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PLAN DESIGN AND BENEFITS
Aetna Value Network HMO Gold
CA $30/60 0

CA Group Business 1-100 Employees

This plan only provides access to covered benefits when provided by a network provider. The plan does not provide access to covered benefits when provided by an out-of-network provider, except for emergency care provided for an emergency medical condition. This plan will pay for the emergency care subject to in-network benefits.

PLAN FEATURES	NETWORK CARE	OUT-OF-NETWORK CARE
Primary Care Physician Selection	Required	Not applicable
Deductible (per calendar year)	$0 Individual $0 Family	Not applicable
Unless otherwise indicated, the deductible must be met before benefits can be paid.		
As indicated in the plan, member cost sharing for certain services are excluded from the charges to meet the deductible.		
N/A		
Member Coinsurance (applies to all expenses unless otherwise stated)	20%	Not applicable
Out-of-Pocket (OOP) Maximum (per calendar year, includes deductible)	$7,500 Individual $15,000 Family	Not applicable
Only those out-of-pocket expenses resulting from the application of coinsurance percentage, deductibles, and copays (except any penalty amounts) may be used to satisfy the Out-of-Pocket Maximum.		
No one family member may contribute more than the individual out-of-pocket maximum amount to the family out-of-pocket maximum. Once the 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 year.		
Referral Requirement	Required	Not applicable
PHYSICIAN SERVICES	**NETWORK CARE**	**OUT-OF-NETWORK CARE**
Office Visits to Non-Specialist	$30 copayment	Not covered
Includes services of an internist, general physician, family practitioner or pediatrician for diagnosis and treatment of an illness or injury.		
Telemedicine Consultations to Non-Specialist	$30 copayment	Not covered
Non-Specialist Telemedicine Provider Consultations	Covered in full	Not covered
Specialist Office Visits	$60 copayment	Not covered
Telemedicine Consultations to Specialist	$60 copayment	Not covered
Specialist Telemedicine Provider Consultations	Covered in full	Not covered
Walk-in Clinics	**Designated Walk-in Clinics:** Covered in full **All Other Network Providers:** $30 copayment	Not covered
Walk-in clinics are freestanding health care facilities that (a) may be located in or with a pharmacy, drug store, supermarket or other retail store; and (b) provide limited medical care and services on a scheduled or unscheduled basis. Urgent care centers, emergency rooms, the outpatient department of a hospital, ambulatory surgical centers, and physician offices are not considered to be walk-in clinics.		
Telemedicine Consultations for Non-Emergency Services through a Walk-in Clinic If telemedicine preventive screening and counseling services are provided through a walk-in clinic, these services are paid under the preventive care benefit.	**Designated Walk-in Clinics:** Covered in full **All Other Network Providers:** Cost sharing is based on the type of service and where it is performed.	Not covered
Maternity - Delivery and Post-Partum Care	Covered in full	Not covered
Your cost sharing applies to all covered benefits incurred during your inpatient stay.		
Allergy Testing	Cost-sharing is based on type of service and where it is received.	Not covered

Allergy Injections Copay waived if no physician encounter.	Cost-sharing is based on type of service and where it is received.	Not covered
PREVENTIVE CARE	NETWORK CARE	OUT-OF-NETWORK CARE
Preventive care services are covered in accordance with Health Care Reform.		
Routine Adult Physical Exams and Immunizations Coverage is limited to 1 exam every 12 months.	Covered in full	Not covered
Routine Well Child Exams and Immunizations Coverage is limited 7 exams in the first 12 months of life; 3 exams in the second 12 months of life; 3 exams in the third 12 months of life; 1 exam every 12 months thereafter to age 22.	Covered in full	Not covered
Routine Gynecological Exams Includes Pap smear, HPV screening and related lab fees. Coverage is limited to 1 exam every 12 months.	Covered in full	Not covered
Routine Mammograms	Covered in full	Not covered
Women's Health Includes: Screening for gestational diabetes; HPV (Human Papillomavirus) DNA testing, counseling for sexually transmitted infections; counseling and screening for human immunodeficiency virus; screening and counseling for interpersonal and domestic violence; breastfeeding support, supplies and counseling; Limitations may apply.	Covered in full	Not covered
Prenatal Maternity	Covered in full	Not covered
Routine Digital Rectal Exam / Prostate-Specific Antigen Test Recommended: For covered males age 40 and over. Frequency schedule applies.	Covered in full	Not covered
Colorectal Cancer Screening Recommended: For all members age 45 and over. Frequency schedule applies.	Covered in full	Not covered
Routine Eye and Hearing Screenings	Paid as part of routine physical exam.	Not covered
HEARING SERVICES	NETWORK CARE	OUT-OF-NETWORK CARE
Hearing Exam (by Specialist)	Covered in full	Not covered
Hearing Aid	Not covered	Not covered
VISION SERVICES	NETWORK CARE	OUT-OF-NETWORK CARE
Adult Routine Eye Exams (Refraction)	Not covered	Not covered
Pediatric Routine Eye Exams (Refraction) Coverage is limited to age 0-19.	Covered in full	Not covered
Adult Vision Hardware	Not covered	Not covered
Pediatric Vision Hardware Coverage is limited to 1 set of frames and 1 set of contact lenses or eyeglass lenses per calendar year age 0-19.	Covered in full	Not covered
DIAGNOSTIC PROCEDURES	NETWORK CARE	OUT-OF-NETWORK CARE
Outpatient Diagnostic Laboratory	$60 copayment	Not covered
Outpatient Diagnostic X-ray (except for Complex Imaging Services)	$60 copayment	Not covered
Outpatient Diagnostic X-ray for Complex Imaging Services Including, but not limited to, MRI, MRA, PET and CT scans. Precertification required.	$250 copayment	Not covered

Outpatient Diagnostic Laboratory Performed in a PCP Office Visit	Included in OV Copay	Not covered
Outpatient Diagnostic X-ray Performed in a PCP Office Visit (except for Complex Imaging Services)	Included in OV Copay	Not covered
Outpatient Diagnostic X-ray for Complex Imaging Services Performed in a PCP Office Visit Including, but not limited to, MRI, MRA, PET and CT scans. Precertification required.	Included in OV Copay	Not covered
Outpatient Diagnostic Laboratory Performed in a Specialist Offic Visit	Included in OV Copay	Not covered
Outpatient Diagnostic X-ray Performed in a Specialist Offic Visit (except for Complex Imaging Services)	Included in OV Copay	Not covered
Outpatient Diagnostic X-ray for Complex Imaging Services Performed in a Specialist Offic Visit Including, but not limited to, MRI, MRA, PET and CT scans. Precertification required.	Included in OV Copay	Not covered
EMERGENCY MEDICAL CARE	NETWORK CARE	OUT-OF-NETWORK CARE
Urgent Care Provider	$60 copayment	Not covered
Non-Urgent Use of Urgent Care Provider	Not covered	Not covered
Emergency Room Copay waived if admitted.	$325 copayment	Paid as In-Network
Non-Emergency Care in an Emergency Room	Not covered	Not covered
Emergency Use of Ambulance	$325 copayment	Paid as In-Network
Non-Emergency Use of Ambulance	$325 copayment	Not covered
HOSPITAL CARE	NETWORK CARE	OUT-OF-NETWORK CARE
Inpatient Coverage Including maternity (prenatal, delivery and postpartum) and transplants.	$750 copayment per day to a maximum copayment of $2250 per admission.	Not covered
Outpatient Surgery Provided in an outpatient hospital department.	$300 copayment	Not covered
Outpatient Surgery Provided in a freestanding surgical facility.	$150 copayment	Not covered
Colonoscopy (non-preventive)	Cost-sharing is based on type of service and where it is received.	Not covered
Transplants Coverage is limited to IOE facilities only.	$750 copayment per day to a maximum copayment of $2250 per admission.	Not covered
BEHAVIORAL HEALTH SERVICES (MENTAL HEALTH and SUBSTANCE RELATED DISORDERS)	NETWORK CARE	OUT-OF-NETWORK CARE
Inpatient Services	$750 copayment per day to a maximum copayment of $2250 per admission.	Not covered
Outpatient Office Visits	$30 copayment	Not covered
Physician or Behavioral Health Provider Telemedicine Consultations	$30 copayment	Not covered
Telemedicine Provider Consultations	Covered in full	Not covered

Other Outpatient Services (e.g,:partial hospitalization treatment, intensive outpatient programs)	$60 copayment	Not covered
THERAPY SERVICES	NETWORK CARE	OUT-OF-NETWORK CARE
Outpatient Chiropractic/Spinal Manipulation Therapy Accumulation and Cost Share- Coverage is limited to 20 visits per calendar year, separate from habilitation and includes all outpatient places of service for Chiro.	$30 copayment	Not covered
Outpatient Short-Term Rehabilitation - Physical Therapy Accumulation and Cost Share- No visit limits per calendar year PT, OT and ST, separate from habilitation and includes all outpatient places of service for PT, OT and ST.	$60 copayment	Not covered
Outpatient Short-Term Rehabilitation - Occupational Therapy Accumulation and Cost Share- No visit limits per calendar year PT, OT and ST, separate from habilitation and includes all outpatient places of service for PT, OT and ST.	$60 copayment	Not covered
Outpatient Short-Term Rehabilitation - Speech Therapy Accumulation and Cost Share- No visit limits per calendar year PT, OT and ST, separate from habilitation and includes all outpatient places of service for PT, OT and ST.	$60 copayment	Not covered
Habilitative Physical, Occupational and Speech Therapy	$60 copayment	Not covered
Autism Physical, Occupational and Speech Therapy	$60 copayment	Not covered
Autism Behavioral Therapy	$30 copayment	Not covered
Autism Applied Behavior Analysis	$60 copayment	Not covered
OTHER SERVICES AND PLAN DETAILS	NETWORK CARE	OUT-OF-NETWORK CARE
Skilled Nursing Facility Coverage is limited to 100 days per confinement.	$750 copayment per day to a maximum copayment of $2250 per admission.	Not covered
Home Health Care Coverage is limited to 100 visits per calendar year.	$60 copayment	Not covered
Infusion Therapy Provided in the home or physician's office.	$60 copayment	Not covered
Infusion Therapy Provided in the outpatient hospital department or freestanding facility.	$60 copayment	Not covered
Gene-Based, Cellular and Other Innovative Therapies (GCIT) Coverage is limited to GCIT designated facilities only.	Cost-sharing is based on type of service and where it is received.	Not covered
Hospice Care - Inpatient	$750 copayment per day to a maximum copayment of $2250 per admission.	Not covered
Hospice Care Outpatient	20%	Not covered
Private Duty Nursing - Outpatient	Not covered	Not covered
Acupuncture	$30 copayment	Not covered
Durable Medical Equipment	20%	Not covered
Diabetic Supplies not obtainable at a pharmacy	Covered same as any other medical expense.	Not covered
Bariatric Surgery	$750 copayment per day to a maximum copayment of $2250 per admission.	Not covered

FAMILY PLANNING	NETWORK CARE	OUT-OF-NETWORK CARE
Infertility Treatment - Diagnostic only Covered only for the diagnosis and treatment of the underlying medical condition.	Cost-sharing is based on type of service and where it is received.	Not covered
Infertility Treatment - Artificial Insemination or Ovulation Induction	Not covered	Not covered
Advanced Reproductive Technology. Can include GIFT, ZIFT, IVF, ICSI, ovum microsurgery and cryopreserved embryo transfers,see the Certificate of Coverage for full details. Coverage is limited to services for fertility preservation see plan booklet for details.	20%	Not covered
Vasectomy	Covered in full	Not covered
Tubal Ligation	Covered in full	Not covered
PEDIATRIC DENTAL SERVICES	NETWORK CARE	OUT-OF-NETWORK CARE
Preventive & Diagnostic (includes exams, cleanings, x-rays, fluoride, sealants) Coverage is limited to age 0-19.	Covered in full	Not covered
Basic (includes space maintainers, fillings, anesthesia, denture adjustments) Coverage is limited to age 0-19.	30%	Not covered
Major (includes crowns, endodontics, periodontics, oral surgery, dentures, bridges) Coverage is limited to age 0-19.	50%	Not covered
Orthodontia (limited to medically necessary orthodontia) Coverage is limited to age 0-19.	50%	Not covered
PHARMACY DEDUCTIBLE	NETWORK CARE	OUT-OF-NETWORK CARE
Prescription drug calendar year deductible	Not applicable	Not applicable
PHARMACY - PRESCRIPTION DRUG BENEFITS	NETWORK CARE	OUT-OF-NETWORK CARE
Generic Drugs		
Retail	Generic: $15 copayment	Not covered
MailOrder	Generic: $30 copayment	Not covered
Preferred Brand Drugs		
Retail	$50 copayment	Not covered
MailOrder	$100 copayment	Not covered
Non-Preferred Drugs		
Retail	$80 copayment	Not covered
MailOrder	$160 copayment	Not covered
Speciality Drugs		
Preferred Speciality	30% up to $250	Not covered
Non-Preferred Speciality	30% up to $250	Not covered Not covered
Pharmacy Day Supply and Requirements		
Retail : Up to a 30 day supply.		
Mail Order : A 31-90 day supply from CVS Caremark Mail Service PharmacyTM or a CVS Pharmacy at the Mail Order Drug copay.		
Specialty : Up to a 30 day supply		

Specialty Drugs - All prescription fills must be through our preferred specialty pharmacy network.

True Accumulation - Some specialty prescription drugs may qualify for third-party copay assistance programs, like a manufacturer coupon or a rebate. These could lower out-of-pocket costs. Any amount received through one of these programs will not apply towards the Deductible or Out-of-Pocket Maximum.

Full Choose Generics - If the member or the physician requests brand when generic is available, the member pays the applicable cost-sharing plus the cost difference between the generic and brand.

Precertification - Included. See formulary for details.

Step Therapy - Included. See formulary for details.

Maintenance Choice® with Opt Out - After two retail fills, members must choose to fill a 90-day supply of their maintenance drugs at CVS Caremark Mail Service PharmacyTM or at a CVS retail pharmacy. If the member wants to continue to fill their 30-day supply at any other network pharmacy, they simply need to call us at the number on their member ID card. If they do not notify us that they want to opt out of the 90-day supply at a CVS Pharmacy, they'll be responsible for 100 percent of their medication cost. The member may call us any time, even from the pharmacy, to let us know that they intend to opt out of the benefit.

Pharmacy Plan includes:

Diabetic supplies obtainable from a pharmacy (Including: needles, syringes, test strips, lancets and alcohol swabs - available at retail or mail order).

Cost-share is $0 copay, deductible waived, for preferred generic and brand diabetic supplies and preferred generic and brand insulin. Cost-share is $0 copay, deductible waived, for preferred generic and brand diabetic supplies and preferred generic and brand insulin.

Performance Enhancing Drugs - Coverage is included for up to 30 pills per month or 27 pills per 90 days for lifestyle/performance drugs. See Aetna Formulary for details on precertification.

Affordable Care Act mandated female contraceptives and preventive medications covered 100% in-network.

Preventive and seasonal vaccinations covered 100% in-network.

Network and Non-network Providers

We cover the cost of services based on whether doctors are "in-network" or "out-of-network". We want to help you understand how much Aetna pays for your out-of-network care. At the same time, we want to make it clear how much more you will need to pay for this "out-of-network" care.

You may choose a provider (doctor or hospital) in our network. You may choose to visit an out-of-network provider. If you choose a provider who is out-of-network, your Aetna health plan will not pay any of that provider 's bill. You will pay a lot more money out of your own pocket if you choose to use an out-of-network doctor or hospital.

You can avoid these extra costs by getting your care from Aetna's broad network of health care providers. Go to **www.aetna.com** and click on "Find a Doctor" on the left side of the page. If you are already a member, sign on to your Aetna member site.

This applies when you choose to get care out-of-network. When you have no choice (for example: emergency room visit after a car accident, or for other emergency services), we will pay the bill as if you got care in the network. You pay cost sharing and deductibles for your in-network level of benefits. Contact Aetna if your provider asks you to pay more. You are not responsible for any outstanding balance billed by your providers for emergency services beyond your cost sharing and deductibles.

What's Not Covered

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 purchased.

- All medical or hospital services not specifically covered in or which are limited or excluded in the plan documents
- Charges related to any eye surgery mainly to correct refractive errors
- Cosmetic surgery, including breast reduction
- Custodial care
- Adult dental care and x-rays
- Donor egg retrieval
- Experimental and investigational procedures
- Immunizations for travel or work
- Infertility services, including, but not limited to, artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in your plan documents
- Non-medically necessary services or supplies
- Orthotics except as specified in the plan
- Over-the-counter medications and supplies
- Reversal of sterilization
- Services for the treatment of sexual dysfunction or inadequacies, including therapy, supplies, counseling and prescription drugs
- Special duty nursing
- Weight reduction programs, or dietary supplements

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 results or outcomes. Consult the plan documents (i.e. Group Insurance Certificate and/or Group Policy) to determine governing contractual provisions, including procedures, exclusions and limitation relating to the plan. Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are both within the CVS Health family. Aetna is not responsible or liable in any manner for services received at CVS MinuteClinic locations. CVS Caremark® Mail Service Pharmacy and Aetna are part of the CVS Health family of companies. Preferred providers and vendors are independent contractors in private practice and are neither employees nor agents of Aetna or its affiliates. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change without notice.

If your plan covers outpatient prescription drugs, your plan includes 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 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 our website at **www.aetna.com**, or the Aetna Medication Formulary Guide. 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.

While this information is believed to be accurate as of the print date, it is subject to change.

In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.

Plans are provided by Aetna Health Inc.

For more information about Aetna plans, refer to **www.aetna.com**.