

Ohio 7500 Deductible Plan with Unlimited Primary Care Visits, Generic Pharmacy

Aetna Advantage Plan PPO 7500 with
Unlimited Primary Care Visits

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

This material is for information only and is not an offer or invitation to contract. Health insurance plans contain exclusions and limitations. Information 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. These plans are medically underwritten and you may be declined coverage in accordance with your health condition.

* 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.

Access to negotiated discounts: members are eligible to receive non-covered services, including cosmetic services such as tooth whitening, at the PPO negotiated rate when visiting a participating PPO dentist at any time.

Nonpreferred (Out-of-Network) Coverage is limited to a maximum of the Plan's payment, which is based on the contracted maximum fee for participating providers in the particular geographic area.

Above list of covered services is representative. A summary of exclusions is listed in the brochure you received in your enrollment kit. For a full list of benefit coverage and exclusions refer to the plan documents. 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 services.

