

Managed Choice Open Access and PPO 3500		
MEMBER BENEFITS	In Network	Out-of-Network*
Deductible		
Individual	\$3,500	\$7,000
Family	\$7,000	\$14,000
Coinsurance (Member's responsibility)	20% after deductible up to out-of-pocket max.	40% after deductible up to out-of-pocket max.
	\$0 once out-of-pocket max. is satisfied	
Coinsurance Maximum		
Individual	\$6,500	\$5,500
Family	\$13,000	\$11,000
Out-of-Pocket Maximum		
Individual	\$10,000	\$12,500
Family	\$20,000	\$25,000
	Includes deductible	
Lifetime Maximum* per insured	\$5,000,000	
Non-Specialist Office Visit	\$35 copay	30%
Unlimited visits	deductible waived	after deductible
General Physician, Family Practitioner		
Pediatrician or Internist		
Specialist Visit	\$45 copay	30%
Unlimited visits	deductible waived	after deductible
Hospital Admission	20% after deductible	40% after deductible
Outpatient Surgery	20% after deductible	40% after deductible
Urgent Care Facility	\$50 copay deductible waived	30% after deductible
Emergency Room	\$300 copay** (waived if admitted); deductible waived	
Annual Routine Gyn Exam	\$0 copay	30%
No waiting period,	deductible waived	after deductible
No calendar year max.		
Annual Pap/Mammogram		
Maternity	Not Covered	
Preventive Health — Routine Physical	\$35 copay	30%
Aetna will pay up to \$200 per exam	deductible waived	after deductible
	Includes lab and X-rays	
Lab/X-Ray	20% after deductible	40% after deductible
Skilled Nursing — in lieu of hospital	20%	40%
30 days per calendar year*	after deductible	after deductible
Physical/Occupational Therapy and Chiropractic Care	20% after deductible	40% after deductible
24 visits per calendar year*		
Home Health Care — in lieu of hospital	20%	40%
30 visits per calendar year*	after deductible	after deductible
Durable Medical Equipment	20%	40%
Aetna will pay up to \$2000 per calendar year*	after deductible	after deductible
PHARMACY		
Pharmacy Deductible per individual	\$500	\$500
	Does not apply to generic	
Generic	\$15 copay	\$15 copay plus 30%
Oral Contraceptives Included	deductible waived	deductible waived
Preferred Brand	\$35 copay	\$35 copay plus 30%
Oral Contraceptives Included	after deductible	after deductible
Non-Preferred Brand	\$50 copay	\$50 copay plus 30%
Oral Contraceptives Included	after deductible	after deductible
Calendar Year Maximum per individual*	Unlimited	

Plans may be subject to medical underwriting or other restrictions. Rates and benefits vary by location.

* Maximum applies to combined in and out of network benefit

** Copay is billed separately and not due at time of service. Copay does not count towards coinsurance or out-of-pocket maximum.

+ Payment for out-of-network facility care is determined based upon Aetna's Allowable Fee Schedule. Payment for other out-of-network care is determined based upon the negotiated charge that would apply if such services or supplies were received from a Preferred Provider.

A summary of exclusions is listed in the Aetna Advantage brochure. For a full list of benefit coverage and exclusions refer to the plan documents.

Plans may be subject to medical underwriting or other restrictions. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Health insurance plans contain exclusions and limitations. Material subject to change.

Aetna Advantage Plans for individual, families and the self employed are underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out of state blanket trust.

In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans.