

## Schedule of benefits

If this is an ERISA plan, you may have certain rights under this plan. ERISA may not apply to a church or government group. Please contact the policyholder for additional information.

**Prepared for:**

Employer:	BAYADA Home Health Care, Inc.
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Control numbers:	0109056, 0109057, 0109058, 0109145, 0144166, 0161570, 0169468, 0169649, 0176698, 0181138, 0181139, 0181160, 0187678, 0187679, 0187680, 0187681
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Schedule of benefits:	1B
Plan effective date:	January 1, 2024
Plan issue date:	December 20, 2023

**Third Party Administrative Services provided by Aetna Life Insurance Company**

## Schedule of benefits

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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 **designated network** and **non-designated network providers**
  - Separate limits for **designated network** and **non-designated network providers**
  - Based on a rolling, 12 month period starting with the date of your most recent visit under this planSee 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 Calendar Year **deductible**, maximum out-of-pocket, limits, **copayment** or **payment percentage** unless otherwise stated in this schedule. The *Surprise bill* section in the certificate explains your protections from a surprise bill.

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 a **designated network, non-designated network** or **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

### Precertification covered services reduction

This only applies to **non-designated** and **out-of-network covered services**:

Your certificate contains a complete description of the **precertification** process. You will find details in the *Medical necessity and precertification* section.

If **precertification** for **covered services** isn't completed, when required, it can result in the following benefit reduction:

- A \$500 benefit reduction applied separately to each type of **covered service**

You may have to pay an additional portion of the **recognized charge** because you didn't get **precertification**. This portion is not a **covered service** and doesn't apply to your **deductible** or **maximum out-of-pocket limit**, if you have one.

### Deductible

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

Deductible type	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Individual	\$1,000 per year	\$2,000 per year	\$4,000 per year
Family	\$2,000 per year	\$4,000 per year	\$8,000 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 risk reducing breast cancer prescription drugs

The **prescription drug deductible** and per **prescription** cost share will not apply to risk reducing breast cancer **prescription** drugs when obtained at a network pharmacy. This means they will be paid at 100%.

### 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.

### Deductible and cost share waiver for tobacco cessation prescription and OTC drugs

The **prescription drug deductible** and the per **prescription** cost share will not apply to the first two, 90-day treatment programs for tobacco cessation **prescription** and OTC drugs when obtained at a network **retail pharmacy**. This means they will be paid at 100%. Your per **prescription** cost share will apply after those two programs have been exhausted.

### Per admission copayment

Per admission type	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Per admission copayment	\$250 per admission	\$250 per admission	Not applicable
Per admission deductible	Not applicable	Not applicable	\$500 per admission

### Maximum out-of-pocket limit

Includes the deductible.

Maximum out-of-pocket type	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Individual	\$3,500 per year	\$6,000 per year	\$10,500 per year
Family	\$7,000 per year	\$12,000 per year	\$21,000 per year

### General coverage provisions

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

#### Deductible provisions

Covered services apply to the designated network, non-designated network and out-of-network deductibles.

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.

#### Copayment

This is the dollar amount you pay for covered services. In most plans, you pay this after you meet your deductible limit. In prescription drug plans, it is the amount you pay for covered drugs.

#### Per admission copayment

This is the amount you are required to pay when you or a covered dependent have a stay in an inpatient facility.

#### Payment Percentage

This is the percentage of the bill you pay after you meet your deductible.

## Per admission cost share or deductible

A separate cost share or **deductible** may apply per facility. This is in addition to any other cost share or **deductible** applicable under this plan. It may apply to each **stay** or on a per day basis up to a per admission maximum amount. If you are in the same type of facility more than once, and your **stays** are separated by less than 10 days (regardless of cause), only one per admission cost share or **deductible** will apply. Not more than three per admission cost shares or **deductibles** will apply for a facility type during the year. **Covered services** applied to the per admission **deductible** can't be applied to any other **deductible** required under the plan. **Covered services** applied to the plan's other **deductible** will not apply to the per admission **deductible**.

## 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**. **Covered services** that are subject to the **maximum out-of-pocket limit** include those provided under the medical plan and the outpatient **prescription** drug plan.

**Covered services** apply to the **designated network** and **non-designated-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-urgent use of an urgent care **provider**

## Limit provisions

**Covered services** will apply to the **designated network**, **non-designated 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.

### **Prescription drug – outpatient maximum out-of-pocket limit provisions**

**Covered services** that are subject to the **maximum out-of-pocket limit** include **covered services** provided under the medical plan and the **prescription** drug plan.

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**. This plan may have an individual and family **maximum out-of-pocket limit**.

## Covered services

### Abortion

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Abortion	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received

### Acupuncture

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Acupuncture	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received

### Ambulance services

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Emergency services	80% per trip after deductible	80% per trip after deductible	80% per trip after deductible
Non-emergency services	Not covered	Not covered	Not covered

### Applied behavior analysis

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Applied behavior analysis	100% per visit, no deductible applies	100% per visit, no deductible applies	50% per visit after deductible

### Autism spectrum disorder

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Diagnosis and testing	100% per visit, no deductible applies	100% per visit, no deductible applies	50% per visit after deductible
Treatment	\$40 then the plan pays 100% per visit, no deductible applies	\$50 then the plan pays 100% per visit, no deductible applies	50% per visit after deductible
Occupational (OT), physical (PT) and speech (ST) therapy for autism spectrum disorder	100% per visit, no deductible applies	100% per visit, no deductible applies	50% per visit after deductible



## Behavioral health

### Mental health treatment

Coverage provided is the same as for any other illness

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Inpatient services-room and board including residential treatment facility	\$250 then the plan pays 80% per admission after deductible	\$250 then the plan pays 60% per admission after deductible	\$500 then the plan pays 50% per admission after deductible
Other inpatient services and supplies Other residential treatment facility services and supplies	80% per admission after deductible	60% per admission after deductible	50% per admission after deductible

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Outpatient office visit to a physician or behavioral health provider	\$40 then the plan pays 100% per visit, no deductible applies	\$50 then the plan pays 100% per visit, no deductible applies	50% per visit after deductible
Physician or behavioral health provider telemedicine consultation	\$40 then the plan pays 100% per visit, no deductible applies	\$50 then the plan pays 100% per visit, no deductible applies	50% 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	Covered based on type of service and provider from which it is received

<b>Description</b>	<b>Maximum Savings</b>	<b>Standard Savings (Aetna network)</b>	<b>Out-of-network</b>
Other outpatient services including: <ul style="list-style-type: none"> <li>Behavioral health services in the home</li> <li>Partial hospitalization treatment</li> <li>Intensive outpatient program</li> </ul> The cost share doesn't apply to in-network peer counseling support services	100% per visit, no <b>deductible</b> applies	100% per visit, no deductible applies	50% per visit after deductible

<b>Description</b>	<b>Maximum Savings</b>	<b>Standard Savings (Aetna network)</b>	<b>Out-of-network</b>
<b>Telemedicine provider mental health disorders</b> consultation	\$5 then the plan pays 100% per visit, no <b>deductible</b> applies	\$5 then the plan pays 100% per visit, no <b>deductible</b> applies	Not covered
<b>Telemedicine</b> cognitive therapy <b>mental health disorders</b> consultation by a <b>telemedicine provider</b>	\$5 then the plan pays 100% per visit, no <b>deductible</b> applies	\$5 then the plan pays 100% per visit, no <b>deductible</b> applies	Not covered

### **Substance related disorders treatment**

Includes **detoxification**, rehabilitation and **residential treatment facility**

Coverage provided is the same as for any other illness

<b>Description</b>	<b>Maximum Savings</b>	<b>Standard Savings (Aetna network)</b>	<b>Out-of-network</b>
Inpatient services- <b>room and board</b>	\$250 then the plan pays 80% per admission after <b>deductible</b>	\$250 then the plan pays 60% per admission after <b>deductible</b>	\$500 then the plan pays 50% per admission after <b>deductible</b>
Other inpatient services and supplies during a <b>hospital stay</b>	80% per admission after <b>deductible</b>	60% per admission after <b>deductible</b>	50% per admission after <b>deductible</b>

<b>Description</b>	<b>Maximum Savings</b>	<b>Standard Savings (Aetna network)</b>	<b>Out-of-network</b>
Outpatient office visit to a <b>physician</b> or <b>behavioral health provider</b>	\$40 then the plan pays 100% per visit, no deductible applies	\$50 then the plan pays 100% per visit, no deductible applies	50% per visit after deductible
<b>Physician</b> or <b>behavioral health provider telemedicine</b> consultation	\$40 then the plan pays 100% per visit, no deductible applies	\$50 then the plan pays 100% per visit, no deductible applies	50% per visit after deductible
Outpatient <b>telemedicine</b> cognitive therapy consultations by a <b>physician</b> or <b>behavioral health provider</b>	Covered based on type of service and <b>provider</b> from which it is received	Covered based on type of service and <b>provider</b> from which it is received	Covered based on type of service and <b>provider</b> from which it is received

<b>Description</b>	<b>Maximum Savings</b>	<b>Standard Savings (Aetna network)</b>	<b>Out-of-network</b>
Other outpatient services including: <ul style="list-style-type: none"> <li>Behavioral health services in the home</li> <li>Partial hospitalization treatment</li> <li>Intensive outpatient program</li> </ul> <p>The cost share doesn't apply to in-network peer counseling support services</p>	100% per visit, no <b>deductible</b> applies	100% per visit, no deductible applies	50% per visit after deductible

<b>Description</b>	<b>Maximum Savings</b>	<b>Standard Savings (Aetna network)</b>	<b>Out-of-network</b>
<b>Telemedicine provider substance related disorders</b> consultation	\$5 then the plan pays 100% per visit, no <b>deductible</b> applies	\$5 then the plan pays 100% per visit, no <b>deductible</b> applies	Not covered

### Clinical trials

Description	Maximum Savings	Standard Savings (Aetna 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	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	Covered based on type of service and where it is received

### Durable medical equipment (DME)

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
DME	80% per item after deductible	60% per item after deductible	50% per item after deductible

### Emergency services

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Emergency room	\$150 then the plan pays 80% per visit after deductible	\$150 then the plan pays 80% per visit after deductible	\$150 then the plan pays 80% per visit after deductible

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Non-emergency care in a hospital emergency room	\$150 then the plan pays 80% per visit after deductible	\$150 then the plan pays 80% per visit after deductible	\$150 then the plan pays 80% per visit after deductible

**Emergency services important note: Out-of-network providers** do not have a contract with us. However, for out of network emergencies the federal No Surprises Act applies. 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. 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.

### Foot orthotic devices

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Orthotic devices	80% per item after deductible	60% per item after deductible	50% per item after deductible

## Habilitation therapy services

### Outpatient physical (PT) and occupational (OT) therapies

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
PT, OT therapies	100% per visit, no deductible applies	100% per visit after deductible	50% per visit after deductible

### Outpatient speech therapy (ST)

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
ST therapy	100% per visit, no deductible applies	100% per visit after deductible	50% per visit after deductible

## Hearing aids

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Hearing aids	100% per item, no deductible applies	100% per item, no deductible applies	100% per item, no deductible applies

Limit	One per ear every 24 months	One per ear every 24 months	One per ear every 24 months
Limit	\$3,000	\$3,000	\$3,000

## Hearing exams

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Hearing exams	\$40 then the plan pays 100% per visit, no deductible applies	\$50 then the plan pays 100% per visit, no deductible applies	50% per visit after deductible
Visit limit	1 visit every 24 months	1 visit every 24 months	1 visit every 24 months

## Home health care

A visit is a period of 4 hours or less

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Home health care	80% per visit after deductible	60% per visit after deductible	50% per visit after deductible

### Home health care important note:

Intermittent visits are periodic and recurring visits that skilled nurses make to ensure your proper care. The intermittent requirement may be waived to allow for coverage for up to 12 hours with a daily maximum of 3 visits.

## Hospice care

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Inpatient services - <b>room and board</b>	\$250 then the plan pays 80% per admission after <b>deductible</b>	\$250 then the plan pays 60% per admission after <b>deductible</b>	\$500 then the plan pays 50% per admission after <b>deductible</b>

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Other inpatient services and supplies	80% per admission after <b>deductible</b>	60% per admission after <b>deductible</b>	50% per admission after <b>deductible</b>

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Outpatient services	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>	50% per visit after <b>deductible</b>

Limit per lifetime	unlimited	unlimited
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### 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	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Inpatient services – <b>room and board</b>	\$250 then the plan pays 80% per admission after <b>deductible</b>	\$250 then the plan pays 60% per admission after <b>deductible</b>	\$500 then the plan pays 50% per admission after <b>deductible</b>

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Other inpatient services and supplies	80% per admission after <b>deductible</b>	60% per admission after <b>deductible</b>	50% per admission after <b>deductible</b>

## Infertility services

### Basic infertility

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Treatment of basic <b>infertility</b>	Covered based on type of service and where it is received	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	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
	80% per visit after deductible	60% per visit after deductible	50% per visit after deductible

### Advanced reproductive technology (ART)

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
	80% per visit after deductible	60% per visit after deductible	50% per visit after deductible

### Limits

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Limit per lifetime ART and Comprehensive services combined	\$15,000  Combined for in-network and out-of-network benefits	\$15,000  Combined for in-network and out-of-network benefits	\$15,000  Combined for in-network and out-of-network benefits

### Maternity and related newborn care

Includes complications

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Inpatient services - <b>room and board</b>	\$250 then the plan pays 80% per admission after deductible	\$250 then the plan pays 60% per admission after deductible	\$500 then the plan pays 50% per admission after deductible
Other inpatient services and supplies	80% per admission after deductible	60% per admission after deductible	50% per admission after deductible
Services performed in <b>physician</b> or <b>specialist</b> office or a facility	80% per visit after deductible	60% per visit after deductible	50% per visit after deductible
Other services and supplies	80% per visit after deductible	60% per visit after deductible	50% per visit 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 booklet. It will give you more information about coverage for maternity care under this plan.

## Obesity surgery

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Inpatient services - <b>room and board</b>	\$250 then the plan pays 80% per admission, no <b>deductible</b> applies	\$250 then the plan pays 60% per admission, no <b>deductible</b> applies	\$500 then the plan pays 50% per admission after <b>deductible</b>
Other inpatient services and supplies	80% per admission after <b>deductible</b>	60% per admission after <b>deductible</b>	50% per admission after <b>deductible</b>

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Outpatient services	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>	50% per visit after <b>deductible</b>

## Oral and maxillofacial treatment (mouth, jaws and teeth)

Description	Maximum Savings	Standard Savings (Aetna 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	Covered based on type of service and where it is received

## Outpatient surgery

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
At <b>hospital</b> outpatient department	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>	50% per visit after <b>deductible</b>
At facility that is not a <b>hospital</b>	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>	50% per visit after <b>deductible</b>
At the <b>physician</b> office	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received

## Physician and specialist services

### Physician services-general or family practitioner

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
<b>Physician</b> office hours (not surgical, not preventive)	\$25 then the plan pays 100% per visit, no <b>deductible</b> applies	\$30 then the plan pays 100% per visit, no <b>deductible</b> applies	50% per visit after <b>deductible</b>
<b>Physician</b> surgical services	\$25 then the plan pays 100% per visit, no <b>deductible</b> applies	\$30 then the plan pays 100% per visit, no <b>deductible</b> applies	50% per visit after <b>deductible</b>

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
<b>Physician</b> visit during inpatient <b>stay</b>	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>	50% per visit after <b>deductible</b>



Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Physician telemedicine consultation	\$25 then the plan pays 100% per visit, no deductible applies	\$30 then the plan pays 100% per visit, no deductible applies	50% per visit after deductible

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Telemedicine provider consultation	\$5 then the plan pays 100% per visit, no deductible applies	\$5 then the plan pays 100% per visit, no deductible applies	Not covered
Basic medical services			

### Specialist

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Specialist office hours (not surgical, not preventive)	\$40 then the plan pays 100% per visit, no deductible applies	\$50 then the plan pays 100% per visit, no deductible applies	50% per visit after deductible
Specialist surgical services	\$40 then the plan pays 100% per visit, no deductible applies	\$50 then the plan pays 100% per visit, no deductible applies	50% per visit after deductible

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Specialist telemedicine consultation	\$40 then the plan pays 100% per visit, no deductible applies	\$50 then the plan pays 100% per visit, no deductible applies	50% per visit after deductible

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Telemedicine provider consultation	\$5 then the plan pays 100% per visit, no deductible applies	\$5 then the plan pays 100% per visit, no deductible applies	Not covered
Specialist services			

### All other services not shown above

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
All other services	80% per visit after deductible	60% per visit after deductible	50% per visit after deductible

## Prescription drugs - outpatient

### Generic prescription drugs

Description	In-network	Out-of-network
30 day supply at a <b>retail pharmacy</b>	\$10, no <b>deductible</b> applies	Not covered
90 day supply at a <b>mail order pharmacy</b> or a CVS pharmacy	\$25, no <b>deductible</b> applies	Not covered

### Preferred brand-name prescription drugs

Description	In-network	Out-of-network
30 day supply at a <b>retail pharmacy</b>	\$35, no <b>deductible</b> applies	Not covered
90 day supply at a <b>mail order pharmacy</b> or a CVS pharmacy	\$88, no <b>deductible</b> applies	Not covered

### Non-preferred brand-name prescription drugs

Description	In-network	Out-of-network
30 day supply at a <b>retail pharmacy</b>	\$55, no <b>deductible</b> applies	Not covered
90 day supply at a <b>mail order pharmacy</b> or a CVS pharmacy	\$138, no <b>deductible</b> applies	Not covered

### Brand-name specialty prescription drugs

Description	In-network	Out-of-network
30 day supply at a <b>specialty pharmacy</b>	30%, no <b>deductible</b> applies	Not covered

#### Important note:

Your cost share for **specialty prescription drugs**, under the **copayment** assistance program, will not count toward your **deductible** or **maximum out-of-pocket limit**. This includes cost shares that you, the plan or the program pay.

### Contraceptives (birth control)

**Brand-name prescription drugs** and devices are covered at 100% when a generic is not available

Description	In-network	Out-of-network
30 day supply of generic and OTC drugs and devices	\$0, no <b>deductible</b> applies	Not covered
30 day supply of <b>brand-name prescription drugs</b> and devices	Paid based on the tier of drug in the schedule	Not covered

### Preventive care drugs and supplements

Description	In-network	Out-of-network
Preventive care drugs and supplements	\$0, no <b>deductible</b> applies	Not covered
Limits	Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF)  For a current list of covered preventive care drugs and supplements or more information, see the <i>Contact us</i> section	Not covered

### Risk reducing breast cancer prescription drugs

Description	In-network	Out-of-network
Risk reducing breast cancer <b>prescription</b> drugs	\$0, no <b>deductible</b> applies	Not covered
Limits	Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF)  For a current list of risk reducing breast cancer drugs or more information, see the <i>Contact us</i> section	Not covered

### Tobacco cessation prescription and OTC drugs

Description	In-network	Out-of-network
Tobacco cessation <b>prescription</b> and OTC drugs	\$0, no <b>deductible</b> applies	Not covered
Limits	Subject to any sex, age, medical condition, family history and frequency guidelines in the recommendations of the USPSTF.  For a current list of covered tobacco cessation drugs or more information, see the <i>Contact us</i> section. See the <i>Other services</i> section of this schedule for more information.	Not covered

#### Prescription drug important note:

If you or your **provider** requests a covered **brand-name prescription drug** when a covered **generic prescription drug** equivalent is available, you will be responsible for the cost share that applies to the brand-name drug plus the cost difference between the generic drug and the brand-name drug.

## Preventive care

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Preventive care services	100% per visit, no <b>deductible</b> applies	100% per visit, no <b>deductible</b> applies	50% per visit after <b>deductible</b>
Breast feeding counseling and support	100% per visit, no <b>deductible</b> applies	100% per visit, no <b>deductible</b> applies	50% per visit after <b>deductible</b>
Breast feeding counseling and support limit	6 visits in a group or individual setting  Visits that exceed the limit are covered under the <b>physician</b> services office visit	6 visits in a group or individual setting  Visits that exceed the limit are covered under the <b>physician</b> services office visit	Not applicable
Breast pump, accessories and supplies limit	Electric pump: 1 every 12 months  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 12 months  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 12 months  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: 12 months to replace an existing electric pump	Electric pump: 12 months to replace an existing electric pump	Electric pump: 12 months to replace an existing electric pump
Counseling for alcohol or drug misuse	100% per visit, no <b>deductible</b> applies	100% per visit, no <b>deductible</b> applies	50% per visit after <b>deductible</b>
Counseling for alcohol or drug misuse visit limit	5 visits/ per year	5 visits/ per year	5 visits/ per year
Counseling for obesity, healthy diet	100% per visit, no <b>deductible</b> applies	100% per visit, no <b>deductible</b> applies	50% per visit after <b>deductible</b>
Counseling for obesity, healthy diet visit limit	Age 22 and older: 26 visits per year, of which up to 10 visits may be used for healthy diet counseling.	Age 22 and older: 26 visits per year, of which up to 10 visits may be used for healthy diet counseling.	Age 22 and older: 26 visits per year, of which up to 10 visits may be used for healthy diet counseling.
Counseling for sexually transmitted infection	100% per visit, no <b>deductible</b> applies	100% per visit, no <b>deductible</b> applies	50% per visit after <b>deductible</b>
Counseling for sexually transmitted infection visit limit	2 visits/ per year	2 visits/ per year	2 visits/ per year
Counseling for tobacco cessation	100% per visit, no <b>deductible</b> applies	100% per visit, no <b>deductible</b> applies	50% per visit after <b>deductible</b>
Counseling for tobacco cessation visit limit	8 visits/ per year	8 visits/ per year	8 visits/ per year
Family planning services	100% per visit, no	100% per visit, no	50% per visit after

(female contraception)	<b>deductible</b> applies	<b>deductible</b> applies	<b>deductible</b>
Family planning services (female contraception) limit	Contraceptive counseling limited to 2 visits/ per year in a group or individual setting  Counseling that exceeds this limit covered as a <b>physician</b> services office visit	Contraceptive counseling limited to 2 visits/ per year in a group or individual setting  Counseling that exceeds this limit covered as a <b>physician</b> services office visit	Contraceptive counseling limited to 2 visits/ per year in a group or individual setting  Counseling that exceeds this limit covered as a <b>physician</b> services office visit
Immunizations	100%, no <b>deductible</b> applies	100%, no <b>deductible</b> applies	50% per visit after <b>deductible</b>
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 <b>physician</b>	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 <b>physician</b>	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 <b>physician</b>
Routine cancer screenings	100%, no <b>deductible</b> applies	100%, no <b>deductible</b> applies	50% per visit after <b>deductible</b>
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 <b>physician</b> or see the <i>Contact us</i> section	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 <b>physician</b> or see the <i>Contact us</i> section	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 <b>physician</b> or see the <i>Contact us</i> section
Routine lung cancer screening	100%, no <b>deductible</b> applies	100%, no <b>deductible</b> applies	50% per visit after <b>deductible</b>
Routine lung cancer screening limit	1 screening every year  Screenings that exceed this limit covered as	1 screening every year  Screenings that exceed this limit covered as	1 screening every year  Screenings that exceed this limit covered as

	outpatient diagnostic testing	outpatient diagnostic testing	outpatient diagnostic testing
Routine physical exam	100%, no <b>deductible</b> applies	100%, no <b>deductible</b> applies	50% per visit after <b>deductible</b>
Routine physical exam limits	<p>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</p> <p>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 year after that age, up to age 22; 1 exam every year after age 22</p> <p>High risk Human Papillomavirus (HPV) DNA testing for woman age 30 and older limited to 1/36 months</p>	<p>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</p> <p>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 year after that age, up to age 22; 1 exam every year after age 22</p> <p>High risk Human Papillomavirus (HPV) DNA testing for woman age 30 and older limited to 1/36 months</p>	<p>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</p> <p>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 year after that age, up to age 22; 1 exam every year after age 22</p> <p>High risk Human Papillomavirus (HPV) DNA testing for woman age 30 and older limited to 1/36 months</p>
Well woman GYN exam	100%, no <b>deductible</b> applies	100%, no <b>deductible</b> applies	50% per visit after <b>deductible</b>
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	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration

### Prosthetic devices

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Prosthetic devices	80% per item after <b>deductible</b>	60% per item after <b>deductible</b>	50% per item after <b>deductible</b>

## Reconstructive surgery and supplies

Including breast surgery

Description	Maximum Savings	Standard Savings (Aetna 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	Covered based on type of service and where it is received

## Short-term rehabilitation services

A visit is equal to no more than 1 hour of therapy.

### Cardiac rehabilitation

Description	Maximum Savings	Standard Savings (Aetna 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	Covered based on type of service and where it is received

### Pulmonary rehabilitation

Pulmonary rehabilitation	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received
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### Cognitive rehabilitation

Cognitive rehabilitation	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received
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### Physical and occupational therapies

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
At the <b>physician</b> office	\$40 then the plan pays 100% per visit, no <b>deductible</b> applies	\$50 then the plan pays 100% per visit, no <b>deductible</b> applies	50% per visit after <b>deductible</b>
At facility that is not a <b>hospital</b>	\$40 then the plan pays 100% per visit, no <b>deductible</b> applies	\$50 then the plan pays 100% per visit, no <b>deductible</b> applies	50% per visit after <b>deductible</b>
At <b>hospital</b> outpatient department	\$40 then the plan pays 100% per visit, no <b>deductible</b> applies	\$50 then the plan pays 100% per visit, no <b>deductible</b> applies	50% per visit after <b>deductible</b>

### Speech therapy (ST)

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
At the <b>physician</b> office	\$40 then the plan pays 100% per visit, no <b>deductible</b> applies	\$50 then the plan pays 100% per visit, no <b>deductible</b> applies	50% per visit after <b>deductible</b>
At facility that is not a <b>hospital</b>	\$40 then the plan pays 100% per visit, no <b>deductible</b> applies	\$50 then the plan pays 100% per visit, no <b>deductible</b> applies	50% per visit after <b>deductible</b>
At <b>hospital</b> outpatient department	\$40 then the plan pays 100% per visit, no <b>deductible</b> applies	\$50 then the plan pays 100% per visit, no <b>deductible</b> applies	50% per visit after <b>deductible</b>

### Spinal manipulation

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
At the <b>physician</b> office	\$40 then the plan pays 100% per visit, no <b>deductible</b> applies	\$50 then the plan pays 100% per visit, no <b>deductible</b> applies	50% per visit after <b>deductible</b>



### Skilled nursing facility

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Inpatient services – room and board	\$250 then the plan pays 100% per admission, no deductible applies	\$250 then the plan pays 100% per admission, no deductible applies	\$500 then the plan pays 50% per admission after deductible
Other inpatient services and supplies	100% per admission, no deductible applies	100% per admission, no deductible applies	50% per admission after deductible

### Tests, images and labs – outpatient

#### Diagnostic complex imaging services

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
	80% per visit after deductible	60% per visit after deductible	50% per visit after deductible

#### Diagnostic lab work

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
	80% per visit after deductible	60% per visit after deductible	50% per visit after deductible

#### Diagnostic x-ray and other radiological services

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
	80% per visit after deductible	60% per visit after deductible	50% per visit after deductible

### Therapies

#### Chemotherapy

Description	Maximum Savings	Standard Savings (Aetna 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	Covered based on type of service and where it is received

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

Description	Designated 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	\$40 then the plan pays 100% per visit, no deductible applies	Not covered

### Infusion therapy

Outpatient services

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
	80% per visit after deductible	60% per visit after deductible	50% per visit after deductible

### Radiation therapy

Description	Maximum Savings	Standard Savings (Aetna 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	Covered based on type of service and where it is received

### Respiratory therapy

Description	Maximum Savings	Standard Savings (Aetna 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	Covered based on type of service and where it is received

### Transplant services

Description	Designated 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	\$250 then the plan pays 80% per transplant after deductible	\$500 then the plan pays 50% 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	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Urgent care facility	\$50 then the plan pays 100% per visit, no deductible applies	\$50 then the plan pays 100% per visit, no deductible applies	50% per visit after deductible
Non-urgent use of an urgent care facility or provider	Not covered	Not covered	Not covered

## Vision care

Performed by an ophthalmologist or optometrist and includes refraction

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
	100% per visit, no <b>deductible</b> applies	100% per visit, no <b>deductible</b> applies	50% per visit after <b>deductible</b>

Visit limit	1 visit every year	1 visit every year	1 visit every year
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## Walk-in clinic

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

Description	Maximum savings providers (Minute Clinic)	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
Non-emergency services	100% per visit, no <b>deductible</b> applies	\$25 then the plan pays 100% per visit, no <b>deductible</b> applies	\$30 then the plan pays 100% per visit, no <b>deductible</b> applies	50% per visit after <b>deductible</b>
Preventive care immunizations	100% per visit, no <b>deductible</b> applies	100% per visit, no <b>deductible</b> applies	100% per visit, no <b>deductible</b> applies	50% per visit after <b>deductible</b>
Preventive care 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 <b>physician</b>	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 <b>physician</b>	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 <b>physician</b>	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 <b>physician</b>
Preventive screening and counseling services	100% per visit, no <b>deductible</b> applies	100% per visit, no <b>deductible</b> applies	100% per visit, no <b>deductible</b> applies	50% per visit after <b>deductible</b>
Preventive screening and counseling limits	See the <i>Preventive care services</i> section of the schedule	See the <i>Preventive care services</i> section of the schedule	See the <i>Preventive care services</i> section of the schedule	See the <i>Preventive care services</i> section of the schedule

Description	Maximum Savings	Standard Savings (Aetna network)	Out-of-network
<b>Telemedicine</b> consultation for non-emergency services through a <b>walk-in clinic</b>	100% per visit, no <b>deductible</b> applies	100% per visit, no <b>deductible</b> applies	Not covered
<b>Telemedicine</b> consultation for preventive screening and counseling services through a <b>walk-in clinic</b>	100% per visit, no <b>deductible</b> applies	100% per visit, no <b>deductible</b> applies	Not covered

**Important note:**

**Key terms**

**Designated network provider**  
A **network provider** listed in the directory under *Best results for your plan* as a **provider** for your plan.

**Non-designated network provider**  
A **provider** listed in the directory under the *All other results* tab as a **provider** for your plan.  
See the *Contact us* section if you have questions.

You will pay less cost share when you use a designated network **walk-in clinic provider**. Non-designated network **walk-in clinic providers** are available to you, but the cost share will be at a higher level when these **providers** are used.