



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?	<u>Network</u> : EE Only \$2,750; EE+ Family: Individual \$3,300/ Family \$5,500. <u>Non Network</u> : EE Only \$2,750; EE+ Family: Individual \$3,300/ Family \$5,500.	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. <u>Network 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.	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	<u>Network</u> : EE Only \$4,500; EE+ Family: Individual \$4,500/ Family \$9,000. <u>Non Network</u> : EE Only \$4,500; EE+ Family: Individual \$4,500/ Family \$9,000.	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. See www.aetna.com/docfind or call 1-866-851-0754 for a list of <u>Network providers</u> .	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>Non 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>Non 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
		Network Provider (You will pay the least)	Non-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	10% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	<u>Specialist</u> visit	10% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	<u>Preventive care /screening /immunization</u>	No charge	50% <u>coinsurance</u> , except no charge for immunizations up to age 6	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>coinsurance</u> ;	50% <u>coinsurance</u>	After deductible, covered lab services paid at 100% when using preferred labs (Quest, Stormont Vail, and The University of Kansas Health System).
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	50% <u>coinsurance</u>	None
If you need drugs to treat your illness or condition	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: \$2,750 Individual / \$5,500 Family Out-of-Pocket Maximum: \$4,500 Individual/ \$9,000 Family
<u>Prescription drug coverage is administered by Caremark</u> More information about <u>prescription drug coverage</u> is available at www.caremark.com	Preferred brand drugs	Deductible plus 35% coinsurance (retail or mail order)	Deductible plus 35% coinsurance on the plans allowed charge	Contraceptives: Covered with 0% member coinsurance.
	Non-preferred brand drugs	Deductible plus 60% coinsurance (retail or mail order)	Deductible plus 60% coinsurance on the plans allowed charge	Non-Preferred Contraceptives: Covered subject to 60% coinsurance. Compound Medications covered only at a Network pharmacy.
	<u>Specialty drugs</u>	Deductible plus 30% coinsurance per 30 day supply.	None	All fills must be filled through CVS Caremark Specialty (1-800-294-6324).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	Physician/surgeon fees	10% <u>coinsurance</u>	50% <u>coinsurance</u>	None
If you need immediate medical attention	<u>Emergency room care</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	<u>Non Network</u> emergency use paid the same as Network. No coverage for non-emergency use.
	<u>Emergency medical transportation</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	<u>Non Network</u> emergency use paid the same as Network. Non-emergency transport: not covered, except if pre-authorized.
	<u>Urgent care</u>	10% <u>coinsurance</u>	50% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Pre-authorization</u> required for Non Network care.
	Physician/surgeon fees	10% <u>coinsurance</u>	50% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office & other outpatient services: 10% <u>coinsurance</u>	Office & other outpatient services: 50% <u>coinsurance</u>	None
	Inpatient services	10% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Pre-authorization</u> required for Non Network care.
If you are pregnant	Office visits	No charge	50% <u>coinsurance</u>	<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). <u>Pre-authorization</u> for Non Network care may apply.
	Childbirth/delivery professional services	10% <u>coinsurance</u>	50% <u>coinsurance</u>	
	Childbirth/delivery facility services	10% <u>coinsurance</u>	50% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Pre-authorization</u> required for Non Network care.
	<u>Rehabilitation services</u>	10% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	<u>Habilitation services</u>	10% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	<u>Skilled nursing care</u>	10% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Pre-authorization</u> required for Non Network care.
	<u>Durable medical equipment</u>	10% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.
	<u>Hospice services</u>	10% <u>coinsurance</u>	50% <u>coinsurance</u>	180 days/lifetime for inpatient. <u>Pre-authorization</u> required for Non Network care.
If your child needs dental or eye care	Children's eye exam	No charge	50% <u>coinsurance</u>	1 eye exam/calendar year.
	Children's glasses	Not covered	Not covered	Not covered.
	Children's dental check-up	Not covered	Not covered	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
- Cosmetic surgery
- Dental care (Adult & Child)
- Glasses (Child)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Prescription drugs
- Private-duty nursing
- Routine foot care
- Weight loss programs

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

- Bariatric surgery - 1 surgery/lifetime for Network only.
- Chiropractic care - 30 visits/calendar year
- Hearing aids - \$5,000 maximum per ear/3 years.
- Infertility treatment - For more information & exceptions, see policy document provided by your employer or call the number on your ID card.
- Eye care (Adult) - 1 eye visit/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 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 <http://www.dol.gov/ebsa/healthreform>
- 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 on how 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:

- If your group health coverage is subject to ERISA, you may contact Aetna directly by calling the toll-free number on your Medical ID Card, or by calling our general number at 1-866-851-0754. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or

<http://www.dol.gov/ebsa/healthreform>

- 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.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

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 network pre-natal care and a hospital delivery)

- The plan's overall deductible \$2,750
- Specialist coinsurance 10%
- Hospital (facility) coinsurance 10%
- Other coinsurance 10%

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	\$12,700
In this example, Peg would pay:	
<i>Cost Sharing</i>	
<u>Deductibles</u>	\$2,750
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$1,000
<i>What isn't covered</i>	
Limits or exclusions	\$70
The total Peg would pay is	\$3,820

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

- The plan's overall deductible \$2,750
- Specialist coinsurance 10%
- Hospital (facility) coinsurance 10%
- Other coinsurance 10%

This EXAMPLE event includes services like:

- Primary care physician office visits (*including disease education*)
- Diagnostic tests (*blood work*)
- Prescription drugs
- Diabetic supplies (*glucose meter*)

Total Example Cost	\$5,600
In this example, Joe would pay:	
<i>Cost Sharing</i>	
<u>Deductibles</u>	\$1,900
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$3,500
The total Joe would pay is	\$5,400

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

- The plan's overall deductible \$2,750
- Specialist coinsurance 10%
- Hospital (facility) coinsurance 10%
- Other coinsurance 10%

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	\$2,800
In this example, Mia would pay:	
<i>Cost Sharing</i>	
<u>Deductibles</u>	\$2,750
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$10
The total Mia would pay is	\$2,760

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 unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, disability, gender identity or sexual orientation.

We provide 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: P.O. Box 24030, Fresno, CA 93779),

1-800-648-7817, TTY: 711,

Fax: 859-425-3379 (CA HMO customers: 860-262-7705), 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 companies, including Aetna Life Insurance Company and its affiliates (Aetna).

TTY: 711

Language Assistance:

To access language services at no cost to you, call 1-866-851-0754.

- Albanian - Për shërbime përkthimi falas për ju, telefononi 1-866-851-0754.
- Amharic - የቋንቋ አገልግሎቶችን ያለክፍያ ለማግኘት፣ በ 1-866-851-0754 ይደውሉ።
- Arabic - للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم 1-866-851-0754
- Armenian - Անվճար լեզվակալան ծառայություններից օգտվելու համար զանգահարեք 1-866-851-0754 հեռախոսահամարով:
- Bahasa Indonesia - Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-866-851-0754 tanpa dikenakan biaya.
- Bantu-Kirundi - Kugira uronke serivisi z'indimi atakiguzi, hamagara 1-866-851-0754.
- Bengali-Bangala - আপনাকে বিনামূল্যে ভাষা পবিকষিা পপকে হকয এই নম্বকি পেবযক ান েরন: 1-866-851-0754 ।
- Bisayan-Visayan - Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-866-851-0754.
- Burmese - သငှ်အေအ်ဖှ်ဖှ် အေေဖှ်ကးေငြ် မေးရဲပဲ ဘာသာစကးေန့ေဆာငှ်မး ရှ်းိုငှ်န့ 1-866-851-0754 သိုှ ဖှ်းေခငှ်ဆိုိုပါ။
- Catalan - Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-866-851-0754.
- Chamorro - Para un hago' i setbision lengguâhi ni dibâtde para hâgu, âgang 1-866-851-0754.
- Cherokee - Ⴀႃ႗ႃ Ⴁႃ႗ႃ႗ႃ Ⴁႃ႗ႃ႗ႃ Ⴁႃ႗ႃ Ⴁႃ႗ႃ႗ႃ Ⴁႃ႗ႃ Ⴁႃ႗ႃ႗ႃ႗ႃ 1-866-851-0754.
- Chinese - 如欲使用免費語言服務，請致電 1-866-851-0754.
- Choctaw - Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-866-851-0754.
- Cushite - Tajaajiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-866-851-0754.
- Dutch - Voor gratis toegang tot taaldiensten, bell 1-866-851-0754.
- French - Afin d'accéder aux services langagiers sans frais, composez le 1-866-851-0754.
- French Creole - Pou jwenn sèvis lang gratis, rele 1-866-851-0754.
- German - Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-866-851-0754 an.
- Greek - Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-866-851-0754.
- Gujarati - તમારેકોઇ જાતના ખર્ચવિના ભાષાની સેવિાઓની પહોોર માટે, કોલ કરો1-866-851-0754.

- Hawaiian - No ka wala‘au ‘ana me ka lawelawe ‘ōlelo e kahea aku i kēia helu kelepona 1-866-851-0754. Kāki ‘ole ‘ia kēia kōkua nei.
- Hindi - आपकेलिए बिना ककसी कीमत केभाषा सेवाओंका उपयोग करनेकेलिए,1-866-851-0754 पर कॉल करें।
- Hmong - Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-866-851-0754.
- Igbo - Iji nwetaòhèrè na ọrụ gasị asụsụ n'efu, kpọọ 1-866-851-0754
- Ilocano - Tapno maaksesyo dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo, tawagan ti 1-866-851-0754.
- Indonesian - Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi 1-866-851-0754.
- Italian - Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-866-851-0754.
- Japanese - 言語サービスを無料でご利用いただくには、1-866-851-0754 までお電話ください。
- Karen - လၢတၢ်ကမၤန့ၢ်ကိၣ်အတၢ်မၤစၢၤအတၢ်ဖဲးတၢ်မၤတဖၣ်လၢတအိၣ်ဒီးအပူၤလၢကဘၣ်ဟ့ၣ်အိၣ်အဂီၢ်ဘၣ်န့ၣ် ကိး 1-866-851-0754 တက့ၢ်.
- Korean - 무료 언어 서비스를 이용하려면 1-866-851-0754 번으로 전화해 주십시오.
- Kru-Bassa - M̄ dyi wuḍu-dù kà kò dò bě dyi m̄oú n̄ ní Pídyi ní, níí, dá nòbà nià ke: 1-866-851-0754
- Kurdish - 1-866-851-0754 بۆ دەسپێرێتگه‌شتن به خزمه‌تگوزاری زمان بیهی تێچوون بۆ تو، په‌یوهندی بکه به ژماره‌ی
- Laotian - ເພື່ອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍບໍ່ເສຍຄ່າຕໍ່ກັບທ່ານ, ໃຫ້ໃບຫາເບີ 1-866-851-0754
- Marathi - कोणत्याही शक्ुकालशवाय भाषा सेवा प्राप्त करण्यासाठी,, 1-866-851-0754 वर फोन करा.
- Marshallese - Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok 1-866-851-0754.
- Micronesian - Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-866-851-0754.
- Pohnpeyan - 1-866-851-0754 ເຂົ້າເຊື່ອມຕໍາລາສເລກບຸກຄົນສາຂາເສລີຄັດຕິດຮູ້ສຸດສູນ ສູນເກົາຫຼີສູນເກົາຫຼີເກົາຫຼີເກົາຫຼີເກົາຫຼີເກົາຫຼີ 1-866-851-0754 ຯ
- Mon-Khmer, Cambodian - T'áá ni nizaad k'ehjí bee níká a'doowoł doo báqáh ílínígóó kojí' hólne' 1-866-851-0754.
- Navajo - निःशुल्क भाषा सेवा प्राप्त गर्न 1-866-851-0754 मा टेलिफोन गर्नुहोस् ।
- Nepali - Të koor yin wëëř de thokic ke cîn wëu kør keek tənɔŋ yin. Ke cɔl kɔc ye kɔc kuɔny ne nɔmba 1-866-851-0754.
- Nilotic-Dinka - For tilgang til kostnadsfri språktjenester, ring 1-866-851-0754.
- Norwegian - Um Schprooch Services zu griege mitaus Koscht, ruff 1-866-851-0754.
- Pennsylvania Dutch - برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-866-851-0754 تماس بگیرید .
- Persian - Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-866-851-0754.
- Polish - Para acessar os serviços de idiomas sem custo para você, ligue para 1-866-851-0754.
- Portuguese -

