



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, [www.HealthReformPlanSBC.com](http://www.HealthReformPlanSBC.com) or by calling 1-888-982-3862. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-888-982-3862 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Tier 1/Broward Health & Affiliates In- <u>Network</u> : Individual \$500 / Family \$1,000. Not Covered *Tier 2/Aetna In- <u>Network</u> : Individual \$3,000 / Family \$6,000.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Emergency care; plus in- <u>network</u> office visits, <u>prescription drugs</u> , outpatient hospital services & <u>preventive care</u> are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	In- <u>Network</u> : Tier 1/Broward Health & Affiliates In- <u>Network</u> : Individual \$2,500 / Family \$5,000 Not Covered *Tier 2/Aetna In- <u>Network</u> : Individual \$6,000 / Family \$12,000.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges & health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See <a href="http://www.aetna.com/docfind">www.aetna.com/docfind</a> or call 1-877-245-1813 for a list of Tier 1/Broward Health In- <u>Network</u> providers.	You pay the least if you use a <u>provider</u> in Tier 1/Broward Health In- <u>Network</u> . You pay more if you use a <u>provider</u> in Tier 2/Aetna In- <u>Network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1/Broward Health 1(a) Broward Health Employed 1(b) Affiliates In-Network (You will pay the least)	Tier 2/Aetna In-Network (You will pay more)	Out-of-Network (You will pay the most)	
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	Tier 1(a) \$0 copay Tier 1(b) \$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Not covered* (subject to approval).  If approved, 20% coinsurance after CYD.	Not covered	*Tier 2/Aetna In-Network - <b>Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities only</b> , except in emergencies or with approved authorization from Corporate Benefits. Includes pathology services.
<b>If you visit a health care <u>provider's</u> office or clinic</b>	<u>Specialist</u> visit	Tier 1(a) \$0 <u>copay</u> Tier 1(b) \$35 copay/visit, <u>deductible</u> doesn't apply	Not covered* (subject to approval).  If approved, 20% coinsurance after CYD.	Not covered	*Tier 2/Aetna In-Network - <b>Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities only</b> , except in emergencies or with approved authorization from Corporate Benefits. Includes pathology services.
<b>If you visit a health care <u>provider's</u> office or clinic</b>	<u>Preventive care /screening</u> /immunization	No charge	Not covered* (subject to approval).  If approved, 20% coinsurance after CYD.	Not covered	*Tier 2/Aetna In-Network - <b>Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities only</b> , except in emergencies or with approved authorization from Corporate Benefits.
<b>If you have a test</b>	<u>Lab work</u> , <u>Diagnostic tests</u> (x-ray, blood work), <u>Pathology</u>	<u>Deductible</u> doesn't apply: \$5 <u>copay</u> /visit for laboratory or <u>Pathology</u> \$10 <u>copay</u> /visit for x-ray	Not covered* (subject to approval).  If approved, 20% coinsurance after CYD.	Not covered	*Tier 2/Aetna In-Network - <b>Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities only</b> , except in emergencies or with approved authorization from Corporate Benefits. Includes pathology services.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1/Broward Health 1(a) Broward Health Employed 1(b) Affiliates In-Network (You will pay the least)	Tier 2/Aetna In-Network (You will pay more)	Out-of-Network (You will pay the most)	
<b>If you have a test</b>	Imaging (CT/PET scans, MRIs)	\$10 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Not covered* (subject to approval).  If approved, 20% coinsurance after CYD.	Not covered	*Tier 2/Aetna In-Network - <b>Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities only</b> , except in emergencies or with approved authorization from Corporate Benefits.
<b>If you need drugs to treat your illness or condition</b>  <b><u>Prescription drug coverage is administered by CVS Caremark</u></b>  More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.caremark.com">www.caremark.com</a>	Generic drugs	<u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$10 (retail)	<u>Copay</u> /prescription, <u>deductible</u> doesn't apply:  \$25 (non Broward Health Pharmacy or mail order)	Not covered	“Maintenance” medications covers the first two 30-day supply (retail). After that, only 90-day supply will be covered. Includes contraceptive drugs & devices obtainable from a pharmacy. No charge for preferred generic FDA approved women's contraceptives <u>in-network</u> .  Effective, 1/1/2025, Broward Health will be centralizing all <b>"Specialty" medications</b> at the BHMC OP Pharmacy location. Medications can be delivered by home delivery service or by pick up at your preferred BH OP Pharmacy locations. Please visit the Employee Benefits Page for Pharmacy locations.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1/Broward Health 1(a) Broward Health Employed 1(b) Affiliates In-Network (You will pay the least)	Tier 2/Aetna In- Network (You will pay more)	Out-of-Network (You will pay the most)	
<p><b>If you need drugs to treat your illness or condition</b></p> <p><b><u>Prescription drug coverage is administered by CVS Caremark</u></b></p> <p>More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.caremark.com">www.caremark.com</a></p>	Preferred brand drugs	<u>Copay/prescription, deductible</u> doesn't apply: \$30 (retail)	<u>Copay/prescription, deductible</u> doesn't apply: \$75 (non Broward Health Pharmacy or mail order)	Not covered	<p>"Maintenance" medications covers the first two 30-day supply (retail). After that, only 90-day supply will be covered. Includes contraceptive drugs &amp; devices obtainable from a pharmacy. No charge for preferred generic FDA approved women's contraceptives in-<u>network</u>.</p> <p>Effective, 1/1/2025, Broward Health will be centralizing all "<b>Specialty</b>" <b>medications</b> at the BHMC OP Pharmacy location. Medications can be delivered by home delivery service or by pick up at your preferred BH OP Pharmacy locations. Please visit the Employee Benefits Page for Pharmacy locations.</p>

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1/Broward Health 1(a) Broward Health Employed 1(b) Affiliates In-Network (You will pay the least)	Tier 2/Aetna In-Network (You will pay more)	Out-of-Network (You will pay the most)	
<p><b>If you need drugs to treat your illness or condition</b></p> <p><b><u>Prescription drug coverage is administered by CVS Caremark</u></b></p> <p>More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.caremark.com">www.caremark.com</a></p>	Non-preferred brand drugs	<u>Copay/prescription, deductible</u> doesn't apply: \$50 (retail)	<u>Copay/prescription, deductible</u> doesn't apply: \$125 (non Broward Health Pharmacy or mail order)	Not covered	<p>"Maintenance" medications covers the first two 30-day supply (retail). After that, only 90-day supply will be covered. Includes contraceptive drugs &amp; devices obtainable from a pharmacy. No charge for preferred generic FDA approved women's contraceptives in-<u>network</u>.</p> <p>Effective, 1/1/2025, Broward Health will be centralizing all "<b>Specialty</b>" <b>medications</b> at the BHMC OP Pharmacy location. Medications can be delivered by home delivery service or by pick up at your preferred BH OP Pharmacy locations. Please visit the Employee Benefits Page for Pharmacy locations.</p>

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1/Broward Health 1(a) Broward Health Employed 1(b) Affiliates In-Network (You will pay the least)	Tier 2/Aetna In- Network (You will pay more)	Out-of-Network (You will pay the most)	
<p><b>If you need drugs to treat your illness or condition</b></p> <p><b>Prescription drug coverage is administered by CVS Caremark</b></p> <p>More information about <b>prescription drug coverage</b> is available at <a href="http://www.caremark.com">www.caremark.com</a></p>	Specialty drugs	Copay/prescription, <u>deductible</u> doesn't apply: \$20 (Broward HMC outpatient pharmacy), 30% <u>coinsurance</u> (PrudentRx)	Copay/prescription, <u>deductible</u> doesn't apply: \$200; PrudentRx: 30% <u>Coinsurance</u>	Not covered	<p>"Maintenance" medications covers the first two 30-day supply (retail). After that, only 90-day supply will be covered. Includes contraceptive drugs &amp; devices obtainable from a pharmacy. No charge for preferred generic FDA approved women's contraceptives <u>in-network</u>.</p> <p>Effective, 1/1/2025, Broward Health will be centralizing all "<b>Specialty</b>" <b>medications</b> at the BHMC OP Pharmacy location. Medications can be delivered by home delivery service or by pick up at your preferred BH OP Pharmacy locations. Please visit the Employee Benefits Page for Pharmacy locations.</p>
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$50 <u>copay/visit</u> , <u>deductible</u> doesn't apply	Not covered* (subject to approval). If approved, 20% coinsurance after CYD.	Not covered	*Tier 2/Aetna In- <u>Network</u> - <b>Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities only</b> , except in emergencies or with approved authorization from Corporate Benefits.
<b>If you have outpatient surgery</b>	Physician/surgeon fees	No charge	Not covered* (subject to approval). If approved, 20% coinsurance after CYD.	Not covered	*Tier 2/Aetna In- <u>Network</u> - <b>Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities only</b> , except in emergencies or with approved authorization from Corporate Benefits.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1/Broward Health 1(a) Broward Health Employed 1(b) Affiliates In-Network (You will pay the least)	Tier 2/Aetna In- Network (You will pay more)	Out-of-Network (You will pay the most)	
If you need immediate medical attention	<u>Emergency room care</u>	\$300 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$300 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$300 <u>copay</u> /visit, <u>deductible</u> doesn't apply	*Tier 2/Aetna In- <u>Network</u> - <b>Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities only</b> , except in emergencies or with approved authorization from Corporate Benefits. Includes pathology services. <u>Out-of-network</u> emergency use paid the same as <u>in-network</u> . No coverage for non-emergency use.
If you need immediate medical attention	<u>Emergency medical transportation</u>	\$300 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$300 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$300 <u>copay</u> /visit, <u>deductible</u> doesn't apply	*Tier 2/Aetna In- <u>Network</u> - <b>Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities only</b> , except in emergencies or with approved authorization from Corporate Benefits. <u>Out-of-network</u> emergency use paid the same as <u>in-network</u> . No coverage for non-emergency use.
If you need immediate medical attention	<u>Urgent care</u>	\$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Not covered	*Tier 2/Aetna In- <u>Network</u> - <b>Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities only</b> , except in emergencies or with approved authorization from Corporate Benefits.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$100 <u>copay</u> /per admit, <u>deductible</u> doesn't apply	Not covered* (subject to approval).  If approved, 20% coinsurance after CYD.	Not covered	*Tier 2/Aetna In- <u>Network</u> - <b>Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities only</b> , except in emergencies or with approved authorization from Corporate Benefits.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1/Broward Health 1(a) Broward Health Employed 1(b) Affiliates In-Network (You will pay the least)	Tier 2/Aetna In- Network (You will pay more)	Out-of-Network (You will pay the most)	
If you have a hospital stay	Physician/surgeon fees	No charge	Not covered* (subject to approval).  If approved, 20% coinsurance after CYD.	Not covered	*Tier 2/Aetna In-Network - Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities only, except in emergencies or with approved authorization from Corporate Benefits.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office & other outpatient services: no charge	Not covered* (subject to approval).  If approved, 20% coinsurance after CYD.	Not covered	*Tier 2/Aetna In-Network - Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities only, except in emergencies or with approved authorization from Corporate Benefits.
If you need mental health, behavioral health, or substance abuse services	Inpatient services	\$100 copay/per admit, deductible doesn't apply	Not covered* (subject to approval).  If approved, 20% coinsurance after CYD.	Not covered	*Tier 2/Aetna In-Network - Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities only, except in emergencies or with approved authorization from Corporate Benefits.
If you are pregnant	Office visits	No charge	Not covered* (subject to approval).  If approved, 20% coinsurance after CYD.	Not covered	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
If you are pregnant	Childbirth/delivery professional services	No charge	Not covered* (subject to approval).  If approved, 20% coinsurance after CYD.	Not covered	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).



Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1/Broward Health 1(a) Broward Health Employed 1(b) Affiliates In-Network (You will pay the least)	Tier 2/Aetna In- Network (You will pay more)	Out-of-Network (You will pay the most)	
<b>If you are pregnant</b>	Childbirth/delivery facility services	\$100 <u>copay</u> /per admit, <u>deductible</u> doesn't apply	Not covered* (subject to approval).  If approved, 20% coinsurance after CYD.	Not covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	No charge	Not covered* (subject to approval).  If approved, 20% coinsurance after CYD.	Not covered	120 visits/calendar year combined with private-duty nursing.
<b>If you need help recovering or have other special health needs</b>	<u>Rehabilitation services</u>	\$5 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Not covered* (subject to approval).  If approved, 20% coinsurance after CYD.	Not covered	60 visits/calendar year for Physical, Occupational & Speech Therapy combined, including outpatient hospital services.
<b>If you need help recovering or have other special health needs</b>	<u>Habilitation services</u>	No charge	Not covered* (subject to approval).  If approved, 20% coinsurance after CYD.	Not covered	*Tier 2/Aetna In-Network - <b>Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities only</b> , except in emergencies or with approved authorization from Corporate Benefits.
<b>If you need help recovering or have other special health needs</b>	<u>Skilled nursing care</u>	\$100 <u>copay</u> /stay, <u>deductible</u> doesn't apply	Not covered* (subject to approval).  If approved, 20% coinsurance after CYD.	Not covered	30 days/calendar year.  *Tier 2/Aetna In-Network - <b>Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities only</b> , except in emergencies or with approved authorization from Corporate Benefits.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1/Broward Health 1(a) Broward Health Employed 1(b) Affiliates In-Network (You will pay the least)	Tier 2/Aetna In- Network (You will pay more)	Out-of-Network (You will pay the most)	
If you need help recovering or have other special health needs	<u>Durable medical equipment</u>	10% <u>coinsurance</u> , <u>deductible</u> doesn't apply	Not covered* (subject to approval).  If approved, 20% coinsurance after CYD.	Not covered	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse. *Tier 2/Aetna In- <u>Network</u> - <b>Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities only</b> , except in emergencies or with approved authorization from Corporate Benefits.
If you need help recovering or have other special health needs	<u>Hospice services</u>	No charge	Not covered* (subject to approval).  If approved, 20% coinsurance after CYD.	Not covered	*Tier 2/Aetna In- <u>Network</u> - <b>Services will be limited to Broward Health Employed or Affiliated Physicians and Broward Health Facilities only</b> , except in emergencies or with approved authorization from Corporate Benefits.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered	Not covered.
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	Not covered	Not covered.
If your child needs dental or eye care	Children's dental check-up	Not covered	Not covered	Not covered	Not covered.

## Excluded Services & Other Covered Services:

### Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Cosmetic surgery
- Dental care (Adult & Child)
- Glasses (Child)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult & Child)
- Routine foot care
- Weight loss programs - Except for required preventive services.

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric surgery - 1 surgery/lifetime.
- Chiropractic care - 20 visits/calendar year.
- Infertility treatment - Limited to the diagnosis & treatment of underlying medical condition.
- Private-duty nursing - Included as part of home health care.

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

- For more information on your rights to continue coverage, contact the plan at 1-888-982-3862.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>
- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).
- If your coverage is a church plan, church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law.

Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:

- If your group health coverage is subject to ERISA, you may contact Aetna directly by calling the toll-free number on your Medical ID Card, or by calling our general number at 1-888-982-3862. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>
- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).
- Additionally, a consumer assistance program can help you file your appeal. Contact information is at: <http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html>.

**Does this plan provide Minimum Essential Coverage? Yes.**

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

**Does this plan meet Minimum Value Standards? Yes.**

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

*To see examples of how this plan might cover costs for a sample medical situation, see the next section*

About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

**Peg is Having a Baby**  
(9 months of in-network pre-natal care and a hospital delivery)

- The plan's overall deductible \$500
- Specialist copayment \$25
- Hospital (facility) copayment \$100
- Other copayment \$0

**This EXAMPLE event includes services like:**

- Specialist office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- Diagnostic tests (*ultrasounds and blood work*)
- Specialist visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$500
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$760</b>

**Managing Joe's Type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$500
- Specialist copayment \$25
- Hospital (facility) copayment \$100
- Other copayment \$0

**This EXAMPLE event includes services like:**

- Primary care physician office visits (*including disease education*)
- Diagnostic tests (*blood work*)
- Prescription drugs
- Diabetic supplies (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$800
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$820</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The plan's overall deductible \$500
- Specialist copayment \$25
- Hospital (facility) copayment \$100
- Other copayment \$0

**This EXAMPLE event includes services like:**

- Emergency room care (*including medical supplies*)
- Diagnostic test (*x-ray*)
- Durable medical equipment (*crutches*)
- Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$400
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$400</b>

### Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 866-393-0002.

### Smartphone or Tablet

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

### Non-Discrimination

Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, disability, gender identity or sexual orientation.

We provide free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,  
P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: P.O. Box 24030, Fresno, CA 93779),  
1-800-648-7817, TTY: 711,  
Fax: 859-425-3379 (CA HMO customers: 860-262-7705), [CRCoordinator@aetna.com](mailto:CRCoordinator@aetna.com).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

**Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).**

TTY: 711

**Language Assistance:**

To access language services at no cost to you, call 1-888-982-3862.

- Albanian - Për shërbime përkthimi falas për ju, telefononi 1-888-982-3862.
- Amharic - የቋንቋ አገልግሎቶችን ያለክፍያ ለማግኘት፣ በ 1-888-982-3862 ይደውሉ።
- Arabic - للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم 1-888-982-3862
- Armenian - Անվճար լեզվակալան ծառայություններից օգտվելու համար զանգահարեք 1-888-982-3862 հեռախոսահամարով:
- Bahasa Indonesia - Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-888-982-3862 tanpa dikenakan biaya.
- Bantu-Kirundi - Kugira uronke serivisi z'indimi atakiguzi, hamagara 1-888-982-3862.
- Bengali-Bangala - আপনাকে বিনামূল্যে ভাষা পবিকষিা পপকে হকয এই নম্বকি পেবযক ান েরুন: 1-888-982-3862
- Bisayan-Visayan - Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-888-982-3862.
- Burmese - သငှ်အေရုဖငှ် အခေဖှကးေငြ် မေးရပဲ ဘာသာစကားဝန့ေဆာငှ်းစား ရရှိ်ိုငှ်န့ 1-888-982-3862 သိုှ် ဖုန့းေခငှ်ဆို်ပါ။
- Catalan - Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-888-982-3862.
- Chamorro - Para un hago' i setbision lengguãhi ni dibãtde para hãgu, ågang 1-888-982-3862.
- Cherokee - Ⴀႃ႗ႃ Ⴑႃ႗ႃ႗ႃ Ⴑႃ႗ႃ႗ႃ Ⴑႃ႗ႃ Ⴑႃ႗ႃ႗ႃ Ⴑႃ႗ႃ Ⴑႃ႗ႃ႗ႃ 1-888-982-3862.
- Chinese - 如欲使用免費語言服務，請致電 1-888-982-3862.
- Choctaw - Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-888-982-3862.
- Cushite - Tajaajiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-888-982-3862.
- Dutch - Voor gratis toegang tot taaldiensten, bell 1-888-982-3862.
- French - Afin d'accéder aux services langagiers sans frais, composez le 1-888-982-3862.
- French Creole - Pou jwenn sèvis lang gratis, rele 1-888-982-3862.
- German - Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-982-3862 an.
- Greek - Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-888-982-3862.
- Gujarati - તમારેકોઇ જાતના ખર્ચવિના ભાષાની સેિાઓની પહોોર માટે, કોલ કરો1-888-982-3862.





