

Managed Choice Open Access and PPO Value 10000

MEMBER BENEFITS	In Network	Out-of-Network*
<b>Deductible</b>		
Individual	\$10,000	\$10,000
Family	\$20,000	\$20,000
<b>Coinsurance (Member's responsibility)</b>	30% 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	
<b>Coinsurance Maximum</b>		
Individual	\$2,500	\$2,500
Family	\$5,000	\$5,000
<b>Out-of-Pocket Maximum</b>		
Individual	\$12,500	\$12,500
Family	\$25,000	\$25,000
	Includes deductible	
<b>Lifetime Maximum* per insured</b>	\$1,000,000	
<b>Non-Specialist Office Visit</b>	Visits 1-2 \$30 copay, ded. waived; Visit 3+ 30% after deductible. Spec. and non- spec share visit max	30% after deductible
<b>Unlimited visits</b> General Physician, Family Practitioner Pediatrician or Internist		
<b>Specialist Visit</b>	Visits 1-2 \$30 copay, ded. waived; Visit 3+ 30% after deductible. Spec. and non- spec share visit max	30% after deductible
<b>Unlimited visits</b>		
<b>Hospital Admission</b>	30% after deductible	40% after deductible
<b>Outpatient Surgery</b>	30% after deductible	40% after deductible
<b>Urgent Care Facility</b>	30% after deductible	40% after deductible
<b>Emergency Room</b>	\$300 copay** (waived if admitted); deductible waived	
<b>Annual Routine Gyn Exam</b> No waiting period, No calendar year max. Annual Pap/Mammogram	\$0 copay deductible waived	30% after deductible
<b>Maternity</b>	Not Covered	
<b>Preventive Health — Routine Physical</b> Aetna will pay up to \$200 per exam	\$50 copay deductible waived	30% after deductible
	Includes lab and X-rays	
<b>Lab/X-Ray</b>	30% after deductible	40% after deductible
<b>Skilled Nursing — in lieu of hospital</b> 30 days per calendar year*	30% after deductible	40% after deductible
<b>Physical/Occupational Therapy and Chiropractic Care</b> 24 visits per calendar year*	30% after deductible	40% after deductible
	Aetna will pay up to \$25 per visit max.	
<b>Home Health Care — in lieu of hospital</b> 30 visits per calendar year*	30% after deductible	40% after deductible
<b>Durable Medical Equipment</b> Aetna will pay up to \$2,000 per calendar year*	30% after deductible	40% after deductible
<b>PHARMACY</b>		
<b>Pharmacy Deductible per individual</b>	\$500	\$500
	Does not apply to generic	
<b>Generic Oral Contraceptives Included</b>	\$20 copay deductible waived	\$20 copay plus 30% deductible waived
<b>Preferred Brand Oral Contraceptives Included</b>	\$40 copay after deductible	\$40 copay plus 30% after deductible
<b>Non-Preferred Brand Oral Contraceptives Included</b>	Not Covered- Aetna discount applies	Not Covered
<b>Calendar Year Maximum per individual*</b>	\$5,000	

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.