



**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> 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> (Semi- private room and board)	No copayment
<b>Inpatient Obstetrical Care</b> (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> (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> (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> 200 visits per calendar year 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> <b>X-rays, Radium and Radionuclide</b> <b>MRIs/MRA, PET/CAT scans</b> <b>Laboratory tests</b>	No copayment
<b>Allergy</b> Office, testing and treatment	No copayment
<b>Physical/Occupational Therapy</b> 90 visits per calendar year	No copayment
<b>Speech/Language Therapy</b> 90 visits per calendar year	No copayment
<b>Cardiac Rehabilitation</b>	No copayment
<b>Chemotherapy/Radiation</b> <b>Therapy</b>	No copayment
<b>Kidney Dialysis</b>	No copayment
<b>Ear Coverage</b> Treatment for disease and injury of the ears	No copayment
<b>Chiropractic Care</b> Unlimited visits. Pre-certification required after 20 <sup>th</sup> visit	No copayment
<b>Podiatric Services</b> Routine services, such as removal of corns are not covered	No copayment
<b>Family Planning Services</b> Tubal Ligation and Vasectomy	No copayment
<b>Infertility Care</b>	No copayment
<b>Advanced Reproductive</b> <b>Technologies</b> in-Vitro fertilization ZIFT/GIFT/ICIS (3 cycles per lifetime)	No copayment