

Schedule of benefits

If this is an ERISA plan, you may have certain rights under this plan. ERISA may not apply to a church or government group. Please contact the policyholder for additional information.

Prepared for:

| | |
|-----------------------|---|
| Employer: | Yale University |
| Contract number: | ASA-0877076 |
| Plan name: | Choice POS II High Deductible Health Plan Faculty, Managerial & Professional Employees |
| Schedule of benefits: | 6A |
| Plan effective date: | January 1, 2023 |
| Plan issue date: | May 12, 2023 |

Third Party Administrative Services provided by Aetna Life Insurance Company

Schedule of benefits

This schedule of benefits (schedule) lists the **deductibles**, **copayments** or **payment percentage**, if any apply to the **covered services** you receive under the plan. You should review this schedule to become aware of these and any limits that apply to these services.

How your cost share works

- The **deductibles** and **copayments**, if any, listed in the schedule below are the amounts that you pay for **covered services**.
 - For the **covered services** under your medical plan, you will be responsible for the dollar amount
 - For pharmacy benefits where a percentage cost share acts like a **copayment**, you will be responsible for the percentage amount
- **Payment percentage** amounts, if any, listed in the schedule below are what the plan will pay for **covered services**.
- Sometimes your cost share shows a combination of your dollar amount **copayment** that you will be responsible for and the **payment percentage** that your plan will pay.
- You are responsible to pay any **deductibles**, **copayments** and remaining **payment percentage**, if they apply and before the plan will pay for any **covered services**.
- This plan doesn't cover every health care service. You pay the full amount of any health care service you get that is not a **covered service**.
- This plan has limits for some **covered services**. For example, these could be visit, day or dollar limits. They may be:
 - Combined limits between in-network and **out-of-network providers**
 - Separate limits for in-network and **out-of-network providers**
 - Based on a rolling, 12 month period starting with the date of your most recent visit under this planSee the schedule for more information about limits.
- Your cost share may vary if the **covered service** is preventive or not. Ask your **physician** or contact us if you have a question about what your cost share will be.

For examples of how cost share and **deductible** work, go to the *Using your Aetna benefits* section under Individuals & Families at <https://www.aetna.com/>

Important note:

Covered services are subject to the **deductible**, **maximum out-of-pocket**, limits, **copayment** or **payment percentage** unless otherwise stated in this schedule. The *Surprise bill* section in the booklet explains your protections from a surprise bill.

Under this plan, you will:

1. Pay your **copayment**
2. Then pay any remaining **deductible**
3. Then pay your **payment percentage**

Your **copayment** does not apply to any **deductible**.

How your deductible works

The **deductible** is the amount you pay for **covered services** each year before the plan starts to pay. This is in addition to any **copayment** or **payment percentage** you pay when you get **covered services** from an in-network, **out-of-network provider**. This schedule shows the **deductible** amounts that apply to your plan. Once you have met your **deductible**, we will start sharing the cost when you get **covered services**. You will continue to pay **copayments** or **payment percentage**, if any, for **covered services** after you meet your **deductible**.

How your PCP or physician office visit cost share works

You will pay the **PCP** cost share when you get **covered services** from any **PCP**.

How your maximum out-of-pocket works

This schedule shows the **maximum out-of-pocket limits** that apply to your plan. Once you reach your **maximum out-of-pocket limit**, your plan will pay for **covered services** for the remainder of that year.

Contact us

We are here to answer questions. See the *Contact us* section in your booklet.

This schedule replaces any schedule of benefits previously in use. Keep it with your booklet.

Plan features

Precertification covered services reduction

This only applies to **out-of-network covered services**:

Your booklet contains a complete description of the **precertification** process. You will find details in the *Medical necessity and precertification* section.

If **precertification** for **covered services** isn't completed, when required, it results in the following benefit reduction:

- A \$500 benefit reduction applied separately to each type of **covered service**

You may have to pay an additional portion of the **recognized charge** because you didn't get **precertification**. This portion is not a **covered service** and doesn't apply to your **deductible** or **maximum out-of-pocket limit**, if you have one.

Deductible

You have to meet your **deductible** before this plan pays for benefits.

| Deductible type | In-network | Out-of-network |
|------------------------|-------------------|-----------------------|
| Individual | \$1,500 per year | \$1,500 per year |
| Family | \$3,000 per year | \$3,000 per year |

Deductible waiver

There is no in-network **deductible** for the following **covered services**:

- Preventive care
- Family planning services – female contraceptives

Deductible and cost share waiver for risk reducing breast cancer prescription drugs

The **prescription drug deductible** and per **prescription** cost share will not apply to risk reducing breast cancer **prescription** drugs when obtained at a network pharmacy. This means they will be paid at 100%.

Deductible and cost share waiver for contraceptives (birth control)

The **prescription drug deductible** and per **prescription** cost share will not apply to female contraceptive methods when obtained at a network pharmacy. This means they will be paid at 100%. This includes certain OTC and generic contraceptive **prescription** drugs and devices for each of the methods identified by the FDA. If a **generic prescription drug** is not available, the **brand-name prescription drug** for that method will be paid at 100%.

The **prescription drug deductible** and cost share will apply to **prescription** drugs that have a generic equivalent or alternative available within the same therapeutic drug class obtained at a network pharmacy unless we approve a medical exception. A therapeutic drug class is a group of drugs or medications that have a similar or identical mode of action or are used for the treatment of the same or similar disease or injury.

Deductible and cost share waiver for tobacco cessation prescription and OTC drugs

The **prescription drug deductible** and the per **prescription** cost share will not apply to the first two 90-day treatment programs for tobacco cessation **prescription** and OTC drugs when obtained at a network **retail pharmacy**. This means they will be paid at 100%. Your per **prescription** cost share will apply after those two programs have been exhausted.

Deductible waiver provisions for preventive prescription drugs

No **deductible** will apply to preventive covered **prescription** drug expenses:

Preventive:

Preventive drugs as defined in guidance issued by the U.S. Department of the Treasury and Internal Revenue Service (IRS) for Health Savings Accounts (HSAs) and qualified High Deductible Health Plans (HDHPs). This list will be reviewed periodically and is subject to change as federal guidelines change.

Maximum out-of-pocket limit

Excludes the **deductible**.

| Maximum out-of-pocket type | In-network | Out-of-network |
|-----------------------------------|-------------------|-----------------------|
| Individual | \$2,500 per year | \$5,000 per year |
| Family | \$3,850 per year | \$10,000 per year |

General coverage provisions

This section explains the **deductible**, **maximum out-of-pocket limit** and limitations listed in this schedule.

Deductible provisions

Covered services that are subject to the **deductible** include those provided under the medical plan and the **prescription** drug plan.

Covered services apply to the in-network and out-of-network **deductibles**.

The **deductible** may not apply to some **covered services**. You still pay the **copayment** or **payment percentage**, if any, for these **covered services**.

Individual deductible

You pay for **covered services** each year before the plan begins to pay. After the amount paid for **covered services** reaches this individual **deductible**, this plan starts to pay for **covered services** for the rest of the year. The individual **deductible** applies to a person who is enrolled for self-only coverage with no dependent coverage.

Family deductible

You and your covered dependents pay for **covered services** each year before the plan begins to pay. After the amount paid for **covered services** reaches this family **deductible**, this plan starts to pay for **covered services** for the rest of the year. The family **deductible** applies to a person enrolled with one or more dependents.

Copayment

This is the dollar amount you pay for **covered services**. In most plans, you pay this after you meet your **deductible** limit. In **prescription** drug plans, it is the amount you pay for covered drugs.

Payment Percentage

This is the percentage of the bill you pay after you meet your **deductible**.

Maximum out-of-pocket limit

The **maximum out-of-pocket limit** is the most you will pay per year in **copayments**, **payment percentage** and **deductible**, if any, for **covered services**. **Covered services** that are subject to the **maximum out-of-pocket limit** include those provided under the medical plan and the outpatient **prescription** drug plan.

Covered services apply to the in-network and out-of-network **maximum out-of-pocket limit**.

Individual maximum out-of-pocket limit

After the amount of the cost share and **deductible** paid during the year for **covered services** meets the individual **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charge for **covered services** that would apply toward the limit for you for the remainder of the year.

Family maximum out-of-pocket limit

After the amount of the cost share and **deductible** paid during the year for **covered services** meets this family **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charge for **covered services** that would apply toward the limit for the rest of the year.

For the purposes of the **maximum out-of-pocket limit** provision:

- The individual **maximum out-of-pocket limit** applies to a person enrolled for self-only coverage with no dependent coverage
- The family **maximum out-of-pocket limit** applies to a person enrolled with one or more dependents

If the **maximum out-of-pocket limit** does not apply to a **covered service**, your cost share for that service will not count toward satisfying the **maximum out-of-pocket limit** amount.

Certain costs that you have do not apply toward the **maximum out-of-pocket limit**. These include:

- All costs for non-covered services which are identified in the booklet and the schedule
- Charges, expenses or costs in excess of the **recognized charge**
- Costs for non-emergency use of the emergency room
- Costs for non-urgent use of an urgent care **provider**

Limit provisions

Covered services will apply to the in-network and out-of-network limits.

Your financial responsibility and decisions regarding benefits

We base your financial responsibility for the cost of **covered services** on when the service or supply is provided, not when payment is made. Benefits will be pro-rated to account for treatment or portions of **stays** that occur in more than one year. Decisions regarding when benefits are covered are subject to the terms and conditions of the booklet.

Outpatient prescription drug maximum out-of-pocket limit provisions

Covered services that are subject to the **maximum out-of-pocket limit** include **covered services** provided under the medical plan and the **prescription** drug plan.

The **maximum out-of-pocket limit** is the most you will pay per year in **copayments, payment percentage** and **deductible**, if any, for **covered services**. This plan may have an individual and family **maximum out-of-pocket limit**.

Covered services

Acupuncture

| Description | In-network | Out-of-network |
|----------------------|---------------------------------------|---------------------------------------|
| Acupuncture | 90% per visit after deductible | 70% per visit after deductible |
| Visit limit per year | 10 | 10 |

Ambulance services

| Description | In-network | Out-of-network |
|---|--------------------------------------|--------------------------------------|
| Emergency services (Including Air Ambulance) | 90% per trip after deductible | Paid same as in-network |
| Description | In-network | Out-of-network |
| Non-emergency services (Including Air Ambulance) | 90% per trip after deductible | 70% per trip after deductible |

Applied behavior analysis

| Description | In-network | Out-of-network |
|---------------------------|---|---|
| Applied behavior analysis | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Autism spectrum disorder

| Description | In-network | Out-of-network |
|---|---|---|
| Diagnosis and testing | Covered based on type of service and where it is received | Covered based on type of service and where it is received |
| Treatment | Covered based on type of service and where it is received | Covered based on type of service and where it is received |
| Occupational (OT), physical (PT) and speech (ST) therapy for autism spectrum disorder | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Behavioral health

Mental health treatment

Coverage provided is the same as for any other illness

| Description | In-network | Out-of-network |
|--|------------------------------------|------------------------------------|
| Inpatient services-room and board including residential treatment facility | 90% per admission after deductible | 70% per admission after deductible |

| Description | In-network | Out-of-network |
|--|---|---|
| Outpatient office visit to a physician or behavioral health provider | 90% per visit after deductible | 70% per visit after deductible |
| Physician or behavioral health provider telemedicine consultation | 90% per visit after deductible | 70% per visit after deductible |
| Outpatient mental health disorders telemedicine cognitive therapy consultations by a physician or behavioral health provider | Covered based on type of service and provider from which it is received | Covered based on type of service and provider from which it is received |

| Description | In-network | Out-of-network |
|--|---|----------------|
| Telemedicine provider mental health disorders consultation | Covered based on type of service and provider from which it is received | Not covered |

Substance related disorders treatment

Includes detoxification, rehabilitation and residential treatment facility

Coverage provided is the same as for any other illness

| Description | In-network | Out-of-network |
|--|------------------------------------|------------------------------------|
| Inpatient services-room and board during a hospital stay | 90% per admission after deductible | 70% per admission after deductible |

| Description | In-network | Out-of-network |
|--|--------------------------------|--------------------------------|
| Outpatient office visit to a physician or behavioral health provider | 90% per visit after deductible | 70% per visit after deductible |

| | | |
|--|---|---|
| Physician or behavioral health provider telemedicine consultation | 90% per visit after deductible | 70% per visit after deductible |
| Outpatient telemedicine cognitive therapy consultations by a physician or behavioral health provider | Covered based on type of service and provider from which it is received | Covered based on type of service and provider from which it is received |

| Description | In-network | Out-of-network |
|--|---|----------------|
| Telemedicine provider substance related disorders consultation | Covered based on type of service and provider from which it is received | Not covered |

Clinical trials

| Description | In-network | Out-of-network |
|---|---|---|
| Experimental or investigational therapies | Covered based on type of service and where it is received | Covered based on type of service and where it is received |
| Routine patient costs | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Durable medical equipment (DME)

| Description | In-network | Out-of-network |
|-------------|-------------------------------|-------------------------------|
| DME | 90% per item after deductible | 70% per item after deductible |

Emergency services

| Description | In-network | Out-of-network |
|---|--------------------------------|-------------------------|
| Emergency room | 90% per visit after deductible | Paid same as in-network |
| Non-emergency care in a hospital emergency room | Not covered | Not covered |

Emergency services important note: Out-of-network providers do not have a contract with us. However, for out of network emergencies the federal No Surprises Act applies. If the **provider** bills you for an amount above your cost share, you are not responsible for payment of that amount. You should send the bill to the address on your ID card and we will resolve any payment issue with the **provider**. Make sure the member ID is on the bill. If you are admitted to the **hospital** for an inpatient **stay** right after you visit the emergency room, you will not pay your emergency room cost share if you have one. You will pay the inpatient **hospital** cost share, if any.

Foot orthotic devices

| Description | In-network | Out-of-network |
|------------------|-------------------------------|-------------------------------|
| Orthotic devices | 90% per item after deductible | 70% per item after deductible |

Habilitation therapy services

Physical (PT), occupational (OT) therapies

| Description | In-network | Out-of-network |
|------------------|---|---|
| PT, OT therapies | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Speech therapy (ST)

| Description | In-network | Out-of-network |
|-------------|---|---|
| ST | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Hearing aids

| Description | In-network | Out-of-network |
|--------------|--------------------------------------|--------------------------------------|
| Hearing aids | 90% per item after deductible | 70% per item after deductible |

| | | |
|-------|---------------------------|---------------------------|
| Limit | One per ear every 3 years | One per ear every 3 years |
| Limit | \$3,000 | \$3,000 |

Hearing exams

| Description | In-network | Out-of-network |
|---------------|---|---|
| Hearing exams | Covered based on type of service and where it is received | Covered based on type of service and where it is received |
| Visit limit | 1 visit every 24 months | 1 visit every 24 months |

Home health care

A visit is a period of 4 hours or less

| Description | In-network | Out-of-network |
|------------------|---------------------------------------|---------------------------------------|
| Home health care | 90% per visit after deductible | 70% per visit after deductible |

| | | |
|----------------------|-----|-----|
| Visit limit per year | 120 | 120 |
|----------------------|-----|-----|

Home health care important note:

Intermittent visits are periodic and recurring visits that skilled nurses make to ensure your proper care. The intermittent requirement may be waived to allow for coverage for up to 12 hours with a daily maximum of 3 visits.

Hospice care

| Description | In-network | Out-of-network |
|---|-----------------------------|-----------------------------|
| Inpatient services - room and board | 90% after deductible | 70% after deductible |

| Description | In-network | Out-of-network |
|---------------------|---------------------------------------|---------------------------------------|
| Outpatient services | 90% per visit after deductible | 70% per visit after deductible |

| | | |
|--------------------|-----------|-----------|
| Limit per lifetime | unlimited | unlimited |
|--------------------|-----------|-----------|

Hospice important note:

This includes part-time or infrequent nursing care by an R.N. or L.P.N. to care for you up to 8 hours a day. It also includes part-time or infrequent home health aide services to care for you up to 8 hours a day.

Hospital care

| Description | In-network | Out-of-network |
|---|-----------------------------|-----------------------------|
| Inpatient services – room and board | 90% after deductible | 70% after deductible |

Infertility services

Basic infertility

| Description | In-network | Out-of-network |
|--|--|--|
| Treatment of basic infertility | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Fertility treatments are administered through Progyny. Please call 866-881-4029 to activate benefit

Jaw joint disorder

Includes TMJ

| Description | In-network | Out-of-network |
|--|--|--|
| Jaw joint disorder treatment | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Maternity and related newborn care

Includes complications

| Description | In-network | Out-of-network |
|---|---|---|
| Inpatient services – room and board | 90% per admission after deductible | 70% per admission after deductible |
| Services performed in physician or specialist office or a facility | 90% per visit after deductible | 70% per visit after deductible |
| Other services and supplies | 90% after deductible | 70% after deductible |

Maternity and related newborn care important note:

Any cost share collected applies only to the delivery and postpartum care services provided by an OB, GYN or OB/GYN. Review the *Maternity* section of the booklet. It will give you more information about coverage for maternity care under this plan.

Obesity surgery

| Description | In-network | Out-of-network |
|--|---|---|
| Inpatient services – room and board | 90% per admission after deductible | 70% per admission after deductible |

| Description | In-network | Out-of-network |
|---------------------|---------------------------------------|---------------------------------------|
| Outpatient services | 90% per visit after deductible | 70% per visit after deductible |

Oral and maxillofacial treatment (mouth, jaws and teeth)

| Description | In-network | Out-of-network |
|------------------------------------|---|---|
| Treatment of mouth, jaws and teeth | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Outpatient prescription drugs

Preferred prescription drugs

| Description | In-network | Out-of-network |
|---|------------------------------|---|
| 30 day supply at a retail pharmacy | \$10 after deductible | \$10 then the plan pays 70% after deductible |
| 90 day supply at a mail order pharmacy or a CVS pharmacy | \$20 after deductible | Not covered |

Alternative brand-name prescription drugs

| Description | In-network | Out-of-network |
|---|------------------------------|---|
| 30 day supply at a retail pharmacy | \$45 after deductible | \$45 then the plan pays 70% after deductible |
| 90 day supply at a mail order pharmacy or a CVS pharmacy | \$90 after deductible | Not covered |

Non-preferred prescription drugs

| Description | In-network | Out-of-network |
|---|--|--|
| 30 day supply at a retail pharmacy | \$60 or 40% whichever is greater but no more than \$120 after deductible | \$60 or 40% whichever is greater but no more than \$120 then the plan pays 70% after deductible |
| 90 day supply at a mail order pharmacy or a CVS pharmacy | \$120 or 40% whichever is greater but no more than \$240 after deductible | Not covered |

Brand-name specialty prescription drugs

| Description | In-network | Out-of-network |
|--|--|-----------------------|
| 30 day supply at a specialty pharmacy | 40% but no more than \$150, no deductible applies | Not covered |

Contraceptives (birth control)

Brand-name prescription drugs and devices are covered at 100% when a generic is not available

| Description | In-network | Out-of-network |
|---|--|--|
| 30 day supply of generic and OTC drugs and devices | \$0 after deductible | Paid based on the tier of drug in the schedule |
| 30 day supply of brand-name prescription drugs and devices | Paid based on the tier of drug in the schedule | Paid based on the tier of drug in the schedule |

Preventive care drugs and supplements

| Description | In-network | Out-of-network |
|---------------------------------------|--|--|
| Preventive care drugs and supplements | \$0, no deductible applies | Paid based on the tier of drug in the schedule |
| Limits | Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF) For a current list of covered preventive care drugs and supplements or more information, see the <i>Contact us</i> section | Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF) For a current list of covered preventive care drugs and supplements or more information, see the <i>Contact us</i> section |

Risk reducing breast cancer drugs

| Description | In-network | Out-of-network |
|---|--|--|
| Risk reducing breast cancer prescription drugs | \$0, no deductible applies | Paid based on the tier of drug in the schedule |
| Limits | Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF) For a current list of risk reducing breast cancer drugs or more information, see the <i>Contact us</i> section | Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF) For a current list of risk reducing breast cancer drugs or more information, see the <i>Contact us</i> section |

Tobacco cessation drugs

| Description | In-network | Out-of-network |
|---|---|---|
| Tobacco cessation prescription and OTC drugs | \$0, no deductible applies | Paid based on the tier of drug in the schedule |
| Limits | Subject to any sex, age, medical condition, family history and frequency guidelines in the recommendations of the USPSTF. For a current list of covered tobacco cessation drugs or more information, see the <i>Contact us</i> section. See the <i>Other services</i> section of this schedule for more information. | Subject to any sex, age, medical condition, family history and frequency guidelines in the recommendations of the USPSTF. For a current list of covered tobacco cessation drugs or more information, see the <i>Contact us</i> section. See the <i>Other services</i> section of this schedule for more information. |

Outpatient prescription drug important note:

If you or your **provider** requests a covered **brand-name prescription drug** when a covered **Preferred prescription drug** equivalent is available, you will be responsible for the cost difference between the Preferred drug and the brand-name drug, plus the cost share that applies to the brand-name drug.

Outpatient surgery

| Description | In-network | Out-of-network |
|---|---|---|
| At hospital outpatient department | 90% per visit after deductible | 70% per visit after deductible |
| At facility that is not a hospital | 90% per visit after deductible | 70% per visit after deductible |
| At the physician office | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Physician and specialist services

Physician services-general or family practitioner

| Description | In-network | Out-of-network |
|--|---------------------------------------|---------------------------------------|
| Physician office hours (not-surgical, not preventive) | 90% per visit after deductible | 70% per visit after deductible |
| Physician surgical services | 90% per visit after deductible | 70% per visit after deductible |

| Description | In-network | Out-of-network |
|--|---------------------------------------|---------------------------------------|
| Physician telemedicine consultation | 90% per visit after deductible | 70% per visit after deductible |

| Description | In-network | Out-of-network |
|---|--|----------------|
| Telemedicine provider consultation | Covered based on type of service and provider from which it is received | Not covered |
| Basic medical services | | |

| Description | In-network | Out-of-network |
|---|---------------------------------------|---------------------------------------|
| Physician visit during inpatient stay | 90% per visit after deductible | 70% per visit after deductible |

Specialist

| Description | In-network | Out-of-network |
|---|---------------------------------------|---------------------------------------|
| Specialist office hours (not-surgical, not preventive) | 90% per visit after deductible | 70% per visit after deductible |
| Specialist surgical services | 90% per visit after deductible | 70% per visit after deductible |

| Description | In-network | Out-of-network |
|--|---------------------------------------|---------------------------------------|
| Specialist telemedicine consultation | 90% per visit after deductible | 70% per visit after deductible |

| Description | In-network | Out-of-network |
|--|---|-----------------------|
| Telemedicine provider consultation | Covered based on type of service and provider from which it is received | Not covered |
| Specialist services | | |

All other services not shown above

| Description | In-network | Out-of-network |
|--------------------|---------------------------------------|---------------------------------------|
| All other services | 90% per visit after deductible | 70% per visit after deductible |

Preventive care

| Description | In-network | Out-of-network |
|--|--|--|
| Preventive care services | 100% per visit, no deductible applies | Not covered |
| Breast feeding counseling and support | 100% per visit, no deductible applies | 70% per visit after deductible |
| Breast feeding counseling and support limit | 6 visits in a group or individual setting Visits that exceed the limit are covered under the physician services office visit | 6 visits in a group or individual setting Visits that exceed the limit are covered under the physician services office visit |
| Breast pump, accessories and supplies limit | Electric pump: 1 every 1 year Manual pump: 1 per pregnancy Pump supplies and accessories: 1 purchase per pregnancy if not eligible to purchase a new pump | Electric pump: 1 every 1 year Manual pump: 1 per pregnancy Pump supplies and accessories: 1 purchase per pregnancy if not eligible to purchase a new pump |
| Breast pump waiting period | Electric pump: 1 year to replace an existing electric pump | Electric pump: 1 year to replace an existing electric pump |
| Counseling for alcohol or drug misuse | 100% per visit, no deductible applies | Not covered |
| Counseling for alcohol or drug misuse visit limit | 5 visits/Calendar Year | Not applicable |
| Counseling for obesity, healthy diet | 100% per visit, no deductible applies | Not covered |
| Counseling for obesity, healthy diet visit limit | Age 22 and older: 26 visits per Calendar Year, of which up to 10 visits may be used for healthy diet counseling. | Not applicable |
| Counseling for sexually transmitted infection | 100% per visit, no deductible applies | Not covered |
| Counseling for sexually transmitted infection visit limit | 2 visits/Calendar Year | Not applicable |
| Counseling for tobacco cessation | 100% per visit, no deductible applies | Not covered |
| Counseling for tobacco cessation visit limit | 8 visits/Calendar Year | Not applicable |
| Family planning services (female contraception counseling) | 100% per visit, no deductible applies | 70% per visit after deductible |
| Family planning services (female contraception counseling) limit | Contraceptive counseling limited to 2 visits/12 months in a group or individual setting Counseling's that exceed this limit are covered as a physician services office visit | Contraceptive counseling limited to 2 visits/12 months in a group or individual setting Counseling's that exceed this limit are covered as a physician services office visit |
| Immunizations | 100%, no deductible applies | Not covered |
| Immunizations limit | Subject to any age limits provided for in the comprehensive guidelines | Not applicable |

| | | |
|-------------------------------------|---|--|
| | supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your physician | |
| Colonoscopy | 100% per visit, no deductible applies | 70% per visit after deductible |
| Routine mammogram | 100% per visit, no deductible applies | 70% per visit after deductible |
| Breast ultrasound | 100% per visit, no deductible applies | 70% per visit after deductible |
| All other routine cancer screenings | 100% per visit no deductible applies | 70% per visit no deductible applies |
| Routine cancer screening limits | Subject to any age, family history and frequency guidelines as set forth in the most current: Evidence-based items that have a rating of A or B in the current recommendations of the USPSTF The comprehensive guidelines supported by the Health Resources and Services Administration For more information contact your physician or see the <i>Contact us</i> section | Subject to any age, family history and frequency guidelines as set forth in the most current: Evidence-based items that have a rating of A or B in the current recommendations of the USPSTF The comprehensive guidelines supported by the Health Resources and Services Administration For more information contact your physician or see the <i>Contact us</i> section |
| Routine lung cancer screening | 100% per visit, no deductible applies | 70% per visit after deductible |
| Routine lung cancer screening limit | 1 screenings every Calendar Year Screenings that exceed this limit covered as outpatient diagnostic testing | 1 screenings every Calendar Year Screenings that exceed this limit covered as outpatient diagnostic testing |
| Routine physical exam | 100% per visit, no deductible applies | Not covered |
| Routine physical exam limits | Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures/Health Resources and Services Administration for children and adolescents Limited to 7 exams from age 0-1 year; 3 exams every 12 months age 1-2; 3 exams every 12 months age 2-3; and 1 exam every Calendar Year after that age, up to age 22; 1 exam every Calendar Year after age 22 High risk Human Papillomavirus (HPV) DNA testing for woman age 30 and older limited to 1 every 36 months | Not applicable |
| Well woman GYN exam | 100% per visit, no deductible applies | 70% per visit no deductible applies |

| | | |
|---------------------------|--|--|
| Well woman GYN exam limit | Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration | Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration |
|---------------------------|--|--|

Private duty nursing

Up to 8 hours equals one shift

| Description | In-network | Out-of-network |
|---------------------|---------------------------------------|---------------------------------------|
| Outpatient services | 90% per visit after deductible | 70% per visit after deductible |

Prosthetic devices

| Description | In-network | Out-of-network |
|--------------------|--------------------------------------|--------------------------------------|
| Prosthetic devices | 90% per item after deductible | 70% per item after deductible |

Reconstructive surgery and supplies

Including breast surgery

| Description | In-network | Out-of-network |
|----------------------|---|---|
| Surgery and supplies | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Short-term rehabilitation services

A visit is equal to no more than 1 hour of therapy.

Cardiac rehabilitation

| Description | In-network | Out-of-network |
|------------------------|---|---|
| Cardiac rehabilitation | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Pulmonary rehabilitation

| Description | In-network | Out-of-network |
|--------------------------|---|---|
| Pulmonary rehabilitation | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Cognitive rehabilitation

| Description | In-network | Out-of-network |
|--------------------------|---|---|
| Cognitive rehabilitation | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Physical and occupational therapies

| Description | In-network | Out-of-network |
|-------------|---------------------------------------|---------------------------------------|
| | 90% per visit after deductible | 70% per visit after deductible |

Speech therapy (ST)

| Description | In-network | Out-of-network |
|-------------|---------------------------------------|---------------------------------------|
| | 90% per visit after deductible | 70% per visit after deductible |

Speech therapy (ST)

| Description | In-network | Out-of-network |
|----------------------|------------|----------------|
| Visit limit per year | 90 | 90 |

Spinal manipulation

| Description | In-network | Out-of-network |
|-------------|---------------------------------------|---------------------------------------|
| | 90% per visit after deductible | 70% per visit after deductible |

Skilled nursing facility

| Description | In-network | Out-of-network |
|--|---|---|
| Inpatient services - room and board | 90% per admission after deductible | 70% per admission after deductible |
| Other inpatient services and supplies | 90% per admission after deductible | 70% per admission after deductible |

Tests, images and labs – outpatient

Diagnostic complex imaging services

| Description | In-network | Out-of-network |
|-------------|---------------------------------------|---------------------------------------|
| | 90% per visit after deductible | 70% per visit after deductible |

Diagnostic lab work

| Description | In-network | Out-of-network |
|-------------|---------------------------------------|---------------------------------------|
| | 90% per visit after deductible | 70% per visit after deductible |

Diagnostic x-ray and other radiological services

| Description | In-network | Out-of-network |
|-------------|---------------------------------------|---------------------------------------|
| | 90% per visit after deductible | 70% per visit after deductible |

Therapies

Chemotherapy

| Description | In-network | Out-of-network |
|-----------------------|---|---|
| Chemotherapy services | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Gene-based, cellular and other innovative therapies (GCIT)

| Description | In-network (GCIT-designated facility/provider) | Out-of-network (Including providers who are otherwise part of Aetna's network but are not GCIT-designated facilities/ providers) |
|--|---|--|
| Services and supplies | Covered based on type of service and where it is received | Not covered |
| Gene therapy products, prescription drugs | 90% per visit after deductible | Not covered |

Infusion therapy

Outpatient services

| Description | In-network | Out-of-network |
|-------------|---------------------------------------|---------------------------------------|
| | 90% per visit after deductible | 70% per visit after deductible |

Radiation therapy

| Description | In-network | Out-of-network |
|-------------------|---|---|
| Radiation therapy | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Respiratory therapy

| Description | In-network | Out-of-network |
|---------------------|---|---|
| Respiratory therapy | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Transplant services

| Description | In-network (IOE facility) | Out-of-network (Includes providers who are otherwise part of Aetna's network but are non-IOE providers) |
|---------------------------------|---|---|
| Inpatient services and supplies | 90% per transplant after deductible | 70% per transplant after deductible |
| Physician services | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Urgent care services

At a freestanding facility or **provider** that is not a **hospital**

A separate urgent care cost share will apply for each visit to an urgent care facility or **provider**

| Description | In-network | Out-of-network |
|----------------------|---------------------------------------|---------------------------------------|
| Urgent care facility | 90% per visit after deductible | 70% per visit after deductible |

Vision care

Performed by an ophthalmologist or optometrist and includes refraction

| Description | In-network | Out-of-network |
|-------------|---|---------------------------------------|
| | 90% per visit, no deductible applies | 70% per visit after deductible |

| | | |
|-------------|-------------------------|-------------------------|
| Visit limit | 1 visit every 12 months | 1 visit every 12 months |
|-------------|-------------------------|-------------------------|

Walk-in clinic

Not all preventive care services are available at a **walk-in clinic**. All services are available from a network **physician**.

| Description | Designated network | Non-designated network | Out-of-network |
|--|--|--|---------------------------------------|
| Non-emergency services | 100% per visit after deductible | 90% per visit after deductible | 70% per visit after deductible |
| Preventive care immunizations | 100% per visit, no deductible applies | 100% per visit, no deductible applies | Not covered |
| Immunization limits | Subject to any age and frequency limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your physician | Subject to any age and frequency limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your physician | Not applicable |
| Preventive screening and counseling services | 100% per visit, no deductible applies | 100% per visit, no deductible applies | Not covered |
| Preventive screening and counseling limits | See the <i>Preventive care services</i> section of the schedule | See the <i>Preventive care services</i> section of the schedule | Not applicable |

| | | | |
|---|--|---|-------------|
| Telemedicine consultation for non-emergency services through a walk-in clinic | 100% per visit after deductible | Covered based on type of service and where it is received | Not covered |
| Telemedicine consultation for preventive screening and counseling services through a walk-in clinic | 100% per visit after deductible | Covered based on type of service and where it is received | Not covered |

Important Note:

Key terms

Designated network provider

A **network provider** listed in the directory under *Best Results for your plan* as a **provider** for your plan.

Non-designated network provider

A **provider** listed in the directory under the *All other results* tab as a **provider** for your plan. See the *Contact us* section if you have questions.

You will pay less cost share when you use a designated network **walk-in clinic provider**. Non-designated network **walk-in clinic providers** are available to you, but the cost share will be at a higher level when these **providers** are used.