



**PLAN DESIGN AND BENEFITS - PA POS HSA COMPATIBLE NO-REFERRAL 3.3**

<b>PLAN FEATURES</b>	<b>PARTICIPATING PROVIDERS</b>	<b>NON-PARTICIPATING PROVIDERS</b>
<b>Deductible</b> (per plan year)		\$2,500 Individual \$5,000 Family
Unless otherwise indicated, the Deductible must be met prior to benefits being payable. The Individual Deductible can only be met when a member is enrolled for self only coverage with no dependent coverage. The Family Deductible can be met by a combination of family members or by any single individual within the family. Once the Family Deductible is met, all family members will be considered as having met their Deductible for the remainder of the plan year. Deductible Credit and Deductible Carryover do not apply.		
<b>Plan Coinsurance *</b>	N/A	100%
<b>Out-of-Pocket Maximum</b> (per plan year, includes deductible)		\$3,000 Individual \$6,000 Family
All covered medical and prescription drugs, including self-injectables, expenses accumulate toward both the participating and non-participating Out-of-Pocket Maximum. Amounts over the Recognized Charge and failure to pre-certification penalties do not apply toward the Out-of-Pocket Maximum. The Individual Out-of-Pocket Maximum can only be met when a member is enrolled for self only coverage with no dependent coverage. The Family Out-of-Pocket Maximum can be met by a combination of family members or by any single individual within the family. Once the Family Out-of-Pocket Maximum is met, all family members will be considered as having met their Out-of-Pocket Maximum for the remainder of the plan year.		
<b>Lifetime Maximum</b>	Unlimited except where otherwise indicated.	\$1,000,000 per lifetime
<b>Payment for services from a Non-Participating Provider</b>	Not Applicable	Recognized Charge **
<b>Primary Care Physician Selection</b>	Recommended ***	Not Applicable
<b>Precertification Requirement</b> - Certain non-participating provider services require precertification or benefits will be reduced. Refer to your plan documents for a complete list of services that require precertification.		
<b>Referral Requirement</b>	Not Applicable ***	Not Applicable
<b>PHYSICIAN SERVICES</b>	<b>PARTICIPATING PROVIDERS</b>	<b>NON-PARTICIPATING PROVIDERS</b>
<b>Primary Care Physician Visits ***</b>	Office Hours: \$0 Copay after deductible After Office Hours/Home: \$0 Copay after deductible	100% after deductible
<b>Specialist Office Visits ***</b>	\$0 Copay after deductible	100% after deductible
<b>Maternity OB Visits</b>	\$0 Copay after deductible for Initial Visit Only	100% after deductible
<b>Allergy Treatment</b>	Same as applicable participating provider office visit member cost sharing.	100% after deductible
<b>Allergy Testing</b>	\$0 Copay after deductible	100% after deductible
<b>PREVENTIVE CARE</b>	<b>PARTICIPATING PROVIDERS</b>	<b>NON-PARTICIPATING PROVIDERS</b>
<b>Routine Adult Physical Exams/ Immunizations</b> (Limited to one exam per plan year. Participating and Non-Participating combined.)	\$0 Copay, deductible waived	100%, deductible waived
<b>Well Child Exams/Immunizations</b> (Age and frequency schedules apply. Participating and Non-Participating combined.)	\$0 Copay, deductible waived	100%, deductible waived



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<b>PREVENTIVE CARE (Continued)</b>	<b>PARTICIPATING PROVIDERS</b>	<b>NON-PARTICIPATING PROVIDERS</b>
<b>Routine Gynecological Exams</b> (One routine exam and pap smear per 365 days. Participating and Non-Participating combined.)	\$0 Copay, deductible waived	100%, deductible waived
<b>Routine Mammograms</b> (One mammogram per plan year for females age 40 and over. Participating and Non-Participating combined.)	\$0 Copay, deductible waived	100%, deductible waived
<b>Routine Digital Rectal Exams/Prostate Specific Antigen Test</b> (For covered males age 40 and over. Age and frequency schedules may apply. Participating and Non-Participating combined.)	Member cost sharing is based on the type of service performed and the place rendered.	Member cost sharing is based on the type of service performed and the place rendered.
<b>Colorectal Cancer Screening</b> (For all members age 50 and over. Frequency schedule applies. Participating and Non-Participating combined.)	Member cost sharing is based on the type of service performed and the place rendered.	Member cost sharing is based on the type of service performed and the place rendered.
<b>Routine Eye Exams at Specialist</b> (Limited to one routine exam per 24 months. Participating and Non-Participating combined.)	\$0 Copay, deductible waived	100%, deductible waived
<b>Vision Corrective Lenses/ Contact Lenses Allowance</b>	\$100 reimbursement payable once for 24-month period, deductible waived	Refer to participating provider benefit.
<b>Routine Hearing Screening at PCP</b> Covered only as part of a physical exam.	Subject to Routine Physical Exam cost sharing.	Subject to Routine Physical Exam cost sharing.
<b>DIAGNOSTIC PROCEDURES</b>	<b>PARTICIPATING PROVIDERS</b>	<b>NON-PARTICIPATING PROVIDERS</b>
<b>Diagnostic Laboratory</b> (If performed as a part of a physician's office visit and billed by the physician, expenses are covered subject to the applicable physician's office visit cost sharing.)	\$0 Copay after deductible	100% after deductible
<b>Diagnostic X-ray (except for Complex Imaging Services) - Outpatient Hospital or Other Outpatient Facility</b>	\$0 Copay after deductible	100% after deductible
<b>Diagnostic X-ray for Complex Imaging Services</b> (Includes MRA/MRS, MRI, PET and CAT Scans)	\$0 Copay after deductible	100% after deductible
<b>EMERGENCY MEDICAL CARE</b>	<b>PARTICIPATING PROVIDERS</b>	<b>NON-PARTICIPATING PROVIDERS</b>
<b>Urgent Care Provider</b>	\$0 Copay after deductible	100% after deductible
<b>Non-Urgent use of Urgent Care Provider</b>	Not Covered	Not Covered
<b>Emergency Room</b> (Copay waived if admitted.)	\$0 Copay after deductible	Refer to participating provider benefit.
<b>Non-Emergency care in an Emergency Room</b>	Not Covered	Not Covered
<b>Ambulance</b>	\$0 Copay after deductible	Refer to participating provider benefit.



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<b>HOSPITAL CARE</b>	<b>PARTICIPATING PROVIDERS</b>	<b>NON-PARTICIPATING PROVIDERS</b>
<b>Inpatient Coverage</b> (Including maternity and transplants) (Transplants: Coverage, provided at an IOE contracted facility only, is subject to Participating cost-sharing. Coverage provided at a non-IOE contracted facility, is subject to Non-Participating cost-sharing.)	\$0 Copay per admission after deductible	100% after deductible
<b>Outpatient Surgery</b>	\$0 Copay after deductible	100% after deductible
<b>MENTAL HEALTH SERVICES</b>	<b>PARTICIPATING PROVIDERS</b>	<b>NON-PARTICIPATING PROVIDERS</b>
<b>Inpatient Serious Mental Illness or Biologically Based Mental Illness</b> (Limited to 30 days per member per plan year. May convert inpatient days to outpatient visits on a 1 to 4 basis. Maximum 10 inpatient days for 40 additional outpatient visits; 1 inpatient day may be exchanged for 2 days of partial hospitalization and/or outpatient electroshock therapy. Participating and Non-Participating combined.)	\$0 Copay per admission after deductible	100% after deductible
<b>Outpatient Serious Mental Illness or Biologically Based Mental Illness</b> (Limited to 60 visits per member per plan year. Participating and Non-Participating combined. \$30 maximum benefit payable per visit at Non-Participating Providers.)	\$0 Copay after deductible	100% after deductible
<b>Inpatient Other than Serious Mental Illness or Non-Biologically Based Mental Illness</b> (Limited to 30 days per member per plan year. May convert inpatient days to outpatient visits on a 1 to 4 basis. Maximum 10 inpatient days for 40 additional outpatient visits; 1 inpatient day may be exchanged for 2 days of partial hospitalization and/or outpatient electroshock therapy. Participating and Non-Participating combined.)	\$0 Copay per admission after deductible	100% after deductible
<b>Outpatient Other than Serious Mental Illness or Non-Biologically Based Mental Illness</b> (Limited to 20 visits per member per plan year. Participating and Non-Participating combined. \$30 maximum benefit payable per visit at Non-Participating Providers.)	\$0 Copay after deductible	100% after deductible



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<b>ALCOHOL/DRUG ABUSE SERVICES</b>	<b>PARTICIPATING PROVIDERS</b>	<b>NON-PARTICIPATING PROVIDERS</b>
<b>Inpatient Detoxification</b> ( <i>Participating</i> : Unlimited days per member per plan year. <i>Non-Participating</i> : 7 days per member per admission; 4 admissions per member per lifetime. Participating and Non-Participating combined.)	\$0 Copay per admission after deductible	100% after deductible
<b>Outpatient Detoxification</b>	\$0 Copay after deductible	100% after deductible
<b>Inpatient Rehabilitation</b> (Limited to 30 days per member per plan year; 90 days per member per lifetime. Participating and Non-Participating combined.)	\$0 Copay per admission after deductible	100% after deductible
<b>Outpatient Rehabilitation</b> (Limited to 60 visits per member per plan year; 120 visits per member per lifetime. Thirty (30) full or partial session visits of the 60 visits may be exchanged on a 2 for 1 basis for up to 15 non-hospital residential substance abuse treatment days. Participating and Non-Participating combined.)	\$0 Copay after deductible	100% after deductible
<b>OTHER SERVICES</b>	<b>PARTICIPATING PROVIDERS</b>	<b>NON-PARTICIPATING PROVIDERS</b>
<b>Skilled Nursing Facility</b> (Limited to 120 days per member per plan year. Participating and Non-Participating combined.)	\$0 Copay per admission after deductible	100% after deductible
<b>Home Health Care</b> (Limited to 60 visits per member per plan year. 1 visit equals a period of 4 hours or less. Participating and Non-Participating combined.)	\$0 Copay after deductible	100% after deductible
<b>Infusion Therapy</b> (Provided in the home or physician's office)	\$0 Copay after deductible	100% after deductible; Aetna pays up to \$50 per visit after deductible for nursing services and supplies.
<b>Infusion Therapy</b> (Provided in an outpatient hospital department or freestanding facility.)	\$0 Copay after deductible	100% after deductible; Aetna pays up to \$50 per visit after deductible for nursing services and supplies.
<b>Hospice Care - Inpatient</b> ( <i>Participating</i> : Unlimited days per member per plan year. <i>Non-Participating</i> : Limited to \$10,000 per member per lifetime – combined Inpatient and Outpatient. Participating and Non-Participating combined.)	\$0 Copay per admission after deductible	100% after deductible



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<b>OTHER SERVICES (CONTINUED)</b>	<b>PARTICIPATING PROVIDERS</b>	<b>NON-PARTICIPATING PROVIDERS</b>
<b>Hospice Care - Outpatient</b> ( <b>Participating:</b> Unlimited visits per member per plan year. <b>Non-Participating:</b> Limited to \$10,000 per member per lifetime – combined Inpatient and Outpatient. Participating and Non-Participating combined.)	\$0 Copay after deductible	100% after deductible
<b>Outpatient Physical and Occupational Therapy</b> (Physical and Occupational Therapy limited to 30 visits [combined] per member per plan year. Participating and Non-Participating combined.)	\$0 Copay after deductible	100% after deductible
<b>Outpatient Speech Therapy</b> (Limited to 30 visits per member per plan year. Participating and Non-Participating combined.)	\$0 Copay after deductible	100% after deductible
<b>Subluxation (Chiropractic)</b> (Limited to 20 visits per member per plan year. Participating and Non-Participating combined.)	\$0 Copay after deductible	100% after deductible
<b>Durable Medical Equipment</b> (Maximum benefit of \$2,500 per member per plan year. Participating and Non-Participating combined.)	100% after deductible	100% after deductible (Must pre-certify if over \$1,500.)
<b>FAMILY PLANNING</b>	<b>PARTICIPATING PROVIDERS</b>	<b>NON-PARTICIPATING PROVIDERS</b>
<b>Infertility Treatment</b> (Coverage for only the diagnosis and surgical treatment of the underlying medical cause.)	Member cost sharing is based on the type of service performed and the place rendered.	100% after deductible
<b>Voluntary Sterilization</b> (Including tubal ligation and vasectomy.)	Member cost sharing is based on the type of service performed and the place rendered.	100% after deductible
<b>PHARMACY- PRESCRIPTION DRUG BENEFITS</b>	<b>PARTICIPATING PHARMACIES</b>	<b>NON-PARTICIPATING PHARMACIES</b>
<b>Prescription Drug Plan Year Deductible</b> (Must be satisfied before any prescription drug benefits are paid.)	Integrated with Medical Deductible	Not Covered
<b>Prescription Drug Out-of-Pocket Maximum</b>	Integrated with Medical Out-of-Pocket Maximum	Not Covered
<b>Retail</b> Up to a 30-day supply	\$15 Copay after deductible for generic formulary drugs, \$40 Copay after deductible for brand-name formulary drugs, and \$60 Copay after deductible for generic and brand-name non-formulary drugs	Not Covered



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<b>PHARMACY- PRESCRIPTION DRUG BENEFITS (CONTINUED)</b>	<b>PARTICIPATING PHARMACIES</b>	<b>NON-PARTICIPATING PHARMACIES</b>
<b>Mail Order</b> 31-90 day supply	\$30 Copay after deductible for generic formulary drugs, \$80 Copay after deductible for brand-name formulary drugs, and \$120 Copay after deductible for generic and brand-name non-formulary drugs	Not Covered
<b>Self-Injectables (Excluding Insulin)</b>	90% plan coinsurance/ 10% member coinsurance after deductible, for formulary and non-formulary drugs	Not Covered
<b>No Mandatory Generic (No MG)</b> - Member is responsible to pay the applicable copay or coinsurance.		
Plan includes diabetic supplies, contraceptive drugs and devices obtainable from a pharmacy.		
<b>Precertification included and 90 day Transition of Care (TOC) for Precertification included.</b>		

- \* The dollar amount copayments indicate what the member is required to pay and the percentage copayments indicate what Aetna is required to pay.
- \*\* Non-Participating Provider payments for facility charges are determined based upon Aetna's Allowable Fee Schedule. Non-Participating Provider payments for other charges are determined based upon the negotiated charge that would apply if such services or supplies were received from a Participating Provider. These charges are referred to in your plan documents as "recognized" charges.
- \*\*\* A member may at anytime seek health care from Participating Providers without first contacting his or her Primary Care Physician. When a member chooses not to use his or her Primary Care Physician, the member is entitled to receive benefits for covered services and supplies. A member will be subject to the Primary Care Physician (PCP) cost-share when a member obtains covered benefits from any participating Primary Care Physician. A member will be subject to the Specialist cost-share when a member obtains covered benefits from any participating Specialist.

**What's Not Covered**

This plan does not cover all health care expenses and includes exclusions and limitations. Members should refer to their plan documents to determine which health care services are covered and to what extent. The following is a partial list of services and supplies that are *generally not covered*. **However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s) purchased.**

- (1) All medical or hospital services not specifically covered in, or which are limited or excluded by your plan documents, including costs of services before coverage begins and after coverage terminates.
- (2) Cosmetic surgery.
- (3) Custodial care.
- (4) Dental care and x-rays.
- (5) Donor egg retrieval.
- (6) Experimental and investigational procedures (except for coverage for medically necessary routine patient care costs for Members participating in a cancer clinical trial).
- (7) Hearing aids.
- (8) Home births.
- (9) Immunizations for travel or work.
- (10) Implantable drugs and certain injectable drugs including injectable infertility drugs.
- (11) Infertility services including artificial insemination and advanced reproductive technologies such as IVF,



Aetna Health Inc. (Participating)

Aetna Health Insurance Company (Non-Participating)

PA Small Group Open Access

Plan Effective Date: 12/1/2008

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ZIFT, GIFT, ICSI and other related services unless specifically listed as covered in your plan documents.

- (12) Nonmedically necessary services or supplies.
- (13) Orthotics.
- (14) Over-the-counter medications and supplies.
- (15) Reversal of sterilization.
- (16) Services for the treatment of sexual dysfunction or inadequacies, including therapy, supplies, counseling and prescription drugs.
- (17) Special duty nursing.
- (18) Therapy or rehabilitation other than those listed as covered in the plan documents.
- (19) Weight control services including surgical procedures, medical treatments, weight control/loss programs, dietary regimens and supplements, appetite suppressants and other medications; food or food supplements, exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including Morbid Obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions.

**This managed care plan may not cover all of your health care expenses. Read your contract carefully to determine which health care services are covered. To contact the plan if you are a member, call the number on your ID card. All others, for HMO and QPOS products call: 1-888-70-AETNA. For Health Network Option products call: 1- 866-529-2517. For Traditional/PPO products call: 1-888-80-AETNA.**

This material is for informational purposes only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change.

Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. If you are in a plan that requires the selection of a primary care physician and your primary care physician is part of an integrated delivery system or physician group, your primary care physician will generally refer you to specialists and hospitals that are affiliated with the delivery system or physician group. In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.

If your plan covers outpatient prescription drugs, your plan may include a drug formulary (preferred drug list). A formulary is a list of prescription drugs generally covered under your prescription drug benefits plan on a preferred basis subject to applicable limitations and conditions. Your pharmacy benefit is generally not limited to the drugs listed on the formulary. The medications listed on the formulary are subject to change in accordance with applicable state law. For information regarding how medications are reviewed and selected for the formulary, formulary information, and information about other pharmacy programs such as pre-certification and step-therapy, please refer to Aetna's website at Aetna.com, or the Aetna Medication Formulary Guide. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. In addition, in circumstances where your prescription plan utilizes copayments or coinsurance calculated on a percentage basis or a deductible, use of formulary drugs may not necessarily result in lower costs for the member.

Members should consult with their treating physicians regarding questions about specific medications. Refer to your plan documents or contact Member Services for information regarding the terms and limitations of coverage.

Aetna Rx Home Delivery refers to Aetna Rx Home Delivery, LLC, a subsidiary of Aetna, Inc., that is a licensed pharmacy providing mail-order pharmacy services. Aetna's negotiated charge with Aetna Rx Home Delivery may be higher than Aetna Rx Home Delivery's cost of purchasing drugs and providing mail-order pharmacy services.

"Aetna" is the brand name used for products and services provided by one or more of the Aetna group subsidiary companies. For more information about Aetna plans, refer to [www.aetna.com](http://www.aetna.com). Information is subject to change.