

**Summary of Benefits and Coverage: What this Plan Covers & What it Costs**

**Coverage for:** Individual + Family | **Plan Type:** HMO



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at <https://www.aetna.com/sbcsearch/getcbpolicydocs?P=0724929&Y=17> or by calling 1-844-241-0208.

Important Questions	Answers	Why this Matters:
<b>What is the overall deductible?</b>	Tier 1: Individual <b>\$5,700</b> / Family <b>\$11,400</b> ; Tier 2: Individual <b>\$7,150</b> / Family <b>\$14,300</b> . Does not apply to certain office visits, preventive care and urgent care in Tier 1 network.	You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b>deductible</b> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <b>deductible</b> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <b>deductibles</b> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
<b>Is there an out-of-pocket limit on my expenses?</b>	Yes. Tier 1: Individual <b>\$5,700</b> / Family <b>\$11,400</b> ; Tier 2: Individual <b>\$7,150</b> / Family <b>\$14,300</b> .	The <b>out-of-pocket limit</b> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
<b>What is not included in the out-of-pocket limit?</b>	Premiums and health care this plan does not cover.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
<b>Is there an overall annual limit on what the plan pays?</b>	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
<b>Does this plan use a network of providers?</b>	Yes. See <a href="http://www.aetna.com">www.aetna.com</a> or call 1-844-241-0208 for a list of Tier 1 and Tier 2 <b>providers</b> .	If you use an in-network doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
<b>Do I need a referral to see a specialist?</b>	No.	You can see the <b>specialist</b> you choose without permission from this plan.
<b>Are there services this plan doesn't cover?</b>	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <b>excluded services</b> .

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use Tier 1 **providers** by charging you lower **deductibles**, **copayments**, and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Tier 1 Provider	Your Cost If You Use a Tier 2 Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$10 copay/visit, deductible waived	0% coinsurance, after deductible	Not covered	none
	Specialist visit	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	none
	Other practitioner office visit	0% coinsurance, after deductible for Chiropractic care	0% coinsurance, after deductible for Chiropractic care	Not covered	Coverage is limited to 35 visits for Physical Therapy, Occupational Therapy, Speech Therapy & Chiropractic care combined.
	Preventive care /screening /immunization	No charge	No charge	Not covered	Age and frequency schedules may apply.
If you have a test	Diagnostic test (x-ray, blood work)	Lab: \$10 copay/visit, deductible waived; X-ray: 0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	none
	Imaging (CT/PET scans, MRIs)	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	none

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<p><b>If you need drugs to treat your illness or condition.</b></p> <p>More information about <u>prescription drug coverage</u> is available at <a href="http://client.formularynavigator.com/Search.aspx?siteCode=5810960838">http://client.formularynavigator.com/Search.aspx?siteCode=5810960838</a></p> <p>Four Tier Closed Individual Formulary</p>	Preferred/Non-preferred generic drugs	\$5 copay for up to a 30 day supply, \$10 copay for up to a 90 day supply, deductible waived	\$5 copay for up to a 30 day supply, \$10 copay for up to a 90 day supply, deductible waived	Not covered	<p>Covers up to a 30 day supply (retail prescription), 31-90 day supply (retail &amp; mail order prescription). Applicable cost share plus difference (brand minus generic cost) applies for brand when generic available. No charge for preferred generic FDA-approved women's contraceptives designated. Precertification and step therapy required.</p> <p>All specialty prescription drug fills on initial fill must be filled at a network specialty pharmacy except for urgent situations. Your plan may include access to CVS retail pharmacies for certain specialty drugs.</p>
	Preferred brand drugs	0% coinsurance, after deductible for up to a 90 day supply	0% coinsurance, after deductible for up to a 90 day supply	Not covered	
	Non-preferred brand drugs	0% coinsurance, after deductible for up to a 90 day supply	0% coinsurance, after deductible for up to a 90 day supply	Not covered	
	Preferred/non-preferred specialty drugs	0% coinsurance, after deductible for up to a 30 day supply	0% coinsurance, after deductible for up to a 30 day supply	Not covered	
<p><b>If you have outpatient surgery</b></p>	Facility fee (e.g., ambulatory surgery center)	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	—————none—————
	Physician/surgeon fees	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	—————none—————
<p><b>If you need immediate medical attention</b></p>	Emergency room services	0% coinsurance, after deductible	0% coinsurance, after deductible	0% coinsurance, after deductible	Tier 2 & Out-of-network emergency room services cost-share same as Tier 1 network. No coverage for non-emergency care.
	Emergency medical transportation	0% coinsurance, after deductible	0% coinsurance, after deductible	0% coinsurance, after deductible	Tier 2 network & Out-of-network cost-share same as Tier 1 network.
	Urgent care	\$10 copay/visit, deductible waived	0% coinsurance, after deductible	Not covered	No coverage for non-urgent use.
<p><b>If you have a hospital stay</b></p>	Facility fee (e.g., hospital room)	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	—————none—————

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	Physician/surgeon fee	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	none
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	none
	Mental/Behavioral health inpatient services	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	none
	Substance use disorder outpatient services	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	none
	Substance use disorder inpatient services	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	none
<b>If you are pregnant</b>	Prenatal and postnatal care	Prenatal: No charge; Postnatal: 0% coinsurance, after deductible	Prenatal: No charge; Postnatal: 0% coinsurance, after deductible	Not covered	none
	Delivery and all inpatient services	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	none
<b>If you need help recovering or have other special health needs</b>	Home health care	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	Coverage is limited to 120 visits.
	Rehabilitation services	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	Coverage is limited to 35 visits for Physical Therapy, Occupational Therapy, Speech Therapy & Chiropractic care combined.
	Habilitation services	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	Coverage is limited to 35 visits for Physical Therapy, Occupational Therapy & Speech Therapy combined, separate from rehabilitation.
	Skilled nursing care	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	Coverage is limited to 90 days.
	Durable medical equipment	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	Includes 1 orthotic device for positional plagiocephaly per lifetime.

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	Hospice service	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	—————none—————
If your child needs dental or eye care	Eye exam	No charge	No charge	Not covered	Coverage is limited to 1 exam every 12 months age 0-19.
	Glasses	No charge	No charge	Not covered	Coverage is limited to 1 set of frames and 1 set of contact lenses or eyeglass lenses every 12 months age 0-19.
	Dental check-up	No charge	No charge	Not covered	Coverage is limited to 2 exams every 12 months.

**Excluded Services & Other Covered Services:**

**Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)**

- Abortion - except in cases of rape, incest, or when the life of the mother is endangered.
- Acupuncture - except as form of anesthesia.
- Cosmetic surgery - except when medically necessary.
- Dental care (Adult) - except accidental injury.
- Infertility treatment - except the diagnosis and surgical treatment of underlying conditions.
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs - except for required preventive services.

**Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)**

- Bariatric surgery
- Chiropractic care - Coverage is limited to 35 visits for Physical Therapy, Occupational Therapy, Speech Therapy & Chiropractic care combined.
- Hearing aids - Coverage is limited to 1 per ear every 3 years.
- Private-duty nursing - Coverage is limited to 70 eight hour shifts. 1 shift equals 8 hours.

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**Your Rights to Continue Coverage:**

Federal and State laws may provide protections that allow you to keep health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-844-241-0208. You may also contact your state insurance department at (919) 807-6000, <http://www.ncdoi.com>

**Your Grievance and Appeals Rights:**

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact us by calling the toll free number on your Medical ID Card. You may also contact the North Carolina Department of Insurance, (919) 807-6000, <http://www.ncdoi.com>

Additionally, a consumer assistance program can help you file your **appeal**. Contact Health Insurance Smart NC, NC Department of Insurance, 430 N. Salisbury Street, Suite 1018, Raleigh, NC 27603, (855) 408-1212, <http://www.ncdoi.com/Smart/>

**Does this Coverage Provide Minimum Essential Coverage?**

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage". **This plan or policy does provide minimum essential coverage.**

**Does this Coverage Meet Minimum Value Standard?**

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

-----*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*-----

## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



### This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care also will be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays: \$2,130
- Patient pays: \$5,410

#### Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$5,200
Copays	\$10
Coinsurance	\$0
Limits or exclusions	\$200
<b>Total</b>	<b>\$5,410</b>

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays: \$2,720
- Patient pays: \$2,680

#### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$2,400
Copays	\$200
Coinsurance	\$0
Limits or exclusions	\$80
<b>Total</b>	<b>\$2,680</b>

## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

**No.** Treatments shown are just examples. The care you would receive for this condition could be different, based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

**No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

**Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

**Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.



## Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-844-241-0208.

## Smartphone or Tablet

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

## Non-Discrimination

Aetna complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Aetna does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Aetna:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact our Civil Rights Coordinator.

If you believe that Aetna has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, PO Box 14462, Lexington, KY 40512, 1-800-648-7817, TTY 711, Fax 1-859-425-3379, [CRCoordinator@aetna.com](mailto:CRCoordinator@aetna.com). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 1-800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates.**

TTY: 711

**Language Assistance:**

For language assistance in your language call 1-844-241-0208 at no cost.

- Arabic - 1-844-241-0208 للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني
- Chinese - 欲取得繁體中文語言協助，請撥打 1-844-241-0208，無需付費。
- French - Pour une assistance linguistique en français appeler le 1-844-241-0208 sans frais.
- German - Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-844-241-0208 an.
- Gujarati - ગુજરાતીમાં ભાષામાં સહાય માટે કોઈ પણ ખર્ચ વગર 1-844-241-0208 પર કોલ કરો.
- Hindi - हन्दि में भाषा सहायता के लएि, 1-844-241-0208 पर मुफ्त कॉल करें।
- Hmong - Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-844-241-0208.
- Japanese - 日本語で援助をご希望の方は、1-844-241-0208 まで無料でお電話ください。
- Laotian - ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ 1-844-241-0208 ໂດຍບໍ່ເສຍຄ່າໂທ.
- Korean - 한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-844-241-0208번으로 전화해 주십시오.
- Mon-Khmer Cambodian - សម្រាប់ជំនួយភាសាជា ភាសាខ្មែរ សូមទូរស័ព្ទទៅកាន់លេខ 1-844-241-0208 ដោយឥតគិតថ្លៃ។
- Russian - Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-844-241-0208.
- Spanish - Para obtener asistencia lingüística en español, llame sin cargo al 1-844-241-0208.
- Tagalog - Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-844-241-0208 nang walang bayad.
- Vietnamese - Để được hỗ trợ ngôn ngữ bằng (ngôn ngữ), hãy gọi miễn phí đến số 1-844-241-0208.