



PLAN DESIGN & BENEFITS
ADMINISTERED BY AETNA LIFE INSURANCE COMPANY - SELF FUNDED

PLAN FEATURES	IN-NETWORK
Benefit limitations - Some service or supplies have limits on them per year. There might be a maximum number of visits or days, or a dollar limit per year. In such cases, the benefit year begins on January 1 (unless otherwise noted). Refer to your plan documents to learn more.	
Deductible (per calendar year)	None Individual None Family
Member coinsurance Applies to all expenses except as noted.	Covered 100%
Out-of-pocket limit (per calendar year)	\$3,000 per Individual \$6,000 per Family
Some of your cost sharing may not count toward the out-of-pocket limit. Your pharmacy expenses count toward your out-of-pocket limit. In-network expenses include coinsurance/copays and deductibles. Your family will have one out-of-pocket limit. You will meet it when the expenses of several family members add up to the family out-of-pocket limit. No one person will have to pay more than the individual out-of-pocket limit amount.	
Lifetime maximum Unlimited except where otherwise indicated.	
Primary care physician selection	Required
Referral requirement	You'll need a PCP referral for most in-network services
Telehealth consultations - You can access covered services for telehealth visits from different kinds of providers in your plan. Log on to Aetna.com to see a list of telehealth providers. You'll also find more about your options, including cost share amounts.	
PREVENTIVE CARE	IN-NETWORK
Routine adult physical exams/immunizations 1 exam every 12 months until age 65, then 1 exam every 12 months age 65 and older	Covered 100%
Routine well child exams/immunizations • 7 exams in the first 12 months • 3 exams from age 13 to 24 months • 3 exams from age 25 to 36 months • 1 exam every 12 months thereafter until age 22	Covered 100%
Routine gynecological care exams 1 exam and pap smear per year, includes related fees.	Covered 100%
Routine mammogram Recommended: One baseline mammogram for females age 35 - 39; and one mammogram per calendar year for females age 40 and over.	Covered 100%
Women's health Includes: Screening for gestational diabetes, HPV (Human- Papillomavirus) DNA testing, counseling for sexually transmitted infections, counseling and screening for human immunodeficiency virus, screening and counseling for interpersonal and domestic violence, breastfeeding support, supplies and counseling. Also includes: contraceptive methods (ACA mandated contraceptives, including contraceptives and devices you can't get at a pharmacy), sterilization procedures (including tubal ligation), patient education and counseling. Limits may apply.	Covered 100%
Pre-natal maternity	Covered 100%
Routine digital rectal exam Recommended: For members age 40 and over	Covered 100%
Prostate-specific antigen test Recommended: For members age 40 and over	Covered 100%



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Colorectal cancer screening	Covered 100%
Recommended: For members age 45 and over	
Routine eye exams	Covered 100%
1 routine exam per 24 months.	
Routine hearing screening	Covered 100%
Medications	Certain over-the-counter preventive medications covered 100% in network.
PHYSICIAN SERVICES	IN-NETWORK
Office visits to primary care physician (PCP)	\$20 office visit copay
Telehealth consultation with non-specialist	\$20 office visit copay
Specialist office visits	\$40 office visit copay
Telehealth consultation with specialist	\$40 office visit copay
Hearing exams	Not Covered
Walk-in clinics	\$20 copay
	Designated Walk-in clinics
	Covered 100%
Walk-in clinics are free-standing health care facilities. Sometimes they may be within a pharmacy, drug store, supermarket, or other retail store. They offer some limited medical care and services.	
Not walk-in clinics: Urgent care centers, emergency rooms, the outpatient department of a hospital, ambulatory surgical centers, and physician offices.	
Telehealth consultations for non-emergency services through a walk-in clinic	Your cost sharing amount depends on the type of service and where you receive it.
	Designated Walk-in clinics
	Covered 100%
We pay telehealth screenings and counseling services from a walk-in-clinic as a preventive care benefit.	
Allergy testing	Your cost sharing amount depends on the type of service and where you receive it.
Allergy injections	Your cost sharing amount depends on the type of service and where you receive it. Covered 100% when an office visit charge is not applicable.
DIAGNOSTIC PROCEDURES	IN-NETWORK
Diagnostic X-ray (Other than complex imaging services)	\$25 copay
When your physician performs and bills for this service at their office, you pay your office visit cost share amount.	
Diagnostic laboratory	Covered 100%
When your physician performs and bills for this service at their office, you pay your office visit cost share amount.	
Diagnostic complex imaging	\$50 copay
When your physician performs and bills for this service at their office, you pay your office visit cost share amount.	
EMERGENCY MEDICAL CARE	IN-NETWORK
Urgent care provider	\$25 office visit copay
Non-urgent use of urgent care provider	Not Covered
Emergency room	\$200 copay
Copay waived if admitted	
Non-emergency care in an emergency room	Not Covered
Emergency use of ambulance	\$50 copay
Non-emergency use of ambulance	Not Covered



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HOSPITAL CARE	IN-NETWORK
Inpatient coverage When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.	\$300 per day for the first 3 days per confinement, thereafter Covered 100%
Inpatient maternity coverage (includes delivery and postpartum care) When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.	\$300 per day for the first 3 days per confinement, thereafter Covered 100%
Outpatient hospital When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	Covered 100%
Outpatient surgery - hospital When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	Covered 100%
Outpatient surgery - freestanding facility When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	Covered 100%
MENTAL HEALTH SERVICES	IN-NETWORK
Inpatient When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.	\$300 per day for the first 3 days per confinement, thereafter Covered 100%
Mental health office visits	Covered 100%
Mental health telehealth consultations	Covered 100%
Other mental health services When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	Covered 100%
SUBSTANCE ABUSE	IN-NETWORK
Inpatient When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.	\$300 per day for the first 3 days per confinement, thereafter Covered 100%
Residential treatment facility When you're admitted into a facility for the care you need, your cost sharing amount counts toward all covered benefits you receive.	\$300 per day for the first 3 days per confinement, thereafter Covered 100%
Substance abuse office visits	Covered 100%
Substance abuse telehealth consultations	Covered 100%
Other substance abuse services When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	Covered 100%



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THERAPY SERVICES	IN-NETWORK
Spinal manipulation therapy Limited to 20 visits per year	\$50 copay
Outpatient short-term rehabilitation Limited to 60 visits per year Includes physical, occupational, and speech therapies.	\$20 copay
Habilitative physical therapy	Covered 100%
Habilitative occupational therapy	Covered 100%
Habilitative speech therapy	Covered 100%
Autism related physical therapy	Covered 100%
Autism related occupational therapy	Covered 100%
Autism related speech therapy	Covered 100%
Autism related behavioral therapy These benefits are combined with outpatient mental health visits	Covered 100%
Autism related applied behavior analysis Your benefits for these services are the same as any other outpatient mental health other services benefit	Covered 100%
OTHER SERVICES	IN-NETWORK
Skilled nursing facility Limited to 60 days per year When you're admitted into a facility for the care you need, your cost sharing amount counts toward all covered benefits you receive.	\$300 per day for the first 3 days per confinement, thereafter Covered 100%
Home health care Limited to 60 visits per year Private duty nursing not included. Limited to three visits per day by staff from a home health care agency. One visit equals a period of four hours or less.	\$35 copay
Hospice care - inpatient When you're admitted into a facility for the care you need, your cost sharing amount counts toward all covered benefits you receive.	\$300 per day for the first 3 days per confinement, thereafter Covered 100%
Hospice care - outpatient When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	\$50 copay
Private duty nursing	Not Covered
Durable medical equipment	50%
Diabetic supplies -- (if not covered under the prescription drug benefit)	Covered same as any other medical expense. You pay your prescription drug cost sharing amount if you have prescription drug coverage. If not, you pay your PCP visit cost sharing amount.
Infusion therapy - home/office	\$40 copay
Infusion therapy - outpatient hospital/freestanding facility	Your cost sharing amount depends on the type of service and where you receive it.
Gene-based, Cellular, and other Innovative Therapies (GCITTM)	Your cost sharing amount depends on the type of service and where you receive it. \$50 copay In-network coverage is provided at GCIT TM designated facilities only.
Transplants	\$300 per day for the first 3 days per confinement, thereafter Covered 100% Preferred coverage is provided at an IOE contracted facility only.



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Bariatric surgery Limited to \$10,000 per lifetime	\$300 per day for the first 3 days per confinement, thereafter Covered 100%
Gender Dysphoria/Change Services must meet Aetna's clinical criteria for coverage to be allowed Limited to \$35,000 per lifetime	Your cost sharing amount depends on the type of service and where you receive it.
Acupuncture Limited to 20 visits per year	\$20 copay
FAMILY PLANNING	
IN-NETWORK	
Infertility treatment You have coverage for the diagnosis and treatment of the underlying cause of infertility.	Your cost sharing amount depends on the type of service and where you receive it.
Comprehensive infertility services Coverage includes artificial insemination and ovulation induction, limited to \$15,000 in member's lifetime, combined. Lifetime maximum applies to all procedures covered by any of our plans except where prohibited by law.	Covered 100%
Advanced Reproductive Technology (ART) In-vitro fertilization (IVF), zygote intrafallopian transfer (ZIFT), gamete intrafallopian transfer (GIFT), cryopreserved embryo transfers, intracytoplasmic sperm injection (ICSI), or ovum microsurgery	Not Covered
Vasectomy	Covered 100%
Tubal ligation	Covered 100%
GENERAL PROVISIONS	
Dependents who are eligible to be on your plan	Spouse, children from birth to age 26. Student status of children does not matter.

Plans are provided by: Aetna Health Inc. While this material is believed to be accurate as of the production date, it is subject to change.

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 our agents. Provider participation may change without notice. We do not provide care or guarantee access to health services.



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The following is a 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 by your employer.

- All medical and hospital services not specifically covered in, or which are limited or excluded by your plan documents.
- Cosmetic surgery, including breast reduction.
- Custodial care.
- Dental care and dental X-rays.
- Donor egg retrieval
- Experimental and investigational procedures, except for coverage for medically necessary routine patient care costs for members participating in a cancer clinical trial.
- Hearing aids
- Home births
- Immunizations for travel or work, except where medically necessary or indicated.
- Implantable drugs and certain injectable drugs including injectable infertility drugs.
- 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.
- Long-term rehabilitation therapy.
- Non-medically necessary services or supplies.
- Outpatient prescription drugs (except for treatment of diabetes), unless covered by a prescription plan rider and over-the-counter medications (except as provided in a hospital) and supplies.
- Radial keratotomy or related procedures.
- Reversal of sterilization.
- Services for the treatment of sexual dysfunction/enhancement, including therapy, supplies or counseling or prescription drugs.
- Special duty nursing.
- Therapy or rehabilitation other than those listed as covered.
- 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.

In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.

Translation of this material into another language may be available. Please call Member Services at the number on the back of your ID card.

Puede estar disponible la traducción de este material en otro idioma. Por favor llame a Servicios al Miembro al **1-888-982-3862**.

Plan features and availability may vary by location and group size.

For more information about Aetna plans, refer to **www.aetna.com**.

Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are both within the CVS Health family.