

BASIC PLAN DESIGN & BENEFITS
ADMINISTERED BY AETNA LIFE INSURANCE COMPANY

PLAN FEATURES	PREFERRED CARE
Deductible (per calendar year)	\$1,500 Individual \$4,500 Family
<p>Unless otherwise indicated, the Deductible must be met prior to benefits being payable. The family Deductible is a cumulative Deductible for all family members. The family Deductible can be met by a combination of family members; however no single individual within the family will be subject to more than the individual Deductible amount.</p>	
Member Coinsurance	20%
<p>Applies to all expenses unless otherwise stated.</p>	
Out-of-Pocket Maximum (per calendar year)	\$7,350 Individual \$14,700 Family
<p>Certain member cost sharing elements may not apply toward the Out-of-Pocket Maximum. Only those preferred expenses resulting from the application of coinsurance percentage, deductibles, and copays (except any penalty amounts) may be used to satisfy the Payment Limit. The family Payment Limit is a cumulative Payment Limit for all family members. The family Payment Limit can be met by a combination of family members; however no single individual within the family will be subject to more than the individual Payment Limit amount.</p>	
Lifetime Maximum	Unlimited
Primary Care Physician Selection	Optional
Referral Requirement	None
PREVENTIVE CARE	PREFERRED CARE
Routine Adult Physical Exams/ Immunizations 1 exam per 12 months for members age 22 and older.	Covered 100%; deductible waived
Routine Well Child Exams/Immunizations 7 exams in the first 12 months of life: 3 exams in the 2nd 12 months life; 3 exams in the 3rd 12 months of life; 1 exam per 12 months thereafter to age 22.	Covered 100%; deductible waived
Routine Gynecological Care Exams Includes routine tests and related lab fees	Covered 100%; deductible waived
Routine Mammograms For covered females age 40 and over.	Covered 100%; deductible waived
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. Contraceptive methods, sterilization procedures, patient education and counseling. Limitations may apply.	Covered 100%; deductible waived
Routine Digital Rectal Exam / Prostate-specific Antigen Test For covered males age 40 and over.	Covered 100%; deductible waived
Colorectal Cancer Screening For all members age 50 and over.	Covered 100%; deductible waived
Routine Eye Exams 1 routine exam per 24 months	Covered 100%; deductible waived
PHYSICIAN SERVICES	PREFERRED CARE
Office Visits to PCP Includes services of an internist, general physician, family practitioner or pediatrician.	\$30 office visit copay; deductible waived
Specialist Office Visits- Aexcel Participating Provider (falls into the 12 Speciality designations and participates in Aexcel).	\$45 copay: deductible waived when utilizing a Specialist in Aexcel Network.

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Specialist Office Visits- Non-Aexcel Provider (falls into the 12 Speciality designations but does not participate in Aexcel).	\$60 copay; deductible waived when utilizing a non-Aexcel Specialist.
Specialist Office Visit- Specialty provider other than the 12 Aexcel designated specialties.	\$50 copay; deductible waived
Pre-Natal Maternity	Covered 100%; deductible waived
Allergy Testing	Covered as either PCP or specialist office visit; deductible waived
Allergy Injections	Covered as either PCP or specialist office visit; deductible waived
DIAGNOSTIC PROCEDURES	PREFERRED CARE
Diagnostic Laboratory and X-ray	Preventative Lab and X-Ray covered in Full Diagnostic Lab and X-Ray- 20% coinsurance after deductible- Free Standing Facility 30% coinsurance after deductible- Hospital Based
If performed as a part of a physician office visit and billed by the physician, expenses are covered subject to the applicable physician's office visit member cost sharing	
Diagnostic X-ray for Complex Imaging Services	15% coinsurance after deductible- Free Standing Facility 25% coinsurance after deductible- Hospital Based
EMERGENCY MEDICAL CARE	PREFERRED CARE
Urgent Care Provider (benefit availability may vary by location)	\$150 copay; deductible waived
Non-Urgent Use of Urgent Care Provider	Not Covered
Emergency Room	\$300 copay; deductible waived
Non-Emergency care in an Emergency Room	Not Covered
Ambulance	20% after deductible
HOSPITAL CARE	PREFERRED CARE
Inpatient Coverage The member cost sharing applies to all covered benefits incurred during a member's inpatient stay	20% after deductible
Inpatient Maternity Coverage (includes delivery and postpartum care) The member cost sharing applies to all covered benefits incurred during a member's inpatient stay	20% after deductible
Outpatient Surgery	20% after deductible
Outpatient Surgery (Freestanding Facility)	20% after deductible
Outpatient Hospital Expenses (excluding surgery) The member cost sharing applies to all Covered Benefits incurred during a member's outpatient visit	20% after deductible
MENTAL HEALTH SERVICES	PREFERRED CARE
Inpatient The member cost sharing applies to all covered benefits incurred during a member's inpatient stay	20% after deductible
Outpatient The member cost sharing applies to all covered benefits incurred during a member's outpatient visit	\$50 copay; deductible waived
ALCOHOL/DRUG ABUSE SERVICES	PREFERRED CARE
Inpatient The member cost sharing applies to all covered benefits incurred during a member's inpatient stay	20% after deductible
Outpatient The member cost sharing applies to all Covered Benefits incurred during a member's outpatient visit	\$50 copay; deductible waived
OTHER SERVICES	PREFERRED CARE
Convalescent Facility	20% after deductible



National Health Care, Inc.

Effective Date: 01-01-2018

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Limited to 60 days per calendar year.

The member cost sharing applies to all covered benefits incurring during a member's inpatient stay

Home Health Care

20% after deductible

Limited to 80 visits per calendar year. Includes Private Duty Nursing limited to 70 eight hour shifts per calendar year.

Each visit by a nurse or therapist is one visit. Each visit up to 4 hours by a home health care aide is one visit.

Hospice Care - Inpatient

20% after deductible

The member cost sharing applies to all covered benefits incurred during a member's inpatient stay

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Hospice Care - Outpatient	20% after deductible
The member cost sharing applies to all covered benefits incurred during a member's outpatient visit	
Outpatient Short-Term Rehabilitation	\$50 copay; deductible waived
Limited to 30 Speech Therapy, 30 Physical Therapy and 30 Occupational Therapy visits per calendar year.	
Autism Behavioral Therapy	\$50 copay; deductible waived
Covered same as any other Outpatient Mental Health benefit	
Autism Applied Behavior Analysis	\$50 copay; deductible waived
Covered same as any other Outpatient Mental Health benefit with no age limitations	
Autism Physical, Occupational and Speech Therapy	\$50 copay; deductible waived
Covered same as any other Short Term Rehabilitation expense. No age or visit limit restrictions.	
Spinal Manipulation Therapy	\$50 copay; deductible waived
Limited to 20 visits per calendar year	
Routine Hearing Exams	Member cost sharing is based on the type of service performed and the place of service where it is rendered; deductible waived
1 routine exam per 24 months.	
Hearing Aids	20% after deductible
Covered for children twelve years of age or younger.	
Nutritional Counseling	Member cost sharing is based on the type of service performed and the place of service where it is rendered
Limited to 3 visits per calendar year.	
Durable Medical Equipment	20% after deductible
Teladoc™	Covered 100%; deductible waived
Teladoc is available for minor acute, episodic illnesses or when your primary care physician is not available. Teladoc's U.S. board-certified doctors can resolve many of your medical issues, 24/7/365, via phone 1-855-Teladoc (835-2362); or online video consults from wherever you happen to be. Teladoc may not be available in certain states and service limitations may apply (e.g., limited telephonic services for pharmacy in California).	
Transplants	Coverage is provided at an IOE contracted facility only. 20% after deductible
Mouth, Jaws and Teeth	Member cost sharing is based on the type of service performed and the place of service where it is rendered; after deductible
(oral surgery procedures, whether medical or dental in nature)	
Out of Area Dependents	No coverage for non-emergency care received outside the service area
FAMILY PLANNING	
PREFERRED CARE	
Infertility Treatment	Member cost sharing is based on the type of service performed and the place of service where it is rendered; after deductible
Diagnosis and treatment of the underlying medical condition.	
Vasectomy	Member cost sharing is based on the type of service performed and the place of service where it is rendered; after deductible
Tubal Ligation	Covered 100%; deductible waived
PHARMACY	
PREFERRED CARE	
Pharmacy Plan Type	N/A
GENERAL PROVISIONS	
Dependents Eligibility	Spouse, children from birth to age 26, regardless of student status.
Pre-existing Conditions Exclusion	On effective date: Waived After effective date: Waived



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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 by your employer.

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 Nonmedically necessary services or supplies; Orthotics; Over-the-counter medications and supplies; Reversal of sterilization; Services for the treatment of sexual dysfunction or inadequacies, including therapy, supplies, or counseling; and special duty nursing. Weight control services including surgical procedures, medical treatments, weight control/loss programs, dietary regimens and supplements, appetite suppressants and other medications; food or food supplements, exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including Morbid Obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions.

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 limitations 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.



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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. When the member utilizes a non-preferred provider, Member must obtain the precertification. Precertification requirements may vary. Depending on the plan selected, new prescription drugs not yet reviewed by our medication review committee are either available under plans with an open formulary or excluded from coverage unless a medical exception is obtained under plans that use a closed formulary.

They may also be subject to precertification or step-therapy. Non-prescription drugs and drugs in the Limitations and Exclusions section of the plan documents (received after open enrollment) are not covered, and medical exceptions are not available for them. While this information is believed to be accurate as of the print date, it is subject to change.

Plans are administered by Aetna Life Insurance Company.