

PLAN 7

TX SILVER 5000 80

BENEFIT SUMMARY



<u>Benefit/Feature</u>		<u>In Network Providers</u> Aetna Choice POS II Online Search: www.aetna.com Aetna One Concierge 1-866-252-3559	<u>Out- of-Network Providers</u>
No Referrals Required			
Deductible (Embedded*) (every Calendar year)		\$5,000/Individual; \$10,000/Family	\$10,000/Individual; \$20,000/Family
Out-of-Pocket Maximum (Embedded*) (every Calendar Year)		\$9,200/Individual; \$18,400/Family	\$24,000/Individual; \$72,000/Family
(Out of Pocket Maximum is combined between In-Network and Out-of-Network and includes deductible, coinsurance, medical copayments and prescription copays/coinsurance but does not include non covered amounts above the plan's fee schedule or allowable charge, or pre-authorization penalties.)			
Lifetime Maximum Benefit		Unlimited	Unlimited
PHYSICIAN SERVICES			
Office Visit to Primary Care		You pay \$40 copay/visit	Plan pays 50% ⁽¹⁾ after deductible
Office Visit to Specialist		You pay \$80 copay/visit	Plan pays 50% ⁽¹⁾ after deductible
Routine Gynecological Care		Plan pays 100%	Plan pays 50% ⁽¹⁾ after deductible
Pre-Natal Care		You pay \$40 copay/visit (initial visit only)	Plan pays 50% ⁽¹⁾ after deductible
Routine Physical		Plan pays 100%	Plan pays 50% ⁽¹⁾ after deductible
Well Care (Child & Adult)		Plan pays 100%	Plan pays 50% ⁽¹⁾ after deductible
Childhood Immunizations		Plan pays 100%	Plan pays 100%
Inpatient/Outpatient Professional Services		Plan pays 80% After Deductible	Plan pays 50% ⁽¹⁾ after deductible
HOSPITAL SERVICES			
Inpatient Admission ⁽²⁾		Plan pays 80% After Deductible	Plan pays 50% ⁽¹⁾ after deductible
Outpatient Services		Plan pays 80% After Deductible	Plan pays 50% ⁽¹⁾ after deductible
Outpatient Ambulatory Surgery ⁽²⁾ - Physician Charges - Hospital Charges - Free-standing Surgical Center		Plan pays 80% After Deductible Plan pays 80% After Deductible Plan pays 80% After Deductible	Plan pays 50% ⁽¹⁾ after deductible Plan pays 50% ⁽¹⁾ after deductible Plan pays 50% ⁽¹⁾ of a Maximum Allowable of \$1,000 per surgery, after the deductible is met*
Urgent Care Center		You pay \$80 copay/visit	Plan pays 50% ⁽¹⁾ after deductible
Emergency Room Services		Plan pays 80% After Deductible (Out-of-Area True Emergency Admissions are subject to In Network Benefits)	
Inpatient Rehab & Skilled Nursing ⁽²⁾		Plan pays 80% After Deductible (60 days per incident maximum)	Plan pays 50% ⁽¹⁾ after deductible (60 days per incident maximum)
OTHER SERVICES			
Outpatient Therapies ⁽²⁾ - Hospital Based - Office Based or Freestanding Facility		Includes Physical, Occupational & Speech All Therapies (60 visit combined limit, every plan year) (This limit does not apply to benefits associated with Autism Spectrum Disorder, developmental delays, or acquired brain injury)	
		Plan pays 80% After Deductible You pay \$80 copay/visit	Plan pays 50% ⁽¹⁾ after deductible Plan pays 50% ⁽¹⁾ after deductible
Cardiac Rehabilitation ⁽²⁾		Plan pays 80% After Deductible (36 visits combined every plan year)	Plan pays 50% ⁽¹⁾ after deductible (36 visits combined every plan year)
Laboratory Services - Hospital Based - Office Based or Freestanding Facility		Plan pays 80% After Deductible Plan pays 80% After Deductible	Plan pays 50% ⁽¹⁾ after deductible Plan pays 50% ⁽¹⁾ after deductible
Diagnostic Services ⁽²⁾ - MRIs, MRAs, CT Scans, and PET Scans ⁽²⁾ - All Other Diagnostic Services		Plan pays 80% After Deductible Plan pays 80% After Deductible	Plan pays 50% ⁽¹⁾ after deductible Plan pays 50% ⁽¹⁾ after deductible
Durable Medical Equipment ⁽²⁾		Plan pays 80% after deductible	Plan pays 50% ⁽¹⁾ after deductible
Home Health Care ⁽²⁾		Plan pays 80% After Deductible (60 visits per year/not to exceed 4 hrs per visit)	Plan pays 50% ⁽¹⁾ after deductible (60 visits per year/not to exceed 4 hrs per visit)
Chiropractic Care Covered age 18 and older only		You pay \$80 copay/visit (30 visit maximum every plan year)	Plan pays 50% ⁽¹⁾ after deductible (30 visit maximum every plan year)
MENTAL DISORDER & SUBSTANCE ABUSE SERVICES			
Inpatient Mental Disorder/Substance Abuse ⁽²⁾		Plan pays 80% After Deductible	Plan pays 50% ⁽¹⁾ after deductible
Outpatient Mental Disorder/Substance Abuse ⁽²⁾ - Hospital Based - Office Based or Freestanding Facility		Plan pays 80% After Deductible You pay \$40 copay/visit	Plan pays 50% ⁽¹⁾ after deductible Plan pays 50% ⁽¹⁾ after deductible

(1) Out-of-Network elective (non-preferred) professional services will be paid based on the 50th percentile of FairHealth. Out-of-Network elective (non-preferred) facility services will be paid based on the NAP Facility Charge Review under the National Advantage Program (NAP). Out-of-Network involuntary (preferred) professional services will be paid based on 125% of Medicare's allowable rate. Out-of-Network involuntary (preferred) facility services will be paid based upon NAP vendor contracts or NAP Facility Charge Review.

(2) Some of these services require precertification. For Network services, your physician should obtain precertification for you, however, you are ultimately responsible for precertification for all services out-of-network, otherwise a penalty of 50% of the Plan's recognized charges, to a maximum of \$10,000 will be applied. Refer to Plan Documents for a complete precertification list.

Note: This summary is not intended to be a comprehensive list of services and is not a guarantee of coverage. Once enrolled, you will be supplied with a Plan Document/Summary Plan Description (SPD) that will detail all covered services.

Note: Infertility services, including, but not limited to, artificial insemination and advanced reproductive technologies, are not covered. In vitro fertilization is covered as specifically listed in the summary plan document, if elected by your employer.

*Embedded means you can satisfy the Family "Deductible" or the Family "Maximum Out-of-pocket" by meeting the individual amount for any one (1) covered family Member and then any combination of family Members may satisfy the remaining amount. No more than the individual amount will be credited to the Family amount for any one Covered Person and no Covered Person will be required to meet more than the individual amount each Benefit Year.