



PLAN DESIGN AND BENEFITS - WA Gold Prov/Swed PPO 250 80/50 (2017)

WA Group Business 1-50 Employees

| PLAN FEATURES | NETWORK CARE | OUT-OF-NETWORK CARE |
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| Primary Care Physician Selection | Not applicable | Not applicable |
| Deductible (per calendar year) | \$250 Individual \$500 Family | \$750 Individual \$1,500 Family |
| Unless otherwise indicated, the deductible must be met before benefits can be paid. | | |
| Claims from in-network and out-of-network providers do not cross-accumulate to satisfy the deductible. | | |
| As indicated in the plan, member cost sharing for certain services are excluded from the charges to meet the deductible. | | |
| No one family member may contribute more than the individual deductible amount to the family deductible. | | |
| Member Coinsurance (applies to all expenses unless otherwise stated) | 20% | 50% |
| Out-of-Pocket (OOP) Maximum (per calendar year, includes deductible) | \$4,500 Individual \$9,000 Family | \$12,000 Individual \$24,000 Family |
| Claims from in-network and out-of-network providers do not cross-accumulate to satisfy the out-of-pocket maximums. | | |
| Only those out-of-pocket expenses resulting from the application of coinsurance percentage, deductibles, and copays 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. | | |
| Payment for Out-of-Network Care* | Not applicable | Professional: 90% of Medicare Facility: 90% of Medicare |
| Certification Requirements | | |
| Certification for certain types of out-of-network care must be obtained to avoid a reduction in benefits paid for that care. Certification for hospital admissions, treatment facility admissions, skilled nursing facility admissions, home health care, and hospice care is required. If the necessary certification is not received, payment for services will be reduced by 50% up to \$400 per service or supply. | | |
| Referral Requirement | Not applicable | Not applicable |
| PHYSICIAN SERVICES | NETWORK CARE | OUT-OF-NETWORK CARE |
| Office Visits to Non-Specialist | \$30 copay deductible waived | 50% after deductible |
| Includes services of an internist, general physician, family practitioner or pediatrician for diagnosis and treatment of an illness or injury. | | |
| Specialist Office Visits | \$50 copay deductible waived | 50% after deductible |
| Walk-in Clinics | \$30 copay deductible waived | Not covered |
| Walk-in clinics are network, free-standing health care facilities. They are an alternative to a doctor's office visit for treatment of unscheduled, non-emergency illnesses and injuries and the administration of certain immunizations. It is not an alternative for emergency room services or the ongoing care provided by a physician. Neither an emergency room, nor an outpatient department of a hospital, is considered a walk-in clinic. | | |
| Maternity - Delivery and Post-Partum Care | 20% after deductible | 50% after deductible |
| Allergy Testing (given by a physician) | Member cost sharing is based on the type of service performed and the place rendered. | 50% after deductible |
| Allergy Injections (not given by a physician) | 20% after deductible | 50% after deductible |
| 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 Limited to 1 exam every 12 months. | Covered in full | 50% after deductible |
| Well Child Exams and Immunizations Provides coverage for 7 exams in the first year of life; 3 exams in the second year; 3 exams in the third year; and 1 exam per 12 months from age 3 to age 22. | Covered in full | 50% after deductible |
| Routine Gynecological Exams Includes Pap smear, HPV screening and related lab fees. Limited to 1 exam every 12 months. | Covered in full | 50% after deductible |
| Routine Mammograms For covered females age 40 and over. Frequency schedule applies. | Covered in full | 50% after deductible |

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| 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 | Member cost sharing is based on the type of service performed and the place of service where it is rendered. |
| Prenatal Maternity | Covered in full | 50% after deductible |
| Routine Digital Rectal Exam / Prostate-Specific Antigen Test For covered males age 40 and over. Frequency schedule applies. | Covered in full | 50% after deductible |
| Colorectal Cancer Screening Sigmoidoscopy and Double Contrast Barium Enema - 1 every 5 years for all members age 50 and over. Preventive Colonoscopy - 1 every 10 years for all members age 50 and over. Fecal Occult Blood Testing - 1 every year for all members age 50 and over. | Covered in full | 50% after deductible |
| Routine Eye and Hearing Screenings | Paid as part of routine physical exam. | Paid as part of routine physical exam. |
| HEARING SERVICES | NETWORK CARE | OUT-OF-NETWORK CARE |
| Hearing Exam (by Specialist) | Not covered | Not covered |
| Hearing Aid Coverage is limited to cochlear implants. | 20% after deductible | 50% after deductible |
| 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 1 exam per calendar year. Includes fitting of eyeglass frames, prescription lenses, low vision devices and contact lenses, 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 a 12 month supply of contact lenses or eyeglass lenses per year, age 0-19. | Covered in full | Not covered |
| DIAGNOSTIC PROCEDURES | NETWORK CARE | OUT-OF-NETWORK CARE |
| Outpatient Diagnostic Laboratory Includes blood, blood products and blood storage, including the services and supplies of a blood bank at ded/coins. | \$50 copay deductible waived | 50% after deductible |
| Outpatient Diagnostic X-ray (except for Complex Imaging Services) | \$50 copay deductible waived | 50% after deductible |
| Outpatient Diagnostic X-ray for Complex Imaging Services Including, but not limited to, MRI, MRA, PET and CT scans. Precertification required. | 20% after deductible | 50% after deductible |
| EMERGENCY MEDICAL CARE | NETWORK CARE | OUT-OF-NETWORK CARE |
| Urgent Care Provider (Benefit Availability may vary by location.) | \$50 copay deductible waived | 50% after deductible |
| Non-Urgent Use of Urgent Care Provider | Not covered | Not covered |
| Emergency Room Copay waived if admitted. | \$350 copayment after deductible, then 20% | Paid as in-network |

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| Non-Emergency care in an Emergency Room | Not covered | Not covered |
| Emergency Ambulance | 20% after deductible | Paid as in-network |
| Non-Emergency Ambulance | 20% after deductible | Paid as in-network |
| HOSPITAL CARE | NETWORK CARE | OUT-OF-NETWORK CARE |
| Inpatient Coverage Including maternity (prenatal, delivery and postpartum) and transplants. | 20% after deductible | 50% after deductible |
| Outpatient Surgery Provided in an outpatient hospital department or freestanding surgical facility. | 20% after deductible | 50% after deductible |
| Colonoscopy (non-preventive) | Member cost sharing is based on the type of service performed and the place rendered. | Member cost sharing is based on the type of service performed and the place rendered. |
| Transplants Coverage at the in-network cost share is limited to IOE only. Non-IOE par facilities are covered 50% after deductible. | 20% after deductible | Not covered |
| MENTAL HEALTH and ALCOHOL/DRUG ABUSE SERVICES | NETWORK CARE | OUT-OF-NETWORK CARE |
| Inpatient Mental Health | 20% after deductible | 50% after deductible |
| Outpatient Mental Health | \$50 copay deductible waived | 50% after deductible |
| Inpatient Detoxification | 20% after deductible | 50% after deductible |
| Outpatient Detoxification | \$50 copay deductible waived | 50% after deductible |
| Inpatient Rehabilitation | 20% after deductible | 50% after deductible |
| Outpatient Rehabilitation | \$50 copay deductible waived | 50% after deductible |
| OTHER SERVICES AND PLAN DETAILS | NETWORK CARE | OUT-OF-NETWORK CARE |
| Skilled Nursing Facility Coverage is limited to 60 days per calendar year. Network and Out-of-Network combined. | 20% after deductible | 50% after deductible |
| Home Health Care Coverage is limited to 130 visits per calendar year. Network and Out-of-Network combined; 1 visit equals a period of 4 hours or less. | 20% after deductible | 50% after deductible |
| Infusion Therapy Provided in the home or physician's office. | 20% after deductible | 50% after deductible |
| Infusion Therapy Provided in the outpatient hospital department of freestanding facility. | 20% after deductible | 50% after deductible |
| Inpatient Hospice Care Coverage is limited to 14 days per lifetime IP/OP combined. Network and Out-of-Network combined. | 20% after deductible | 50% after deductible |
| Outpatient Hospice Care Coverage is limited to 14 days per lifetime IP/OP combined. Network and Out-of-Network combined. | 20% after deductible | 50% after deductible |
| Private Duty Nursing -Outpatient | Not covered | Not covered |
| Outpatient Short-Term Rehabilitation - Physical Therapy If provided in the outpatient hospital department, paid under outpatient hospital benefit. Coverage is limited to 25 visits per calendar year PT/OT/ST/MT combined, rehabilitation and habilitation separate. Network and Out-of-Network combined. | 20% after deductible | 50% after deductible |

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| Outpatient Short-Term Rehabilitation - Occupational Therapy If provided in the outpatient hospital department, paid under outpatient hospital benefit. Coverage is limited to 25 visits per calendar year PT/OT/ST/MT combined, rehabilitation and habilitation separate. Network and Out-of-Network combined. | 20% after deductible | 50% after deductible |
| Outpatient Short-Term Rehabilitation - Speech Therapy If provided in the outpatient hospital department, paid under outpatient hospital benefit. Coverage is limited to 25 visits per calendar year PT/OT/ST/MT combined, rehabilitation and habilitation separate. Network and Out-of-Network combined. | 20% after deductible | 50% after deductible |
| Outpatient Chiropractic If provided in the outpatient hospital department, paid under outpatient hospital benefit. Coverage is limited to 12 visits per calendar year. | \$50 copay deductible waived | 50% after deductible |
| Acupuncture Coverage is limited to 12 visits per calendar year except for substance abuse. | \$50 copay deductible waived | 50% after deductible |
| Durable Medical Equipment | 20% after deductible | 50% after deductible |
| Diabetic Supplies not obtainable at a pharmacy | Covered same as any other medical expense. | Covered same as any other medical expense. |
| FAMILY PLANNING | NETWORK CARE | OUT-OF-NETWORK CARE |
| Infertility Treatment - Diagnostic only 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. | 50% after deductible |
| Infertility Treatment - Artificial Insemination or Ovulation Induction | Not covered | Not covered |
| Advanced Reproductive Technology. Including, but not limited to, GIFT, ZIFT, IVF, ICSI, ovum microsurgery and cryopreserved embryo transfers. | Not covered | Not covered |
| Voluntary Sterilization - Vasectomy | 20% after deductible | 50% after deductible |
| Voluntary Sterilization - Tubal Ligation | Covered in full | 50% after deductible |
| PEDIATRIC DENTAL SERVICES | NETWORK CARE | OUT-OF-NETWORK CARE |
| Preventive & Diagnostic (includes exams, cleanings, x-rays, fluoride, sealants) | Covered in full | 30% after deductible |
| Basic (includes space maintainers, fillings, anesthesia, denture adjustments) | 30% after deductible | 50% after deductible |
| Major (includes crowns, endodontics, periodontics, oral surgery, dentures, bridges) | 50% after deductible | 50% after deductible |
| Orthodontia (limited to medically necessary orthodontia) Coverage is limited to age 0-19. | 50% after deductible | 50% after deductible |
| PHARMACY DEDUCTIBLE | NETWORK CARE | OUT-OF-NETWORK CARE |
| Prescription drug calendar year deductible | Per Member: \$200 | Not applicable |
| PHARMACY - PRESCRIPTION DRUG BENEFITS | NETWORK CARE | OUT-OF-NETWORK CARE |
| Retail Up to a 30-day supply | | |
| Generic Drugs | Generic: \$10 copay deductible waived | Not covered |
| Preferred Brand Drugs | \$50 copayment after deductible | Not covered |
| Non-Preferred Drugs | Generic & Brand: 30% after deductible | Not covered |

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| Specialty Drugs Includes self-injectable, infused and oral specialty drugs (retail and mail order up to a 30-day supply, excludes insulin). | 30% after deductible | Not covered |
| Mail Order Delivery | When you fill your prescription by mail order, you may save money 30-90 days when compared to the cost to purchase your prescriptions at your local retail pharmacy. | |
| Generic Drugs | Generic: \$20 copay deductible waived | Not covered |
| Preferred Brand Drugs | \$100 copayment after deductible | Not covered |
| Non-Preferred Drugs | Generic & Brand: 30% after deductible | Not covered |
| Specialty Drugs Includes self-injectable, infused and oral specialty drugs | Not covered | Not covered |
| Specialty CareRxSM -First Prescription for a specialty drugs must be filled at a participating retail pharmacy or Aetna Specialty Pharmacy®. Subsequent fills must be through Aetna Specialty Pharmacy®. For more information, please go to www.aetnaspecialtycarerx.com | | |

Choose Generic - Included. See Aetna Formulary for details.

If the physician prescribes or the member requests a covered brand name prescription drug when a generic prescription drug equivalent is available, the member will pay the difference in cost between the brand name prescription drug and the generic prescription drug equivalent plus the applicable cost-sharing. The cost difference between the generic and brand does not count toward the Out of Pocket Maximum.

Precertification - Included. See Aetna Formulary for details.

Step Therapy - Included. See Aetna Formulary for details.

Pharmacy Plan includes:

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

Coverage is excluded for lifestyle/performance drugs.

Formulary generic FDA-approved Womens Contraceptives covered 100% in network.

In-Network and Out-of-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 may pay some of that provider's bill. Most of the time, you will pay a lot more money out of your own pocket if you choose to use an out-of-network doctor or hospital.

Your doctor sets his or her own rate to charge you. It may be higher - sometimes much higher - than what your Aetna plan "recognizes". Your non-network doctor may bill you for the dollar amount that Aetna doesn't "recognize". You must also pay any copayments, coinsurance and deductibles under your plan. No dollar amount above the "recognized charge" counts toward your deductible or out-of-pocket maximums.

To learn more about how we pay out-of-network benefits visit www.aetna.com. Type "how Aetna pays" in the search box.

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 Navigator 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. 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.

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 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. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. In addition, in circumstances where your prescription plan uses 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.

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

Benefits are provided by Aetna Life Insurance Company (ALIC).

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