

HIGH DEDUCTIBLE PPO 1 (HSA COMPATIBLE)*		
MEMBER BENEFITS	In-Network	Out-of-Network[†]
Deductible Individual/Family	\$2,750/\$5,500	\$5,500/\$11,000
Coinsurance	20%	50%
Out-of-Pocket Maximum (includes deductible) Individual/Family	\$5,000/\$10,000	\$10,000/\$20,000
Lifetime Maximum**	\$5,000,000	\$5,000,000
Non-specialist Office Visit (General Physician, Family Practitioner, Pediatrician or Internist)	20%	50%
Specialist Visit	20%	50%
Hospital Admission	20%	50%
Outpatient Surgery	20%	50%
Emergency Room	\$100 copay (waived if admitted); 20% coinsurance	\$100 copay (waived if admitted); 20% coinsurance
Annual Routine Gyn Exam (Annual Pap/Mammogram)	0% (deductible waived)	50%
Maternity Obstetrician Visits	Not covered	Not covered
Preventive Health (Annual Physical) (\$200 per calendar year**)	\$20 Copay (deductible waived)	50%
Lab/X-Ray	20%	50%
Skilled Nursing (in lieu of hospital) (30 days per calendar year**)	20%	50%
Physical/Occupational Therapy and Chiropractic Care (24 visits per calendar year**)	20% (Aetna will pay a maximum of \$25 per visit)	50% (Aetna will pay a maximum of \$25 per visit)
Home Health Care (30 visits per calendar year**)	20%	50%
PHARMACY		
Pharmacy Deductible	Integrated Medical/RX deductible	Integrated Medical/RX deductible
Generic Copay (Contraceptives Included)	\$15 Copay	\$15 Copay plus 50%
Preferred Brand Copay (Contraceptives Included)	\$30 Copay	\$30 Copay plus 50%
Non-Preferred Brand Copay (Contraceptives Included)	\$50 Copay	\$50 Copay plus 50%
Calendar Year Maximum per Individual**	Unlimited	Unlimited

*Based upon treasury guidance available as of the print date.

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

[†]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.

For a full list of benefit coverage and exclusions refer to the plan documents.

