

Ohio Aetna Advantage Plan Including Medical and Pharmacy Calendar Year Maximums plan options

Aetna Advantage Plan PPO 1500 with Medical \$50K CYM

Member Benefits	In-Network	Out-of-Network*
Deductible Individual Family	\$1,500 \$3,000	\$3,000 \$6,000
Coinsurance (Member's responsibility)	20% after deductible	50% after deductible
	\$0 once out-of-pocket max. is satisfied	
Coinsurance Maximum Individual Family	\$3,500 \$7,000	\$7,000 \$14,000
Out-of-Pocket Maximum Individual Family	\$5,000 \$10,000	\$10,000 \$20,000
	Includes deductible	
Calendar Year Maximum** per insured	\$50,000*	
Lifetime Maximum** per insured	\$5,000,000	
Non-Specialist Office Visit <i>Unlimited visits</i> General Physician, Family Practitioner, Pediatrician or Internist	\$25 copay	50% after deductible
Specialist Visit <i>Unlimited visits</i>	\$50 copay	50% after deductible
Hospital Admission	20% after deductible	50% after deductible
Outpatient Surgery	20% after deductible	50% after deductible
Urgent Care Facility	\$50 copay 20% after deductible	50% after deductible
Emergency Room	\$150 copay*** (waived if admitted) 20% coinsurance after deductible	
Annual Routine Gyn Exam <i>No waiting period, no calendar year max.</i> Annual Pap/Mammogram	\$50 copay deductible waived	50% after deductible
Maternity	Not covered (except for pregnancy complications)	
Preventive Health — Routine Physical <i>Aetna will pay up to \$200 per exam**</i> <i>No waiting period</i>	\$25 copay deductible waived	50% after deductible
	Includes lab work and X-rays	
Lab/X-Ray	20% after deductible	50% after deductible
Skilled Nursing — in lieu of hospital <i>30 days per calendar year**</i>	20% after deductible	50% after deductible
Physical/Occupational Therapy and Chiropractic Care <i>24 visits per calendar year**</i>	20% after deductible	50% after deductible
	Aetna will pay up to \$25 per visit max.	
Home Health Care — in lieu of hospital <i>30 visits per calendar year**</i>	20% after deductible	50% after deductible
Durable Medical Equipment <i>Aetna will pay up to \$2000, per calendar year*</i>	20% after deductible	50% after deductible
Pharmacy		
Pharmacy Deductible per insured	\$250	\$250
Generic <i>Oral Contraceptives Included</i>	\$15 copay deductible waived	\$15 copay plus 50% deductible waived
Preferred Brand <i>Oral Contraceptives Included</i>	\$35 copay after deductible	\$35 copay plus 50% after deductible
Non-Preferred Brand <i>Oral Contraceptives Included</i>	\$60 copay after deductible	\$60 copay plus 50% after deductible
Calendar Year Maximum** per insured	\$2,500*	\$2,500*

* Once the annual maximum is reached with these plans, the member is responsible for paying all additional health care costs for the remainder of the year. However, the maximum resets annually. As with other Aetna plans, members are responsible for billed charges upon reaching any plan limits, at which point they may or may not receive Aetna's negotiated rates. They will need to discuss the amount for which they are responsible for with their provider.

** Maximum applies to combined in and out-of-network benefits.

*** 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 covered expenses is determined based on Aetna's Market Fee Schedule. Payment for out-of-network non-facility covered expenses is determined based on the negotiated charge that would apply if such services were received from a Network Provider.

This plan has a Calendar Year Maximum that limits the total amount the plan pays for your medical and pharmacy benefits in a calendar year (January 1 through December 31).

Aetna Advantage Plans for individuals, 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. These plans are medically underwritten and you may be declined coverage in accordance with your health condition. Health insurance plans contain exclusions and limitations. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services.