



PLAN DESIGN AND BENEFITS
PROVIDED BY AETNA HEALTH INC. AND CORPORATE HEALTH INSURANCE COMPANY OF NEW YORK -
FULL RISK

PLAN FEATURES	PARTICIPATING PROVIDERS / REFERRED	NON-PARTICIPATING PROVIDERS / PARTICIPATING PROVIDERS SELF REFERRED
Deductible (per calendar year)	None Individual None Family	\$5,000 Individual \$15,000 Family
<p>Unless otherwise indicated, the Deductible must be met prior to benefits being payable. Member cost sharing for certain services including member cost sharing for prescription drugs, as indicated in the plan, are excluded from charges to meet the Deductible. Once Family Deductible is met, all family members will be considered as having met their Deductible for the remainder of the calendar year.</p>		
Out-of-Pocket Maximum (per calendar year)	\$1,500 Individual \$3,000 Family	\$10,000 Individual \$30,000 Family
<p>Member cost sharing for certain services may not apply toward the Out-of-Pocket Maximum. Only those participating providers/referred and non-participating providers/participating providers self referred out of pocket expenses resulting from the application of coinsurance percentage and copays (except any penalty amounts and pharmacy cost sharing) may be used to satisfy the Out-of-Pocket Maximum. Once 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. The deductible does not apply towards the Out-of-Pocket Maximum.</p>		
Annual Maximum	Unlimited unless otherwise indicated.	\$1,000,000
Primary Care Physician Selection	Required	Not Applicable
<p>Precertification Requirement Certain non-participating providers/participating provider self referred services require precertification or benefits will be reduced. Refer to your plan documents for a complete list of services that require precertification.</p>		
Referral Requirements	Required for all non-emergency, non-urgent and non-Primary Care Physician services, except direct access services	None
PREVENTIVE CARE	PARTICIPATING PROVIDERS / REFERRED	NON-PARTICIPATING PROVIDERS / PARTICIPATING PROVIDERS SELF REFERRED
Routine Adult Physical Exams / Immunizations (Age and frequency schedules apply)	\$25 copay	Not Covered
Well Child Exams / Immunizations (Age and frequency schedules apply)	Covered 100%	CHIRP, Covered 100%, no deductible or coinsurance applies.
Routine Gynecological Care Exams Includes Pap smear and related lab fees. Two exams per calendar year.	\$25 copay	50%
Routine Mammograms One baseline mammogram for females age 35-39; and one annual mammogram for females age 40 and over	\$25 copay	50%
Routine Digital Rectal Exams / Prostate Specific Antigen Test For males age 40 and over	Member cost sharing is based on the type of service performed and the place of service where it is rendered.	Member cost sharing is based on the type of service performed and the place of service where it is rendered.



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Colorectal Cancer Screening For all members 50 and over. Frequency schedule applies	Member cost sharing is based on the type of service performed and the place of service where it is rendered.	Member cost sharing is based on the type of service performed and the place of service where it is rendered.
Routine Eye Exam Age/Frequency Schedule may apply. Direct access to participating providers without a referral.	\$40 copay	Not Covered
Routine Hearing Screening	Subject to Routine Physical Exam cost sharing	Not Covered
PHYSICIAN SERVICES	PARTICIPATING PROVIDERS / REFERRED	NON-PARTICIPATING PROVIDERS / PARTICIPATING PROVIDERS SELF REFERRED
Primary Care Physician Visits	Office Hours: \$25 copay After Office Hours/Home: \$30 copay	50%
Specialist Office Visits	\$40 copay	50%
Maternity OB Visits	\$25 copay for initial visit only, thereafter covered 100%	50%
Allergy Treatment	Same as applicable participating provider office visit member cost sharing	50%
Allergy Testing	Same as applicable participating provider office visit member cost sharing	50%
DIAGNOSTIC PROCEDURES	PARTICIPATING PROVIDERS / REFERRED	NON-PARTICIPATING PROVIDERS / PARTICIPATING PROVIDERS SELF REFERRED
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.	\$40 copay	50%
Diagnostic X-ray Outpatient hospital or other Outpatient facility (except for Complex Imaging Services)	\$40 copay	50%
Diagnostic X-ray for Complex Imaging Services	\$40 copay	50%
EMERGENCY MEDICAL CARE	PARTICIPATING PROVIDERS / REFERRED	NON-PARTICIPATING PROVIDERS / PARTICIPATING PROVIDERS SELF REFERRED
Urgent Care	\$35 copay	50%
Non-Urgent use of Urgent Care Provider	Not Covered	Not Covered
Emergency Room	\$100 copay	Refer to participating provider benefit.
Non-Emergency Care in an Emergency Room	Not Covered	Not Covered
Ambulance	Covered 100%	Refer to participating provider benefit.



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HOSPITAL CARE	PARTICIPATING PROVIDERS / REFERRED	NON-PARTICIPATING PROVIDERS / PARTICIPATING PROVIDERS SELF REFERRED
Inpatient Coverage The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.	\$500 per admission copay	50% per admission
Inpatient Maternity Coverage The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.	\$500 per admission copay	50% per admission
Outpatient Surgery The member cost sharing applies to all covered benefits incurred during a member's outpatient visit.	\$75 copay per visit	50% per visit
MENTAL HEALTH SERVICES	PARTICIPATING PROVIDERS / REFERRED	NON-PARTICIPATING PROVIDERS / PARTICIPATING PROVIDERS SELF REFERRED
Inpatient Biologically Based Mental Illness The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.	\$500 per admission copay	50% per admission
Inpatient Non-Biologically Based Mental Illness Limited to 35 days per calendar year The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.	\$500 per admission copay	50% per admission
Outpatient Biologically Based Mental Illness The member cost sharing applies to all covered benefits incurred during a member's outpatient visit.	\$40 copay per visit	50% per visit
Outpatient Non-Biologically Based Mental Illness Limited to 20 visits per calendar year The member cost sharing applies to all covered benefits incurred during a member's outpatient visit.	\$40 copay per visit	50% per visit
ALCOHOL/DRUG ABUSE SERVICES	PARTICIPATING PROVIDERS / REFERRED	NON-PARTICIPATING PROVIDERS / PARTICIPATING PROVIDERS SELF REFERRED
Inpatient Detoxification The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.	\$500 per admission copay	50% per admission
Outpatient Detoxification The member cost sharing applies to all covered benefits incurred during a member's outpatient visit.	\$25 copay	50% per visit
Inpatient Rehabilitation The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.	Covered 100% per admission Limited to 30 days per calendar year	Not Covered
Outpatient Rehabilitation Limited to 60 visits per calendar year. 20 visits may be used for family members. The member cost sharing applies to all covered benefits incurred during a member's outpatient visit.	\$25 copay	50% per visit



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OTHER SERVICES	PARTICIPATING PROVIDERS / REFERRED	NON-PARTICIPATING PROVIDERS / PARTICIPATING PROVIDERS SELF REFERRED
Skilled Nursing Facility The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.	\$500 per admission copay	50% per admission
Home Health Care	Covered 100%	25% per visit
Hospice Care - Inpatient The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.	\$500 per admission copay	50% per admission \$10,000 lifetime maximum combined for inpatient and outpatient care.
Hospice Care - Outpatient Includes Hospice Bereavement Counseling: 5 visits per 365 days The member cost sharing applies to all covered benefits incurred during a member's outpatient visit.	Covered 100%	50% per visit \$10,000 lifetime maximum combined for inpatient and outpatient care.
Private Duty Nursing	Not Covered	Not Covered
Outpatient Rehabilitation Therapy (Includes speech, physical and occupational therapy) Treatment over a 60-day consecutive period per incident of illness or injury beginning with the first day of treatment.	\$40 copay	50%
Subluxation	\$40 copay	50% per visit
Durable Medical Equipment	Covered 100%	50% (must precertify if over \$1,500)
Diabetic Supplies	Pharmacy cost sharing applies if Pharmacy coverage is included; otherwise PCP office visit cost sharing applies.	50%
Dental	Not Covered	Not Covered
Vision Eyewear	Not Covered	Covered same as participating provider benefit
Transplants	\$500 per admission copay Coverage is provided at an IOE contracted facility only	50% per admission Coverage is provided at a Non-IOE contracted facility only
Bariatric Surgery The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.	\$500 per admission copay	Member cost sharing is based on the type of service performed and the place of service where it is rendered.



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FAMILY PLANNING	PARTICIPATING PROVIDERS / REFERRED	NON-PARTICIPATING PROVIDERS / PARTICIPATING PROVIDERS SELF REFERRED
Infertility Treatment Diagnosis and treatment of the underlying medical condition.	Member cost sharing is based on the type of service performed and the place of service where it is rendered.	Member cost sharing is based on the type of service performed and the place of service where it is rendered.
Comprehensive Infertility Services Coverage includes Artificial Insemination and Ovulation Induction	Not Covered	Not Covered
Advanced Reproductive Technology (ART) ART coverage includes In-Vitro Fertilization (IVF), Zygote Intra-Fallopian Transfer (ZIFT), Gamete Intra-Fallopian Transfer (GIFT), cryopreserved embryo transfers, Intra-Cytoplasmic Sperm Injection (ICSI) or ovum microsurgery.	Not Covered	Not Covered
Voluntary Sterilization Including tubal ligation and vasectomy.	Subject to applicable service type member cost sharing	Subject to applicable service type member cost sharing
PHARMACY - PRESCRIPTION DRUG BENEFITS	PARTICIPATING PROVIDERS / REFERRED	NON-PARTICIPATING PROVIDERS / PARTICIPATING PROVIDERS SELF REFERRED
Retail	\$20 copay for formulary generic drugs, \$40 copay for formulary brand-name drugs, and \$70 copay for non-formulary brand-name and generic drugs up to a 30 day supply at participating pharmacies.	Not Covered
Mail Order	\$40 copay for formulary generic drugs, \$80 copay for formulary brand-name drugs, and \$140 copay for non-formulary brand-name and generic drugs up to a 31-90 day supply from Aetna Rx Home Delivery?.	Not Covered
Pharmacy Managed Self Injectables (PMSI) First prescription fill at any retail or mail order drug facility. Subsequent fills must be through Aetna Specialty Pharmacy®		
No Mandatory Generic (NO MG) - Member is responsible to pay the applicable copay only.		
Plan Includes: Contraceptive drugs and devices obtainable from a pharmacy. Precert included Step Therapy included		

For any service or supply that is subject to a maximum visit, day, or dollar limitation, such maximums will be reduced by any services or supplies which are covered as participating providers and non-participating providers benefits under this plan.



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Exclusions and Limitations

"Aetna" is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna companies that offer, underwrite or administer benefits include Aetna Health Inc. and Aetna Health Insurance Company of New York. While this material is believed to be accurate as of the print date, it is subject to change.

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.

- All medical and 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.
- Cosmetic surgery.
- Custodial care.
- Dental care and dental x-rays.
- Durable medical equipment.
- 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
- Implantable drugs and certain injectable drugs.
- Nonmedically necessary services or supplies.
- Orthotics except diabetic orthotics.
- 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.
- Services for the treatment of sexual dysfunction or inadequacies including therapy, supplies or counseling.
- Special duty nursing.
- Therapy or rehabilitation other than those listed as covered in the plan documents.
- 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 material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Aetna does not provide health care services and therefore, cannot guarantee any results or outcomes. Consult the plan document (i.e. Schedule of Benefits, Certificate of Coverage, Evidence of Coverage, Group Agreement, Group Insurance Certificate and/or Group Policy) to determine governing contractual provisions, including procedures, exclusions and limitations relating to the plan. The availability of a plan or program may vary by geographic service area. Some benefits are subject to limitations or visit maximums. With the exception of Aetna Rx Home Delivery, all participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change. Notice of the change shall be provided in accordance with applicable state law.



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Aetna Pharmacy Management refers to an internal business unit of Aetna Health Management, LLC. 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 precertification and step-therapy, please refer to Aetna's website at www.aetna.com, or the Aetna Medication Formulary Guide. Many drugs, including many of those listed on the formulary, are subject to rebate arrangements between Aetna and the manufacturer of the drugs.

Rebates received by Aetna from drug manufacturers are not reflected in the cost paid by a member for a prescription drug. 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.

Certain primary care providers are affiliated with integrated delivery systems or other provider groups (such as independent practice associations and physician-hospital organizations), and members who select these providers will generally be referred to specialists and hospitals within those systems or groups. However, if a system or group does not include a provider qualified to meet member's medical needs, member may request to have services provided by a non-system or non-group providers. Member's request will be reviewed and will require prior authorization from the system or group and/or Aetna to be a covered benefit.

Certain services require precertification, or prior approval of coverage. Failure to precertify for these services may lead to substantially reduced benefits or denial of coverage.

Some of the benefits requiring precertification may include, but are not limited to, inpatient hospital, inpatient mental health, inpatient skilled nursing, outpatient surgery, substance abuse (detoxification), inpatient and outpatient rehabilitation). When the Member obtains covered services from participating providers, the provider will obtain precertification. If the Member obtains covered services from a nonparticipating provider, the Member must obtain the precertification. Precertification requirements may vary. Members may refer to their plan documents for a complete list of medical services that require precertification. Certain benefits like comprehensive infertility and advanced reproductive technology (ART) services, if covered under your plan, are subject to a select network of participating providers, from which you will be required to seek care to receive covered benefits.