

Aetna 51-100

ManagedChoiceOpenAccess | MA 08/01/2020

Member benefits

Plan name	MA OAMC 2000 100/80 HSA T		MA OAMC 2500 100/80 HSA T		MA OAMC 3000 100/80 HSA E	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible (Individual/Family)	\$2,000/\$4,000	\$4,000/\$8,000	\$2,500/\$5,000	\$5,000/\$10,000	\$3,000/\$6,000	\$6,000/\$12,000
Out-of-pocket limit (Individual/Family)	\$4,000/\$8,000	\$8,000/\$16,000	\$5,000/\$8,150	\$10,000/\$16,300	\$6,000/\$12,000	\$12,000/\$24,000
Deductible/out-of-pocket limit accumulation	TIF ²		TIF ²		Embedded ¹	
Primary care physician office visit	\$25 AD	20% AD	\$25 AD	20% AD	\$30 AD	20% AD
Specialist office visit	\$40 AD	20% AD	\$40 AD	20% AD	\$50 AD	20% AD
Walk-in clinics ⁵	\$25 AD	20% AD	\$25 AD	20% AD	\$30 AD	20% AD
Diagnostic testing: Lab	\$40 AD	20% AD	\$40 AD	20% AD	\$50 AD	20% AD
Diagnostic testing: X-ray	\$40 AD	20% AD	\$40 AD	20% AD	\$50 AD	20% AD
Imaging CT/PET scans MRIs	\$100 AD	20% AD	\$100 AD	20% AD	\$150 AD	20% AD
Inpatient hospital facility	\$250 per admission AD	20% AD	\$250 per admission AD	20% AD	\$500 per admission AD	20% AD
Outpatient surgery	\$150 AD	20% AD	\$150 AD	20% AD	\$250 AD	20% AD
Emergency room	\$250 AD	Paid as In-Network	\$250 AD	Paid as In-Network	\$250 AD	Paid as In-Network
Urgent care	\$50 AD	20% AD	\$50 AD	20% AD	\$50 AD	20% AD
Rehabilitation services (PT/OT/ST) ³	\$40 AD	20% AD	\$40 AD	20% AD	\$50 AD	20% AD
Chiropractic ⁴	\$40 AD	20% AD	\$40 AD	20% AD	\$50 AD	20% AD
Pharmacy ⁶	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Pharmacy deductible	Integrated with Medical Deductible					
Preferred generic drugs	\$15 AD	\$15 plus 20% AD	\$15 AD	\$15 plus 20% AD	\$15 AD	\$15 plus 20% AD
Preferred brand drugs	\$45 AD	\$45 plus 20% AD	\$45 AD	\$45 plus 20% AD	\$45 AD	\$45 plus 20% AD
Non-preferred generic and brand drugs	\$90 AD	\$90 plus 20% AD	\$90 AD	\$90 plus 20% AD	\$90 AD	\$90 plus 20% AD
Specialty drugs	Preferred Specialty: 20% up to \$150 AD Non-Preferred Specialty: 40% up to \$250 AD	Preferred Specialty: 20% up to \$150 AD Non-Preferred Specialty: 40% up to \$250 AD	Preferred Specialty: 20% up to \$150 AD Non-Preferred Specialty: 40% up to \$250 AD	Preferred Specialty: 20% up to \$150 AD Non-Preferred Specialty: 40% up to \$250 AD	Preferred Specialty: 20% up to \$150 AD Non-Preferred Specialty: 40% up to \$250 AD	Preferred Specialty: 20% up to \$150 AD Non-Preferred Specialty: 40% up to \$250 AD

Health insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).

Aetna 51-100

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Member benefits

Plan name	MA OAMC 4000 100/80 HSA E		MA OAMC 5000 100/80 HSA E		MA OAMC 6750 100/80 HSA E	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible (Individual/Family)	\$4,000/\$8,000	\$7,000/\$14,000	\$5,000/\$10,000	\$8,000/\$16,000	\$6,750/\$13,500	\$9,750/\$19,500
Out-of-pocket limit (Individual/Family)	\$6,750/\$13,500	\$13,500/\$27,000	\$6,750/\$13,500	\$13,500/\$27,000	\$6,750/\$13,500	\$13,500/\$27,000
Deductible/out-of-pocket limit accumulation	Embedded ¹		Embedded ¹		Embedded ¹	
Primary care physician office visit	\$30 AD	20% AD	\$30 AD	20% AD	Covered in full AD	20% AD
Specialist office visit	\$50 AD	20% AD	\$50 AD	20% AD	Covered in full AD	20% AD
Walk-in clinics ⁵	\$30 AD	20% AD	\$30 AD	20% AD	Covered in full AD	20% AD
Diagnostic testing: Lab	\$50 AD	20% AD	\$50 AD	20% AD	Covered in full AD	20% AD
Diagnostic testing: X-ray	\$50 AD	20% AD	\$50 AD	20% AD	Covered in full AD	20% AD
Imaging CT/PET scans MRIs	\$150 AD	20% AD	\$150 AD	20% AD	Covered in full AD	20% AD
Inpatient hospital facility	\$500 per admission AD	20% AD	\$500 per admission AD	20% AD	Covered in full AD	20% AD
Outpatient surgery	\$250 AD	20% AD	\$250 AD	20% AD	Covered in full AD	20% AD
Emergency room	\$500 AD	Paid as In-Network	\$500 AD	Paid as In-Network	Covered in full AD	Paid as In-Network
Urgent care	\$50 AD	20% AD	\$50 AD	20% AD	Covered in full AD	20% AD
Rehabilitation services (PT/OT/ST) ³	\$50 AD	20% AD	\$50 AD	20% AD	Covered in full AD	20% AD
Chiropractic ⁴	\$50 AD	20% AD	\$50 AD	20% AD	Covered in full AD	20% AD
Pharmacy ⁶	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Pharmacy deductible	Integrated with Medical Deductible					
Preferred generic drugs	\$15 AD	\$15 plus 20% AD	\$15 AD	\$15 plus 20% AD	\$15 AD	\$15 plus 20% AD
Preferred brand drugs	\$45 AD	\$45 plus 20% AD	\$45 AD	\$45 plus 20% AD	\$45 AD	\$45 plus 20% AD
Non-preferred generic and brand drugs	\$90 AD	\$90 plus 20% AD	\$90 AD	\$90 plus 20% AD	\$90 AD	\$90 plus 20% AD
Specialty drugs	Preferred Specialty: 20% up to \$150 AD Non-Preferred Specialty: 40% up to \$250 AD	Preferred Specialty: 20% up to \$150 AD Non-Preferred Specialty: 40% up to \$250 AD	Preferred Specialty: 20% up to \$150 AD Non-Preferred Specialty: 40% up to \$250 AD	Preferred Specialty: 20% up to \$150 AD Non-Preferred Specialty: 40% up to \$250 AD	Preferred Specialty: 20% up to \$150 AD Non-Preferred Specialty: 40% up to \$250 AD	Preferred Specialty: 20% up to \$150 AD Non-Preferred Specialty: 40% up to \$250 AD

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Member benefits

Plan name	MA OAMC 500 100/80 \$25/40		MA OAMC 100/80 \$25/40		MA OAMC 1000 100/80 \$25/40	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible (Individual/Family)	\$500/\$1,000	\$1,500/\$3,000	\$0/\$0	\$1,500/\$3,000	\$1,000/\$2,000	\$2,000/\$4,000
Out-of-pocket limit (Individual/Family)	\$1,500/\$3,000	\$3,000/\$6,000	\$2,000/\$4,000	\$4,000/\$8,000	\$2,000/\$4,000	\$4,000/\$8,000
Deductible/out-of-pocket limit accumulation	Embedded ¹		Embedded ¹		Embedded ¹	
Primary care physician office visit	\$25 DW	20% AD	\$25	20% AD	\$25 DW	20% AD
Specialist office visit	\$40 DW	20% AD	\$40	20% AD	\$40 DW	20% AD
Walk-in clinics ⁵	\$25 DW	20% AD	\$25	20% AD	\$25 DW	20% AD
Diagnostic testing: Lab	\$25 AD	20% AD	Covered in full	20% AD	\$25 AD	20% AD
Diagnostic testing: X-ray	\$25 AD	20% AD	Covered in full	20% AD	\$25 AD	20% AD
Imaging CT/PET scans MRIs	\$75 AD	20% AD	\$150	20% AD	\$100 AD	20% AD
Inpatient hospital facility	\$250 per admission AD	20% AD	\$750 per admission	20% AD	\$500 per admission AD	20% AD
Outpatient surgery	\$150 AD	20% AD	\$250	20% AD	\$250 AD	20% AD
Emergency room	\$150 AD	Paid as In-Network	\$200	Paid as In-Network	\$200 AD	Paid as In-Network
Urgent care	\$50 DW	20% AD	\$50	20% AD	\$50 DW	20% AD
Rehabilitation services (PT/OT/ST) ³	\$40 DW	20% AD	\$40	20% AD	\$40 DW	20% AD
Chiropractic ⁴	\$40 DW	20% AD	\$40	20% AD	\$40 DW	20% AD
Pharmacy ⁷	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Pharmacy deductible	None	None	None	None	None	None
Preferred generic drugs	\$10	\$10 plus 20%	\$10	\$10 plus 20%	\$10	\$10 plus 20%
Preferred brand drugs	\$35	\$35 plus 20%	\$35	\$35 plus 20%	\$35	\$35 plus 20%
Non-preferred generic and brand drugs	\$60	\$60 plus 20%	\$60	\$60 plus 20%	\$60	\$60 plus 20%
Specialty drugs	Preferred Specialty: 20% up to \$100 Non-Preferred Specialty: 40% up to \$200	Preferred Specialty: 20% up to \$100 Non-Preferred Specialty: 40% up to \$200	Preferred Specialty: 20% up to \$100 Non-Preferred Specialty: 40% up to \$200	Preferred Specialty: 20% up to \$100 Non-Preferred Specialty: 40% up to \$200	Preferred Specialty: 20% up to \$100 Non-Preferred Specialty: 40% up to \$200	Preferred Specialty: 20% up to \$100 Non-Preferred Specialty: 40% up to \$200

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Aetna 51-100

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Member benefits

Plan name	MA OAMC 1500 100/80 \$25/45		MA OAMC 2000 100/80 \$30/45	
	In Network	Out of Network	In Network	Out of Network
Deductible (Individual/Family)	\$1,500/\$3,000	\$3,000/\$6,000	\$2,000/\$4,000	\$4,000/\$8,000
Out-of-pocket limit (Individual/Family)	\$3,000/\$6,000	\$6,000/\$12,000	\$4,000/\$8,000	\$8,000/\$16,000
Deductible/out-of-pocket limit accumulation	Embedded ¹		Embedded ¹	
Primary care physician office visit	\$25 DW	20% AD	\$30 DW	20% AD
Specialist office visit	\$45 DW	20% AD	\$45 DW	20% AD
Walk-in clinics ⁵	\$25 DW	20% AD	\$30 DW	20% AD
Diagnostic testing: Lab	\$25 AD	20% AD	\$30 AD	20% AD
Diagnostic testing: X-ray	\$25 AD	20% AD	\$30 AD	20% AD
Imaging CT/PET scans MRIs	\$100 AD	20% AD	\$100 AD	20% AD
Inpatient hospital facility	\$500 per admission AD	20% AD	\$500 per admission AD	20% AD
Outpatient surgery	\$250 AD	20% AD	\$250 AD	20% AD
Emergency room	\$200 AD	Paid as In-Network	\$250 AD	Paid as In-Network
Urgent care	\$50 DW	20% AD	\$50 DW	20% AD
Rehabilitation services (PT/OT/ST) ³	\$45 DW	20% AD	\$45 DW	20% AD
Chiropractic ⁴	\$45 DW	20% AD	\$45 DW	20% AD
Pharmacy ⁷	In Network	Out of Network	In Network	Out of Network
Pharmacy deductible	None	None	None	None
Preferred generic drugs	\$10	\$10 plus 20%	\$10	\$10 plus 20%
Preferred brand drugs	\$35	\$35 plus 20%	\$35	\$35 plus 20%
Non-preferred generic and brand drugs	\$60	\$60 plus 20%	\$60	\$60 plus 20%
Specialty drugs	Preferred Specialty: 20% up to \$150 Non-Preferred Specialty: 40% up to \$250	Preferred Specialty: 20% up to \$100 Non-Preferred Specialty: 40% up to \$200	Preferred Specialty: 20% up to \$100 Non-Preferred Specialty: 40% up to \$200	Preferred Specialty: 20% up to \$100 Non-Preferred Specialty: 40% up to \$200

Health insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).

Aetna 51-100

Indemnity | MA 08/01/2020

Member benefits

Plan name	MA Indemnity 2000 80% PY	
	Out of Network	
Deductible (Individual/Family)	\$2,000/\$4,000	
Out-of-pocket limit (Individual/Family)	\$4,000/\$8,000	
Deductible/out-of-pocket limit accumulation	Embedded ¹	
Primary care physician office visit	20% AD	
Specialist office visit	20% AD	
Walk-in clinics ⁵	20% AD	
Diagnostic testing: Lab	20% AD	
Diagnostic testing: X-ray	20% AD	
Imaging CT/PET scans MRIs	20% AD	
Inpatient hospital facility	20% AD	
Outpatient surgery	20% AD	
Emergency room	20% AD	
Urgent care	20% AD	
Rehabilitation services (PT/OT/ST) ³	20% AD	
Chiropractic ⁴	20% AD	
Pharmacy ⁷	In Network	Out of Network
Pharmacy deductible	None	None
Preferred generic drugs	\$10	\$10 plus 20%
Preferred brand drugs	\$35	\$35 plus 20%
Non-preferred generic and brand drugs	\$60	\$60 plus 20%
Specialty drugs	Preferred Specialty: 20% up to \$100 AD Non-Preferred Specialty: 40% up to \$200 AD	Preferred Specialty: 20% up to \$100 Non-Preferred Specialty: 40% up to \$200

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Limitations and Exceptions

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 purchased.

- All medical or hospital services not specifically covered or which are limited or excluded in the plan documents
- Charges related to any eye surgery mainly to correct refractive errors
- Cosmetic surgery, including breast reduction
- Custodial care
- Adult dental care and x-rays
- Donor egg retrieval
- Experimental and investigational procedures
- Immunizations for travel or work
- Infertility services, including, but not limited to, 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
- Non-medically necessary services or supplies
- Orthotics except as specified in the plan
- Over-the-counter medications and supplies
- Reversal of sterilization
- Services for the treatment of sexual dysfunction or inadequacies, including therapy, supplies, counseling and prescription drugs
- Special duty nursing
- Weight reduction programs, or dietary supplements

This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Aetna does not provide health care services and, therefore, cannot guarantee results or outcomes. Consult the plan documents (i.e. Group Insurance Certificate and/or Group Policy) to determine governing contractual provisions, including procedures, exclusions and limitation relating to the plan. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change without notice.

Certain services require precertification, or prior approval of coverage. Failure to precertify for these services may lead to substantially reduced benefits or denial of coverage. Some of the benefits requiring precertification may include, but are not limited to, inpatient hospital, inpatient mental health, inpatient skilled nursing, outpatient surgery, substance abuse (detoxification, inpatient and outpatient rehabilitation). When the Member's network provider is coordinating care, the network provider will obtain the precertification. Precertification requirements may vary.

If your plan covers outpatient prescription drugs, your plan includes 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 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 precertification and step therapy, please refer to our website at aetna.com, or the Aetna Medication Formulary Guide. Aetna or its affiliate(s) receives rebates from drug manufacturers. Rebates may reduce the amount a member pays the pharmacy for covered prescriptions. Information is subject to change. For more information about your pharmacy plan, refer to your plan's website. 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.



Footnotes

"AD" indicates after deductible and "DW" indicates deductible waived

All services are subject to the deductible unless noted otherwise. Some benefits are subject to age and frequency schedules, limitations or visit maximums. Members or Providers may be required to precertify or obtain approval for certain services.

Note: Please refer to Aetna's Producer World® web site at **Aetna.com** for specific Summary of Benefits and Coverage documents. Or for more information, please contact your licensed agent or Aetna Sales Representative.

Deductibles, copays and coinsurance apply to the out-of-pocket maximum (OOP). After the out-of-pocket maximum is met, members continue to be responsible for any applicable premiums, penalties for failure to precertify (where applicable) and services not covered by Aetna.

¹ Embedded – No one family member may contribute more than the individual deductible/out-of-pocket limit amount to the family deductible/out-of-pocket limit. Once the family deductible/out-of-pocket limit is met, all family members will be considered as having met their deductible/out-of-pocket limit for the remainder of the calendar year.

² TIF (Non-Embedded) - The individual deductible/out-of-pocket limit can only be met when a member is enrolled for self only coverage with no dependent coverage. The family deductible/out-of-pocket limit can be met by a combination of family members or by any single individual within the family. Once the family deductible/out-of-pocket limit is met, all family members will be considered as having met their deductible/out-of-pocket limit for the remainder of the calendar year.

³ Rehabilitation services - Coverage is limited to 60 visits per plan year PT, OT and ST combined, separate from habilitation and includes all outpatient places of service for PT, OT and ST.

⁴ Chiropractic/subluxation services - Coverage is limited to 25 visits per plan year, separate from habilitation and includes all outpatient places of service for Chiro.

⁵ Walk-in clinics - Walk-in clinics are freestanding health care facilities that (a) may be located in or with a pharmacy, drug store, supermarket or other retail store; and (b) provide limited medical care and services on a scheduled or unscheduled basis. Urgent care centers, emergency rooms, the outpatient department of a hospital, ambulatory surgical centers, and physician offices are not considered to be walk-in clinics.

⁶ Pharmacy

Choose Generics applies - If the physician prescribes or the member requests a covered brand name prescription drug when a generic prescription drug equivalent is available, the member will pay the difference in cost between the brand name prescription drug and the generic prescription drug equivalent plus the applicable cost-sharing. The cost difference between the generic and brand does not count toward the deductible and out-of-pocket limit. Not all drugs are covered. It is important to look at the Drug List (Advanced Control Formulary - Aetna Insured) to understand which drugs are covered.

⁷ Pharmacy

Choose Generics applies - If the physician prescribes or the member requests a covered brand name prescription drug when a generic prescription drug equivalent is available, the member will pay the difference in cost between the brand name prescription drug and the generic prescription drug equivalent plus the applicable cost-sharing. The cost difference between the generic and brand does not count toward the out-of-pocket limit. Not all drugs are covered. It is important to look at the Drug List (Advanced Control Formulary - Aetna Insured) to understand which drugs are covered.

Network

How your out-of-network care is reimbursed: We cover the cost of services based on whether doctors are "in-network" or "out-of-network." We want to help you understand how much Aetna pays for your out-of-network care. At the same time, we want to make it clear how much more you will need to pay for this "out-of-network" care. You may choose a provider (doctor or hospital) in our network. You may choose to visit an out-of-network provider. If you choose a doctor who is out of our network, your Aetna health plan may pay some of that doctor's bill. Most of the time, you will pay a lot more money out of your own pocket if you choose to use an out-of-network doctor or hospital. When you choose out-of-network care, Aetna limits the amount it will pay. This limit is called the "recognized" or "allowed" amount.

Professional Services: **150% of Medicare**

Facility Services: **150% of Medicare**

Your provider sets his or her own rate to charge you. It may be higher – sometimes much higher – than what your Aetna plan "recognizes." Your provider may bill you for the dollar amount that your plan doesn't "recognize." You must also pay any copayments, coinsurance and deductibles under your plan. No dollar amount above the "recognized charge" counts toward your deductible or out-of-pocket maximums. To learn more about how we pay out of network benefits visit **Aetna.com**. Type "how Aetna pays" in the search box. You can avoid these extra costs by getting your care from Aetna's broad network of health care providers. Refer to the 'Find a Doctor' link on aetna.com for a listing of network providers. If you are already a member, sign on to your member website. This applies when you choose to get care out-of-network. When you have no choice (usually, for emergency services), some of our plans pay the bill as if you got care in-network. For those plans, you pay cost sharing and deductibles based on your in network level of benefits. You do not have to pay anything else. Other plans pay the bill differently. And, under those plans, you may be responsible for more than your in network cost sharing. The additional amounts could be very large. Look at your plan or contact us to find out more about how your plan pays for emergency services.

This material is for information only. Health/dental insurance plans contain exclusions and limitations. Plan features and availability may vary by location and group size. Investment services are independently offered through the HSA Administrator. Providers are independent contractors and not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Not all health and dental services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features are subject to change. Aetna or its affiliate(s) receives rebates from drug manufacturers. Rebates may reduce the amount a member pays the pharmacy for covered prescriptions. Information is subject to change. For more information about your pharmacy plan, refer to your plan's website.

