

**PLAN DESIGN AND BENEFITS- CA MC \$0 90/60**

<b>PLAN FEATURES</b>	<b>PREFERRED CARE</b>	<b>NON-PREFERRED CARE</b>
<b>Deductible</b> (per calendar year)	\$0 Individual	\$250 Individual (2 member maximum)
<p>Unless otherwise indicated, the Deductible must be met prior to benefits being payable.            All covered expenses accumulate separately toward the preferred an non-preferred Deductible.            Once 2 individual members of a family each satisfy their Deductible amount separately, all family members will be considered as having met their Deductible for the remainder of the calendar year.            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.</p>		
<b>Member Coinsurance</b>	10%	40%
Applies to all expenses unless otherwise stated.		
<b>Payment Limit</b> (per calendar year, excludes deductible)	\$2,000 Individual (2 member maximum)	\$5,000 Individual (2 member maximum)
<p>All covered expenses accumulate separately toward the preferred and non-preferred Payment Limit.            Certain member cost sharing elements may not apply toward the Payment Limit. Amounts over allowable, copays, failure to pre-certify penalty, payments for chiropractic, non-SMI-SED mental disorders, Rx, Infertility, substance abuse and DME do not apply to Payment Limit and continue to be payable after the maximum is reached.            Once 2 individual members of a family each satisfy their Payment Limit separately, all family members will be considered as having met their Payment Limit for the remainder of the calendar year.</p>		
<b>Lifetime Maximum</b>	\$5,000,000 per member's lifetime. Preferred care and Non-Preferred care combined.	
<b>Payment for Non-Preferred Care</b>	Not applicable	Recognized Amount*
<b>Primary Care Physician Selection</b>	Not applicable	Not applicable
<b>Certification Requirements -</b>		
<p>Certification for certain types of Non-Preferred care must be obtained to avoid a reduction in benefits paid for that care. Certification for Hospital Admissions, Treatment Facility Admissions, Convalescent Facility Admissions, Home Health Care, and Hospice Care is required. Benefits will be reduced by \$400 per occurrence if Certification is not obtained.</p>		
<b>Referral Requirement</b>	None	None
<b>PHYSICIAN SERVICES</b>	<b>PREFERRED CARE</b>	<b>NON-PREFERRED CARE</b>
<b>Office Visits to Non-Specialist</b>	\$10 office visit copay	40% after deductible
Includes services of an internist, general physician, family practitioner or pediatrician for routine care as well as diagnosis and treatment of an illness or injury.		
<b>Specialist Office Visits</b>	\$10 office visit copay	40% after deductible
<b>Maternity OB Visits</b>	10%	40% after deductible
<b>Surgery (in office)</b>	10%	40% after deductible
<b>Allergy Testing</b> (given by a physician)	\$10 office visit copay	40% after deductible
<b>Allergy Injections</b> (not given by a physician)	\$10 office visit copay deductible waived. Copay waived when office visit charge is not made.	40% after deductible

<b>PREVENTIVE CARE</b>	<b>PREFERRED CARE</b>	<b>NON-PREFERRED CARE</b>
<b>Routine Adult Physical Exams/ Immunizations</b> Limited to 1 exam every 12 months for members age 18 and older. \$300 maximum benefit every 12 months, preferred and non-preferred combined.	\$10 office visit copay	40% after deductible
<b>Well Child Exams/Immunizations</b> Provides coverage for 9 exams from birth up to age 3; 1 exam per 12 months thereafter up to age 18.	\$10 office visit copay	40% after deductible
<b>Routine Gynecological Care Exams</b> Includes Pap smear and related lab fees. Frequency schedule applies.	\$10 office visit copay	40% after deductible
<b>Routine Mammograms</b> For covered females age 40 and over, frequency schedule applies.	\$10 copay	40% after deductible
<b>Routine Digital Rectal Exam / Prostate-Specific Antigen Test</b> For covered males age 40 and over, frequency schedule applies.	Member cost sharing is based on the type of service performed and the place rendered.	40% after deductible
<b>Colorectal Cancer Screening</b> For all members age 50 and over, frequency schedule applies.	Member cost sharing is based on the type of service performed and the place rendered.	40% after deductible
<b>Colonoscopy</b>	See Outpatient Surgery Benefit	See Outpatient Surgery Benefit
<b>Routine Eye and Hearing Exams</b> Covered only as part of a routine physical exam.	Paid as part of a routine physical exam.	Paid as part of a routine physical exam.
<b>DIAGNOSTIC PROCEDURES</b>	<b>PREFERRED CARE</b>	<b>NON-PREFERRED CARE</b>
<b>Outpatient Diagnostic Laboratory and X-ray [except for Complex Imaging Services]</b> (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 member cost sharing.)	10%	40% after deductible
<b>Outpatient Diagnostic X-ray for Complex Imaging Services</b> (including, but not limited to, MRI, MRA, PET and CT Scans)	20%	50% after deductible
<b>EMERGENCY MEDICAL CARE</b>	<b>PREFERRED CARE</b>	<b>NON-PREFERRED CARE</b>
<b>Urgent Care Provider</b> (Benefit Availability may vary by location.)	\$50 copay	Paid as Preferred Care.
<b>Non-Urgent Use of Urgent Care Provider</b>	Not Covered	Not Covered
<b>Emergency Room</b> Copay waived if admitted	\$100 copay plus 10%	Paid as Preferred Care.
<b>Non-Emergency care in an Emergency Room</b>	Not Covered	Not Covered
<b>Ambulance</b>	10%	Paid as Preferred Care.
<b>HOSPITAL CARE</b>	<b>PREFERRED CARE</b>	<b>NON-PREFERRED CARE</b>

<b>Inpatient Coverage</b> Including maternity (prenatal, delivery and postpartum) & transplants	10%	\$250 copay plus 40% after deductible. Maximum benefit of \$750 per day.
<b>Outpatient Surgery</b> Performed in a Hospital Outpatient Facility	\$150 copay plus 20%	\$150 copay plus 50% after deductible. Maximum benefit of \$400 per surgery.
<b>Outpatient Surgery</b> Performed in a Facility Other than a Hospital Outpatient Facility	10%	\$150 copay plus 40% after deductible. Maximum benefit of \$400 per surgery.
<b>MENTAL HEALTH SERVICES</b>	<b>PREFERRED CARE</b>	<b>NON-PREFERRED CARE</b>
<b>Inpatient Serious Mental Illness and Serious Emotional Disturbances of a Child</b>	10%	\$250 copay plus 40% after deductible. Maximum benefit of \$250 per day.
<b>Outpatient Serious Mental Illness and Serious Emotional Disturbances of a Child</b>	\$10 office visit copay	40% after deductible. Maximum benefit of \$25 per visit.
<b>Inpatient Other than Serious Mental Illness or Serious Emotional Disturbances of a Child</b>	Not covered	Not covered
<b>Outpatient Other than Serious Mental Illness or Serious Emotional Disturbances of a Child</b> Limited to 20 visits per member per calendar year. Preferred and Non-Preferred combined.	\$10 office visit copay	40% after deductible. Maximum benefit of \$25 per visit.
<b>ALCOHOL/DRUG ABUSE SERVICES</b>	<b>PREFERRED CARE</b>	<b>NON-PREFERRED CARE</b>
<b>Inpatient Detoxification</b> Limited to 3 days per admission, x 2 admissions per lifetime. Preferred and Non-Preferred combined.	10%	\$250 copay plus 40% after deductible. Maximum benefit of \$175 per day.
<b>Outpatient Detoxification</b>	Not covered	Not covered
<b>Inpatient Rehabilitation</b>	Not covered	Not covered
<b>Outpatient Rehabilitation</b>	Not covered	Not covered
<b>OTHER SERVICES AND PLAN DETAILS</b>	<b>PREFERRED CARE</b>	<b>NON-PREFERRED CARE</b>
<b>Skilled Nursing Facility</b> Limited to 60 days per member per calendar year. Preferred and Non-Preferred combined.	10%	\$250 copay plus 40% after deductible. Maximum benefit of \$200 per day.
<b>Home Health Care</b> Limited to 90 visits per member per calendar year. Preferred and Non-Preferred combined; 1 visit equals a period of 4 hours or less.	10%	40% after deductible. Maximum benefit of \$100 per visit.
<b>Infusion Therapy</b> Provided at Home or in the Physician's Office	10%	40% after deductible. Maximum benefit of \$50 per visit.
<b>Infusion Therapy</b> Provided in OP Hospital or Facility	20%	40% after deductible. Maximum benefit of \$50 per visit.
<b>Hospice Care - Inpatient</b> Limited to 30 days per member per calendar year. Preferred and Non-Preferred combined.	10%	\$250 per admission plus 40% after deductible. Maximum benefit of \$200 per day.

<b>Hospice Care - Outpatient</b> Up to a maximum benefit of \$5,000 per member per calendar year. Preferred and Non-Preferred combined.	10%	40% after deductible
<b>Private Duty Nursing - Outpatient</b>	Not covered	Not covered
<b>Outpatient Short-Term Rehabilitation</b> Limited to 24 visits combined per member per calendar year. Preferred and Non-Preferred combined. Includes physical, occupational and chiropractic therapy.	10%	40% after deductible. Maximum benefit of \$25 per visit.
<b>Outpatient Speech Therapy</b> Limited to 20 visits per member per calendar year. Preferred and Non-Preferred combined.	10%	40% after deductible
<b>Durable Medical Equipment</b> Maximum benefit of \$2,000 per member per calendar year. Preferred and Non-Preferred combined.	50%	50% after deductible
<b>Diabetic Supplies not obtainable at a pharmacy</b>	Covered same as any other medical expense.	Covered same as any other medical expense.
<b>Contraceptive drugs and devices not obtainable at a pharmacy</b> (includes coverage for contraceptive visits)	\$10 office visit copay deductible waived	40% after deductible
<b>FAMILY PLANNING</b>	<b>PREFERRED CARE</b>	<b>NON-PREFERRED CARE</b>
<b>Infertility Treatment</b> Covered only for the diagnosis and treatment of the underlying medical condition.	Member cost sharing is based on the type of service performed and the place rendered.	40% after deductible
<b>Voluntary Sterilization</b> Including tubal ligation and vasectomy.	Member cost sharing is based on the type of service performed and the place rendered.	40% after deductible
<b>PHARMACY-PRESCRIPTION DRUG BENEFITS</b>	<b>PARTICIPATING PHARMACIES</b>	<b>NON-PARTICIPATING PHARMACIES</b>
<b>Retail</b> Up to a 30-day supply Mandatory generics with dispense as written over-ride	\$10 copay for generic drugs, \$25 copay for brand name formulary drugs, and \$50 copay for brand name non-formulary drugs	Not covered
<b>Mail Order Delivery</b> 31-90 day supply Mandatory generics with dispense as written over-ride	2 x retail	Not Covered
<b>Self-Injectable Medication (Excluding Insulin)</b> Up to a 90-day supply	30% copay for formulary and non-formulary self-injectable drugs	Not covered
Plan includes: lifestyle/performance drugs (limited to 4 pills per month), contraceptive drugs and devices obtainable from a pharmacy and diabetic supplies obtainable from a pharmacy.		
<b>SPECIAL PROGRAMS</b>		
Special programs automatically included in your plan: National Advantage, Aetna Navigator™, External Review, Fitness, Healthy Outlook, Moms-to-Babies Maternity Management™, National Medical Excellence, Informed Healthline, Natural Alternatives, Natural Products, Vision One®, and Vitamin Advantage™		

\*Payments for out-of-network facility care is determined based on Aetna's Allowable Fee Schedule. Payments 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. These charges are referred to in your plan documents as "recognized" charges.

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 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;
- Dental care and x-rays;
- Donor egg retrieval;
- Experimental and investigational procedures;
- Hearing aids;
- 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; and
- Treatment of those services for or related to treatment of obesity or for diet or weight control.

#### **Pre-existing Conditions Exclusion Provision**

This plan imposes a pre-existing conditions exclusion, which may be waived in some circumstances (that is, creditable coverage) and may not be applicable to you. A pre-existing condition exclusion means that if you have a medical condition before coming to our plan, you might have to wait a certain period of time before the plan will provide coverage for that condition. This exclusion applies only to conditions for which medical advice, diagnosis or treatment was recommended or received or for which the individual took prescribed drugs within 6 months.

Generally, this period ends the day before your coverage becomes effective. However, if you were in a waiting period for coverage, the 6 month period ends on the day before the waiting period begins. The exclusion period, if applicable, may last up to 6 months from your first day of coverage, or, if you were in a waiting period, from the first day of your waiting period.

If you had less than 6 months of group or three months of individual (including Medicare, Medicaid and Medi-Cal) of creditable coverage immediately before the date you enrolled, your plan's pre-existing conditions exclusion period will be reduced by the amount (that is, number of days) of that prior coverage.

If you had no prior creditable coverage within the 6 months for group or 3 months for individual prior to your enrollment date (either because you had no prior coverage or because there was more than a 6 months of group or 3 months of individual gap from the date your prior coverage terminated to your enrollment date), we will apply your plan's pre-existing conditions exclusion.

In order to reduce or possibly eliminate your exclusion period based on your creditable coverage, you should provide us a copy of any Certificates of Creditable Coverage you have. Please contact your Aetna Member Services representative at 1-888-802-3862 for MC and 1-888-702-3862 for HMO if you need assistance in obtaining a Certificate of Creditable Coverage from your prior carrier or if you have any questions on the information noted above.

The pre-existing condition exclusion does not apply to pregnancy nor to a child who is enrolled in the plan within 31 days after birth, adoption, or placement for adoption. Note: For late enrollees, coverage will be delayed until the plan's next open enrollment; the pre-existing exclusion will be applied from the individual's effective date of coverage.

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. With the exception of Aetna Rx Home Delivery, all preferred providers and vendors are independent contractors in private practice and are neither employees nor agents of Aetna or its affiliates. Aetna Rx Home Delivery, LLC, is a subsidiary of Aetna Inc. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change without notice.

Some benefits are subject to limitations or visit maximums. 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's preferred provider is coordinating care, the preferred provider will obtain the precertification. Precertification requirements may vary.

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 [Aetna.com](http://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.

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

Plans are provided by Aetna Life Insurance Company.