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 www.aetna.com/src or by calling 1-888-772-9682.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Individual **$100** in-network, **$200** out-of-network per coverage year. Family **$200** in-network, **$400** out-of-network per coverage year. Applies to everything except office visits and pharmacy expenses.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** 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 **deductible**.
Are there other deductibles for specific services?	No	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	No	There's no limit on how much you could pay during a coverage period for your share of the cost of covered services.
What is not included in the out-of-pocket limit?	This plan has no out-of-pocket limit.	Not applicable because there's no **out-of-pocket limit** on your expenses.
Is there an overall annual limit on what the plan pays?	Yes. This policy has an overall annual limit of **$15,000.**	This plan will pay for covered services only up to this limit during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit. The chart starting on page 2 describes *specific* coverage limits, such as limits on the number of office visits.
Does the plan use a network of providers?	Yes, this plan uses in-network providers. For a list of in-network providers, see www.aetna.com/docfind/custom/aahc.	If you use an in-network doctor or other health care **provider**, 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 **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes	Some of the services this plan doesn't cover are listed on page 7. See your policy or plan document for additional information about **excluded services**.

- **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 in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network 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	$15 copay per visit, not subject to the deductible.	20% coinsurance after $15 per visit copay, not subject to the annual deductible.	Coverage is limited to $1,500 for all outpatient charges per coverage year.
	Specialist visit	$15 copay per visit, not subject to the deductible.	20% coinsurance after $15 per visit copay, not subject to the annual deductible.	
	Other practitioner office visit	$15 copay per visit for chiropractor, not subject to the deductible.	20% coinsurance after $15 copay per visit for chiropractor, not subject to the annual deductible.	Coverage is limited to $1,500 for all outpatient charges per coverage year.
	Preventive care/screening/immunization	$15 copay per visit, not subject to the deductible.	20% coinsurance per visit, not subject to the deductible.	Coverage is limited to a $100 maximum benefit per coverage year.
If you have a test	Diagnostic test (x-ray, blood work)	Outpatient: 20% coinsurance. Inpatient: 20% coinsurance.	Outpatient: 40% coinsurance. Inpatient: 40% coinsurance.	Outpatient coverage limited to $1,500 for all outpatient charges per coverage year. Inpatient coverage limited to $1,500 per coverage year for all charges billed by the hospital other than room and board. All coverage limited to $15,000 per coverage year.
	Imaging (CT/PET scans, MRIs)	Outpatient: 20% coinsurance. Inpatient: 20% coinsurance.	Outpatient: 40% coinsurance. Inpatient: 40% coinsurance.	

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-Of-Network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition **More information about prescription drug coverage is available at www.aetna.com/docfind/custom/aahc**	Generic drugs	$10 copay per prescription	20% coinsurance per prescription	Coverage is limited to a maximum benefit of $50 per month.
	Brand name drugs	$20 copay per prescription	20% coinsurance per prescription	
	Specialty drugs (e.g., chemotherapy)	$10 copay per generic prescription; $20 copay per brand name prescription	20% coinsurance per prescription	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	Coverage is limited to $1,500 for all outpatient charges per coverage year.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	
If you need immediate medical attention	Emergency room services	20% coinsurance	20% coinsurance	Coverage is limited to $1,500 for all outpatient charges per coverage year.
	Emergency medical transportation	20% coinsurance	20% coinsurance	
	Urgent care	20% coinsurance	20% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	All coverage limited to the $15,000 overall plan limit per coverage year. Coverage for charges billed by the hospital other than room and board limited to $1,500 per coverage year.
	Physician/surgeon fee	20% coinsurance	40% coinsurance	

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-Of-Network Provider	Limitations & Exceptions
If you have mental health, behavioral health or substance abuse needs	Mental/Behavioral health outpatient services	Outpatient office visits: $15 copay per visit, not subject to the deductible. Other outpatient services not billed as office visit: 20% coinsurance.	Outpatient office visits: 20% coinsurance after $15 per visit copay, not subject to the annual deductible. Other outpatient services not billed as office visit: 40% coinsurance.	Coverage is limited to $1,500 for all outpatient charges per coverage year.
	Mental/Behavioral health inpatient services	20% coinsurance	40% coinsurance	All coverage limited to the $15,000 overall plan limit per coverage year. Coverage for charges billed by the hospital other than room and board limited to $1,500 per coverage year.
	Substance use disorder outpatient services	Outpatient office visits: $15 copay per visit, not subject to the deductible. Other outpatient services not billed as office visit: 20% coinsurance.	Outpatient office visits: 20% coinsurance after $15 per visit copay, not subject to the annual deductible. Other outpatient services not billed as office visit: 40% coinsurance.	Coverage is limited to $1,500 for all outpatient charges per coverage year.
	Substance use disorder inpatient services	20% coinsurance	40% coinsurance	All coverage limited to the $15,000 overall plan limit per coverage year. Coverage for charges billed by the hospital other than room and board limited to $1,500 per coverage year.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-Of-Network Provider	Limitations & Exceptions
If you are pregnant	Prenatal and postnatal care	Outpatient office visits: $15 copay per visit, not subject to the deductible. Other outpatient services not billed as office visit: 20% coinsurance.	Outpatient office visits: 20% coinsurance after $15 per visit copay, not subject to the annual deductible. Other outpatient services not billed as office visit: 40% coinsurance.	Coverage is limited to $1,500 for all outpatient charges per coverage year.
	Delivery and all inpatient services	20% coinsurance	40% coinsurance	All coverage limited to the $15,000 overall plan limit per coverage year. Coverage for charges billed by the hospital other than room and board limited to $1,500 per coverage year.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-Of-Network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	Outpatient coverage limited to $1,500 for all outpatient charges per coverage year. Inpatient coverage limited to $1,500 per coverage year for all charges billed by the hospital other than room and board. All coverage limited to $15,000 per coverage year.
	Rehabilitation services	Outpatient: 20% coinsurance. Inpatient: 20% coinsurance.	Outpatient: 40% coinsurance. Inpatient: 40% coinsurance.	
	Habilitation services	Outpatient: 20% coinsurance. Inpatient: 20% coinsurance.	Outpatient: 40% coinsurance. Inpatient: 40% coinsurance.	
	Skilled nursing care	Outpatient: 20% coinsurance. Inpatient: 20% coinsurance.	Outpatient: 40% coinsurance. Inpatient: 40% coinsurance.	
	Durable medical equipment	Outpatient: 20% coinsurance. Inpatient: 20% coinsurance.	Outpatient: 40% coinsurance. Inpatient: 40% coinsurance.	
	Hospice service	Outpatient: 20% coinsurance. Inpatient: 20% coinsurance.	Outpatient: 40% coinsurance. Inpatient: 40% coinsurance.	
If your child needs dental or eye care	Eye exam	Not covered	Not covered	Not covered
	Glasses	Not covered	Not covered	Not covered
	Dental check-up	Not covered	Not covered	Not covered

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**.)

- Acupuncture
- Bariatric surgery (unless medically necessary)
- Cosmetic surgery
- Dental care (adult and child)
- Glasses (child)
- Hearing aids
- Infertility treatment
- Long-term care (Hospice care is covered up to applicable limits of the plan)
- Routine eye care (adult)
- Routine eye care (child)
- Routine foot care
- Weight loss programs (unless medically necessary)

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.)

- Chiropractic care
- Non-emergency care when travelling outside the U.S.
- Private duty nursing

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.
For more information on your rights to continue coverage, contact the plan at 1-888-982-3862. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

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: Aetna at 1-888-982-3862, the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.
- You may also contact: Minnesota Department of Commerce Insurance Gateway, (651) 296-2488 or statewide toll free at 1-800-657-3602, www.state.mn.us/portal/mn/jsp/home.do?agency=Insurance.

Language Access Services:

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-982-3862.
Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-982-3862.
如果需要中文的帮助，请拨打这个号码 1-888-982-3862.
Para obtener asistencia en Español, llame al 1-888-982-3862.

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 will also 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:** $ 5,760
- **Patient pays:** $ 1,780

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
Total	**$7,540**

Patient pays:

Deductibles	$200
Co-pays	$20
Co-insurance	$1,410
Limits or exclusions	$150
Total	**$1,780**

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

- **Amount owed to providers:** $ 5,400
- **Plan pays:** $ 2,040
- **Patient pays:** $ 3,360

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
Total	**$5,400**

Patient pays:

Deductibles	$100
Co-pays	$570
Co-insurance	$230
Limits or exclusions	$2,460
Total	**$3,360**

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 for 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.