

## Schedule of benefits

**Prepared for:**

Employer:	The City of Seattle
Control number:	0187729, 0187730
Contract number:	ASC-0100290
Plan name:	Choice POS II - Most City Traditional Retiree Plan Most City Retirees Fire Chiefs Police Management Local 77 Library Seattle Housing Authority
Schedule of benefits:	4A
Plan effective date:	January 1, 2024
Plan issue date:	March 11, 2024

**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 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 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 **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	\$450 per year	\$1,000 per year
Family	\$1,350 per year	\$3,000 per year

Common Accident Deductible		
Deductible type	In-network	Out-of-network
Common Accident Deductible	\$450 per year	\$1,000 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.

### Maximum out-of-pocket limit

Includes the **deductible**.

Maximum out-of-pocket type	In-network	Out-of-network
Individual	\$1,450 per year	\$2,000 per year
Family	\$4,350 per year	\$6,000 per year

## Prescription drug - outpatient maximum out-of-pocket limit

Maximum out-of-pocket type	In-network
Individual	\$1,200 per year
Family	\$3,600 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 in-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.

### Common Accident Deductible

This limit applies when two or more family members are injured in the same accident. The common accident deductible limit places a limit on your **deductible** expenses when covered expenses are applied toward the separate Calendar Year **deductibles**. When this occurs, and all covered expenses related to the accident in that Calendar Year exceed the common accident deductible limit, your plan will then pay the excess amount based on the plan **payment percentage**. The added benefit will be reduced by any family deductible limit benefit amount paid for the same covered expenses.

### Deductible carryover

Any amounts that you paid for **covered services** in the last 90 days of a year that apply toward that year's **deductible** will also count toward the following year's **deductible**.

### 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** apply to the in-network and 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**

## 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.

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

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**.

For purposes of the following **maximum out-of-pocket limit** provisions:

- The individual **maximum out-of-pocket limit** applies to a person enrolled for self-only coverage with no dependent coverage
- The family **maximum out-of-pocket limit** applies to a person enrolled with one or more dependents
- The family **maximum out-of-pocket limit** is met by a combination of family members or by any single individual within the family

### **Individual prescription drug maximum out-of-pocket limit**

Once the amount of the cost share you have paid during the year for **covered services** meets the individual **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charge for **covered services** that apply toward the limit for you for the remainder of the year.

### **Family prescription drug maximum out-of-pocket limit**

After the amount of the cost share you and your covered dependent pay for **covered services** during the year meets the family **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charges for **covered services** that apply toward the limit for the rest of the year for all covered family members.

This plan has an individual and family **prescription drug maximum out-of-pocket limit**

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

- The family **maximum out-of-pocket limit** is a cumulative **maximum out-of-pocket limit** for all family members. The family **prescription drug maximum out-of-pocket limit** is met by a combination of family members with no single person in the family contributing more than the individual **maximum out-of-pocket limit** in a year.

When this happens, the individual **maximum out-of-pocket limit** is also met for the rest of the year.

The **maximum out-of-pocket limit** may not apply to certain **covered services**. 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**.

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

- All costs for non-**covered services**

## Covered services

### Abortion

Description	In-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

### Acupuncture

Description	In-network	Out-of-network
Acupuncture	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>

Visit limit per year	12	12
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### Ambulance services

Description	In-network	Out-of-network
Emergency services	80% per trip, no <b>deductible</b> applies	Paid same as in-network
Non-emergency services	80% per trip, no <b>deductible</b> applies	80% per trip, no <b>deductible</b> applies

### 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 treatment

Coverage provided is the same as for any other illness

Description	In-network	Out-of-network
Inpatient services- <b>room and board</b> including <b>residential treatment facility</b>	\$200 then the plan pays 80% per admission, no <b>deductible</b> applies	\$200 then the plan pays 60% per admission, no <b>deductible</b> applies
Other inpatient services and supplies Other <b>residential treatment facility</b> services and supplies	80% per admission, no <b>deductible</b> applies	60% per admission, no <b>deductible</b> applies

Description	In-network	Out-of-network
Outpatient office visit to a <b>physician</b> or <b>behavioral health provider</b>	80% per visit after <b>deductible</b>	80% per visit after <b>deductible</b>
<b>Physician</b> or <b>behavioral health provider</b> <b>telemedicine</b> consultation	80% per visit after <b>deductible</b>	80% per visit after <b>deductible</b>
Outpatient <b>mental health disorders</b> <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

<b>Description</b>	<b>In-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	80% per visit after <b>deductible</b>	80% per visit after <b>deductible</b>

<b>Description</b>	<b>In-network</b>	<b>Out-of-network</b>
<b>Telemedicine provider mental health disorders</b> consultation	Covered based on type of service and <b>provider</b> from which it is received	Not covered
<b>Telemedicine</b> cognitive therapy <b>mental health disorders</b> consultation by a <b>telemedicine provider</b>	Covered based on type of service and <b>provider</b> from which it is received	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>In-network</b>	<b>Out-of-network</b>
Inpatient services- <b>room and board</b> during a <b>hospital stay</b>	\$200 then the plan pays 80% per admission, no <b>deductible</b> applies	\$200 then the plan pays 60% per admission, no <b>deductible</b> applies
Other inpatient services and supplies during a <b>hospital stay</b>	80% per admission, no <b>deductible</b> applies	60% per admission, no <b>deductible</b> applies
<b>Description</b>	<b>In-network</b>	<b>Out-of-network</b>
Outpatient office visit to a <b>physician</b> or <b>behavioral health provider</b>	80% per visit after <b>deductible</b>	80% per visit after <b>deductible</b>

<b>Physician or behavioral health provider telemedicine consultation</b>	80% per visit after <b>deductible</b>	80% per visit after <b>deductible</b>
Outpatient <b>telemedicine</b> cognitive therapy consultations by a <b>physician or 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

<b>Description</b>	<b>In-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>	80% per visit after <b>deductible</b>	80% per visit after <b>deductible</b>

<b>Description</b>	<b>In-network</b>	<b>Out-of-network</b>
<b>Telemedicine provider substance related disorders</b> consultation	Covered based on type of service and <b>provider</b> from which it is received	Not covered
<b>Telemedicine</b> cognitive therapy <b>substance related disorders</b> consultation by a <b>telemedicine provider</b>	Covered based on type of service and <b>provider</b> from which it is received	Not covered

### Clinical trials

<b>Description</b>	<b>In-network</b>	<b>Out-of-network</b>
<b>Experimental or investigational</b> 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

## Durable medical equipment (DME)

Description	In-network	Out-of-network
DME	80% per item after <b>deductible</b>	60% per item after <b>deductible</b>

## Emergency services

Description	In-network	Out-of-network
Emergency room	\$150 then the plan pays 80% per visit, no <b>deductible</b> applies	Paid same as in-network

Non-emergency care in a <b>hospital</b> emergency room	\$150 then the plan pays 60% per visit, no <b>deductible</b> applies	\$150 then the plan pays 60% per visit, no <b>deductible</b> applies
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**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	In-network	Out-of-network
Orthotic devices	100% per item, no <b>deductible</b> applies	60% per item after <b>deductible</b>
Lifetime maximum limit	\$500	\$500

## Habilitation therapy services

### Outpatient 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

### Outpatient speech therapy (ST)

Description	In-network	Out-of-network
ST therapy	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	80% per item, no <b>deductible</b> applies	80% per item, no <b>deductible</b> applies

Limit	\$1,500 every 36 months	\$1,500 every 36 months
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## 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
Visit limit	1 visit every 12 months	1 visit every 12 months

## Home health care

A visit is a period of 4 hours or less

Description	In-network	Out-of-network
Home health care	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>

Visit limit per year	130	130
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### 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	In-network	Out-of-network
Inpatient services - <b>room and board</b>	80% after <b>deductible</b>	60% after <b>deductible</b>

Description	In-network	Out-of-network
Other inpatient services and supplies	80% per admission after <b>deductible</b>	60% after <b>deductible</b>

Description	In-network	Out-of-network
Outpatient services	80% per visit after <b>deductible</b>	60% 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	In-network	Out-of-network
Inpatient services – <b>room and board</b>	\$200 then the plan pays 80% per admission, no <b>deductible</b> applies	\$200 then the plan pays 60% per admission, no <b>deductible</b> applies

Description	In-network	Out-of-network
Other inpatient services and supplies	80% per admission, no <b>deductible</b> applies	60% no <b>deductible</b> applies

## 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
	80% per visit after deductible	60% per visit after deductible

### Advanced reproductive technology (ART)

Description	In-network	Out-of-network
	80% per visit after deductible	60% per visit after deductible

### Limits

Description	In-network	Out-of-network
Limit per lifetime ART and Comprehensive services combined	\$20,000 Combined for in-network and out-of-network benefits	\$20,000 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

Non-Surgical Lifetime Maximum Benefit	\$5,000	\$5,000
Surgical Lifetime Maximum Benefit	Unlimited	Unlimited

## Maternity and related newborn care

Includes complications

Description	In-network	Out-of-network
Inpatient services – <b>room and board</b>  <b>The per admission copay amount for newborns will be waived</b>	\$200 then the plan pays 80% per admission, no <b>deductible</b> applies	\$200 then the plan pays 60% per admission, no <b>deductible</b> applies
Other inpatient services and supplies	80% per admission, no <b>deductible</b> applies	60% per admission, no <b>deductible</b> applies
Services performed in <b>physician</b> or <b>specialist</b> office or a facility	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>
Other services and supplies	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>

### 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.

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

Description	In-network	Out-of-network
Orthodontic treatment directly related to an orthognathic surgical procedure	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>
Orthodontic treatment directly related to an orthognathic surgical procedure Lifetime Maximum	\$10,000	\$10,000
All other Oral and maxillofacial treatment (mouth, jaws and teeth)	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>
Accidental injury treatment Maximum Benefit	\$600 per occurrence	\$600 per occurrence

### Institutes of Quality – Bariatric Surgery

Description	In network (IOQ Facility)	In network (Non-IOQ Facility)	Out-of-network
Inpatient	\$200 then the plan pays 80% per admission, no <b>deductible</b> applies	Not covered	Not covered
Outpatient	80% per visit after <b>deductible</b>	Not covered	Not covered
<i>Precertification may be required</i>			
<b>Physician</b> services including office visits	Covered according to the type of benefit and the place where the service is received.	Not covered	Not covered

### Outpatient surgery

Description	In-network	Out-of-network
At <b>hospital</b> outpatient department	80% per visit after <b>deductible</b>	60% 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>
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



## Physician and specialist services

### Physician services-general or family practitioner

Description	In-network	Out-of-network
<b>Physician</b> office hours (not-surgical, not preventive)	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>
<b>Physician</b> surgical services	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>

Description	In-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>

Description	In-network	Out-of-network
<b>Physician</b> telemedicine consultation	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>

Description	In-network	Out-of-network
<b>Telemedicine provider</b> consultation  Basic medical services	Covered based on type of service and <b>provider</b> from which it is received	Not covered

### Specialist

Description	In-network	Out-of-network
<b>Specialist</b> office hours (not-surgical, not preventive)	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>
<b>Specialist</b> surgical services	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>

Description	In-network	Out-of-network
<b>Specialist</b> telemedicine consultation	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>

Description	In-network	Out-of-network
<b>Telemedicine provider</b> consultation  <b>Specialist</b> services	Covered based on type of service and <b>provider</b> from which it is received	Not covered

### All other services not shown above

Description	In-network	Out-of-network
All other services	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>

## Prescription drugs - outpatient

### Generic prescription drugs

Description	In-network	Out-of-network
31 day supply at a <b>retail pharmacy</b>	\$10 or 30% whichever is greater but no more than \$100, no <b>deductible</b> applies	Not covered
90 day supply at a <b>mail order pharmacy</b>	\$20 or 30% whichever is greater but no more than \$200, no <b>deductible</b> applies	Not covered

### Brand-name prescription drugs

Description	In-network	Out-of-network
31 day supply at a <b>retail pharmacy</b>	\$10 or 40% whichever is greater but no more than \$100, no <b>deductible</b> applies	Not covered
90 day supply at a <b>mail order pharmacy</b>	\$20 or 40% whichever is greater but no more than \$200, no <b>deductible</b> applies	Not covered

### Generic prescription drugs for smoking cessation, asthma and antihyperlipidemic

#### Per prescription copayment/payment percentage

For each fill up to a 31 day supply filled at a <b>retail pharmacy</b>	\$5 or 10% whichever is greater, but no more than \$100 per supply, no <b>deductible</b> applies	Not covered
90 day supply at a <b>mail order pharmacy</b>	\$10 or 20% whichever is greater, but no more than \$200 per supply, no <b>deductible</b> applies	Not covered
Lifetime Maximum for Smoking Cessation Aids or Drugs	One 180 day supply	Not covered

### Brand-name prescription drugs for smoking cessation, asthma and antihyperlipidemic

#### Per prescription copayment/payment percentage

For each fill up to a 31 day supply filled at a <b>retail pharmacy</b>	\$10 or 20% whichever is greater, but no more than \$100 per supply, no <b>deductible</b> applies	Not covered
90 day supply at a <b>mail order pharmacy</b>	\$20 or 40% whichever is greater, but no more than \$200 per supply, no <b>deductible</b> applies	Not covered

### Proton Pump Inhibitors and Non-Sedating Antihistamines

Monthly Maximum Benefit paid by plan (applies to covered prescription strength and over-the-counter equivalent versions. See your Booklet for details.	\$20	Not covered
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### Anti-cancer drugs taken by mouth

Description	In-network	Out-of-network
30 day supply	\$0, no <b>deductible</b> applies	Not covered

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

### Infertility drugs

Description	In-network	Out-of-network
Infertility drugs	Paid based on the tier of drug in the schedule	Not covered

### Generic Diabetic supplies, drugs and insulin

Description	In-network	Out-of-network
31 day supply at a <b>retail pharmacy</b>	\$5, no <b>deductible</b> applies	Not covered
90 day supply at a <b>mail order pharmacy</b>	\$10, no <b>deductible</b> applies	Not covered

### Brand Diabetic supplies, drugs and insulin

Description	In-network	Out-of-network
31 day supply at a <b>retail pharmacy</b>	\$15, no <b>deductible</b> applies	Not covered
90 day supply at a <b>mail order pharmacy</b>	\$30, no <b>deductible</b> applies	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	<p>Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF)</p> <p>For a current list of covered preventive care drugs and supplements or more information, see the <i>Contact us</i> section</p>	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	<p>Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF)</p> <p>For a current list of risk reducing breast cancer drugs or more information, see the <i>Contact us</i> section</p>	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	<p>Subject to any sex, age, medical condition, family history and frequency guidelines in the recommendations of the USPSTF.</p> <p>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.</p>	Not covered

## Preventive care

Description	In-network	Out-of-network
Preventive care services	100% per visit, no <b>deductible</b> applies	60% per visit after <b>deductible</b>
Breast feeding counseling and support	100% per visit, no <b>deductible</b> applies	60% 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
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
Breast pump waiting period	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	60% per visit after <b>deductible</b>
Counseling for alcohol or drug misuse visit limit	5 visits/12 months	5 visits/12 months
Counseling for obesity, healthy diet	100% per visit, no <b>deductible</b> applies	60% per visit after <b>deductible</b>
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.	Age 22 and older: 26 visits per 12 months, 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	60% per visit after <b>deductible</b>
Counseling for sexually transmitted infection visit limit	2 visits/12 months	2 visits/12 months
Counseling for tobacco cessation	100% per visit, no <b>deductible</b> applies	60% per visit after <b>deductible</b>
Counseling for tobacco cessation visit limit	8 visits/12 months	8 visits/12 months
Family planning services (female contraception counseling)	100% per visit, no <b>deductible</b> applies	60% per visit after <b>deductible</b>
Family planning services (female contraception counseling) limit	Contraceptive counseling limited to 2 visits/12 months 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/12 months in a group or individual setting  Counseling that exceeds this limit are covered as a <b>physician</b> services office visit
Abortion Outpatient	80% per visit after deductible	60% per visit after deductible

Immunizations	100%, no <b>deductible</b> applies	60% 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>
Routine cancer screenings	100% per visit, no <b>deductible</b> applies	60% 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
Routine lung cancer screening	100% per visit, no <b>deductible</b> applies	60% per visit after <b>deductible</b>
Routine lung cancer screening limit	1 screening per year  Screenings that exceed this limit covered as outpatient diagnostic testing	1 screening per year  Screenings that exceed this limit covered as outpatient diagnostic testing
Routine physical exam	100% per visit, no <b>deductible</b> applies	60% per visit after <b>deductible</b>
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	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

Well woman GYN exam	100% per visit, no <b>deductible</b> applies	60% 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

### Private duty nursing

Up to 8 hours equals one shift

Description	In-network	Out-of-network
Outpatient services	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>

### Prosthetic devices

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

### Reconstructive surgery and supplies

Including breast **surgery**

Description	In-network	Out-of-network
<b>Surgery</b> 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

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

#### 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, massage, occupational, cardiac, and pulmonary therapies

Description	In-network	Out-of-network
	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>

#### Speech therapy (ST)

Description	In-network	Out-of-network
	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>

### Physical, massage occupational, cardiac, and pulmonary therapies

Description	In-network	Out-of-network
Visit limit per year	25	25
Physical, occupational therapies combined In-network and out-of-network combined		
First 25 visits per year regardless of medical necessity; thereafter medical necessity applies		

### Spinal manipulation

Description	In-network	Out-of-network
	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>
Visit limit per year	10	10
In-network and out-of-network combined		

### Skilled nursing facility

Description	In-network	Out-of-network
Inpatient services – <b>room and board</b>	\$200 then the plan pays 80% per admission, no <b>deductible</b> applies	\$200 then the plan pays 60% per admission, no <b>deductible</b> applies
Other inpatient services and supplies	80% per admission, no <b>deductible</b> applies	60% per admission, no <b>deductible</b> applies
Day limit per year	90	90

### Tests, images and labs – outpatient

#### Diagnostic complex imaging services

Description	In-network	Out-of-network
	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>

#### Diagnostic lab work

Description	In-network	Out-of-network
	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>

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

Description	In-network	Out-of-network
	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>



## 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 <b>providers</b> who are otherwise part of Aetna's network but are not GCIT-designated facilities/ <b>providers</b> )
Services and supplies	Covered based on type of service and where it is received	Not covered
Gene therapy products, <b>prescription</b> drugs	80% per visit after <b>deductible</b>	Not covered

### Infusion therapy

Outpatient services

Description	In-network	Out-of-network
	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>

### 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 <b>providers</b> who are otherwise part of Aetna's network but are non-IOE <b>providers</b> )
Inpatient services and supplies	\$200 then the plan pays 80% per transplant, no <b>deductible</b> applies	\$200 then the plan pays 60% per transplant, no <b>deductible</b> applies
<b>Physician</b> 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	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>

## Walk-in clinic

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

<b>Description</b>	<b>In-network</b>	<b>Out-of-network</b>
<b>Non-emergency services</b>	80% per visit after <b>deductible</b>	60% per visit after <b>deductible</b>
Preventive care immunizations	100% per visit, no <b>deductible</b> applies	60% 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>
Preventive screening and counseling services	100% per visit, no <b>deductible</b> applies	60% per visit after <b>deductible</b>
Preventive screening and counseling limits	See the <i>Preventive care services</i> section of the SOB	See the <i>Preventive care services</i> section of the SOB