Schedule of benefits

Prepared for:

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Third Party Administrative Services provided by Aetna Life Insurance Company

Schedule of benefits

This schedule of benefits (schedule) lists the **deductibles**, **copayments** or **payment percentage**, if any apply to the **covered services** you receive under the plan. You should review this schedule to become aware of these and any limits that apply to these services.

How your cost share works

- The **deductibles** and **copayments**, if any, listed in the schedule below are the amounts that you pay for **covered services**.
  - For the **covered services** under your medical plan, you will be responsible for the dollar amount
  - For pharmacy benefits where a percentage cost share acts like a **copayment**, you will be responsible for the percentage amount
- **Payment percentage** amounts, if any, listed in the schedule below are what the plan will pay for **covered services**.
- Sometimes your cost share shows a combination of your dollar amount **copayment** that you will be responsible for and the **payment percentage** that your plan will pay.
- You are responsible to pay any **deductibles**, **copayments** and remaining **payment percentage**, if they apply and before the plan will pay for any **covered services**.
- This plan doesn't cover every health care service. You pay the full amount of any health care service you get that is not a **covered service**.
- This plan has limits for some **covered services**. For example, these could be visit, day or dollar limits. They may be:
  - Combined limits between in-**network** and **out-of-network providers**
  - Separate limits for in-**network** and **out-of-network providers**
  - Based on a rolling, 12 month period starting with the date of your most recent visit under this plan

  See the schedule for more information about limits.
- Your cost share may vary if the **covered service** is preventive or not. Ask your **physician** or contact us if you have a question about what your cost share will be.

For examples of how cost share and **deductible** work, go to the *Using your Aetna benefits* section under Individuals & Families at https://www.aetna.com/

Important note:
Covered services are subject to the **deductible**, **maximum out-of-pocket**, limits, **copayment** or **payment percentage** unless otherwise stated in this schedule.

Under this plan, you will:

1. Pay your **copayment**
2. Then pay any remaining **deductible**
3. Then pay your **payment percentage**

Your **copayment** does not apply to any **deductible**.

How your deductible works

The **deductible** is the amount you pay for **covered services** each year before the plan starts to pay. This is in addition to any **copayment** or **payment percentage** you pay when you get **covered services** from an in-**network**, **out-of-network provider**. This schedule shows the **deductible** amounts that apply to your plan. Once you have met your **deductible**, we will start sharing the cost when you get **covered services**. You will continue to pay **copayments** or **payment percentage**, if any, for **covered services** after you meet your **deductible**.

How your PCP or physician office visit cost share works
You will pay the **PCP** cost share when you get **covered services** from any **PCP**.

How your maximum out-of-pocket works
This schedule shows the **maximum out-of-pocket limits** that apply to your plan. Once you reach your **maximum out-of-pocket limit**, your plan will pay for **covered services** for the remainder of that year.

Contact us
We are here to answer questions. See the *Contact us* section in your booklet.

This schedule replaces any schedule of benefits previously in use. Keep it with your booklet.

Plan features

Deductible
You have to meet your **deductible** before this plan pays for benefits.

Deductible type	In-network	Out-of-network
Individual	$0 per year	$350 per year
Family	$0 per year	$700 per year

Deductible waiver
There is no in-network **deductible** for the following **covered services**:

- Preventive care
- Family planning services – female contraceptives

Deductible and cost share waiver for contraceptives (birth control)
The **prescription** drug **deductible** and per **prescription** cost share will not apply to female contraceptive methods when obtained at a network pharmacy. This means they will be paid at 100%. This includes certain OTC and generic contraceptive **prescription** drugs and devices for each of the methods identified by the FDA. If a **generic prescription drug** is not available, the **brand-name prescription drug** for that method will be paid at 100%.

The **prescription** drug **deductible** and cost share will apply to **prescription** drugs that have a generic equivalent or alternative available within the same therapeutic drug class obtained at a network pharmacy unless we approve a medical exception. A therapeutic drug class is a group of drugs or medications that have a similar or identical mode of action or are used for the treatment of the same or similar disease or injury.

Maximum out-of-pocket limit
Includes the **deductible**.

Maximum out-of-pocket type	In-network	Out-of-network
Individual	$500 per year	$2,000 per year
Family	$1,000 per year	$5,000 per year

General coverage provisions
This section explains the **deductible, maximum out-of-pocket limit** and limitations listed in this schedule.

Deductible provisions
Out-of-network **covered services** will apply only to the out-of-network **deductible**.

The **deductible** may not apply to some **covered services**. You still pay the **copayment** or **payment percentage**, if any, for these **covered services**.

Individual deductible
You pay for **covered services** each year before the plan begins to pay. This individual **deductible** applies separately to you and each covered dependent. After the amount paid reaches the individual **deductible**, this plan starts to pay for **covered services** for the rest of the year.

Family deductible
You pay for **covered services** each year before the plan begins to pay. After the amount paid for **covered services** reaches this family **deductible**, this plan starts to pay for **covered services** for the rest of the year. To satisfy this family **deductible** for the rest of the year, the combined **covered services** that you and each of your covered dependents incur toward the individual **deductible** must reach this family **deductible** in a year. When this happens in a year, the individual **deductibles** for you and your covered dependents are met for the rest of the year.

Deductible credit
If you paid part or all of your **deductible** under other coverage for the year that this plan went into effect, we will deduct the amount paid under the other coverage from the **deductible** on this plan for the same year. If we ask, you must submit a detailed explanation of benefits (EOB) showing the dates and amount of the **deductible** met from the other coverage in order to receive the credit.

Copayment
This is a flat fee you pay for certain visits or **covered services**. A copay can be a dollar amount or percentage. This is in addition to any out-of-pocket costs you have to pay to meet your **deductible**, if you have one.

Payment Percentage
This is the percentage of the bill you pay after you meet your **deductible**. This is in addition to any out-of-pocket costs you have to pay to meet your **deductible**, if you have one.

Maximum out-of-pocket limit
The **maximum out-of-pocket limit** is the most you will pay per year in **copayments, payment percentage** and **deductible**, if any, for **covered services**.

In-network **covered services** will apply only to the in-network **maximum out-of-pocket limit**. Out-of-network **covered services** will apply only to the out-of-network **maximum out-of-pocket limit**.

Individual maximum out-of-pocket limit
- This plan may have an individual and family **maximum out-of-pocket limit**. As to the individual **maximum out-of-pocket limit**, each of you must meet your **maximum out-of-pocket limit** separately.
- After you or your covered dependents meet the individual **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charge for **covered services** that would apply toward the limit for the rest of the year for that person.

Family maximum out-of-pocket limit

After you or your covered dependents meet the family **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charge for **covered services** that would apply toward the limit for the remainder of the year for all covered family members. The family **maximum out-of-pocket limit** is a cumulative **maximum out-of-pocket limit** for all family members.

To satisfy this **maximum out-of-pocket limit** for the rest of the year, the following must happen:

- The family **maximum out-of-pocket limit** is met by a combination of family members
- No one person within a family will contribute more than the individual **maximum out-of-pocket limit** amount in a year

If the **maximum out-of-pocket limit** does not apply to a **covered service**, your cost share for that service will not count toward satisfying the **maximum out-of-pocket limit** amount.

Certain costs that you have do not apply toward the **maximum out-of-pocket limit**. These include:

- All costs for non-covered services which are identified in the booklet and the schedule
- Charges, expenses or costs in excess of the **recognized charge**
- Costs for non-emergency use of the emergency room
- Costs for non-urgent use of an urgent care **provider**

Limit provisions

Covered services will apply to the in-network and out-of-network limits.

Your financial responsibility and decisions regarding benefits

We base your financial responsibility for the cost of **covered services** on when the service or supply is provided, not when payment is made. Benefits will be pro-rated to account for treatment or portions of **stays** that occur in more than one year. Decisions regarding when benefits are covered are subject to the terms and conditions of the booklet.

Covered services

Acupuncture

Description	In-network	Out-of-network
Acupuncture	$15 then the plan pays 100% per visit, no **deductible** applies	70% per visit after **deductible,** no more than $60 allowed or 75% of the in network cost, whichever is less.

Ambulance services

Description	In-network	Out-of-network
Emergency services	90% per trip, no **deductible** applies	70% per trip after **deductible**
Description	**In-network**	**Out-of-network**
Non-emergency services	90% per trip, no **deductible** applies	70% per trip after **deductible**

Applied behavior analysis

Description	In-network	Out-of-network
Applied behavior analysis	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Autism spectrum disorder

Description	In-network	Out-of-network
Diagnosis and testing	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Treatment	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Occupational (OT), physical (PT) and speech (ST) therapy for autism spectrum disorder	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Behavioral health

Mental health disorders treatment

Coverage provided is the same as for any other illness

Description	In-network	Out-of-network
Inpatient services-**room and board** including **residential treatment facility**	100% per admission, no **deductible** applies	70% per admission after **deductible**

Description	In-network	Out-of-network
Outpatient office visit to a **physician** or **behavioral health provider**	$15 then the plan pays 100% per visit, no **deductible** applies	70% per visit after **deductible**
Physician or **behavioral health provider telemedicine** consultation	$15 then the plan pays 100% per visit, no **deductible** applies	70% per visit after **deductible**
Outpatient **mental health disorders telemedicine** cognitive therapy consultations by a **physician** or **behavioral health provider**	Covered based on type of service and **provider** from which it is received	Covered based on type of service and **provider** from which it is received

Description	In-network	Out-of-network
Other outpatient services including: - Behavioral health services in the home - Partial hospitalization treatment - Intensive outpatient program The cost share doesn't apply to in-network peer counseling support services	100% per visit, no **deductible** applies	70% per visit after **deductible**

Substance related disorders treatment

Includes **detoxification**, rehabilitation and **residential treatment facility**
Coverage provided is the same as for any other illness

Description	In-network	Out-of-network
Inpatient services-**room and board** during a **hospital stay**	100% per admission, no **deductible** applies	70% per admission after **deductible**

Description	In-network	Out-of-network
Outpatient office visit to a **physician** or **behavioral health provider**	$15 then the plan pays 100% per visit, no **deductible** applies	70% per visit after **deductible**
Physician or **behavioral health provider telemedicine** consultation	$15 then the plan pays 100% per visit, no **deductible** applies	70% per visit after **deductible**
Outpatient **telemedicine** cognitive therapy consultations by a **physician** or **behavioral health provider**	Covered based on type of service and **provider** from which it is received	Covered based on type of service and **provider** from which it is received

Description	In-network	Out-of-network
Other outpatient services including: • Behavioral health services in the home • Partial hospitalization treatment • Intensive outpatient program The cost share doesn't apply to in-network peer counseling support services	100% per visit, no **deductible** applies	70% per visit after **deductible**

Clinical trials

Description	In-network	Out-of-network
Experimental or investigational therapies	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Routine patient costs	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Diabetic services, supplies, equipment, and self-care programs

Description	In-network	Out-of-network
Diabetic services	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Diabetic supplies	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Diabetic equipment	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Diabetic self-care programs	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Durable medical equipment (DME)

Description	In-network	Out-of-network
DME	90% per item, no **deductible** applies	70% per item after **deductible**

Emergency services

Description	In-network	Out-of-network
Emergency room	$125 then the plan pays 100% per visit, no **deductible** applies	Paid same as in-network
Non-emergency care in a **hospital** emergency room	Not covered	Not covered

Emergency services important note:

- **Out-of-network providers** do not have a contract with us. The **provider** may not accept payment of your cost share as payment in full. You may receive a bill for the difference between the amount billed by the **provider** and the amount paid by the plan. If the **provider** bills you for an amount above your cost share, you are not responsible for payment of that amount. You should send the bill to the address on your ID card and we will resolve any payment issue with the **provider**. Make sure the member ID is on the bill.
- In the case of a surprise bill from an out-of-network provider, where you had no control of their participation in your **covered services**, you will pay the same cost share you would have if the **covered services** were received from a **network provider**. The cost share will be based on the median contracted rate. Contact us immediately if you receive such a bill.
- If you are admitted to the **hospital** for an inpatient **stay** right after you visit the emergency room, you will not pay your emergency room cost share if you have one. You will pay the inpatient **hospital** cost share, if any.

Habilitation therapy services

Physical (PT), occupational (OT) therapies

Description	In-network	Out-of-network
PT, OT therapies	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Speech therapy (ST)

Description	In-network	Out-of-network
ST	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Hearing aids

Description	In-network	Out-of-network
Hearing aids	$10 then the plan pays 100% per item, no **deductible** applies	70% per item after **deductible**

Limit	One per ear every 24 months	One per ear every 24 months
Limit	$1,000	$1,000

Hearing exams

Description	In-network	Out-of-network
Hearing exams	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Home health care

A visit is a period of 4 hours or less

Description	In-network	Out-of-network
Home health care	100% per visit, no **deductible** applies	70% per visit after **deductible**

Hospice care

Description	In-network	Out-of-network
Inpatient services - **room and board**	100%, no **deductible** applies	70% after **deductible**

Description	In-network	Out-of-network
Outpatient services	100% per visit, no **deductible** applies	70% per visit after **deductible**

Limit per lifetime	unlimited	unlimited

Hospice important note:
This includes part-time or infrequent nursing care by an R.N. or L.P.N. to care for you up to 8 hours a day. It also includes part-time or infrequent home health aide services to care for you up to 8 hours a day.

Hospital care

Description	In-network	Out-of-network
Inpatient services – **room and board**	100%, no **deductible** applies	70% after **deductible**

Infertility services

Basic infertility

Description	In-network	Out-of-network
Treatment of basic **infertility**	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Comprehensive infertility services

Description	In-network	Out-of-network
	$15 then the plan pays 100% per visit, no **deductible** applies	70% per visit after **deductible**

Advanced reproductive technology (ART)

Description	In-network	Out-of-network
	$15 then the plan pays 100% per visit, no **deductible** applies	70% per visit after **deductible**

Limits

Description	In-network	Out-of-network
Limit per lifetime	4 completed egg retrievals per lifetime This limit is combined for in-network and out-of-network benefits	4 completed egg retrievals per lifetime This limit is combined for in-network and out-of-network benefits

Jaw joint disorder

Includes TMJ

Description	In-network	Out-of-network
Jaw joint disorder treatment	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Maternity and related newborn care

Includes complications

Description	In-network	Out-of-network
Inpatient services – **room and board**	100% per admission, no **deductible** applies	70% per admission after **deductible**
Services performed in **physician** or **specialist** office or a facility	100% per visit, no **deductible** applies	70% per visit after **deductible**
Other services and supplies	100%, no **deductible** applies	70% after **deductible**

Maternity and related newborn care important note:
Any cost share collected applies only to the delivery and postpartum care services provided by an OB, GYN or OB/GYN. Review the *Maternity* section of the certificate. It will give you more information about coverage for maternity care under this plan.

Nutritional support

Description	In-network	Out-of-network
Nutritional support	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Obesity surgery

Description	In-network	Out-of-network
Inpatient services – **room and board**	100% per admission, no **deductible** applies	70% per admission after **deductible**

Description	In-network	Out-of-network
Outpatient services	100% per visit, no **deductible** applies	70% per visit after **deductible**

Oral and maxillofacial treatment (mouth, jaws and teeth)

Description	In-network	Out-of-network
Treatment of mouth, jaws and teeth	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Outpatient surgery

Description	In-network	Out-of-network
At **hospital** outpatient department	100% per visit, no **deductible** applies	70% per visit after **deductible**

Physician and specialist services

Physician services-general or family practitioner

Description	In-network	Out-of-network
Physician office hours (not-surgical, not preventive)	$10 then the plan pays 100% per visit, no **deductible** applies	70% per visit after **deductible**
Physician surgical services	$10 then the plan pays 100% per visit, no **deductible** applies	70% per visit after **deductible**

Description	In-network	Out-of-network
Physician telemedicine consultation	$10 then the plan pays 100% per visit, no **deductible** applies	70% per visit after **deductible**

Description	In-network	Out-of-network
Physician visit during inpatient **stay**	100% per visit, no **deductible** applies	70% per visit after **deductible**

Specialist

Description	In-network	Out-of-network
Specialist office hours (not-surgical, not preventive)	$15 then the plan pays 100% per visit, no **deductible** applies	70% per visit after **deductible**
Specialist surgical services	$15 then the plan pays 100% per visit, no **deductible** applies	70% per visit after **deductible**

Description	In-network	Out-of-network
Specialist telemedicine consultation	$15 then the plan pays 100% per visit, no **deductible** applies	70% per visit after **deductible**

All other services not shown above

Description	In-network	Out-of-network
All other services	100% per visit, no **deductible** applies	70% per visit after **deductible**

Preventive care

Description	In-network	Out-of-network
Preventive care services	100% per visit, no **deductible** applies	No coverage
Breast feeding counseling and support	100% per visit, no **deductible** applies	70% per visit after **deductible**
Breast feeding counseling and support limit	6 visits in a group or individual setting Visits that exceed the limit are covered under the **physician** services office visit	6 visits in a group or individual setting Visits that exceed the limit are covered under the **physician** services office visit
Breast pump, accessories and supplies limit	Electric pump: 1 per year Manual pump: 1 per pregnancy Pump supplies and accessories: 1 purchase per pregnancy if not eligible to purchase a new pump	Electric pump: 1 every 3 years Manual pump: 1 per pregnancy Pump supplies and accessories: 1 purchase per pregnancy if not eligible to purchase a new pump
Breast pump waiting period	Electric pump: 3 years to replace an existing electric pump	Electric pump: 3 years to replace an existing electric pump
Counseling for alcohol or drug misuse	100% per visit, no **deductible** applies	No coverage
Counseling for alcohol or drug misuse visit limit	5 visits/12 months	No coverage
Counseling for obesity, healthy diet	100% per visit, no **deductible** applies	No coverage
Counseling for obesity, healthy diet visit limit	Age 22 and older: 26 visits per 12 months, of which up to 10 visits may be used for healthy diet counseling.	No coverage
Counseling for sexually transmitted infection	100% per visit, no **deductible** applies	No coverage
Counseling for sexually transmitted infection visit limit	2 visits/12 months	No coverage
Counseling for tobacco cessation	100% per visit, no **deductible** applies	No coverage
Counseling for tobacco cessation visit limit	8 visits/12 months	No coverage
Family planning services (female contraception counseling)	100% per visit, no **deductible** applies	70% per visit after **deductible**
Family planning services (female contraception counseling) limit	Contraceptive counseling limited to 2 visits/12 months in a group or individual setting	Contraceptive counseling limited to 2 visits/12 months in a group or individual setting

Immunizations	100%, no **deductible** applies	No coverage
Immunizations limit	Subject to any age limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your **physician**	No coverage
Routine cancer screenings	100% per visit, no **deductible** applies	No coverage
Routine cancer screening limits	Subject to any age, family history and frequency guidelines as set forth in the most current: Evidence-based items that have a rating of A or B in the current recommendations of the USPSTF The comprehensive guidelines supported by the Health Resources and Services Administration For more information contact your **physician** or see the *Contact us* section	No coverage
Generic preventive care contraceptives (birth control)	100%	100%
Preventive care drugs and supplements	100%	No coverage
Preventive care drugs and supplements limit	Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the USPSTF For a current list of covered preventive care drugs and supplements or more information, see the *Contact us* section	No coverage
Preventive care risk reducing breast cancer **prescription** drugs	100%	No coverage

Preventive care risk reducing breast cancer **prescription** drugs limit	Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the USPSTF For a current list of covered preventive care drugs and supplements or more information, see the *Contact us* section	No coverage
Preventive care tobacco cessation **prescription** and OTC drugs	100%	No coverage
Limit	Two 90 day treatments only	No coverage
Routine lung cancer screening	100% per visit, no **deductible** applies	No coverage
Routine lung cancer screening limit	1 screening every 12 months Screenings that exceed this limit covered as outpatient diagnostic testing	No coverage
Routine physical exam	100% per visit, no **deductible** applies	No coverage
Routine physical exam limits	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures/Health Resources and Services Administration for children and adolescents Limited to 7 exams from age 0-1 year; 3 exams every 12 months age 1-2; 3 exams every 12 months age 2-3; and 1 exam every 12 months after that age, up to age 22; 1 exam every 12 months after age 22 High risk Human Papillomavirus (HPV) DNA testing for woman age 30 and older limited to 1 every 36 months	No coverage
Well woman GYN exam	100% per visit, no **deductible** applies	70% per visit after **deductible**
Well woman GYN exam limit	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration

Private duty nursing

Up to eight hours equals one shift

Description	In-network	Out-of-network
Outpatient services	90% per visit, no **deductible** applies	70% per visit after **deductible**

Prosthetic devices

Description	In-network	Out-of-network
Prosthetic devices	$15 then the plan pays 100% per item, no **deductible** applies	70% per item after **deductible**

Reconstructive surgery and supplies

Including breast **surgery**

Description	In-network	Out-of-network
Surgery and supplies	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Short-term rehabilitation services

Cardiac rehabilitation

Description	In-network	Out-of-network
Cardiac rehabilitation	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Pulmonary rehabilitation

Description	In-network	Out-of-network
Pulmonary	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Cognitive rehabilitation

Description	In-network	Out-of-network
Cognitive rehabilitation	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Physical therapy

Description	In-network	Out-of-network
At the **physician** office	$15 then the plan pays 100% per visit no **deductible** applies	75% per visit after **deductible,** no more than $52 allowed or 75% of the in network cost per visit, whichever is less.
At facility that is not a **hospital**	$15 then the plan pays 100% per visit no **deductible** applies	75% per visit after **deductible,** no more than $52 allowed or 75% of the in network cost per visit, whichever is less.
At **hospital** outpatient department	$15 then the plan pays 100% per visit no **deductible** applies	75% per visit after **deductible,** no more than $52 allowed or 75% of the in network cost per visit, whichever is less.

Occupational therapy

Description	In-network	Out-of-network
At the **physician** office	$15 then the plan pays 100% per visit no **deductible** applies	70% per visit after **deductible**
At facility that is not a **hospital**	$15 then the plan pays 100% per visit no **deductible** applies	70% per visit after **deductible**
At **hospital** outpatient department	$15 then the plan pays 100% per visit no **deductible** applies	70% per visit after **deductible**

Speech therapy (ST)

At the **physician** office	$15 then the plan pays 100% per visit no **deductible** applies	70% per visit after **deductible**
At facility that is not a **hospital**	$15 then the plan pays 100% per visit no **deductible** applies	70% per visit after **deductible**
At **hospital** outpatient department	$15 then the plan pays 100% per visit no **deductible** applies	70% per visit after **deductible**

Spinal manipulation

Description	In-network	Out-of-network
At the **physician** office	$15 then the plan pays 100% per visit, no **deductible** applies	70% per visit after **deductible,** no more than $35 allowed or 75% of the in network cost per visit, whichever is less

Visit limit per year	30	30

Skilled nursing facility

Description	In-network	Out-of-network
Inpatient services - **room and board**	100% per admission no **deductible** applies	70% per admission after **deductible**
Other inpatient services and supplies	100% per admission no **deductible** applies	70% per admission after **deductible**

Day limit per year	120	60

Tests, images and labs – outpatient

Diagnostic complex imaging services

Description	In-network	Out-of-network
	100% per visit, no **deductible** applies	70% per visit after **deductible**

Diagnostic lab work

Description	In-network	Out-of-network
	100% per visit, no **deductible** applies	70% per visit after **deductible**

Diagnostic x-ray and other radiological services

Description	In-network	Out-of-network
	100% per visit, no **deductible** applies	70% per visit after **deductible**

Therapies

Chemotherapy

Description	In-network	Out-of-network
Chemotherapy services	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Gene-based, cellular and other innovative therapies (GCIT)

Description	In-network (GCIT-designated facility/provider)	Out-of-network (Including **providers** who are otherwise part of Aetna's network but are not GCIT-designated facilities/**providers**)
Services and supplies	Covered based on type of service and where it is received	Not covered
Gene therapy products, **prescription** drugs	70% per visit, no **deductible** applies	Not covered

Infusion therapy

Outpatient services

Description	In-network	Out-of-network
In **physician** office	$15 then the plan pays 100% per visit, no **deductible** applies	70% per visit after **deductible**
At an infusion location	Covered based on type of service and where it is received	Covered based on type of service and where it is received
In the home	$15 then the plan pays 100% per visit, no **deductible** applies	70% per visit after **deductible**
At **hospital** outpatient department	100% per visit, no **deductible** applies	70% per visit after **deductible**
At facility that is not a **hospital**	100% per visit, no **deductible** applies	70% per visit after **deductible**

Radiation therapy

Description	In-network	Out-of-network
Radiation therapy	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Respiratory therapy

Description	In-network	Out-of-network
Respiratory therapy	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Transplant services

Description	In-network (IOE facility)	Out-of-network (Includes **providers** who are otherwise part of Aetna's network but are non-IOE **providers**)
Inpatient services and supplies	100% per transplant, no **deductible** applies	70% per transplant after **deductible**
Physician services	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Urgent care services

At a freestanding facility or **provider** that is not a **hospital**

A separate urgent care cost share will apply for each visit to an urgent care facility or **provider**

Description	In-network	Out-of- network
Urgent care facility	$15 then the plan pays 100% per visit, no **deductible** applies	70% per visit after **deductible**
Non-urgent use of an urgent care facility or **provider**	Not covered	Not covered

Vision care

Performed by an ophthalmologist or optometrist and includes refraction

Description	In-network	Out-of-network
	$15 then the plan pays 100% per visit, no **deductible** applies	No coverage
Visit limit	1 visit every Calendar Year	No coverage

Walk-in clinic

Not all preventive care services are available at a **walk-in clinic**. All services are available from a network **physician**.

Description	In-network	Out-of-network
Non-emergency services	$15 then the plan pays 100% per visit, no **deductible** applies	70% per visit after **deductible**
Preventive immunizations	100% per visit, no **deductible** applies	No coverage
Immunization limits	Subject to any age and frequency limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your **physician**	No coverage
Screening and counseling services	100% per visit, no **deductible** applies	No coverage
Screening and counseling limits	See the *Preventive care services* section of the SOB	No coverage