



PLAN DESIGN AND BENEFITS - PA Health Network Option AHF HRA 1.3

HEALTHFUND PLAN FEATURES	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
HealthFund Amount (Per plan year. Fund changes between tiers requires a life status change qualifying event.)		\$500 Individual \$1,000 Family
Fund Coinsurance (Percentage at which the Fund will reimburse)		100%
Fund Administration	<i>Fund Pays Member Responsibility</i> The Fund will be used to pay for the member's responsibility, including the deductible, copays and coinsurance. Once the deductible is met, the underlying medical plan provides coverage and if a Fund balance still exists, the Fund will pay the member's responsibility (i.e., the member's share of copays or coinsurance) until the Out-of-Pocket Maximum has been reached or the Fund has been exhausted, whichever comes first. Preventive services, prescription drug benefits and self-injectables will be subject to the medical and pharmacy plan provisions and will not be eligible for reimbursement by the Fund.	
Employee Termination from Aetna HealthFund	Any remaining HealthFund benefit amount is forfeited (or terminates) when the employee's Aetna HealthFund coverage terminates.	
Fund Rollover	Any remaining HealthFund benefit amount at the end of the plan year is rolled over into next year's HealthFund benefit amount.	
Maximum Rollover Amount	No maximum rollover applies. All remaining benefits at plan year end rollover.	
Fund Maximum (Cap)	No Fund Maximum	
Eligible Fund Expenses	Fund covers same expenses as the medical plan, except preventive services, prescription drug benefits and self-injectables. Additionally, expenses above the Recognized Charge Amount, any plan limits and any non-covered expenses are not eligible for reimbursement under the Fund.	
Fund Payment/Assignment	Network Providers: Automatic Assignment to provider. Non-Network Providers: Member may assign payment to provider.	
Pro-ration for New Employees	Fund amounts will be pro-rated monthly for new hires and split families (where only some family members move to COBRA). Pro-ration does not apply to rehires in the same plan year.	
Pro-ration for Family Status Change	No pro-ration. Change to the new tier based on new employee status.	
Prescription Drug Plan	Prescription drug expenses are not integrated with the medical (i.e., not subject to Deductible and not applied towards the Out-of-Pocket Maximum) or with the Fund (i.e., not eligible for reimbursement from the Fund).	



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PLAN FEATURES	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
Deductible (per plan year)	\$2,000 Individual \$4,000 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.		
Plan Coinsurance *	80%	60%
Out-of-Pocket Maximum (per plan year, includes deductible)	\$4,000 Individual \$8,000 Family	
All covered medical expenses accumulate toward both the participating and non-participating Out-of-Pocket Maximum. Prescription drugs (including self-injectables), 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.		
Lifetime Maximum	Unlimited except where otherwise indicated.	\$1,000,000 per lifetime
Payment for services from a Non-Participating Provider	Not Applicable	Recognized Charge **
Primary Care Physician Selection	Recommended ***	Not Applicable
Precertification Requirement - 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.		
Referral Requirement	Not Applicable ***	Not Applicable
PHYSICIAN SERVICES	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
Primary Care Physician Visits ***	Office Hours: \$20 Copay after deductible After Office Hours/Home: \$25 Copay after deductible	60% after deductible
Specialist Office Visits ***	\$40 Copay after deductible	60% after deductible
Maternity OB Visits	\$40 Copay after deductible for initial visit only	60% after deductible
Allergy Testing / Treatment	Same as applicable participating provider office visit member cost sharing.	60% after deductible
PREVENTIVE CARE	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
Routine Adult Physical Exams/ Immunizations (Limited to 1 exam every 12 months for members age 18 and older. Participating and Non-Participating combined.)	\$0 Copay, deductible waived	100%, deductible waived
Well Child Exams/Immunizations (Age and frequency schedules apply. Participating and Non-Participating combined.)	\$0 Copay, deductible waived	100%, deductible waived



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PREVENTIVE CARE (Continued)	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
Routine Gynecological Exams (One routine exam and pap smear per 365 days. Participating and Non-Participating combined.)	\$0 Copay, deductible waived	100%, deductible waived
Routine Mammograms (One mammogram per plan year for females age 40 and over. Participating and Non-Participating combined.)	\$0 Copay, deductible waived	100%, deductible waived
Routine Digital Rectal Exams/Prostate Specific Antigen Test	Subject to Routine Physical Exam cost sharing.	Subject to Routine Physical Exam cost sharing.
Colorectal Cancer Screening (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.
Routine Eye Exams at Specialist (One routine exam per 24 months. Participating and Non-Participating combined.)	\$0 Copay, deductible waived	100%, deductible waived
Vision Corrective Lenses/ Contact Lenses Allowance	\$100 reimbursement payable once for 24-month period, deductible waived	Refer to participating provider benefit.
Routine Hearing Screening at PCP Covered only as part of a physical exam.	Subject to Routine Physical Exam cost sharing.	Subject to Routine Physical Exam cost sharing.
DIAGNOSTIC PROCEDURES	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
Diagnostic Laboratory (If performed as a part of a physician's office visit and billed by the physician, expenses are covered subject to the applicable physician's office visit cost sharing.)	\$40 Copay after deductible	60% after deductible
Diagnostic X-ray (except for Complex Imaging Services) - Outpatient Hospital or Other Outpatient Facility	\$40 Copay after deductible	60% after deductible
Diagnostic X-ray for Complex Imaging Services (Includes MRA/MRS, MRI, PET and CAT Scans)	80% after deductible	60% after deductible
EMERGENCY MEDICAL CARE	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
Urgent Care Provider	80% after deductible	60% after deductible
Non-Urgent use of Urgent Care Provider	Not Covered	Not Covered
Emergency Room	80% after deductible	Refer to participating provider benefit.
Non-Emergency care in an Emergency Room	Not Covered	Not Covered
Ambulance	80% after deductible	Refer to participating provider benefit.



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HOSPITAL CARE	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
Inpatient Coverage (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.)	80% after deductible	60% after deductible
Outpatient Surgery	80% after deductible	60% after deductible
MENTAL HEALTH SERVICES	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
Inpatient Serious Mental Illness or Biologically Based Mental Illness (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.)	80% after deductible	60% after deductible
Outpatient Serious Mental Illness or Biologically Based Mental Illness (Limited to 60 visits per member per plan year. Participating and Non-Participating combined.)	\$40 Copay after deductible	60% after deductible
Inpatient Other than Serious Mental Illness or Non-Biologically Based Mental Illness (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.)	80% after deductible	60% after deductible
Outpatient Other than Serious Mental Illness or Non-Biologically Based Mental Illness (Limited to 20 visits per member per plan year. Participating and Non-Participating combined.)	\$40 Copay after deductible	60% after deductible



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ALCOHOL/DRUG ABUSE SERVICES	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
Inpatient Detoxification (<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.)	80% after deductible	60% after deductible
Outpatient Detoxification	\$40 Copay after deductible	60% after deductible
Inpatient Rehabilitation (Limited to 30 days per member per plan year; 90 days per member per lifetime. Participating and Non-Participating combined.)	80% after deductible	60% after deductible
Outpatient Rehabilitation (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.)	\$40 Copay after deductible	60% after deductible
OTHER SERVICES	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
Skilled Nursing Facility (Limited to 120 days per member per plan year. Participating and Non-Participating combined.)	80% after deductible	60% after deductible
Home Health Care (Limited to 60 visits per member per plan year. 1 visit equals a period of 4 hours or less. Participating and Non-Participating combined.)	80% after deductible	60% after deductible
Infusion Therapy (Provided in the home or physician's office)	\$40 Copay after deductible	60% after deductible; Aetna pays up to \$50 per visit after deductible for nursing services and supplies.
Infusion Therapy (Provided in an outpatient hospital department or freestanding facility.)	80% after deductible	60% after deductible; Aetna pays up to \$50 per visit after deductible for nursing services and supplies.
Hospice Care - Inpatient (<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.)	80% after deductible	60% after deductible



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OTHER SERVICES (CONTINUED)	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
Hospice Care - Outpatient (<i>Participating:</i> Unlimited visits 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.)	80% after deductible	60% after deductible
Outpatient Physical and Occupational Therapy (Physical and Occupational Therapy limited to 30 visits [combined] per member per plan year. Participating and Non-Participating combined.)	\$40 Copay after deductible	60% after deductible
Outpatient Speech Therapy (Limited to 30 visits per member per plan year. Participating and Non-Participating combined.)	\$40 Copay after deductible	60% after deductible
Subluxation (Chiropractic) (Limited to 20 visits per member per plan year. Participating and Non-Participating combined.)	\$40 Copay after deductible	60% after deductible
Prosthetics	50% after deductible	50% after deductible (Must pre-certify if over \$1,500.)
Durable Medical Equipment (Maximum benefit of \$2,500 per member per plan year. Participating and Non-Participating combined.)	50% after deductible	50% after deductible (Must pre-certify if over \$1,500.)
FAMILY PLANNING	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
Infertility Treatment (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.	60% after deductible
Voluntary Sterilization (Including tubal ligation and vasectomy.)	Member cost sharing is based on the type of service performed and the place rendered.	60% after deductible
PHARMACY- PRESCRIPTION DRUG BENEFITS	PARTICIPATING PHARMACIES	NON-PARTICIPATING PHARMACIES
Prescription Drug Deductible	Not Applicable	Not Applicable
Prescription Drug Out-of-Pocket Maximum	Not Applicable	Not Applicable
Retail Up to a 30-day supply	\$15 Copay for generic formulary drugs, \$40 Copay for brand-name formulary drugs, and \$60 Copay for generic and brand-name non-formulary drugs	Not Covered



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

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



Aetna Health Inc. (Participating)

Aetna Health Insurance Company (Non-Participating)

PA Small Group Health Network Option

Plan Effective Date: 12/1/2008

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- (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. Information is subject to change.