



**PLAN DESIGN AND BENEFITS
PROVIDED BY AETNA HEALTH INC. - FULL RISK**

PLAN FEATURES	PARTICIPATING PROVIDERS / REFERRED
Deductible (per calendar year) Unless otherwise indicated, the Deductible must be met prior to benefits being payable. Member cost sharing for certain services including member cost sharing for prescription drugs as indicated in the plan, are excluded from charges to meet the Deductible. Once Family Deductible is met, all family members will be considered as having met their Deductible for the remainder of the calendar year.	\$1,000 Individual \$2,000 Family
Out-of-Pocket Maximum (per calendar year) Member cost sharing for certain services may not apply toward the Out-of-Pocket Maximum. Only those participating providers/referred out of pocket expenses resulting from the application of coinsurance percentage and copays (except any penalty amounts and pharmacy cost sharing) may be used to satisfy the Out-of-Pocket Maximum. Once Family Out-of-Pocket Maximum is met, all family members will be considered as having met their Out-of-Pocket Maximum for the remainder of the calendar year.	\$3,000 Individual \$6,000 Family
Lifetime Maximum	Unlimited unless otherwise indicated.
Primary Care Physician Selection	Required
Referral Requirements	Required for all non-emergency, non-urgent and non-Primary Care Physician services, except direct access services
PREVENTIVE CARE	PARTICIPATING PROVIDERS / REFERRED
Routine Adult Physical Exams / Immunizations (Age and frequency schedules apply)	\$40 copay; deductible waived
Well Child Exams / Immunizations (Age and frequency schedules apply)	\$40 copay; deductible waived
Routine Gynecological Care Exams Includes Pap smear and related lab fees. Direct access to participating providers without a referral One exam per calendar year.	\$50 copay; deductible waived
Routine Mammograms One baseline mammogram for females age 35-39; and one annual mammogram for females age 40 and over	\$50 copay; deductible waived
Routine Digital Rectal Exams / Prostate Specific Antigen Test For males age 40 and over	Member cost sharing is based on the type of service performed and the place of service where it is rendered.
Colorectal Cancer Screening For all members 50 and over. Frequency schedule applies	Member cost sharing is based on the type of service performed and the place of service where it is rendered.
Routine Eye Exam Age/Frequency Schedule may apply. Direct access to participating providers without a referral.	\$50 copay; deductible waived



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Routine Hearing Screening	Subject to Routine Physical Exam cost sharing
PHYSICIAN SERVICES	PARTICIPATING PROVIDERS / REFERRED
Primary Care Physician Visits	Office Hours: \$40 copay; deductible waived After Office Hours/Home: \$45 copay
Specialist Office Visits	\$50 copay; deductible waived
Maternity OB Visits	\$50 copay for initial visit only, thereafter covered 100%
Allergy Treatment	Same as applicable participating provider office visit member cost sharing
Allergy Testing	Same as applicable participating provider office visit member cost sharing
DIAGNOSTIC PROCEDURES	PARTICIPATING PROVIDERS / REFERRED
Diagnostic Laboratory	\$50 copay If performed as a part of a physician's office visit and billed by the physician, expenses are covered subject to the applicable physician's office visit cost sharing.
Diagnostic X-ray	\$50 copay Outpatient hospital or other Outpatient facility (except for Complex Imaging Services)
Diagnostic X-ray for Complex Imaging Services	\$50 copay
EMERGENCY MEDICAL CARE	PARTICIPATING PROVIDERS / REFERRED
Urgent Care	\$75 copay
Non-Urgent use of Urgent Care Provider	Not Covered
Emergency Room	\$150 copay; deductible waived
Non-Emergency Care in an Emergency Room	Not Covered
Emergency Use of Ambulance	Covered 100%
Non-Emergency Use of Ambulance	Not Covered
HOSPITAL CARE	PARTICIPATING PROVIDERS / REFERRED
Inpatient Coverage	30% per admission The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.
Inpatient Maternity Coverage	30% per admission The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.
Outpatient Surgery	30% per visit The member cost sharing applies to all covered benefits incurred during a member's outpatient visit.
MENTAL HEALTH SERVICES	PARTICIPATING PROVIDERS / REFERRED
Inpatient Mental Illness	30% per admission The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.
Outpatient Mental Illness	\$15 copay for visits 1-5; \$25 copay for visits 6-30; \$35 copay for visits 31+ The member cost sharing applies to all covered benefits incurred during a member's outpatient visit.
Residential Crisis Services	Member cost sharing is based on the type of service performed and the place of service where it is rendered
ALCOHOL/DRUG ABUSE SERVICES	PARTICIPATING PROVIDERS / REFERRED
Inpatient Detoxification	30% per admission The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.
Outpatient Detoxification	\$15 copay for visits 1-5; \$25 copay for visits 6-30; \$35 copay for visits 31+ The member cost sharing applies to all covered benefits incurred during a member's outpatient visit.
Inpatient Rehabilitation	30% per admission The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.
Outpatient Rehabilitation	\$15 copay for visits 1-5; \$25 copay for visits 6-30; \$35 copay for visits 31+ The member cost sharing applies to all covered benefits incurred during a member's outpatient visit.



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OTHER SERVICES	PARTICIPATING PROVIDERS / REFERRED
Skilled Nursing Facility The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.	30% per admission
Home Health Care	Covered 100%
Hospice Care - Inpatient The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.	30% per admission
Hospice Care - Outpatient Hospice care includes part time nursing care, counseling, dietary counseling, family counseling, bereavement counseling for 6 months or 15 visits, all necessary medical supplies, equipment and medication, and respite care of at least 14 days annually. The member cost sharing applies to all covered benefits incurred during a member's outpatient visit.	Covered 100%
Private Duty Nursing	Not Covered
Outpatient Rehabilitation Therapy (Includes speech, physical and occupational therapy) Limited to 20 visits per incident of illness or injury.	\$50 copay
Habilitative Services Treatment of children under age 19 with congenital and genetic	Member cost sharing is based on the type of service performed and the place of service where it is rendered birth defects to enhance the child's ability to function.
Subluxation Limited to 20 visits per calendar year	\$35 copay
Durable Medical Equipment	Covered 100%
Diabetic Supplies	Pharmacy cost sharing applies if Pharmacy coverage is included; otherwise PCP office visit cost sharing applies.
Dental	Not Covered
Vision Eyewear	Not Covered
Transplants Coverage is provided at an IOE contracted facility only	30% per admission
Bariatric Surgery The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.	30% per admission
FAMILY PLANNING	PARTICIPATING PROVIDERS / REFERRED
Infertility Treatment Diagnosis and treatment of the underlying medical condition.	Member cost sharing is based on the type of service performed and the place of service where it is rendered.
In-Vitro Fertilization Covered after 2 years of infertility, limited to 3 attempts per live birth and to a lifetime max of \$100,000.	Member cost sharing is based on the type of service performed and the place of service where it is rendered
Comprehensive Infertility Services Coverage includes Artificial Insemination and Ovulation Induction	Applicable copay applies
Advanced Reproductive Technology (ART) ART coverage includes In-Vitro Fertilization (IVF), Zygote Intra-Fallopian Transfer (ZIFT), Gamete Intra-Fallopian Transfer (GIFT), cryopreserved embryo transfers, Intra-Cytoplasmic Sperm Injection (ICSI) or ovum microsurgery.	Not Covered



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Voluntary Sterilization Subject to applicable service type member cost sharing
Including tubal ligation and vasectomy.

PHARMACY - PRESCRIPTION DRUG BENEFITS PARTICIPATING PROVIDERS / REFERRED

Retail
(2 times retail copay for 31-90 day supply at participating pharmacies. Percentage copays will not be doubled)

\$20 copay for formulary generic drugs, \$40 copay for formulary brand-name drugs, and \$70 copay for non-formulary brand-name and generic drugs up to a 30 day supply at participating pharmacies.

Mail Order

\$40 copay for formulary generic drugs, \$80 copay for formulary brand-name drugs, and \$140 copay for non-formulary brand-name and generic drugs up to a 31-90 day supply from Aetna Rx Home Delivery®

Pharmacy Managed Self Injectables (PMSI)
First prescription fill at any retail or mail order drug facility. Subsequent fills must be through Aetna Specialty Pharmacy®

No Mandatory Generic (NO MG) - Member is responsible to pay the applicable copay only.

Plan Includes : Contraceptive drugs and devices obtainable from a pharmacy.
Precert included
Step Therapy included

Exclusions and Limitations

"Aetna" is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna companies that offer, underwrite or administer benefits include Aetna Health Inc. While this material is believed to be accurate as of the print date, it is subject to change

This plan does not cover all health care expenses and includes exclusions and limitations. Members should refer to their plan documents to determine which health care services are covered and to what extent. The following is a partial list of services and supplies that are generally not covered. However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s) purchased.

- All medical and hospital services not specifically covered in, or which are limited or excluded by your plan documents, including costs of services before coverage begins and after coverage terminates.
- Cosmetic surgery.
- Custodial care.
- Dental care and dental x-rays.
- Durable medical equipment.
- Experimental and investigational procedures, (except for coverage for medically necessary routine patient care costs for Members participating in a cancer clinical trial).
- Hearing aids.
- Home births
- Immunizations for travel or work
- Implantable drugs and certain injectable drugs.
- Nonmedically necessary services or supplies.
- Orthotics except diabetic orthotics.
- Outpatient prescription drugs (except for treatment of diabetes), unless covered by a prescription plan rider and over-the-counter medications (except as provided in a hospital) and supplies
- Radial keratotomy or related procedures.
- Services for the treatment of sexual dysfunction or inadequacies including therapy, supplies or counseling.
- Special duty nursing.
- Therapy or rehabilitation other than those listed as covered in the plan documents.



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This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Aetna does not provide health care services and therefore, cannot guarantee any results or outcomes. Consult the plan document (i.e. Schedule of Benefits, Certificate of Coverage, Evidence of Coverage, Group Agreement, Group Insurance Certificate and/or Group Policy) to determine governing contractual provisions, including procedures, exclusions and limitations relating to the plan. The availability of a plan or program may vary by geographic service area. Some benefits are subject to limitations or visit maximums. With the exception of Aetna Rx Home Delivery, all participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change. Notice of the change shall be provided in accordance with applicable state law.

Aetna Pharmacy Management refers to an internal business unit of Aetna Health Management, LLC. If your plan covers outpatient prescription drugs, your plan may include a drug formulary (preferred drug list). A formulary is a list of prescription drugs generally covered under your prescription drug benefits plan on a preferred basis subject to applicable limitations and conditions. Your pharmacy benefit is generally not limited to the drugs listed on the formulary. The medications listed on the formulary are subject to change in accordance with applicable state law. For information regarding how medications are reviewed and selected for the formulary, formulary information, and information about other pharmacy programs such as precertification and step-therapy, please refer to Aetna's website at www.aetna.com, or the Aetna Medication Formulary Guide. Many drugs, including many of those listed on the formulary, are subject to rebate arrangements between Aetna and the manufacturer of the drugs. Rebates received by Aetna from drug manufacturers are not reflected in the cost paid by a member for a prescription drug.

In addition, in circumstances where your prescription plan utilizes copayments or coinsurance calculated on a percentage basis or a deductible, use of formulary drugs may not necessarily result in lower costs for the member. Members should consult with their treating physicians regarding questions about specific medications. Refer to your plan documents or contact Member Services for information regarding the terms and limitations of coverage. Aetna Rx Home Delivery® refers to Aetna Rx Home Delivery, LLC, a subsidiary of Aetna Inc., that is a licensed pharmacy providing mail-order pharmacy services. Aetna's negotiated charge with Aetna Rx Home Delivery may be higher than Aetna Rx Home Delivery's cost of purchasing drugs and providing mail-order pharmacy services.

Certain primary care providers are affiliated with integrated delivery systems or other provider groups (such as independent practice associations and physician-hospital organizations), and members who select these providers will generally be referred to specialists and hospitals within those systems or groups. However, if a system or group does not include a provider qualified to meet member's medical needs, member may request to have services provided by a non-system or non-group providers. Member's request will be reviewed and will require prior authorization from the system or group and/or Aetna to be a covered benefit.

Certain services require precertification, or prior approval of coverage. Failure to precertify for these services may lead to substantially reduced benefits or denial of coverage.

Some of the benefits requiring precertification may include, but are not limited to, inpatient hospital, inpatient mental health, inpatient skilled nursing, outpatient surgery, substance abuse (detoxification), inpatient and outpatient rehabilitation). When the Member obtains covered services from participating providers, the provider will obtain precertification. If the Member obtains covered services from a nonparticipating provider, the Member must obtain the precertification. Precertification requirements may vary. Members may refer to their plan documents for a complete list of medical services that require precertification. Certain benefits like comprehensive infertility and advanced reproductive technology (ART) services, if covered under your plan, are subject to a select network of participating providers, from which you will be required to seek care to receive covered benefits.

Members or providers may be required to precertify, or obtain prior approval of coverage for certain services such as non-emergency inpatient hospital care. Certain benefits like comprehensive infertility and advanced reproduction technology (ART) services, if covered under your plan, are subject to a select network of participating providers, from which you will be required to seek care to receive covered benefits.



PDS TECHNICAL SERVICES
Proposed effective date: 01-01-2009
HMO - Maryland

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