

Schedule of benefits

If this is an ERISA plan, you may have certain rights under this plan. ERISA may not apply to a church or government group. Please contact the policyholder for additional information.

Prepared for:

| | |
|----------------------|---|
| Employer: | Dealer Tire, LLC |
| Contract number: | MSA-170220 |
| Plan name: | Choice POS II - PPO 3 \$1,350 Deductible Plan |
| Summary of Coverage: | 3A |
| Plan effective date: | January 1, 2021 |
| Plan issue date: | January 27, 2021 |

Third Party Administrative Services provided by Aetna Life Insurance Company

Schedule of benefits

This schedule of benefits (schedule) lists the **deductibles, copayments** or **payment percentage**, if any apply to the **covered services** you receive under the plan. You should review this schedule to become aware of these and any limits that apply to these services.

How your cost share works

- The **deductibles** and **copayments**, if any, listed in the schedule below are the amounts that you pay for **covered services**.
 - For the **covered services** under your medical plan, you will be responsible for the dollar amount
 - For pharmacy benefits where a percentage cost share acts like a **copayment**, you will be responsible for the percentage amount
- **Payment percentage** amounts, if any, listed in the schedule below are what the plan will pay for **covered services**.
- Sometimes your cost share shows a combination of your dollar amount **copayment** that you will be responsible for and the **payment percentage** that your plan will pay.
- You are responsible to pay any **deductibles, copayments** and remaining **payment percentage**, if they apply and before the plan will pay for any **covered services**.
- This plan doesn't cover every health care service. You pay the full amount of any health care service you get that is not a **covered service**.
- This plan has limits for some **covered services**. For example, these could be visit, day or dollar limits. They may be:
 - Combined limits between in-**network** and **out-of-network providers**
 - Separate limits for in-**network** and **out-of-network providers**
 - Based on a rolling, 12 month period starting with the date of your most recent visit under this planSee the schedule of benefits for more information about limits.
- Your cost share may vary if the **covered service** is preventive or not. Ask your **physician** or contact us if you have a question about what your cost share will be.

For examples of how cost share and **deductible** work, go to the *Using your Aetna benefits* section under Individuals & Families at <https://www.aetna.com/>.

Important note:

Covered services are subject to the **deductible, maximum out-of-pocket, limits, copayment** or **payment percentage** unless otherwise stated in this schedule of benefits.

Under this plan, you will:

1. Pay your **copayment**
2. Then pay any remaining **deductible**
3. Then pay your **payment percentage**

Your **copayment** does not apply to any **deductible**.

How your deductible works

The **deductible** is the amount you pay for **covered services** each year before the plan starts to pay. This is in addition to any **copayment** or **payment percentage** you pay when you get **covered services** from an in-**network, out-of-network provider**. This schedule of benefits shows the **deductible** amounts that apply to your plan. Once you have met your **deductible**, we will start sharing the cost when you get **covered services**. You will continue to pay **copayments** or **payment percentage**, if any, for **covered services** after you meet your **deductible**.

How your PCP or physician office visit cost share works

You will pay the **PCP** cost share when you get **covered services** from any **PCP**.

How your maximum out-of-pocket works

This schedule of benefits shows the **maximum out-of-pocket limits** that apply to your plan. Once you reach your **maximum out-of-pocket limit**, your plan will pay for **covered services** for the remainder of that year.

Contact us

We are here to answer questions. See the *Contact us* section in your booklet.

This schedule replaces any schedule of benefits previously in use. Keep it with your booklet.

Plan features

Precertification covered services reduction

This only applies to **out-of-network covered services**:

Your booklet contains a complete description of the **precertification** process. You will find details in the *Medical necessity and precertification* section.

If **precertification** for **covered services** isn't completed, when required, it results in the following benefit reduction:

- A \$400 benefit reduction applied separately to each type of **covered service**

You may have to pay an additional portion of the **allowable amount** because you didn't get **precertification**.

This portion is not a **covered service** and doesn't apply to your **deductible** or **maximum out-of-pocket limit**, if you have one.

Deductible

You have to meet your **deductible** before this plan pays for benefits.

| Deductible type | In-network | Out-of-network |
|------------------------|-------------------|-----------------------|
| Individual | \$1,350 per year | \$3,600 per year |
| Family | \$4,050 per year | \$10,800 per year |

Outpatient prescription drug deductible

A separate **deductible** applies to **prescription** drugs.

| | |
|------------|----------------|
| Individual | \$150 per year |
| Family | \$450 per year |

Deductible waiver

There is no in-network **deductible** for the following **covered services**:

- Preventive care
- Family planning services – female contraceptives

Deductible and cost share waiver for risk reducing breast cancer prescription drugs

The **prescription drug deductible** and per **prescription** cost share will not apply to risk reducing breast cancer **prescription** drugs when obtained at a network pharmacy. This means they will be paid at 100%.

Deductible and cost share waiver for contraceptives (birth control)

The **prescription drug deductible** and per **prescription** cost share will not apply to female contraceptive methods when obtained at a network pharmacy. This means they will be paid at 100%. This includes certain OTC and generic contraceptive **prescription** drugs and devices for each of the methods identified by the FDA. If a **generic prescription drug** is not available, the **brand-name prescription drug** for that method will be paid at 100%.

The **prescription drug deductible** and cost share will apply to **prescription** drugs that have a generic equivalent or alternative available within the same therapeutic drug class obtained at a network pharmacy unless we approve a medical exception. A therapeutic drug class is a group of drugs or medications that have a similar or identical mode of action or are used for the treatment of the same or similar disease or injury.

Deductible and cost share waiver for tobacco cessation prescription and OTC drugs

The **prescription drug deductible** and the per **prescription** cost share will not apply to the first two 90-day treatment programs for tobacco cessation **prescription** and OTC drugs when obtained at a network **retail pharmacy**. This means they will be paid at 100%. Your per **prescription** cost share will apply after those two programs have been exhausted.

Deductible waiver provisions for preventive prescription drugs

No **deductible** will apply to preventive covered **prescription** drug expenses:

Preventive:

Preventive drugs as defined in guidance issued by the U.S. Department of the Treasury and Internal Revenue Service (IRS) for Health Savings Accounts (HSAs) and qualified High Deductible Health Plans (HDHPs). This list will be reviewed periodically and is subject to change as federal guidelines change.

Maximum out-of-pocket limit

| Maximum out-of-pocket type | In-network | Out-of-network |
|-----------------------------------|-------------------|-----------------------|
| Individual | \$6,600 per year | \$11,600 per year |
| Family | \$14,800 per year | \$34,800 per year |

General coverage provisions

This section explains the **deductible**, **maximum out-of-pocket limit** and limitations listed in this schedule.

Deductible provisions

Covered services apply to the in-network and out-of-network **deductibles**

The **deductible** may not apply to some **covered services**. You still pay the **copayment** or **payment percentage**, if any, for these **covered services**.

Individual deductible

You pay for **covered services** each year before the plan begins to pay. This individual **deductible** applies separately to you and each covered dependent. After the amount paid reaches the individual **deductible**, this plan starts to pay for **covered services** for the rest of the year.

Family deductible

You pay for **covered services** each year before the plan begins to pay. After the amount paid for **covered services** reaches this family **deductible**, this plan starts to pay for **covered services** for the rest of the year. To satisfy this family **deductible** for the rest of the year, the combined **covered services** that you and each of your covered dependents incur toward the individual **deductible** must reach this family **deductible** in a year. When this happens in a year, the individual **deductibles** for you and your covered dependents are met for the rest of the year.

The family Deductible is a cumulative Deductible for all family members. The family Deductible can be met by a combination of family members; however, no single individual within the family will be subject to more than the individual Deductible amount.

Copayment

This is a flat fee you pay for certain visits or **covered services**. A copay can be a dollar amount or percentage. This is in addition to any out-of-pocket costs you have to pay to meet your **deductible**, if you have one.

Payment Percentage

This is the percentage of the bill you pay after you meet your **deductible**. This is in addition to any out-of-pocket costs you have to pay to meet your **deductible**, if you have one.

Maximum out-of-pocket limit provisions

Maximum out-of-pocket limit

The **maximum out-of-pocket limit** is the most you will pay per year in **copayments**, **payment percentage** and **deductible**, if any, for **covered services**. **Covered services** that are subject to the **maximum out-of-pocket limit** include those provided under the medical plan and the outpatient **prescription** drug plan.

Covered services apply to the in-network and out-of-network **maximum out-of-pocket limit**.

Individual maximum out-of-pocket limit

- This plan may have an individual and family **maximum out-of-pocket limit**. As to the individual **maximum out-of-pocket limit**, each of you must meet your **maximum out-of-pocket limit** separately.
- After you or your covered dependents meet the individual **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charge for **covered services** that would apply toward the limit for the rest of the year for that person.

Family maximum out-of-pocket limit

After you or your covered dependents meet the family **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charge for **covered services** that would apply toward the limit for the remainder of the year for all covered family members. The family **maximum out-of-pocket limit** is a cumulative **maximum out-of-pocket limit** for all family members.

To satisfy this **maximum out-of-pocket limit** for the rest of the year, the following must happen:

- The family **maximum out-of-pocket limit** is met by a combination of family members
- No one person within a family will contribute more than the individual **maximum out-of-pocket limit** amount in a year

If the **maximum out-of-pocket limit** does not apply to a **covered service**, your cost share for that service will not count toward satisfying the **maximum out-of-pocket limit** amount.

Certain costs that you have do not apply toward the **maximum out-of-pocket limit**. These include:

- All costs for non-covered services which are identified in the booklet and the schedule
- Charges, expenses or costs in excess of the **allowable amount**

Limit provisions

Covered services will apply to the in-network and out-of-network limits.

Your financial responsibility and decisions regarding benefits

We base your financial responsibility for the cost of **covered services** on when the service or supply is provided, not when payment is made. Benefits will be pro-rated to account for treatment or portions of **stays** that occur in more than one year. Decisions regarding when benefits are covered are subject to the terms and conditions of the group policy.

Family prescription drug deductible

To satisfy this **deductible** limit for the rest of the year, the combined expenses that you and each of your covered dependents incur toward the individual **deductible** must reach this family **prescription drug deductible** limit in a year. When this happens, the individual **deductibles** for you and your covered dependents are met for the rest of the year.

Outpatient prescription drug maximum out-of-pocket limits provisions

Covered services that are subject to the **maximum out-of-pocket limit** include **covered services** provided under the medical plan and the **prescription** drug plan.

The **maximum out-of-pocket limit** is the most you will pay per year in **copayments**, **payment percentage** and **deductible**, if any, for **covered services**. This plan may have an individual and family **maximum out-of-pocket limit**.

Covered services

Acupuncture

| Description | In-network | Out-of-network |
|-------------|---|---|
| Acupuncture | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Ambulance services

| Description | In-network | Out-of-network |
|------------------------|--------------------------------------|--------------------------------------|
| Emergency services | 70% per trip after deductible | Paid same as in-network |
| Non-emergency services | 70% per trip after deductible | 70% per trip after deductible |

Applied behavior analysis

| Description | In-network | Out-of-network |
|---------------------------|--|---------------------------------------|
| Applied behavior analysis | 100% per visit, no deductible applies | 40% per visit after deductible |

Autism spectrum disorder

| Description | In-network | Out-of-network |
|---|---|---|
| Diagnosis and testing | Covered based on type of service and where it is received | Covered based on type of service and where it is received |
| Treatment | Covered based on type of service and where it is received | Covered based on type of service and where it is received |
| Occupational (OT), physical (PT) and speech (ST) therapy for autism spectrum disorder | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Behavioral health

Mental health treatment

Coverage provided is the same as for any other illness

| Description | In-network | Out-of-network |
|--|------------------------------------|------------------------------------|
| Inpatient services-room and board including residential treatment facility | 70% per admission after deductible | 40% per admission after deductible |

| Description | In-network | Out-of-network |
|--|--------------------------------|--------------------------------|
| Outpatient office visit to a physician or behavioral health provider Includes telemedicine consultation | 70% per visit after deductible | 40% per visit after deductible |
| Outpatient mental health telemedicine cognitive therapy consultations by a physician or behavioral health provider | 70% per visit after deductible | 40% per visit after deductible |

| Description | In-network | Out-of-network |
|---|---------------------------------------|--------------------------------|
| Other outpatient services including: <ul style="list-style-type: none"> • Behavioral health services in the home • Partial hospitalization treatment • Intensive outpatient program <p>The cost share doesn't apply to in-network peer counseling support services</p> | 100% per visit, no deductible applies | 40% per visit after deductible |

Substance related disorders treatment

Includes **detoxification**, rehabilitation and **residential treatment facility**

Coverage provided is the same as for any other illness

| Description | In-network | Out-of-network |
|--|---|---|
| Inpatient services- room and board during a hospital stay | 70% per admission after deductible | 40% per admission after deductible |

| Description | In-network | Out-of-network |
|---|---------------------------------------|---------------------------------------|
| Outpatient office visit to a physician or behavioral health provider Includes telemedicine consultation | 70% per visit after deductible | 40% per visit after deductible |
| Outpatient telemedicine cognitive therapy consultations by a physician or behavioral health provider | 70% per visit after deductible | 40% per visit after deductible |

| Description | In-network | Out-of-network |
|---|--|---------------------------------------|
| Other outpatient services including: <ul style="list-style-type: none"> Behavioral health services in the home Partial hospitalization treatment Intensive outpatient program <p>The cost share doesn't apply to in-network peer counseling support services</p> | 100% per visit, no deductible applies | 40% per visit after deductible |

Clinical trials

| Description | In-network | Out-of-network |
|--|---|---|
| Experimental or investigational therapies | Covered based on type of service and where it is received | Covered based on type of service and where it is received |
| Routine patient costs | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Durable medical equipment (DME)

| Description | In-network | Out-of-network |
|-------------|--------------------------------------|--------------------------------------|
| DME | 70% per item after deductible | 40% per item after deductible |

Emergency services

| Description | In-network | Out-of-network |
|--|---------------------------------------|---------------------------------------|
| Emergency room | 70% per visit after deductible | Paid same as in-network |
| Non-emergency care in a hospital emergency room | 70% per visit after deductible | 40% per visit after deductible |

Emergency services important note:

Out-of-network providers do not have a contract with us. The **provider** may not accept payment of your cost share as payment in full. You may receive a bill for the difference between the amount billed by the **provider** and the amount paid by the plan. If the **provider** bills you for an amount above your cost share, you are not responsible for payment of that amount. You should send the bill to the address on your ID card and we will resolve any payment issue with the **provider**. Make sure the member ID is on the bill.

Habilitation therapy services

Physical (PT), occupational (OT) therapies

| Description | In-network | Out-of-network |
|------------------|---|---|
| PT, OT therapies | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Speech therapy (ST)

| Description | In-network | Out-of-network |
|-------------|---|---|
| ST | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Hearing exams

| Description | In-network | Out-of-network |
|---------------|---|---|
| Hearing exams | Covered based on type of service and where it is received | Covered based on type of service and where it is received |
| Visit limit | 1 visit every 12 months | 1 visit every 12 months |

Home health care

A visit is a period of 4 hours or less

| Description | In-network | Out-of-network |
|------------------|---------------------------------------|---------------------------------------|
| Home health care | 70% per visit after deductible | 40% per visit after deductible |

| | | |
|----------------------|----|----|
| Visit limit per year | 60 | 60 |
|----------------------|----|----|

Home health care important note:

Intermittent visits are periodic and recurring visits that skilled nurses make to ensure your proper care. The intermittent requirement may be waived to allow for coverage for up to 12 hours with a daily maximum of 3 visits. Services must be provided within 10 days of discharge.

Hospice care

| Description | In-network | Out-of-network |
|---|---|---|
| Inpatient services - room and board | 70% per admission after deductible | 40% per admission after deductible |

| Description | In-network | Out-of-network |
|---------------------|---------------------------------------|---------------------------------------|
| Outpatient services | 70% per visit after deductible | 40% per visit after deductible |

| | | |
|--------------------|-----------|-----------|
| Limit per lifetime | unlimited | unlimited |
|--------------------|-----------|-----------|

Hospice important note:

This includes part-time or infrequent nursing care by an R.N. or L.P.N. to care for you up to 8-12 hours a day. It also includes part-time or infrequent home health aide services to care for you up to 8-12 hours a day.

Hospital care

| Description | In-network | Out-of-network |
|---|---|---|
| Inpatient services – room and board | 70% per admission after deductible | 40% per admission after deductible |

Infertility services

Basic infertility

| Description | In-network | Out-of-network |
|--|---|---|
| Treatment of basic infertility | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Maternity and related newborn care

Includes complications

| Description | In-network | Out-of-network |
|---|---|---|
| Inpatient services – room and board | 70% per admission after deductible | 40% per admission after deductible |
| Services performed in physician or specialist office or a facility | 70% per visit after deductible | 40% per visit after deductible |
| Other services and supplies | 70% after deductible | 40% after deductible |

Maternity and related newborn care important note:

Any cost share collected applies only to the delivery and postpartum care services provided by an OB, GYN or OB/GYN. Review the *Maternity* section of the certificate. It will give you more information about coverage for maternity care under this plan.

Obesity surgery

| Description | In-network | Out-of-network |
|---|---|---|
| Inpatient services – room and board | 70% per admission after deductible | 40% per admission after deductible |

| Description | In-network | Out-of-network |
|---------------------|---------------------------------------|---------------------------------------|
| Outpatient services | 70% per visit after deductible | 40% per visit after deductible |

Oral and maxillofacial treatment (mouth, jaws and teeth)

| Description | In-network | Out-of-network |
|------------------------------------|---|---|
| Treatment of mouth, jaws and teeth | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Outpatient prescription drugs

Generic prescription drugs

| Description | In-network | Out-of-network |
|---|------------------------------|----------------|
| 30 day supply at a retail pharmacy | \$10 after deductible | Not covered |
| All refills after the first 30 day supply at a retail pharmacy | Not covered | Not covered |
| 90 day supply at a mail order pharmacy or a CVS pharmacy | \$20 after deductible | Not covered |

Preferred brand-name prescription drugs

| Description | In-network | Out-of-network |
|---|-------------------------------|----------------|
| 30 day supply at a retail pharmacy | \$50 after deductible | Not covered |
| All refills after the first 30 day supply at a retail pharmacy | Not covered | Not covered |
| 90 day supply at a mail order pharmacy or a CVS pharmacy | \$100 after deductible | Not covered |

Non-preferred brand-name prescription drugs

| Description | In-network | Out-of-network |
|---|-------------------------------|----------------|
| 30 day supply at a retail pharmacy | \$75 after deductible | Not covered |
| All refills after the first 30 day supply at a retail pharmacy | Not covered | Not covered |
| 90 day supply at a mail order pharmacy or a CVS pharmacy | \$150 after deductible | Not covered |

Anti-cancer drugs taken by mouth

| Description | In-network | Out-of-network |
|---|-----------------------------|-----------------------|
| 30 day supply at a retail pharmacy | \$0 after deductible | Not covered |
| All refills after the first 30 day supply at a retail pharmacy | Not covered | Not covered |
| 90 day supply at a mail order pharmacy or a CVS pharmacy | \$0 after deductible | Not covered |

Contraceptives (birth control)

Brand-name prescription drugs and devices are covered at 100% when a generic is not available

| Description | In-network | Out-of-network |
|---|--|-----------------------|
| 30 day supply of generic and OTC drugs and devices | \$0 after deductible | Not covered |
| 30 day supply of brand-name prescription drugs and devices | Paid based on the tier of drug in the schedule | Not covered |

Preventive care drugs and supplements

| Description | In-network | Out-of-network |
|---------------------------------------|--|----------------|
| Preventive care drugs and supplements | \$0, no deductible applies | Not covered |
| Limits | Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF) For a current list of covered preventive care drugs and supplements or more information, see the <i>Contact us</i> section | Not applicable |

Risk reducing breast cancer drugs

| Description | In-network | Out-of-network |
|---|--|----------------|
| Risk reducing breast cancer prescription drugs | \$0, no deductible applies | Not covered |
| Limits | Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF) For a current list of risk reducing breast cancer drugs or more information, see the <i>Contact us</i> section | Not applicable |

Tobacco cessation drugs

| Description | In-network | Out-of-network |
|--|---|----------------|
| Tobacco cessation prescription and OTC drugs | \$0, no deductible applies | Not covered |
| Limits | Subject to any sex, age, medical condition, family history and frequency guidelines in the recommendations of the USPSTF. For a current list of covered tobacco cessation drugs or more information, see the <i>Contact us</i> section. See the <i>Other services</i> section of this schedule for more information. | Not applicable |

Outpatient prescription drug important note:

If a **provider** prescribes a covered **brand-name prescription drug** when a **generic prescription drug** equivalent is available and specifies “Dispense As Written” (DAW), you will pay the cost share for the brand-name drug. If a **provider** does not specify DAW and you request a covered **brand-name prescription drug**, you will be responsible for the cost difference between the brand-name drug and the generic drug, plus the cost share that applies to the brand-name drug.

Outpatient surgery

| Description | In-network | Out-of-network |
|-----------------------------------|--------------------------------|--------------------------------|
| At hospital outpatient department | 70% per visit after deductible | 40% per visit after deductible |

Physician and specialist services

Physician services-general or family practitioner

| Description | In-network | Out-of-network |
|---|--------------------------------|--------------------------------|
| Physician office hours (not-surgical, not preventive) | 70% per visit after deductible | 40% per visit after deductible |
| Physician surgical services | 70% per visit after deductible | 40% per visit after deductible |

| Description | In-network | Out-of-network |
|-------------------------------------|--------------------------------|--------------------------------|
| Physician telemedicine consultation | 70% per visit after deductible | 40% per visit after deductible |

| Description | In-network | Out-of-network |
|---------------------------------------|--------------------------------|--------------------------------|
| Physician visit during inpatient stay | 70% per visit after deductible | 40% per visit after deductible |

Specialist

| Description | In-network | Out-of-network |
|--|--------------------------------|--------------------------------|
| Specialist office hours (not-surgical, not preventive) | 70% per visit after deductible | 40% per visit after deductible |
| Specialist surgical services | 70% per visit after deductible | 40% per visit after deductible |

| Description | In-network | Out-of-network |
|--------------------------------------|--------------------------------|--------------------------------|
| Specialist telemedicine consultation | 70% per visit after deductible | 40% per visit after deductible |

All other services not shown above

| Description | In-network | Out-of-network |
|--------------------|--------------------------------|--------------------------------|
| All other services | 70% per visit after deductible | 40% per visit after deductible |

Preventive care

| Description | In-network | Out-of-network |
|--|--|--|
| Preventive care services | 100% per visit, no deductible applies | 40% per visit after deductible |
| Breast feeding counseling and support | 100% per visit, no deductible applies | 40% per visit after deductible |
| Breast feeding counseling and support limit | 6 visits in a group or individual setting Visits that exceed the limit are covered under the physician services office visit | 6 visits in a group or individual setting Visits that exceed the limit are covered under the physician services office visit |
| Breast pump, accessories and supplies limit | Electric pump: 1 every 3 years Manual pump: 1 per pregnancy Pump supplies and accessories: 1 purchase per pregnancy if not eligible to purchase a new pump | Electric pump: 1 every 3 years Manual pump: 1 per pregnancy Pump supplies and accessories: 1 purchase per pregnancy if not eligible to purchase a new pump |
| Breast pump waiting period | Electric pump: 3 years to replace an existing electric pump | Electric pump: 3 years to replace an existing electric pump |
| Counseling for alcohol or drug misuse | 100% per visit, no deductible applies | 40% per visit after deductible |
| Counseling for alcohol or drug misuse visit limit | 5 visits/12 months | 5 visits/12 months |
| Counseling for obesity, healthy diet | 100% per visit, no deductible applies | 40% per visit after deductible |
| Counseling for obesity, healthy diet visit limit | Age 22 and older: 26 visits per 12 months, of which up to 10 visits may be used for healthy diet counseling. | Age 22 and older: 26 visits per 12 months, of which up to 10 visits may be used for healthy diet counseling. |
| Counseling for sexually transmitted infection | 100% per visit, no deductible applies | 40% per visit after deductible |
| Counseling for sexually transmitted infection visit limit | 2 visits/12 months | 2 visits/12 months |
| Counseling for tobacco cessation | 100% per visit, no deductible applies | 40% per visit after deductible |
| Counseling for tobacco cessation visit limit | 8 visits/12 months | 8 visits/12 months |
| Family planning services (female contraception counseling) | 100% per visit, no deductible applies | 40% per visit after deductible |
| Family planning services (female contraception counseling) limit | Contraceptive counseling limited to 2 visits/12 months in a group or individual setting | Contraceptive counseling limited to 2 visits/12 months in a group or individual setting |

| | | |
|-------------------------------------|---|---|
| Immunizations | 100%, no deductible applies | 40% after deductible |
| Immunizations limit | Subject to any age limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your physician | Subject to any age limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your physician |
| Routine cancer screenings | 100% per visit, no deductible applies | 40% per visit after deductible |
| Routine cancer screening limits | Subject to any age, family history and frequency guidelines as set forth in the most current: Evidence-based items that have a rating of A or B in the current recommendations of the USPSTF The comprehensive guidelines supported by the Health Resources and Services Administration For more information contact your physician or see the <i>Contact us</i> section | Subject to any age, family history and frequency guidelines as set forth in the most current: Evidence-based items that have a rating of A or B in the current recommendations of the USPSTF The comprehensive guidelines supported by the Health Resources and Services Administration For more information contact your physician or see the <i>Contact us</i> section |
| Lung cancer screening | 100% per visit, no deductible applies | 40% per visit after deductible |
| Routine lung cancer screening limit | 1 screenings every 12 months Screenings that exceed this limit covered as outpatient diagnostic testing | 1 screenings every 12 months Screenings that exceed this limit covered as outpatient diagnostic testing |
| Routine physical exam | 100% per visit, no deductible applies | 40% per visit after deductible |
| Routine physical exam limits | Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures/Health Resources and Services Administration for children and adolescents Limited to 7 exams from age 0-1 year; 3 exams every 12 months age 1-2; 3 exams every 12 months age 2-3; and 1 exam per year after that age, up to age 22; 1 exam per year after age 22 High risk Human Papillomavirus (HPV) DNA testing for woman age 30 and older limited to 1 every 36 months | Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures/Health Resources and Services Administration for children and adolescents Limited to 7 exams from age 0-1 year; 3 exams every 12 months age 1-2; 3 exams every 12 months age 2-3; and 1 exam per year after that age, up to age 22; 1 exam per year after age 22 High risk Human Papillomavirus (HPV) DNA testing for woman age 30 and older limited to 1 every 36 months |

| | | |
|---------------------------|--|--|
| Well woman GYN exam | 100% per visit, no deductible applies | 40% per visit after deductible |
| Well woman GYN exam limit | Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration | Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration |
| Limit | 1 visit | 1 visit |

Private duty nursing

Up to eight hours equals one shift

| Description | In-network | Out-of-network |
|---------------------|---------------------------------------|---------------------------------------|
| Outpatient services | 70% per visit after deductible | 40% per visit after deductible |

| | | |
|----------------------------|----|----|
| Visit/shift limit per year | 70 | 70 |
|----------------------------|----|----|

Prosthetic Devices

| Description | In-network | Out-of-network |
|--------------------|---|---|
| Prosthetic devices | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Reconstructive surgery and supplies

Including breast surgery

| Description | In-network | Out-of-network |
|----------------------|---|---|
| Surgery and supplies | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Short-term rehabilitation services

Cardiac rehabilitation

| Description | In-network | Out-of-network |
|------------------------|---|---|
| Cardiac rehabilitation | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Pulmonary rehabilitation

| Description | In-network | Out-of-network |
|--------------------------|---|---|
| Pulmonary rehabilitation | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Cognitive rehabilitation

| Description | In-network | Out-of-network |
|--------------------------|---|---|
| Cognitive rehabilitation | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Physical, occupational and speech therapies

| Description | In-network | Out-of-network |
|---------------|---------------------------------------|---------------------------------------|
| PT, OT and ST | 70% per visit after deductible | 40% per visit after deductible |

Physical, occupational and speech therapies

| Description | In-network | Out-of-network |
|----------------------|------------|----------------|
| Visit limit per year | 60 | 60 |

Spinal manipulation

| Description | In-network | Out-of-network |
|---------------------|---------------------------------------|---------------------------------------|
| Spinal manipulation | 70% per visit after deductible | 40% per visit after deductible |

| | | |
|----------------------|----|----|
| Visit limit per year | 20 | 20 |
|----------------------|----|----|

Skilled nursing facility

| Description | In-network | Out-of-network |
|--|---|---|
| Inpatient services - room and board | 70% per admission after deductible | 40% per admission after deductible |
| Other inpatient services and supplies | 70% per admission after deductible | 40% per admission after deductible |

| | | |
|--------------------|----|----|
| Day limit per year | 60 | 60 |
|--------------------|----|----|

Tests, images and labs – outpatient

Diagnostic complex imaging services

| Description | In-network | Out-of-network |
|-------------|---------------------------------------|---------------------------------------|
| | 70% per visit after deductible | 40% per visit after deductible |

Diagnostic lab work

| Description | In-network | Out-of-network |
|-------------|---------------------------------------|---------------------------------------|
| | 70% per visit after deductible | 40% per visit after deductible |

Diagnostic x-ray and other radiological services

| Description | In-network | Out-of-network |
|-------------|---------------------------------------|---------------------------------------|
| | 70% per visit after deductible | 40% per visit after deductible |

Therapies

Chemotherapy

| Description | In-network | Out-of-network |
|-----------------------|---|---|
| Chemotherapy services | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Gene-based, cellular and other innovative therapies (GCIT)

| Description | In-network (GCIT-designated facility/provider) | Out-of-network (Including providers who are otherwise part of Aetna's network but are not GCIT-designated facilities/ providers) |
|-----------------------|---|--|
| Services and supplies | Covered based on type of service and where it is received | Not covered |

Infusion therapy

Outpatient services

| Description | In-network | Out-of-network |
|-------------|---------------------------------------|---------------------------------------|
| | 70% per visit after deductible | 40% per visit after deductible |

Radiation therapy

| Description | In-network | Out-of-network |
|--------------------|---|---|
| Radiation therapy | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Respiratory therapy

| Description | In-network | Out-of-network |
|---------------------|---|---|
| Respiratory therapy | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Transplant services

| Description | In-network (IOE facility) | Out-of-network (Includes providers who are otherwise part of Aetna's network but are non-IOE providers) |
|---------------------------------|---|--|
| Inpatient services and supplies | 70% per transplant after deductible | 40% per transplant after deductible |
| Physician services | Covered based on type of service and where it is received | Covered based on type of service and where it is received |

Urgent care services

At a freestanding facility or **provider** that is not a **hospital**

A separate urgent care cost share will apply for each visit to an urgent care facility or **provider**

| Description | In-network | Out-of-network |
|----------------------|---------------------------------------|---------------------------------------|
| Urgent care facility | 70% per visit after deductible | 40% per visit after deductible |

Vision care

Performed by an ophthalmologist or optometrist and includes refraction

| Description | In-network | Out-of-network |
|--------------------|--|---------------------------------------|
| | 100% per visit, no deductible applies | 40% per visit after deductible |
| Visit limit | 1 visit every Calendar Year | 1 visit every Calendar Year |

Walk-in clinic

Not all preventive care services are available at a **walk-in clinic**. All services are available from a network **physician**.

| Description | In-network | Out-of-network |
|-----------------------------------|--|--|
| Non-emergency services | 70% per visit after deductible | 40% per visit after deductible |
| Preventive immunizations | 100% per visit, no deductible applies | 40% per visit after deductible |
| Immunization limits | Subject to any age and frequency limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your physician | Subject to any age and frequency limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your physician |
| Screening and counseling services | 100% per visit, no deductible applies | 40% per visit after deductible |
| Screening and counseling limits | See the <i>Preventive care services</i> section of the SOB | See the <i>Preventive care services</i> section of the SOB |