The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage,
$\mathrm{https}: / /$ www.aetna.com/sbcsearch/getcbpolicydocs? $\mathrm{P}=0769316 \& \mathrm{Y}=24$, or by calling 1-844-365-7373. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call 1-844-365-7373 to request a copy.

| Important Questions | Answers | Why This Matters: |
| :---: | :---: | :---: |
| What is the overall deductible? | \$0. | See the Common Medical Events chart below for your costs for services this plan covers. |
| Are there services covered before you meet your deductible? | No. | You will have to meet the deductible before the plan pays for any services. |
| Are there other deductibles for specific services? | No. | You don't have to meet deductibles for specific services. |
| What is the out-of-pocket limit for this plan? | In-Network: Individual \$1,275 / Family \$2,550. | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. |
| What is not included in the out-of-pocket limit? | Premiums and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the out-of-pocket limit. |
| Will you pay less if you use a network provider? | Yes. See https://aet.na/providersearch_aetna or call 1-844-365-7373 for a list of in-network providers. | This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. |
| Do you need a referral to see a specialist? | Yes. | This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist. |

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | No charge | Not covered | None |
|  | Specialist visit | \$15 copay/visit | Not covered | None |
|  | Preventive care /screening /immunization | No charge | Not covered | You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. |
| If you have a test | Diagnostic test ( x -ray, blood work) | Lab: No charge; X-ray: \$15 copay/visit | Not covered | None |
|  | Imaging (CT/PET scans, MRIs) | 30\% coinsurance | Not covered | None |
| If you need drugs to treat your illness or condition <br> More information about prescription drug <br> coverage is available at http://aet.na/iliv\|24 | Preferred generic drugs | No charge for up to a 90 day supply | Not covered | Covers up to a 30 day supply (retail prescription), 31-90 day supply (retail \& 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 in-network. |
|  | Preferred brand drugs | $10 \%$ coinsurance for up to a 90 day supply | Not covered |  |
|  | Non-preferred generic/brand drugs | $\$ 60$ copay/ prescription for up to a 30 day supply, $\$ 150$ copay/ prescription for up to a 90 day supply | Not covered |  |
|  | Preferred/non-preferred specialty drugs | \$150 copay/ prescription for up to a 30 day supply | Not covered | 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. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | $30 \%$ coinsurance for hospital facility; 20\% coinsurance for free standing facility | Not covered | None |
|  | Physician/surgeon fees | $30 \%$ coinsurance for hospital facility; 20\% coinsurance for free standing facility | Not covered | None |


| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
| If you need immediate medical attention | Emergency room care | 50\% coinsurance | 50\% coinsurance | Out-of-network emergency room care cost-share same as in-network. No coverage for non-emergency care. |
|  | Emergency medical transportation | 50\% coinsurance | 50\% coinsurance | Out-of-network cost-share same as in-network. |
|  | Urgent care | \$5 copay/visit | Not covered | No coverage for non-urgent use. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 50\% coinsurance | Not covered | None |
|  | Physician/surgeon fees | 50\% coinsurance | Not covered | None |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Outpatient office visits: No charge; All other outpatient services: $30 \%$ coinsurance | Not covered | None |
|  | Inpatient services | 50\% coinsurance | Not covered | None |
| If you are pregnant | Office visits | No charge | Not covered | Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). |
|  | Childbirth/delivery professional services | 50\% coinsurance | Not covered |  |
|  | Childbirth/delivery facility services | 50\% coinsurance | Not covered |  |
| If you need help recovering or have other special health needs | Home health care | \$15 copay/visit | Not covered | None |
|  | Rehabilitation services | \$15 copay/visit | Not covered | None |
|  | Habilitation services | 30\% coinsurance | Not covered | None |
|  | Skilled nursing care | 50\% coinsurance | Not covered | None |
|  | Durable medical equipment | 30\% coinsurance | Not covered | Coverage is limited to 1 durable medical equipment for same/similar purpose. Excludes repairs for misuse/abuse. |
|  | Hospice services | 50\% coinsurance | Not covered | None |
| If your child needs dental or eye care | Children's eye exam | \$10 copay/visit | Not covered | Coverage is limited to 1 exam every 12 months up to age 19. |
|  | Children's glasses | \$10 copay/visit | Not covered | Coverage is limited to 1 set of frames and 1 set of contact lenses or eyeglass lenses per calendar year up to age 19. |
|  | Children's dental check-up | Not covered | Not covered | Not covered. |

## Excluded Services \& Other Covered Services:

## Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Cosmetic surgery
- Dental care (Adult \& Child)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs


## Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Abortion
- Bariatric surgery
- Chiropractic care - Coverage is limited to 25 visits per manipulation.
- Hearing aids - Hearing aids limited to 1 hearing aid per ear every 24 months. Bone anchored hearing aids and cochlear implants are covered.
- Infertility treatment - Benefit limitations may apply.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Illinois Department of Insurance, Office of Consumer Health Insurance, 1-877-527-9431 toll free, 1-866-323-5321 (TDD), https://idoihelpcenter.illinois.gov/s/.

- For more information on your rights to continue coverage, contact the plan at 1-844-365-7373.
- State Consumer Assistance Program, if other than state insurance department contact Illinois Department of Insurance, Office of Consumer Health Insurance, Consumer Services Section, 122 S. Michigan Ave, 19th floor, Chicago, IL 60603, 1-312-814-2420, Or 320 W. Washington Street, Springfield, IL 62767, 1-877-527-9431 toll free, 1-217-782-4515, 1-866-323-5321 (TDD) , https://idoihelpcenter.illinois.gov/s/
Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www. HealthCare.gov or call 1-800-318-2596 or state health insurance marketplace or SHOP.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:

- Illinois Department of Insurance, Office of Consumer Health Insurance, 1-877-527-9431 toll free, 1-866-323-5321 (TDD), https://idoihelpcenter.illinois.gov/s/.
- Additionally, a consumer assistance program can help you file your appeal. Contact Illinois Department of Insurance, Office of Consumer Health Insurance, Consumer Services Section, 122 S. Michigan Ave, 19th floor, Chicago, IL 60603, 1-312-814-2420, Or 320 W. Washington Street, Springfield, IL 62767, 1-877-527-9431 toll free, 1-217-782-4515, 1-866-323-5321 (TDD), https://idoihelpcenter.illinois.gov/s/
Does this plan provide Minimum Essential Coverage? Yes.
Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.
Does this plan meet Minimum Value Standards? Not Applicable.
If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.
To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:
This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

| Peg is Having a Baby <br> (9 months of in-network pre-natal care and a hospital delivery) |  |
| :---: | :---: |
| - The plan's overall deductible <br> - Specialist copayment <br> - Hospital (facility) coinsurance <br> - Other coinsurance | $\begin{array}{r} \$ 0 \\ \$ 15 \\ 50 \% \\ 50 \% \end{array}$ |
| This EXAMPLE event includes services like: <br> Specialist office visits (prenatal care) <br> Childbirth/Delivery Professional Services <br> Childbirth/Delivery Facility Services <br> Diagnostic tests (ultrasounds and blood work) <br> Specialist visit (anesthesia) |  |
| Total Example Cost | \$12,700 |
| In this example, Peg would pay: |  |
| Cost Sharing |  |
| Deductibles | \$0 |
| Copayments | \$30 |
| Coinsurance | \$1,200 |
| What isn't covered |  |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$1,290 |


|  | Managing Joe's Type 2 Diabetes <br> (a year of routine in-network care of a <br> well-controlled condition) |
| :--- | ---: |
|  | $\$ 0$ |
| - The plan's overall deductible | $\$ 0$ |
| - | Specialist copayment |
| - | Hospital (facility) coinsurance |
| - | $50 \%$ |
| Other coinsurance | $50 \%$ |

This EXAMPLE event includes services like:
Primary care physician office visits (including disease education)
Diagnostic tests (blood work)
Prescription drugs
Diabetic supplies (glucose meter)

| Total Example Cost | $\$ 5,600$ |
| :--- | ---: |
| In this example, Joe would pay: |  |
| Cost Sharing |  |
| Deductibles | $\$ 0$ |
| Copayments | $\$ 30$ |
| Coinsurance | $\$ 300$ |
| What isn't covered |  |
| Limits or exclusions | $\$ 20$ |
| The total Joe would pay is | $\$ 350$ |

## Mia's Simple Fracture

(in-network emergency room visit and follow up care)


- Specialist copayment $\$ 15$
- Other coinsurance $\quad 50 \%$

This EXAMPLE event includes services like:
Emergency room care (including medical supplies) Diagnostic test (x-ray)
Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

| Total Example Cost | $\$ 2,800$ |
| :--- | ---: |
| In this example, Mia would pay: |  |
| Cost Sharing |  |
| Deductibles | $\$ 0$ |
| Copayments | $\$ 80$ |
| Coinsurance | $\$ 1,000$ |
| What isn't covered |  |
| Limits or exclusions | $\$ 0$ |
| The total Mia would pay is | $\$ 1,080$ |

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-844-365-7373.

The plan would be responsible for the other costs of these EXAMPLE covered services.

## Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-844-365-7373.

## 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 unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, disability, gender identity or sexual orientation.

We provide free aids/services to people with disabilities and to people who need language assistance.
If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.
If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,
P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: P.O. Box 24030, Fresno, CA 93779),

1-800-648-7817, TTY: 711,
Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.
You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

## Health plans are offered or underwritten or administered by Aetna Health Inc. (Pennsylvania) (Aetna). Aetna is part of the CVS Health family of companies.

For language assistance in your language call 1－844－365－7373 at no cost．

| Albanian－ | Për shërbime përkthimi falas për ju，telefononi 1－844－365－7373． |
| :---: | :---: |
| Amharic－ |  |
| Arabic－ |  |
| Armenian－ |  |
| Bahasa－Indonesia－ | Untuk bantuan dalam bahasa Indonesia，silakan hubungi 1－844－365－7373 tanpa dikenakan biaya． |
| Bantu－Kirundi－ | Kugira uronke serivisi z＇indimi atakiguzi，hamagara 1－844－365－7373． |
| Bengali－Bangala－ |  |
| Bisayan－Visayan－ | Ngadto maakses ang mga serbisyo sa pinulongan alang libre，tawagan sa 1－844－365－7373． |
| Burmese－ |  |
| Catalan－ | Per accedir a serveis lingüístics sense cap cost per vostè，telefoni al 1－844－365－7373． |
| Chamorro－ | Para un hago＇i setbision lengguåhi ni dibåtde para hågu，ågang 1－844－365－7373． |
| Cherokee－ | GУøオ SUん |
| Chinese－ | 如欲使用免費語言服務，請致電 1－844－365－7373。 |
| Choctaw－ | Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla，I paya 1－844－365－7373． |
| Cushite－ | Tajaajiiloota afaanii garuu bilisaa ati argaachuuf，bilbili 1－844－365－7373． |
| Dutch－ | Voor gratis toegang tot taaldiensten，bell 1－844－365－7373． |
| French－ | Afin d＇accéder aux services langagiers sans frais，composez le 1－844－365－7373． |
| French Creole－ | Pou jwenn sèvis lang gratis，rele 1－844－365－7373． |
| German－ | Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen，rufen Sie 1－844－365－7373 an． |

Greek－

Gujarati－
Hawaiian－
Hindi－
Hmong－
Igbo－
llocano－
Indonesian－
Italian－
Japanese－
Karen－
Korean－
Kru－Bassa－
Kurdish－
Laotian－
Marathi－
Marshallese－
Micronesian
Pohnpeyan－
Mon－Khmer Cambodian－
Navajo－
Nepali－
Nilotic－Dinka－
Norwegian－

તમારે કોઇ જાતના ખર્ચ વનિા ભાષાની સેાઓની પહોંર્ માટે，કોલ કરો 1－844－365－7373．
No ka wala‘au＇ana me ka lawelawe ‘ōlelo e kahea aku i kēia helu kelepona 1－844－365－7373 Kāki ‘ole＇ia kēia kōkua nei． आपके लिए बिना किसी कीमत के भाषा सेवाओं का उपयोग करने के लए，1－844－365－7373 पर कॉल करें। Xav tau kev pab txhais lus tsis muaj nqi them rau koj，hu 1－844－365－7373．
Iji nwetaòhèrè na ọrụ gasị asusụ n＇efu，kpọọ 1－844－365－7373．
Tapno maaksesyo dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo，tawagan ti 1－844－365－7373．
Untuk mengakses layanan bahasa tanpa dikenakan biaya，hubungi 1－844－365－7373．
Per accedere ai servizi linguistici，senza alcun costo per lei，chiami il numero 1－844－365－7373．
言語サービスを無料でご利用いただくには，1－844－365－7373 までお電話ください
 무료 언어 서비스를 이용하려면 1－844－365－7373 번으로 전화해 주십시오．
$M$ dyi wudu－dù kà kò dò bě dyi móuń nì Pídyi ní，nií，dá nòbà nìà ke：1－844－365－7373．


कोणत्याही शुल्काशिवाय भाषा सेवा प्राप्त करण्यासाठी 1－844－365－7373 वर फोन करा．
Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe，kirlok 1－844－365－7373．
Pwehn alehdi sawas en lokaia kan ni sohte pweipwei，koahlih 1－844－365－7373．

T＇áá ni nizaad k＇ehjí bee níká a＇doowol doo bąáh ílínígóó koji＇hólne＇1－844－365－7373．
निःशुल्क भाषा सेवा प्राप्त गनन 1－844－365－7373 मा टेलिफोन गनुनहोस् ।

For tilgang til kostnadsfri språktjenester，ring 1－844－365－7373．

Pennsylvania Dutch - Um Schprooch Services zu griege mitaus Koscht, ruff 1-844-365-7373.

Polish - Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-844-365-7373.
Portuguese - $\quad$ Para acessar os serviços de idiomas sem custo para você, ligue para 1-844-365-7373.
Punjabi -
Romanian - Pentru a accesa gratuit serviciile de limbă, apelați 1-844-365-7373.
Russian -
Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-844-365-7373.
Samoan - Mo le mauaina o auaunaga tau gagana e aunoa ma se totogi, vala'au le 1-844-365-7373.
Serbo-Croatian - $\quad$ Za besplatne prevodilačke usluge pozovite 1-844-365-7373.
Spanish -
Sudanic-Fulfulde -
Para acceder a los servicios de idiomas sin costo, llame al 1-844-365-7373.

Swahili -
Syriac -
Tagalog -
Telugu -
Thai -
Tongan -
Trukese -
Turkish -
Ukrainian - Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-844-365-7373.
Urdu -
Vietnamese -
Yiddish -
Yoruba - Lati wọnú awọn isẹ èdè l'ộẹ fun ọ, pe 1-844-365-7373.

