



Coverage for: Individual + Family | Plan Type: POS

KANSAS STATE EMPLOYEES HEALTH CARE COMMISSION (DBA STATE OF KANSAS) : Aetna
Choice® POS II - State Employee Health Plan: Plan Q



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, www.HealthReformPlanSBC.com or by calling 1-866-851-0754. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-866-851-0754 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In- <u>Network</u> : \$500 per Individual / \$1,000 per Family. Out-of- <u>Network</u> : \$700 per Individual / \$1,400 per Family.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. In- <u>network</u> <u>preventive care</u> is covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No. There are no other specific <u>deductibles</u> .	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	Medical and Pharmacy combined Out of Pocket: In- <u>Network</u> : \$6,650 Individual / \$13,300 Family. Out-of- <u>Network</u> \$6,650 Individual / \$13,300 Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges & health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. For a list of in-network providers, see www.aetnastateofkansas.com or call 1-866-851-0754.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Deductible plus 50% coinsurance	Deductible plus 60% coinsurance	None
	Specialist visit	Deductible plus 50% coinsurance	Deductible plus 60% coinsurance	None
	Preventive care /screening /immunization	\$0 copayment	Deductible plus 60% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. Colonoscopies, Mammograms, and Pap Smears - Not limited to once per year / in network 100% regardless of diagnosis. Immunizations with Non Network providers covered in full up to age 6 only.
If you have a test	Diagnostic test (x-ray, blood work)	Deductible plus 50% coinsurance	Deductible plus 60% coinsurance	None
	Imaging (CT/PET scans, MRIs)	Deductible plus 50% coinsurance	Deductible plus 60% coinsurance	None
If you need drugs to treat your illness or condition Prescription drug coverage is administered by CVS/Caremark More information about prescription	Generic drugs	Deductible plus 20% coinsurance (retail or mail order)	Deductible plus 20% coinsurance on the plans allowed charge	First fill is a 30 day supply at retail and mail. A 90 day supply is allowed at retail and mail for subsequent refills. Deductible: \$500 Individual /\$1,000 Family. Out-Of-Pocket Maximum: \$6,650 Individual/ \$13,300 Family Contraceptives: Covered with \$0 member coinsurance Non Preferred Contraceptives: Covered subject to 65% member coinsurance. Compound medications covered only at a Network Pharmacy.
	Preferred brand drugs	Deductible plus 40% coinsurance (retail or mail order)	Deductible plus 40% coinsurance on the plans allowed charge	
	Non-preferred brand drugs	Deductible plus 65% coinsurance (retail or mail order)	Deductible plus 65% coinsurance on the plans allowed charge	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<u>drug coverage</u> is available at www.caremark.com	<u>Specialty drugs</u>	<u>Deductible</u> plus 40% coinsurance per 30 day supply	None	All fills must be filled through CVS Caremark Specialty (1-800-237-2767)
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	<u>Deductible</u> plus 50% coinsurance	<u>Deductible</u> plus 60% coinsurance	Prior authorization is required.
	Physician/surgeon fees	<u>Deductible</u> plus 50% coinsurance	<u>Deductible</u> plus 60% coinsurance	Prior authorization is required.
If you need immediate medical attention	<u>Emergency room care</u>	<u>Deductible</u> plus 50% coinsurance	<u>Deductible</u> plus 50% coinsurance	Must meet emergency criteria.
	<u>Emergency medical transportation</u>	<u>Deductible</u> plus 50% coinsurance	<u>Deductible</u> plus 50% coinsurance	Must meet emergency criteria.
	<u>Urgent care</u>	<u>Deductible</u> plus 50% coinsurance	<u>Deductible</u> plus 60% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	<u>Deductible</u> plus 50% coinsurance	<u>Deductible</u> plus 60% coinsurance	Prior authorization is required.
	Physician/surgeon fees	<u>Deductible</u> plus 50% coinsurance	<u>Deductible</u> plus 60% coinsurance	Prior authorization is required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	<u>Deductible</u> plus 50% coinsurance	<u>Deductible</u> plus 60% coinsurance	None
	Inpatient services	<u>Deductible</u> plus 50% coinsurance	<u>Deductible</u> plus 60% coinsurance	Prior authorization is required for inpatient services.
If you are pregnant	Office visits	<u>Deductible</u> plus 50% coinsurance	<u>Deductible</u> plus 60% coinsurance	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) Prior authorization required for stays longer than 48/96 hours.
	Childbirth/delivery professional services	<u>Deductible</u> plus 50% coinsurance	<u>Deductible</u> plus 60% coinsurance	
	Childbirth/delivery facility services	<u>Deductible</u> plus 50% coinsurance	<u>Deductible</u> plus 60% coinsurance	
If you need help recovering or have other special health needs	<u>Home health care</u>	<u>Deductible</u> plus 50% coinsurance	<u>Deductible</u> plus 60% coinsurance	Prior authorization may be required.
	<u>Rehabilitation services</u>	<u>Deductible</u> plus 50% coinsurance	<u>Deductible</u> plus 60% coinsurance	Prior authorization required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<u>Habilitation services</u>	Not Covered	Not Covered	Unless under the Autism Rider of the policy. Prior authorization required.
	<u>Skilled nursing care</u>	Not Covered	Not Covered	
	<u>Durable medical equipment</u>	<u>Deductible plus 50% coinsurance</u>	<u>Deductible plus 60% coinsurance</u>	Prior authorization required.
	<u>Hospice services</u>	<u>Deductible plus 50% coinsurance</u>	<u>Deductible plus 60% coinsurance</u>	Prior authorization may be required. Inpatient Hospice care limited to 180 days maximum/lifetime.
If your child needs dental or eye care	Children's eye exam	\$0 <u>copayment</u> for first annual visit, then <u>deductible plus 50% coinsurance</u>	<u>Deductible plus 60% coinsurance</u>	1 routine eye exam/calendar year.
	Children's glasses	Not covered	Not covered	Not covered.
	Children's dental check-up	Not covered under <u>Medical Plan</u>	Not covered under <u>Medical Plan</u>	Not covered.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- | | | |
|-------------------------------|-------------------------|---|
| • Acupuncture | • Habilitation services | • Private-duty nursing |
| • Cosmetic surgery | • Hearing aids | • Routine foot care |
| • Dental care (Adult & Child) | • Long-term care | • Weight loss programs - Except for required preventive services. |
| • Glasses (Child) | • Prescription drugs | |

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric surgery - (for qualified patients)
- Chiropractic care - 30 visits/calendar year.
- Hearing Exam
- Infertility treatment - Limited to the diagnosis & treatment of underlying medical condition. 3 cycles/calendar year for artificial insemination & ovulation induction combined.
- Non-emergency care when traveling outside the U.S. - Most coverage provided outside of United States. See www.aetnainternational.com
- Nutritional Evaluation and Diabetes Management
- Routine eye care (Adult) - 1 routine eye exam/calendar year.

Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

- For more information on your rights to continue coverage, contact the [plan](http://www.aetna.com) at 1-866-851-0754.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or : <https://www.dol.gov/agencies/ebsa>
- For non-federal governmental group health [plans](#), you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- If your coverage is a church [plan](#), church [plans](#) are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law.

Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact:

- Aetna directly by calling the toll free number on your Medical ID Card, or by calling our general toll free number at 1-866-851-0754.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa>
- For non-federal governmental group health [plans](#), you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- Additionally, a consumer assistance program can help you file your [appeal](#). Contact information is at: <http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html>.

Does this plan provide Minimum Essential Coverage? Yes.

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet Minimum Value Standards? No.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

-----To see examples of how this plan might cover costs for a sample medical situation, see the next section.-----

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- The plan's overall deductible \$500
- Specialist coinsurance 50%
- Hospital (facility) coinsurance 50%
- Other coinsurance 50%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,800
In this example, Peg would pay:	
<i>Cost Sharing</i>	
Deductibles	\$500
Copayments	\$0
Coinsurance	\$6,000
<i>What isn't covered</i>	
Limits or exclusions	\$100
The total Peg would pay is	\$6,600

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$500
- Specialist coinsurance 50%
- Hospital (facility) coinsurance 50%
- Other coinsurance 50%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,460
In this example, Joe would pay:	
<i>Cost Sharing</i>	
Deductibles	\$500
Copayments	\$0
Coinsurance	\$3,592
<i>What isn't covered</i>	
Limits or exclusions	\$55
The total Joe would pay is	\$4,147

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The plan's overall deductible \$500
- Specialist coinsurance 50%
- Hospital (facility) coinsurance 50%
- Other coinsurance 50%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$1,900
In this example, Mia would pay:	
<i>Cost Sharing</i>	
Deductibles	\$500
Copayments	\$0
Coinsurance	\$700
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,200

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-866-851-0754.

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-866-851-0754.

Smartphone or Tablet

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

Non-Discrimination

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,

P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),

1-800-648-7817, TTY: 711, Fax: 859-425-3379 (CA HMO customers: 1-860-262-7705),

Email: CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates (Aetna).

- Hawaiian - No ke kōkua ma ka ‘ōlelo Hawai‘i, e kahea aku i ka helu kelepona 1-866-851-0754. Kāki ‘ole ‘ia kēia kōkua nei.
- Hindi - हनिदी में भाषा सहायता के लिए, 1-866-851-0754 पर मुफ्त कॉल करें।
- Hmong - Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-866-851-0754.
- Ibo - Maka enyemaka asụsụ na Igbo kpọọ 1-866-851-0754 na akwụghị ụgwọ ọ bụla
- Ilocano - Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-866-851-0754 nga awan ti bayadanyo.
- Italian - Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-866-851-0754.
- Japanese - 日本語で援助をご希望の方は、1-866-851-0754 まで無料でお電話ください。
- Karen - လာဘာမရဘဲလဲကူညီပေးဖို့အတွက် ကျုပ်တို့ကို 1-866-851-0754 လာဘာအိတ်ဒီးဘာလားဘူရ်လားစုဘူရ်
- Korean - 한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-866-851-0754 번으로 전화해 주십시오.
- Kru-Bassa - Ɖɛ́ m'ké gbo-kpá-kpá dyé pídyi dé Ɖáɔwó-wuḍuũn wɛ́ɛ, dǎ 1-866-851-0754
- Kurdish - برائى راھنمايى به زبان فارسى با شماره 1-866-851-0754 به خۆرايى پهيو مندى بکەن.
- Laotian - ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ 1-866-851-0754 ໂດຍບໍ່ເສຍຄ່າໂທ.
- Marathi - तीलभाषा (मराठी) सहाय्यासाठी 1-866-851-0754 क्रमांकावरकोणत्याहीखर्चाशिवायकॉलकरा.
- Marshallese - Ñān bōk jipañ ilo Kajin Majol, kallok 1-866-851-0754 ilo ejjelok wōnān.
- Micronesian-Pohnpeyan - Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-866-851-0754 ni sohte isais.
- Mon-Khmer, Cambodian - សម្រាប់ជំនួយភាសាជា ភាសាខ្មែរ សូមទូរស័ព្ទទេពកាន់លេខ 1-866-851-0754 ដោយឥតគិតថ្លៃ។
- Navajo - T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-866-851-0754
- Nepali - (नेपाली) मा निःशुल्क भाषा सहायता पाउनका लागि 1-866-851-0754 मा फोन गर्नुहोस् ।
- Nilotic-Dinka - Tèn kuwoony ë thok ë Thuwoŋjäŋ col 1-866-851-0754 kec'in ayöc.
- Norwegian - For språkassistanse på norsk, ring 1-866-851-0754 kostnadsfritt.
- Panjabi - ਪੰਜਾਬੀ ਵਿੱਚ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-866-851-0754 'ਤੇ ਮੁਫਤ ਕਾਲ ਕਰੋ।
- Pennsylvania Dutch - Fer Hefle in Deitsch, ruf: 1-866-851-0754 aa. Es Aaruf koschtet nix.
- Persian - برائى راھنمايى به زبان فارسى با شماره 1-866-851-0754 بدون هيچ هزينه اى تماس بگيريد. انگليسى
- Polish - Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-866-851-0754.

- Portuguese - Para obter assistência linguística em português ligue para o 1-866-851-0754 gratuitamente.
- Romanian - Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-866-851-0754
- Russian - Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-866-851-0754.
- Samoan - Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-866-851-0754 e aunoa ma se totagi.
- Serbo-Croatian - Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-866-851-0754.
- Spanish - Para obtener asistencia lingüística en español, llame sin cargo al 1-866-851-0754.
- Sudanic-Fulfude - Fii yo on hebu balal e ko yowitii e haala Pular noddee e oo numero doo 1-866-851-0754. Njodi woo fawaaki on.
- Swahili - Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-866-851-0754 bila malipo.
- Syriac - ܠܟܘܢ ܠܗܘܠܐܢܘܢ ܕܡܘܨܬܐ ܕܡܘܨܬܐ ܕܡܘܨܬܐ ܕܡܘܨܬܐ ܕܡܘܨܬܐ ܕܡܘܨܬܐ ܕܡܘܨܬܐ ܕܡܘܨܬܐ ܕܡܘܨܬܐ ܕܡܘܨܬܐ 1-866-851-0754 ܕܡܘܨܬܐ.
- Tagalog - Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-866-851-0754 nang walang bayad.
- Telugu - భాషతో సాయం కోరకు ఎలాంటి ఖర్చు లేకుండా 1-866-851-0754 కు కాల్ చేయండి. (తెలుగు)
- Thai - สำหรับความช่วยเหลือทางด้านภาษาเป็น ภาษาไทย โทร 1-866-851-0754 ฟรีไม่มีค่าใช้จ่าย
- Tongan - Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-866-851-0754 'o 'ikai hā ʻōtōngi.
- Trukese - Ren ʻāninnisin chiakú ren (Kapasen Chuuk) kopwe kékkéeri 1-866-851-0754 nge esapw kamé ngonuk.
- Turkish - (Dil) çağrısı dil yardım için. Hiçbir ücret ödemedi 1-866-851-0754.
- Ukrainian - Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-866-851-0754.
- Urdu - اگر کسی کو اردو کی زبان کی مدد کی ضرورت ہے تو براہ کرم 1-866-851-0754 پر کال کریں۔
- Vietnamese - Để được hỗ trợ ngôn ngữ bằng (ngôn ngữ), hãy gọi miễn phí đến số 1-866-851-0754.
- Yiddish - פאר שפראך הילף אין אידיש רופט 1-866-851-0754 פון אפצאל.
- Yoruba - Fún ìrànlowọ nípa èdè (Yorùbá) pe 1-866-851-0754 láí san owó kankan rárá.