NETWORK</b>   |
| <b>Inpatient Coverage</b><br>(Semi-private room and board)  | No copayment  |
| <b>Outpatient</b>   | No copayment  |
| <b>DURABLE MEDICAL EQUIPMENT (DME)</b>  | <b>IN-NETWORK</b>   |
| <b>Deductible/Copayment</b><br>(e.g. hospital beds, oxygen, oxygen equipment, wheelchairs, PAP devices and supplies, diabetic pumps and supplies, catheters, artificial arms, legs, eyes, ears) | No copayment. Subject to allowed amount <b>AFTER</b> \$100 deductible* per person per calendar year |
| <b>HOME HEALTHCARE</b>  | <b>IN-NETWORK</b>   |
| <b>Home Healthcare Visits</b><br>200 visits per calendar year<br>One visit equals up to 4 hours of care   | No copayment  |
| <b>Home Infusion Therapy</b>  | No copayment  |

**\*DME \$100 deductible not applicable to Positive Airway Pressure (PAP) devices, PAP supplies, insulin pump and insulin pump supplies**



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| <b>ADDITIONAL BENEFITS</b>   | <b>IN-NETWORK</b> |
|--|-------------------|
| <b>Hospice Care</b>  | No copayment      |
| <b>Diagnostic Procedures</b><br>X-rays, Radium and Radionuclide<br>MRIs/MRA, PET/CAT scans<br>Laboratory tests       | No copayment      |
| <b>Allergy</b><br>Office, testing and treatment  | No copayment      |
| <b>Physical/Occupational Therapy</b><br>90 visits per calendar year  | No copayment      |
| <b>Speech/Language Therapy</b><br>90 visits per calendar year  | No copayment      |
| <b>Cardiac Rehabilitation</b>  | No copayment      |
| <b>Chemotherapy/Radiation<br/>Therapy</b>  | No copayment      |
| <b>Kidney Dialysis</b>   | No copayment      |
| <b>Ear Coverage</b><br>Treatment for disease and injury<br>of the ears   | No copayment      |
| <b>Chiropractic Care</b><br>Unlimited visits. Pre-certification<br>required after 20 <sup>th</sup> visit             | No copayment      |
| <b>Podiatric Services</b><br>Routine services, such as removal<br>of corns are not covered                           | No copayment      |
| <b>Family Planning Services</b><br>Tubal Ligation and Vasectomy  | No copayment      |
| <b>Infertility Care</b>  | No copayment      |
| <b>Advanced Reproductive<br/>Technologies</b><br>in-Vitro fertilization<br>ZIFT/GIFT/ICIS (3 cycles per<br>lifetime) | No copayment      |