Aetna Life Insurance Company
(a stock company)
151 Farmington Avenue
Hartford, Connecticut 06156

Student Health Insurance

Preferred Provider Organization (PPO)
Medical and Outpatient Prescription Drug Plan

Schedule of benefits

Prepared exclusively for:

Policyholder: Illinois Institute of Technology
Policyholder number: 724532
Student policy effective date: 08/01/2023
Plan effective date: 08/01/2023
Plan issue date: 07/07/2023
Actuarial value and metallic level: 85.49% gold

Coverage provided by Aetna Life Insurance Company in the State of Illinois
Schedule of benefits

This schedule of benefits lists the policy year deductibles, copayments and coinsurance that apply to the services you receive under this plan. You should review this schedule of benefits to become familiar with your policy year deductibles, copayments and coinsurance and any limits that apply to the services and supplies.

How to read your schedule of benefits

- When we say:
  - “In-network coverage”, we mean you get care from our in-network providers.
  - “Out-of-network coverage”, we mean you can get care from out-of-network providers.
- The policy year deductibles, copayments and coinsurance listed in the schedule of benefits below reflect the policy year deductibles, copayments and coinsurance amounts under your plan.
- The coinsurance listed in the schedule of benefits reflects the plan coinsurance percentage. This is the coinsurance amount that the plan pays. You are responsible for paying any remaining coinsurance.
- You are responsible for paying any policy year deductibles, copayments and your coinsurance.
- You are responsible for full payment of any health care services you received that are not covered benefits.
- This plan has maximums for specific covered benefits. For example, these could be visit, day or dollar maximums. They are combined maximums for in-network providers and out-of-network providers unless we state otherwise.
- At the end of this schedule of benefits you will find detailed explanations about your:
  - Policy year deductibles
  - Copayments
  - Maximums
  - Coinsurance
  - Maximum out-of-pocket limits

Important note:

All covered benefits are subject to the policy year deductible, copayment and coinsurance unless otherwise noted in the schedule of benefits below. The Surprise bill section in the certificate of coverage explains your protections from a surprise bill.

How to contact us for help

We are here to answer your questions.

- Log in to your Aetna® website at https://www.aetnastudenthealth.com
- Call Member Services at the toll-free number on your ID card.

The coverage described in this schedule of benefits will be provided under Aetna’s student policy. This schedule of benefits replaces any schedule of benefits previously in effect under the student policy for medical and pharmacy coverage. Keep this schedule of benefits with your certificate of coverage.

Important note about your cost sharing

The way the cost sharing works under this plan, you pay the policy year deductible first. Then you pay your copayment and then you pay your coinsurance. Your copayment does not apply towards any policy year deductible.
You are required to pay the **policy year deductible** before eligible health services are **covered benefits** under the plan, and then you pay your **copayment** and **coinsurance**.

Here’s an example of how cost sharing works:
- You pay your **policy year deductible** of $1,000
- Your **physician** charges $120
- Your **physician** collects the **copayment** from you – $20
- The plan pays 80% **coinsurance** – $80
- You pay 20% **coinsurance** – $20

### Plan features

#### Policy year deductibles
You have to meet your **policy year deductible** before this plan pays for benefits.

<table>
<thead>
<tr>
<th>Deductible type</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$300 per policy year</td>
<td>$400 per policy year</td>
</tr>
<tr>
<td>Spouse</td>
<td>$300 per policy year</td>
<td>$400 per policy year</td>
</tr>
<tr>
<td>Each child</td>
<td>$300 per policy year</td>
<td>$400 per policy year</td>
</tr>
</tbody>
</table>

#### Policy year deductible waiver
The **policy year deductible** is waived for all of the following eligible health services:
- **In-network** care for Preventive care and wellness,
- **In-network** care for Pediatric Dental Care services,
- **In-network** care for Outpatient Prescription Drugs,
- **In-network** care and out-of-network care for Pediatric Vision Care Services,
- **In-network** care and out-of-network care for Well newborn nursery care.

#### Maximum out-of-pocket limits

<table>
<thead>
<tr>
<th>Maximum out-of-pocket limit per policy year</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$6,850 per policy year</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Spouse</td>
<td>$6,850 per policy year</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Each child</td>
<td>$6,850 per policy year</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Family</td>
<td>$13,700 per policy year</td>
<td>Unlimited</td>
</tr>
</tbody>
</table>
Eligible health services

Coinsurance listed in the schedule of benefits
The coinsurance listed in the schedule of benefits below reflects the plan coinsurance percentage. This is the coinsurance amount that the plan pays. You are responsible for paying any remaining coinsurance.

1. Preventive care and wellness
Routine physical exams
Performed at a physician's office

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine physical exam</td>
<td>100% (of the negotiated charge) per visit</td>
<td>80% (of the recognized charge) per visit</td>
</tr>
<tr>
<td></td>
<td>No copayment or policy year deductible applies</td>
<td></td>
</tr>
</tbody>
</table>

Maximum
Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures/Health Resources and Services Administration guidelines for children and adolescents.

For details, contact your physician or Member Services by logging in to your Aetna website at https://www.aetnastudenthealth.com or calling the toll-free number on your ID card.

Preventive care immunizations
Performed in a facility or at a physician’s office

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive care immunizations</td>
<td>100% (of the negotiated charge) per visit</td>
<td>80% (of the recognized charge) per visit</td>
</tr>
<tr>
<td></td>
<td>No copayment or policy year deductible applies</td>
<td></td>
</tr>
</tbody>
</table>

Preventive care immunization maximums
Subject to any age limits provided for in the comprehensive guidelines supported by Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.

For details, contact your physician or Member Services by logging in to your Aetna website at https://www.aetnastudenthealth.com or calling the toll-free number on your ID card.
### Well woman preventive visits
Routine gynecological exams (including Pap smears)

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Performed at a physician, obstetrician (OB), gynecologist (GYN) or OB/GYN office</td>
<td>100% (of the negotiated charge) per visit</td>
<td>80% (of the recognized charge) per visit</td>
</tr>
<tr>
<td></td>
<td>No copayment or policy year deductible applies</td>
<td></td>
</tr>
<tr>
<td>Well woman routine gynecological exam maximums</td>
<td>Subject to any age limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration.</td>
<td></td>
</tr>
</tbody>
</table>

### Preventive screening and counseling services

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Obesity and/or healthy diet counseling office visits</td>
<td>100% (of the negotiated charge) per visit</td>
<td>80% (of the recognized charge) per visit</td>
</tr>
<tr>
<td></td>
<td>No copayment or policy year deductible applies</td>
<td></td>
</tr>
<tr>
<td>Misuse of alcohol and/or drugs counseling office visits</td>
<td>100% (of the negotiated charge) per visit</td>
<td>80% (of the recognized charge) per visit</td>
</tr>
<tr>
<td></td>
<td>No copayment or policy year deductible applies</td>
<td></td>
</tr>
<tr>
<td>Use of tobacco products counseling office visits</td>
<td>100% (of the negotiated charge) per visit</td>
<td>80% (of the recognized charge) per visit</td>
</tr>
<tr>
<td></td>
<td>No copayment or policy year deductible applies</td>
<td></td>
</tr>
<tr>
<td>Depression screening counseling office visits</td>
<td>100% (of the negotiated charge) per visit</td>
<td>80% (of the recognized charge) per visit</td>
</tr>
<tr>
<td></td>
<td>No copayment or policy year deductible applies</td>
<td></td>
</tr>
<tr>
<td>Sexually transmitted infection counseling office visits</td>
<td>100% (of the negotiated charge) per visit</td>
<td>80% (of the recognized charge) per visit</td>
</tr>
<tr>
<td></td>
<td>No copayment or policy year deductible applies</td>
<td></td>
</tr>
<tr>
<td>Description</td>
<td>In-network coverage</td>
<td>Out-of-network coverage</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------</td>
<td>--------------------------------------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>Genetic risk counseling for breast and ovarian cancer office visits</td>
<td>100% (of the negotiated charge) per visit</td>
<td>80% (of the recognized charge) per visit</td>
</tr>
<tr>
<td></td>
<td>No copayment or policy year deductible applies</td>
<td></td>
</tr>
<tr>
<td>Skin cancer behavioral counseling office visits</td>
<td>100% (of the negotiated charge) per visit</td>
<td>80% (of the recognized charge) per visit</td>
</tr>
<tr>
<td></td>
<td>No copayment or policy year deductible applies</td>
<td></td>
</tr>
<tr>
<td>Falls prevention counseling office visits</td>
<td>100% (of the negotiated charge) per visit</td>
<td>80% (of the recognized charge) per visit</td>
</tr>
<tr>
<td></td>
<td>No copayment or policy year deductible applies</td>
<td></td>
</tr>
<tr>
<td><strong>Routine cancer screenings</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Performed at a physician office, specialist office or facility</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Description</td>
<td>In-network coverage</td>
<td>Out-of-network coverage</td>
</tr>
<tr>
<td>Routine cancer screenings</td>
<td>100% (of the negotiated charge) per visit</td>
<td>80% (of the recognized charge) per visit</td>
</tr>
<tr>
<td></td>
<td>No copayment or policy year deductible applies</td>
<td></td>
</tr>
<tr>
<td>Routine cancer screening maximums</td>
<td>Subject to any age, family history and frequency guidelines as set forth in the most current:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Evidence-based items that have a rating of A or B in the current recommendations of the USPSTF.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Comprehensive guidelines supported by the Health Resources and Services Administration.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>For details, contact your physician or Member Services by logging in to your Aetna website at <a href="https://www.aetnastudenthealth.com">https://www.aetnastudenthealth.com</a> or calling the toll-free number on your ID card.</td>
<td></td>
</tr>
</tbody>
</table>
## Prenatal care

Prenatal care services provided by a **physician**, obstetrician (OB), gynecologist (GYN), and/or OB/GYN

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive care services only</td>
<td>100% (of the <strong>negotiated charge</strong>) per visit</td>
<td>80% (of the <strong>recognized charge</strong>) per visit</td>
</tr>
<tr>
<td></td>
<td>No <strong>copayment</strong> or <strong>policy year deductible</strong> applies</td>
<td></td>
</tr>
<tr>
<td>Preventive care immunization maximums</td>
<td>Subject to any age limits provided for in the comprehensive guidelines supported by Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>For details, contact your <strong>physician</strong> or Member Services by logging in to your <strong>Aetna</strong> website at <a href="https://www.aetnastudenthealth.com">https://www.aetnastudenthealth.com</a> or calling the toll-free number on your ID card.</td>
<td></td>
</tr>
</tbody>
</table>

**Important note:**
You should review the *Maternity care* and *Well newborn nursery care* sections. They will give you more information on coverage levels for maternity care under this plan.

## Comprehensive lactation support and counseling services

Facility or office visits

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lactation counseling services</td>
<td>100% (of the <strong>negotiated charge</strong>) per visit</td>
<td>80% (of the <strong>recognized charge</strong>) per visit</td>
</tr>
<tr>
<td></td>
<td>No <strong>copayment</strong> or <strong>policy year deductible</strong> applies</td>
<td></td>
</tr>
</tbody>
</table>

## Breast feeding durable medical equipment

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Breast pump supplies and accessories</td>
<td>100% (of the <strong>negotiated charge</strong>) per item</td>
<td>80% (of the <strong>recognized charge</strong>) per item</td>
</tr>
<tr>
<td></td>
<td>No <strong>copayment</strong> or <strong>policy year deductible</strong> applies</td>
<td></td>
</tr>
</tbody>
</table>

**Important note:**
See the *Breast feeding durable medical equipment* section of the certificate of coverage for limitations on breast pump and supplies.
### Family planning services – contraceptives
#### Counseling services

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female contraceptive counseling services office visit</td>
<td>100% (of the negotiated charge) per visit</td>
<td>80% (of the recognized charge) per visit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No copayment or policy year deductible applies</td>
</tr>
</tbody>
</table>

**Important note:**
Any visits that exceed the contraceptive counseling services maximum are covered under *Physician services* office visits.

### Contraceptives (prescription drugs and devices)

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contraceptive prescription drugs and devices provided, administered, or removed, by a provider during an office visit</td>
<td>100% (of the negotiated charge) per item</td>
<td>80% (of the recognized charge) per item</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No copayment or policy year deductible applies</td>
</tr>
</tbody>
</table>

### Voluntary sterilization

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient provider services</td>
<td>100% (of the negotiated charge)</td>
<td>80% (of the recognized charge)</td>
</tr>
<tr>
<td></td>
<td>No copayment or policy year deductible applies</td>
<td></td>
</tr>
<tr>
<td>Outpatient provider services</td>
<td>100% (of the negotiated charge)</td>
<td>80% (of the recognized charge)</td>
</tr>
<tr>
<td></td>
<td>No copayment or policy year deductible applies</td>
<td></td>
</tr>
</tbody>
</table>
## 2. Physicians and other health professionals

### Physician and specialist services (non-surgical and non-preventive)

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office hours visits (non-surgical and non-preventive care by a <strong>physician</strong> or <strong>specialist</strong>, includes <strong>telemedicine</strong> consultations)</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
</tbody>
</table>

### Allergy testing and treatment

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allergy testing performed at a <strong>physician</strong> or <strong>specialist</strong> office</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
<tr>
<td>Allergy injections treatment performed at a <strong>physician</strong> or <strong>specialist</strong> office</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
<tr>
<td>Allergy sera and extracts administered via injection at a <strong>physician</strong> or <strong>specialist</strong> office</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
</tbody>
</table>

### Physician and specialist – inpatient surgical services

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient surgery performed during your stay in a hospital or birthing center by a surgeon</td>
<td>80% (of the negotiated charge)</td>
<td>60% (of the recognized charge)</td>
</tr>
</tbody>
</table>

### Physician and specialist – outpatient surgical services

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient surgery performed at a <strong>physician</strong> or <strong>specialist</strong> office or outpatient department of a <strong>hospital</strong> or <strong>surgery center</strong> by a surgeon</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
</tbody>
</table>
### In-hospital non-surgical physician services

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-hospital non-surgical physician services</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
</tbody>
</table>

### Consultant services (non-surgical and non-preventive)

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office hours visits (non-surgical and non-preventive care by a consultant, includes telemedicine consultations)</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
</tbody>
</table>

### Second surgical opinion

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Second surgical opinion</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>

### Alternatives to physician office visits

#### Walk-in clinic visits (non-emergency visit)

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Walk-in clinic (non-emergency visit)</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
</tbody>
</table>

### Important note:

Some walk-in clinics can provide preventive care and wellness services. The types of services offered will vary by the provider and location of the clinic. If you get preventive care and wellness benefits at a walk-in clinic, they are paid at the cost sharing shown in the Preventive care and wellness section.
### 3. Hospital and other facility care

#### Hospital care (facility charges)

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient hospital (room and board and other miscellaneous services and supplies)</td>
<td>80% (of the negotiated charge) per admission</td>
<td>60% (of the recognized charge) per admission</td>
</tr>
<tr>
<td>Subject to semi-private room rate unless intensive care unit is required</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Room and board includes intensive care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For physician charges, refer to the Physician and specialist – inpatient surgical services benefit</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Preadmission testing

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preadmission testing</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>

#### Anesthesia and related facility charges for a dental procedure

Coverage is subject to certain conditions. See the benefit description in the certificate of coverage for details.

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anesthesia and related facility charges for oral surgery or a dental procedure</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>

#### Alternatives to hospital stays

#### Outpatient surgery (facility charges)

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Facility charges for surgery performed in the outpatient department of a hospital or surgery center</td>
<td>80% (of the negotiated charge)</td>
<td>60% (of the recognized charge)</td>
</tr>
<tr>
<td>For physician charges, refer to the Physician and specialist – outpatient surgical services benefit</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Home health care

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home health care</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
</tbody>
</table>

## Hospice care

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient facility (<strong>room and board</strong> and other miscellaneous services and supplies)</td>
<td>80% (of the negotiated charge) per admission</td>
<td>60% (of the recognized charge) per admission</td>
</tr>
<tr>
<td>Outpatient</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
</tbody>
</table>

## Outpatient private duty nursing

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient private duty nursing</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
</tbody>
</table>

## Skilled nursing facility

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient facility (<strong>room and board</strong> and miscellaneous inpatient care services and supplies)</td>
<td>80% (of the negotiated charge) per admission</td>
<td>60% (of the recognized charge) per admission</td>
</tr>
</tbody>
</table>

Subject to **semi-private room rate** unless **intensive care unit** is required

**Room and board** includes intensive care
4. Emergency services and urgent care

Emergency services

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital emergency room</td>
<td>80% (of the negotiated charge) per visit</td>
<td>Paid the same as in-network coverage</td>
</tr>
<tr>
<td>Emergency services resulting from a criminal</td>
<td>100% (of the negotiated charge) per visit</td>
<td>Paid the same as in-network coverage</td>
</tr>
<tr>
<td>sexual assault or abuse</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Emergency services important note:

- **Out-of-network providers** do not have a contract with us. The **provider** may not accept payment of your cost share as payment in full. You may receive a bill for the difference between the amount billed by the **provider** and the amount paid by the plan. If the **provider** bills you for an amount above your cost share, you are not responsible for paying that amount. You should send the bill to the address listed on your ID card, or call Member Services for an address at 1-877-480-4161 and we will resolve any payment issue with the **provider**. Make sure the member ID is on the bill.
- A separate **hospital** emergency room **copayment** will apply for each visit to an emergency room. If you are admitted to a **hospital** as an inpatient right after a visit to an emergency room, your emergency room **copayment** will be waived and your inpatient **copayment** will apply.
- **Covered benefits** that are applied to the **hospital** emergency room **copayment** cannot be applied to any other **copayment** under the plan. Likewise, a **copayment** that applies to other **covered benefits** under the plan cannot be applied to the **hospital** emergency room **copayment**.
- Separate **copayment** amounts may apply for certain services given to you in the **hospital** emergency room that are not part of the **hospital** emergency room benefit. These **copayment** amounts may be different from the **hospital** emergency room **copayment**. They are based on the specific service given to you.
- Services given to you in the **hospital** emergency room that are not part of the **hospital** emergency room benefit may be subject to **copayment** amounts that are different from the **hospital** emergency room **copayment** amounts.

Urgent care

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urgent medical care provided by an urgent care</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
<tr>
<td>provider</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
5. Pediatric dental care

Pediatric dental care

Limited to covered persons through the end of the month in which the person turns age 19.

Dental benefits are subject to the medical plan's policy year deductibles and maximum out-of-pocket limits as explained on the schedule of benefits.

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type A services</td>
<td>100% (of the negotiated charge) per visit</td>
<td>70% (of the recognized charge) per visit</td>
</tr>
<tr>
<td></td>
<td>No copayment or policy year deductible applies</td>
<td></td>
</tr>
<tr>
<td>Type B services</td>
<td>70% (of the negotiated charge) per visit</td>
<td>50% (of the recognized charge) per visit</td>
</tr>
<tr>
<td></td>
<td>No policy year deductible applies</td>
<td></td>
</tr>
<tr>
<td>Type C services</td>
<td>50% (of the negotiated charge) per visit</td>
<td>50% (of the recognized charge) per visit</td>
</tr>
<tr>
<td></td>
<td>No policy year deductible applies</td>
<td></td>
</tr>
<tr>
<td>Orthodontic services</td>
<td>50% (of the negotiated charge) per visit</td>
<td>50% (of the recognized charge) per visit</td>
</tr>
<tr>
<td></td>
<td>No policy year deductible applies</td>
<td></td>
</tr>
<tr>
<td>Dental emergency services</td>
<td>Covered according to the type of benefit</td>
<td>Covered according to the type of benefit</td>
</tr>
<tr>
<td></td>
<td>and the place where the service is received.</td>
<td>and the place where the service is received.</td>
</tr>
<tr>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

Diagnostic and preventive care (type A services)

Visits and images

- Periodic oral evaluation (office or school setting), limited to 2 visits every 12 months
- Routine comprehensive or recall examination, limited to 2 visits every 12 months
- Problem-focused examination
- Oral examination performed in school setting, limited to 2 visits every 12 months
- Prophylaxis (cleaning) (office or school setting), limited to 2 treatments per year
- Topical application of fluoride (office or school setting), limited to 2 applications of treatment per year
- Topical application of fluoride varnish, limited to 3 treatments per year
- Sealants, per tooth, limited to one application every 3 years for permanent molars and premolars only
- Bitewing images, limited to 2 sets per year
- Complete image series, including bitewings if medically necessary or panoramic image, limited to 1 set every 36 months
• Vertical bitewing images, limited to 1 set every 36 months
• Panoramic periapical images
• Intra-oral, occlusal view, maxillary or mandibular
• Emergency palliative treatment per visit

**Space maintainers**
Space maintainers are covered only when needed to preserve space resulting from premature loss of posterior primary teeth (includes all adjustments within 6 months after installation.)
• Space maintainers – Fixed (unilateral, per quadrant)
• Space maintainers – Fixed (bilateral, upper and lower)
• Space maintainers – Removable (unilateral)
• Space maintainers – Removable (bilateral, upper and lower)
• Re-cementation of space maintainer
• Removal of fixed space maintainer

**Basic restorative care (type B services)**
**Visits and images**
• Consultation by other than the treating provider
• Professional visit after hours (payment will be made on the basis of services rendered or visit, whichever is greater)

**Oral surgery**
• Extraction, coronal remnants
• Extraction, erupted tooth or exposed root
• Surgical removal of erupted tooth/root tip
• Impacted teeth, removal of tooth (soft tissue)
• Odontogenic cysts and neoplasms, incision and drainage of abscess
• Odontogenic cysts and neoplasms, removal of odontogenic cyst or tumor
• Closure of oral fistula of maxillary sinus
• Tooth reimplantation
• Alveoloplasty, in conjunction with extractions, per quadrant
• Alveoloplasty, in conjunction with extractions, per quadrant
• Alveoloplasty, not in conjunction with extraction – per quadrant
• Alveoloplasty, not in conjunction with extractions – 1 to 3 teeth or tooth spaces, per quadrant
• Removal of exostosis
• Transplantation of tooth or tooth bud
• Crown exposure to aid eruption
• Frenectomy
• Excision of hyperplastic tissue

**Periodontics**
• Occlusal adjustment (other than with an appliance or by restoration)
• Periodontal scaling and root planing, per quadrant, limited to 4 separate quadrants every 2 years
• Periodontal scaling and root planing – 1 to 3 teeth per quadrant, limited to 4 separate quadrants every 2 years
• Gingivectomy, per quadrant, limited to 1 per quadrant every 24 months
• Gingivectomy, 1 to 3 teeth per quadrant, limited to 1 per site every 24 months
• Gingival flap procedure – per quadrant, limited to 1 per quadrant every 24 months
• Gingival flap procedure – 1 to 3 teeth per quadrant, limited to 1 per site every 24 months
• Periodontal maintenance procedures following active therapy

**Endodontics**
• Pulp capping
• Pulpotomy
• Pulpal therapy
• Pulpal regeneration
• Apexification/recalcification
• Apicectomy
• Root canal therapy including medically necessary images:
  - Anterior tooth
  - Premolar tooth

**Restorative dentistry**
Restorative dentistry does not include inlays, crowns (other than prefabricated stainless steel or resin) and bridges. Multiple restorations in 1 surface are considered as a single restoration.
• Amalgam restorations
• Resin-based composite restorations
• Pins
  - Pin retention – per tooth, in addition to amalgam or resin restoration
• Crowns (when tooth cannot be restored with a filling material)
  - Prefabricated stainless steel
  - Prefabricated resin crown (excluding temporary crowns)
• Re-cementation
  - Inlay
  - Crown
  - Bridge

**Major restorative care (type C services)**

**Oral surgery**
• Surgical removal of impacted teeth:
  - Removal of tooth (partially bony)
  - Removal of tooth (completely bony)
  - Infiltration of sustained release therapeutic drug, per quadrant (eligible only when done with extraction of impacted wisdom teeth)

**Periodontics**
• Clinical crown lengthening
• Osseous surgery (including flap and closure), (limited to 1 per quadrant every 24 months)
• Osseous surgery, including flap and closure, 1 to 3 teeth, per quadrant (limited to 1 per site every 24 months)
• Soft tissue graft procedures
• Full mouth debridement (limited to 2 per year)
Endodontics
- Root canal therapy including **medically necessary** images
  - Molar tooth
- Retreatment of previous root canal therapy including **medically necessary** images
  - Molar tooth

Restorative
Inlays, onlays, labial veneers and crowns are covered only as treatment for decay or acute traumatic injury and only when teeth cannot be restored with a filling material or when the tooth is an abutment to a fixed bridge.
- Inlays/Onlays, limited to 1 per tooth every 5 years
- Crowns (limited to 1 per tooth every 5 years)
  - Resin
  - Resin with noble metal
  - Resin with base metal
  - Porcelain/ceramic substrate
  - Porcelain with noble metal
  - Porcelain with base metal
  - ¾ cast metallic or porcelain/ceramic
  - Full cast base metal
  - Full cast noble metal
  - Titanium
- Core build-up
- Post and core

Prosthodontics
- Installation of dentures and bridges is covered only if needed to replace teeth which were not abutments to a denture or bridge less than 5 years old
- Replacement of existing bridges or dentures, limited to 1 every 5 years
- Bridge abutments (see inlays and crowns), limited to 1 every 5 years
- Dentures and partial dentures (Fees for dentures and partial dentures include relines, rebases and adjustments within 6 months after installation. Fees for relines and rebases include adjustments within 6 months after installation. Specialized techniques and characterizations are not eligible.)
  - Complete upper denture, limited to 1 every 5 years
  - Complete lower denture, limited to 1 every 5 years
  - Immediate upper denture/Immediate upper partial denture, limited to 1 every 5 years
  - Immediate lower denture/Immediate upper partial denture, limited to 1 every 5 years
  - Immediate upper denture/Immediate upper partial denture, limited to 1 every 5 years
  - Immediate lower denture/Immediate lower partial denture, limited to 1 every 5 years
  - Partial upper or lower, resin base (including any conventional clasps, rests and teeth), limited to 1 every 5 years
  - Partial upper or lower, cast metal base with resin saddles (including any conventional clasps, rests and teeth), limited to 1 every 5 years
  - Stress breakers
  - Interim partial denture (stayplate), anterior only
  - Relines, direct or indirect for full or partial dentures
  - Special tissue conditioning, per denture
  - Rebase, per denture
  - Adjustment to denture (more than 6 months after installation)
- Full and partial denture repairs:
  - Broken dentures, no teeth involved
  - Repair cast framework
- Replacing missing or broken teeth, each tooth:
  - Adding teeth to existing partial denture
    - Each tooth
    - Each clasp
- Repairs: crowns and bridges
- Occlusal guard (for bruxism only)
- Occlusal guard adjustment (not eligible within the first 6 months after placement of appliance)

• Pontics
  - Full cast base metal (limited to 1 every 5 years)
  - Full cast noble metal (limited to 1 every 5 years)
  - Titanium (limited to 1 every 5 years)
  - Porcelain with noble metal (limited to 1 every 5 years)
  - Porcelain with base metal (limited to 1 every 5 years)
  - Resin with noble metal (limited to 1 every 5 years)
  - Resin with base metal (limited to 1 every 5 years)
  - Removable bridge (unilateral), limited to 1 every 5 years
  - One piece casting, chrome cobalt alloy clasp attachment (all types) per unit, including pontics, limited to 1 every 5 years

• General anesthesia and intravenous sedation
  - General anesthesia and IV sedation only when medically necessary and only when provided in conjunction with a covered dental surgical procedure
  - Nitrous oxide/analgesia
  - Therapeutic drug injection, limited to medical necessity
  - Non-intravenous conscious sedation
  - Other drugs or medicaments, by report

Orthodontic services
Medically necessary comprehensive treatment. Medically necessary orthodontic treatment (includes removal of appliances and construction and placement of retainers) (interceptive orthodontic treatment is not covered)

• Orthodontic waiting period, none
### 6. Specific conditions

#### Birthing center (facility charges)

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient (room and board and other miscellaneous services and supplies)</td>
<td>Paid at the same cost-sharing as hospital care.</td>
<td>Paid at the same cost-sharing as hospital care.</td>
</tr>
</tbody>
</table>

#### Diabetic services and supplies (including equipment and training)

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diabetic services and supplies (including equipment and training)</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>

#### Family planning services – other

##### Voluntary sterilization for males

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient physician or specialist surgical services</td>
<td>100% (of the negotiated charge)</td>
<td>80% (of the recognized charge)</td>
</tr>
<tr>
<td></td>
<td>No policy year deductible applies</td>
<td></td>
</tr>
<tr>
<td>Outpatient physician or specialist surgical services</td>
<td>100% (of the negotiated charge)</td>
<td>80% (of the recognized charge)</td>
</tr>
<tr>
<td></td>
<td>No policy year deductible applies</td>
<td></td>
</tr>
</tbody>
</table>

#### Abortion

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient physician or specialist surgical services</td>
<td>80% (of the negotiated charge)</td>
<td>60% (of the recognized charge)</td>
</tr>
<tr>
<td>Outpatient physician or specialist surgical services</td>
<td>80% (of the negotiated charge)</td>
<td>60% (of the recognized charge)</td>
</tr>
</tbody>
</table>

#### Travel and lodging expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travel and lodging reimbursement</td>
<td>100%</td>
</tr>
<tr>
<td></td>
<td>No policy year deductible applies</td>
</tr>
<tr>
<td>Limit per policy year</td>
<td>$3,000</td>
</tr>
</tbody>
</table>
### Temporomandibular joint dysfunction (TMJ) and craniomandibular joint dysfunction (CMJ) treatment

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>TMJ and CMJ treatment</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>

### Impacted wisdom teeth

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Impacted wisdom teeth</td>
<td>80% (of the negotiated charge)</td>
<td>80% (of the recognized charge)</td>
</tr>
</tbody>
</table>

### Accidental injury to sound natural teeth

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental injury to sound natural teeth</td>
<td>80% (of the negotiated charge)</td>
<td>80% (of the recognized charge)</td>
</tr>
</tbody>
</table>

### Blood and body fluid exposure

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blood and body fluid exposure</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>

### Dermatological treatment

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dermatological treatment</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>

### Maternity care

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maternity care (includes delivery and postpartum care services in a hospital or birthing center)</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>
**Well newborn nursery care**

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
</table>
| Well newborn nursery care in a hospital or birthing center | 80% (of the negotiated charge)  
No policy year deductible applies | 60% (of the recognized charge)  
No policy year deductible applies |

**Important note:**
If applicable, the per admission copayment and/or policy year deductible amounts for newborns will be waived for nursery charges for the duration of the newborn’s initial routine facility stay. The nursery charges waiver will not apply for non-routine facility stays.

**Gender affirming treatment**

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surgical, hormone replacement therapy, and counseling treatment</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>

**Autism spectrum disorder**

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Autism spectrum disorder diagnosis and testing</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
<tr>
<td>Autism spectrum disorder treatment (includes physician and specialist office visits)</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
<tr>
<td>Physical, occupational, and speech therapy associated with diagnosis of autism spectrum disorder</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
<tr>
<td>Applied behavior analysis</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>
### Behavioral health

#### Mental health treatment – inpatient

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Inpatient hospital mental health disorders</strong> treatment (room and board and other miscellaneous hospital services and supplies)</td>
<td>80% (of the negotiated charge) per admission</td>
<td>60% (of the recognized charge) per admission</td>
</tr>
<tr>
<td><strong>Inpatient residential treatment facility mental health disorders</strong> treatment (room and board and other miscellaneous residential treatment facility services and supplies)</td>
<td>Coverage is provided under the same terms, conditions as any other illness.</td>
<td>Coverage is provided under the same terms, conditions as any other illness.</td>
</tr>
</tbody>
</table>

Subject to semi-private room rate unless intensive care unit is required.

**Mental health disorder room and board** intensive care

### Mental health treatment – outpatient

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Outpatient mental health disorders</strong> office visits to a physician or behavioral health provider</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
<tr>
<td>(Includes telemedicine consultations)</td>
<td>Coverage is provided under the same terms, conditions as any other illness.</td>
<td>Coverage is provided under the same terms, conditions as any other illness.</td>
</tr>
</tbody>
</table>

**Other outpatient mental health disorders** treatment (includes skilled behavioral health services in the home)

**Partial hospitalization treatment**

**Intensive outpatient program**

80% (of the negotiated charge) per visit

60% (of the recognized charge) per visit
### Substance related disorders treatment – inpatient

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient hospital substance related disorders detoxification (room and board and other miscellaneous hospital services and supplies)</td>
<td>80% (of the negotiated charge) per admission</td>
<td>60% (of the recognized charge) per admission</td>
</tr>
<tr>
<td>Inpatient hospital substance related disorders rehabilitation (room and board and other miscellaneous hospital services and supplies)</td>
<td>Coverage is provided under the same terms, conditions as any other illness.</td>
<td>Coverage is provided under the same terms, conditions as any other illness.</td>
</tr>
<tr>
<td>Inpatient residential treatment facility substance related disorders (room and board and other miscellaneous residential treatment facility services and supplies)</td>
<td>Subject to semi-private room rate unless intensive care unit is required</td>
<td></td>
</tr>
<tr>
<td>Substance related disorders room and board intensive care</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Substance related disorders treatment – outpatient

#### Detoxification and rehabilitation

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient substance related disorders office visits to a physician or behavioral health provider (Includes telemedicine consultations)</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
<tr>
<td>Other outpatient substance related disorder services</td>
<td>Coverage is provided under the same terms, conditions as any other illness.</td>
<td>Coverage is provided under the same terms, conditions as any other illness.</td>
</tr>
<tr>
<td>Partial hospitalization treatment</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
<tr>
<td>Intensive outpatient program</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Obesity (bariatric) surgery</strong></td>
<td><strong>Description</strong></td>
<td><strong>In-network coverage</strong></td>
</tr>
<tr>
<td>--------------------------------</td>
<td>-----------------</td>
<td>-------------------------</td>
</tr>
<tr>
<td>Obesity surgery – inpatient and outpatient facility and physician services</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Reconstructive surgery and supplies</strong></th>
<th><strong>Description</strong></th>
<th><strong>In-network coverage</strong></th>
<th><strong>Out-of-network coverage</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Reconstructive surgery and supplies (includes reconstructive breast surgery)</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Transplant services</strong></th>
<th><strong>Description</strong></th>
<th><strong>In-network coverage (IOE facility)</strong></th>
<th><strong>Out-of-network coverage (Includes providers who are otherwise part of Aetna’s network but are non-IOE providers)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient and outpatient transplant facility services</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td></td>
</tr>
<tr>
<td>Inpatient and outpatient transplant physician and specialist services</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Transplant services – travel and lodging</strong></th>
<th><strong>Description</strong></th>
<th><strong>In-network coverage (IOE facility)</strong></th>
<th><strong>Out-of-network coverage (Includes providers who are otherwise part of Aetna’s network but are non-IOE providers)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Transplant services – travel and lodging</td>
<td>Covered</td>
<td>Covered</td>
<td></td>
</tr>
<tr>
<td>Maximum payable for travel and lodging expenses for any one transplant, including tandem transplants</td>
<td>$10,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum payable for lodging expenses per IOE patient</td>
<td>$50 per night</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum payable for lodging expenses per companion</td>
<td>$50 per night</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Treatment of infertility

### Basic infertility services

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient and outpatient care – basic infertility</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>

### Comprehensive infertility services

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient and outpatient care – comprehensive infertility services</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>

### Advanced reproductive technology (ART) services

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient and outpatient care – ART services</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
<tr>
<td>For treatment that includes an oocyte retrieval, maximum number of oocyte retrievals</td>
<td>4, however if a live birth follows a completed oocyte retrieval, 2 additional oocyte retrievals will be covered.</td>
<td>**</td>
</tr>
</tbody>
</table>
### 7. Specific therapies and tests

#### Outpatient diagnostic testing

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic complex imaging services performed in the outpatient department of a hospital or other facility</td>
<td>80% (of the negotiated charge)</td>
<td>60% (of the recognized charge)</td>
</tr>
</tbody>
</table>

No additional expense, such as a copayment or deductible amount, will be imposed for mammograms.

#### Diagnostic lab work and radiological services

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic lab work and radiological services performed in a physician’s office, the outpatient department of a hospital or other facility</td>
<td>80% (of the negotiated charge)</td>
<td>60% (of the recognized charge)</td>
</tr>
</tbody>
</table>

No additional expense, such as a copayment or deductible amount, will be imposed for mammograms.

#### Chemotherapy

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chemotherapy</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
</tbody>
</table>

#### Gene-based, cellular and other innovative therapies (GCIT)

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage (GCIT-designated facility/provider)</th>
<th>Out-of-network coverage (Including providers who are otherwise part of Aetna’s network but are not GCIT-designated facilities/providers)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Services and supplies</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Not covered</td>
</tr>
</tbody>
</table>
### Outpatient infusion therapy

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient infusion therapy performed in a <strong>covered person</strong>'s home, <strong>physician</strong>'s office, outpatient department of a <strong>hospital</strong> or other facility</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>

### Outpatient radiation therapy

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient radiation therapy</td>
<td>80% (of the <strong>negotiated charge</strong>) per visit</td>
<td>60% (of the <strong>recognized charge</strong>) per visit</td>
</tr>
</tbody>
</table>

### Specialty prescription drugs

Purchased and injected or infused by your **provider** in an outpatient setting

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specialty prescription drugs</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>

### Outpatient respiratory therapy

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Respiratory therapy</td>
<td>80% (of the <strong>negotiated charge</strong>) per visit</td>
<td>60% (of the <strong>recognized charge</strong>) per visit</td>
</tr>
</tbody>
</table>

### Transfusion or kidney dialysis of blood

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfusion or kidney dialysis of blood</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>
### Short-term cardiac and pulmonary rehabilitation services

#### Cardiac rehabilitation

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cardiac rehabilitation</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
</tbody>
</table>

#### Pulmonary rehabilitation

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pulmonary rehabilitation</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
</tbody>
</table>

### Short-term rehabilitation and habilitation therapy services

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient physical, occupational, speech, and cognitive therapies</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
<tr>
<td>Combined for short-term rehabilitation services and habilitation therapy services</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Chiropractic services

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chiropractic services</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
</tbody>
</table>

### Diagnostic testing for learning disabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic testing for learning disabilities</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>
8. Other services and supplies

### Ambulance service

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency ground, air, and water ambulance</td>
<td>80% (of the negotiated charge) per trip</td>
<td>Paid the same as in-network coverage</td>
</tr>
</tbody>
</table>

### Clinical trial therapies (experimental or investigational)

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clinical trial therapies</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>

### Clinical trials (routine patient costs)

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clinical trial therapies</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>

### Durable medical equipment (DME)

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Durable medical equipment</td>
<td>80% (of the negotiated charge) per item</td>
<td>60% (of the recognized charge) per item</td>
</tr>
</tbody>
</table>

### Nutritional support

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nutritional support</td>
<td>80% (of the negotiated charge) per item</td>
<td>60% (of the recognized charge) per item</td>
</tr>
</tbody>
</table>

### Orthotic devices

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orthotic devices</td>
<td>80% (of the negotiated charge) per item</td>
<td>60% (of the recognized charge) per item</td>
</tr>
</tbody>
</table>

### Osteoporosis (non-preventive care)

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician or specialist office visits</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
</tbody>
</table>
### Prosthetic and customized orthotic devices

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prosthetic and customized</td>
<td>80% (of the negotiated charge) per item</td>
<td>60% (of the recognized charge) per item</td>
</tr>
<tr>
<td>orthotic devices</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cranial prosthetics (Medical</td>
<td>80% (of the negotiated charge) per item</td>
<td>60% (of the recognized charge) per item</td>
</tr>
<tr>
<td>wigs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All other prosthetic devices</td>
<td>80% (of the negotiated charge) per item</td>
<td>60% (of the recognized charge) per item</td>
</tr>
</tbody>
</table>

### Hearing aids

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hearing aids</td>
<td>80% (of the negotiated charge) per item</td>
<td>60% (of the recognized charge) per item</td>
</tr>
<tr>
<td>Covered persons under age 18</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hearing aids maximum per ear</td>
<td>One hearing aid per ear every 12 months</td>
<td></td>
</tr>
<tr>
<td></td>
<td>consecutive period</td>
<td></td>
</tr>
</tbody>
</table>

### Hearing exams

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hearing exams</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
<tr>
<td>Covered persons over age 18</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Podiatric (foot care) treatment

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician and specialist non-</td>
<td>Covered according to the type of benefit</td>
<td>Covered according to the type of benefit</td>
</tr>
<tr>
<td>routine foot care treatment</td>
<td>and the place where the service is</td>
<td>and the place where the service is received.</td>
</tr>
<tr>
<td></td>
<td>received.</td>
<td></td>
</tr>
</tbody>
</table>
**Vision care**

**Pediatric vision care**

Limited to **covered persons** through the end of the month in which the person turns age 19

**Pediatric routine vision exams (including refraction)**

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Performed by a legally qualified ophthalmologist or optometrist</td>
<td>100% (of the negotiated charge) per visit</td>
<td>80% (of the recognized charge) per visit</td>
</tr>
<tr>
<td></td>
<td>No policy year deductible applies</td>
<td>No policy year deductible applies</td>
</tr>
</tbody>
</table>

**Pediatric comprehensive low vision evaluations**

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Performed by a legally qualified ophthalmologist or optometrist</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
<tr>
<td>Maximum</td>
<td>One comprehensive low vision evaluation every <strong>policy year</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Pediatric vision care services and supplies**

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office visit for fitting of contact lenses</td>
<td>100% (of the negotiated charge) per visit</td>
<td>80% (of the recognized charge) per visit</td>
</tr>
<tr>
<td></td>
<td>No policy year deductible applies</td>
<td>No policy year deductible applies</td>
</tr>
<tr>
<td>Eyeglass frames, <strong>prescription</strong> lenses or <strong>prescription</strong> contact lenses</td>
<td>100% (of the negotiated charge) per item</td>
<td>80% (of the recognized charge) per item</td>
</tr>
<tr>
<td></td>
<td>No policy year deductible applies</td>
<td>No policy year deductible applies</td>
</tr>
<tr>
<td>Maximum number of eyeglass frames per <strong>policy year</strong></td>
<td>One set of eyeglass frames</td>
<td></td>
</tr>
<tr>
<td>Maximum number of <strong>prescription</strong> lenses per <strong>policy year</strong></td>
<td>One pair of <strong>prescription</strong> lenses</td>
<td></td>
</tr>
<tr>
<td>Maximum number of <strong>prescription</strong> contact lenses per <strong>policy year</strong> (includes non-conventional <strong>prescription</strong> contact lenses and aphakic lenses prescribed after cataract surgery)</td>
<td>Daily disposable: up to 3 month supply Extended wear disposable: up to 6 month supply Non-disposable: one set</td>
<td></td>
</tr>
<tr>
<td>Description</td>
<td>In-network coverage</td>
<td>Out-of-network coverage</td>
</tr>
<tr>
<td>--------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Optical devices</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
<td>Covered according to the type of benefit and the place where the service is received.</td>
</tr>
<tr>
<td>Maximum number of optical devices per <strong>policy year</strong></td>
<td>One optical device</td>
<td></td>
</tr>
</tbody>
</table>

**Pediatric vision care important note:**
Refer to the *Vision care* section in the certificate of coverage for the explanation of these vision care supplies.

As to coverage for **prescription** lenses in a **policy year**, this benefit will cover either **prescription** lenses for eyeglass frames or **prescription** contact lenses, but not both.
9. Outpatient prescription drugs

Plan features
Outpatient prescription drug benefits are subject to the medical plan's maximum out-of-pocket limits as explained earlier in this schedule of benefits.

Policy year deductible waiver
The policy year deductible is waived for all prescription drugs filled at a retail pharmacy.

Policy year deductible and copayment waiver for risk reducing breast cancer
The policy year deductible and the prescription drug copayment will not apply to risk reducing breast cancer prescription drugs filled at a retail in-network pharmacy. This means that such risk reducing breast cancer prescription drugs are paid at 100%.

Policy year deductible and copayment waiver for tobacco cessation prescription and over-the-counter drugs
The policy year deductible and the prescription drug copayment will not apply to the first two 90-day treatment regimens per policy year for tobacco cessation prescription drugs and OTC drugs when obtained at a retail in-network pharmacy. This means that such prescription drugs and OTC drugs are paid at 100%.

Your prescription drug copayment will apply after those two regimens per policy year have been exhausted.

Policy year deductible and copayment waiver for contraceptives
The policy year deductible and the prescription drug copayment will not apply to female contraceptive methods when obtained at an in-network pharmacy.

This means that such contraceptive methods are paid at 100% for:
- Certain over-the-counter (OTC) and generic contraceptive prescription drugs and devices for each of the methods identified by the FDA. Related services and supplies needed to administer covered devices will also be paid at 100%.
- If a generic prescription drug or device is not available for a certain method, you may obtain certain brand-name prescription drugs or devices for that method paid at 100%.

The prescription drug copayment continue to apply to prescription drugs that have a generic equivalent, biosimilar or generic alternative available within the same therapeutic drug class obtained at an in-network pharmacy unless you are granted a medical exception. The certificate of coverage explains how to get a medical exception.
### Preferred generic prescription drugs

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>For each fill up to a 30 day supply filled at a <strong>retail pharmacy</strong></td>
<td>$12 copayment per supply then the plan pays 100% (of the balance of the <strong>negotiated charge</strong>)&lt;br&gt;No <strong>policy year deductible</strong> applies</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

### Non-preferred generic prescription drugs

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>For each fill up to a 30 day supply filled at a <strong>retail pharmacy</strong></td>
<td>$55 copayment per supply then the plan pays 100% (of the balance of the <strong>negotiated charge</strong>)&lt;br&gt;No <strong>policy year deductible</strong> applies</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

### Preferred brand-name prescription drugs

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>For each fill up to a 30 day supply filled at a <strong>retail pharmacy</strong></td>
<td>$40 copayment per supply then the plan pays 100% (of the balance of the <strong>negotiated charge</strong>)&lt;br&gt;No <strong>policy year deductible</strong> applies</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

### Non-preferred brand-name prescription drugs

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>For each fill up to a 30 day supply filled at a <strong>retail pharmacy</strong></td>
<td>$110 copayment per supply then the plan pays 100% (of the balance of the <strong>negotiated charge</strong>)&lt;br&gt;No <strong>policy year deductible</strong> applies</td>
<td>Not covered</td>
</tr>
</tbody>
</table>
### Specialty drugs

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>For each fill up to a 30 day supply filled at a <em>specialty pharmacy</em> or a <em>retail pharmacy</em></td>
<td>Copayment is the greater of $150 or 20% (of the <em>negotiated charge</em>) but will be no more than $250 per supply. No <em>policy year deductible</em> applies.</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

### Diabetic insulin

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 day supply at <em>retail pharmacy</em></td>
<td>Paid according to the type of drug per the schedule of benefits above.</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

**Important note:**

Your cost share will not exceed $100 per 30 day supply of a covered *prescription* insulin drug filled at an *in-network pharmacy*. No *policy year deductible* applies for insulin.

### Orally administered anti-cancer prescription drugs

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>For each fill up to a 30 day supply filled at a <em>specialty pharmacy</em> or <em>retail pharmacy</em></td>
<td>100% (of the <em>negotiated charge</em>)</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>No <em>policy year deductible</em> applies</td>
<td></td>
</tr>
</tbody>
</table>

### Contraceptives (birth control)

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>For each fill up to a 12 month supply of generic and OTC drugs and devices filled at a <em>retail pharmacy</em></td>
<td>100% (of the <em>negotiated charge</em>)</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>No <em>policy year deductible</em> applies</td>
<td></td>
</tr>
<tr>
<td>For each fill up to a 12 month supply of <em>brand-name prescription drugs</em> and devices filled at a <em>retail pharmacy</em></td>
<td>Paid according to the type of drug per the schedule of benefits, above</td>
<td>Not covered</td>
</tr>
</tbody>
</table>
### Preventive care drugs and supplements

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive care drugs and supplements filled at a <strong>retail pharmacy</strong></td>
<td>100% (of the <strong>negotiated charge</strong>) per <strong>prescription</strong> or refill</td>
<td>Not covered</td>
</tr>
<tr>
<td>For each 30 day supply</td>
<td>No <strong>copayment</strong> or <strong>policy year deductible</strong> applies</td>
<td></td>
</tr>
<tr>
<td>Preventive care drugs and supplements maximums</td>
<td>Coverage will be subject to any sex, age, medical condition, family history, and frequency guidelines in the recommendations of the USPSTF. For details on the guidelines and the current list of covered preventive care drugs and supplements, contact Member Services by logging in to your Aetna website at <a href="https://www.aetnastudenthealth.com">https://www.aetnastudenthealth.com</a> or calling the toll-free number on your ID card.</td>
<td></td>
</tr>
</tbody>
</table>

### Risk reducing breast cancer prescription drugs

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk reducing breast cancer <strong>prescription drugs</strong> filled at a pharmacy</td>
<td>100% (of the <strong>negotiated charge</strong>) per <strong>prescription</strong> or refill</td>
<td>Not covered</td>
</tr>
<tr>
<td>For each 30 day supply</td>
<td>No <strong>copayment</strong> or <strong>policy year deductible</strong> applies</td>
<td></td>
</tr>
<tr>
<td>Risk reducing breast cancer <strong>prescription drugs</strong> maximums</td>
<td>Coverage will be subject to any sex, age, medical condition, family history, and frequency guidelines in the recommendations of the USPSTF. For details on the guidelines and the current list of covered risk reducing breast cancer <strong>prescription drugs</strong>, contact Member Services by logging in to your Aetna website at <a href="https://www.aetnastudenthealth.com">https://www.aetnastudenthealth.com</a> or calling the toll-free number on your ID card.</td>
<td></td>
</tr>
</tbody>
</table>
## Tobacco cessation prescription and over-the-counter drugs

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network coverage</th>
<th>Out-of-network coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tobacco cessation prescription drugs and OTC drugs filled at a pharmacy</td>
<td>100% (of the negotiated charge) per prescription or refill</td>
<td>Not covered</td>
</tr>
<tr>
<td>For each 30 day supply</td>
<td>No copayment or policy year deductible applies</td>
<td></td>
</tr>
<tr>
<td>Tobacco cessation prescription drugs and OTC drugs maximums</td>
<td>Coverage is permitted for two 90-day treatment regimens only. Any additional treatment regimens will be subject to the cost sharing in your schedule of benefits. Coverage will be subject to any sex, age, medical condition, family history, and frequency guidelines in the recommendations of the USPSTF. For details on the guidelines and the current list of covered tobacco cessation prescription drugs and OTC drugs, contact Member Services by logging in to your Aetna website at <a href="https://www.aetnastudenthealth.com">https://www.aetnastudenthealth.com</a> or calling the toll-free number on your ID card.</td>
<td></td>
</tr>
</tbody>
</table>

### Outpatient prescription drugs important note:

**Generic prescription drug substitution**
If you or your prescriber requests a covered brand-name prescription drug when a covered generic prescription drug equivalent is available, you will be responsible for the cost difference between the generic prescription drug and the brand-name prescription drug, plus the cost sharing that applies to the brand-name prescription drug. The cost difference is not applied towards your maximum out-of-pocket limit.
General coverage provisions
This section provides detailed explanations about these features:
- Policy year deductibles
- Copayments
- Maximums
- Coinsurance
- Maximum out-of-pocket limits

Policy year deductible provisions
Eligible health services applied to the out-of-network policy year deductibles will not be applied to satisfy the in-network policy year deductibles. Eligible health services applied to the in-network policy year deductibles will not be applied to satisfy the out-of-network policy year deductibles.

The in-network and out-of-network policy year deductible may not apply to certain eligible health services. You must pay any applicable copayments for eligible health services to which the policy year deductible does not apply.

Individual
This is the amount you owe for in-network and out-of-network eligible health services each policy year before the plan begins to pay for eligible health services. See the Policy year deductibles provision at the beginning of this schedule for any exceptions to this general rule. This policy year deductible applies separately to you and each of your covered dependents. After the amount you pay for eligible health services reaches the policy year deductible, this plan will begin to pay for eligible health services for the rest of the policy year.

Copayments
In-network coverage
This is a specified dollar amount or percentage that must be paid by you when you receive eligible health services from a in-network provider. If Aetna compensates in-network providers on the basis of the negotiated charge amount, your percentage copayment is based on this amount.

Out-of-network coverage
This is a specified dollar amount or percentage that must be paid by your when you receive eligible health services from an out-of-network provider. If Aetna compensates out-of-network providers on the basis of the recognized charge amount, your percentage copayment is based on this amount.

Coinsurance
Coinsurance is both the percentage of eligible health services that the plan pays and what you pay. The specific percentage that we have to pay for eligible health services is listed earlier in the schedule of benefits. Coinsurance is not a copayment.

Maximum out-of-pocket limits provisions
Eligible health services that are subject to the maximum out-of-pocket limits include covered benefits provided under the medical plan and outpatient prescription drug benefits provided under the outpatient prescription drug benefit.

The maximum out-of-pocket limit is the maximum amount you are responsible to pay for copayments, coinsurance and policy year deductibles for eligible health services during the policy year. This plan has an individual and family maximum out-of-pocket limit. As to the individual maximum out-of-pocket limit each of you must meet your maximum out-of-pocket limit separately.
Individual
Once the amount of the copayments, coinsurance and policy year deductibles you and your covered dependents have paid for eligible health services during the policy year meets the individual maximum out-of-pocket limits, this plan will pay:
- 100% of the negotiated charge for in-network covered benefits
that apply towards the limits for the rest of the policy year for that person.

Family
Once the amount of the copayments, coinsurance and policy year deductibles you and your covered dependents have paid for eligible health services during the policy year meets this family maximum out-of-pocket limit, this plan will pay:
- 100% of the negotiated charge for in-network covered benefits
that apply towards the limits for the rest of the policy year for all covered family members.

To satisfy this family maximum out-of-pocket limit for the rest of the policy year, the following must happen:
- The family maximum out-of-pocket limit is a cumulative maximum out-of-pocket limit for all family members. The family maximum out-of-pocket limit can be met by a combination of family members with no single individual within the family contributing more than the individual maximum out-of-pocket limit amount in a policy year.

The maximum out-of-pocket limit is the maximum amount you are responsible to pay for eligible health services during the policy year. This plan has an individual and family maximum out-of-pocket limit.

The maximum out-of-pocket limit may not apply to certain eligible health services. If the maximum out-of-pocket limit does not apply to a covered benefit, your copayment and coinsurance for that covered benefit will not count toward satisfying the maximum out-of-pocket limit amount.

Medical and outpatient prescription drugs
In-network care
Costs that you incur that do not apply to your in-network maximum out-of-pocket limits.

Certain costs that you incur do not apply toward the maximum out-of-pocket limit. These include:
- All costs for non-covered services

Calculations; determination of recognized charge; determination of benefits provisions
Your financial responsibility for the costs of services will be calculated on the basis of when the service or supply is provided, not when payment is made. Benefits will be pro-rated to account for treatment or portions of stays that occur in more than one policy year. Determinations regarding when benefits are covered are subject to the terms and conditions of the certificate of coverage.
Student Health Insurance

Preferred Provider Organization (PPO)
Medical and Outpatient Prescription Drug Plan

Certificate of Coverage

Prepared exclusively for:

Policyholder: Illinois Institute of Technology
Policyholder number: 724532
Student policy effective date: 08/10/23
Plan effective date: 08/10/23
Plan issue date: 07/07/23

Coverage provided by Aetna Life Insurance Company

IMPORTANT NOTICES:

• Notice of Non-Discrimination:
  Aetna Life Insurance Company does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan including enrollment and benefit determinations.

• Sanctioned Countries:
  If coverage provided under this student policy violates or will violate any economic or trade sanctions, the coverage will be invalid immediately. For example, we cannot pay for eligible health services if it violates a financial sanction regulation. This includes sanctions related to a person or a country under sanction by the United States, unless it is allowed under a written license from the Office of Foreign Asset Control (OFAC). Visit https://www.treasury.gov/resource-center/sanctions/Pages/default.aspx to find out more.

• State Notice of Non-Discrimination:
  The laws of the State of Illinois prohibit insurers from unfairly discriminating against any person based upon their status as a victim of family violence, sex, sexual preference or marital status and forbids excluding coverage for dependent child maternity
Welcome

Thank you for choosing Aetna®.

This is your certificate of coverage. It is one of three documents that together describe the benefits covered by your Aetna plan.

This certificate of coverage will tell you about your covered benefits – what they are and how you get them. It is your certificate of coverage under the student policy, and it replaces all certificates of coverage describing similar coverage that were previously sent to you. The second document is the schedule of benefits. It tells you how we share expenses for eligible health services and tells you about limits – like when your plan covers only a certain number of visits.

The third document is the student policy between Aetna Life Insurance Company (“Aetna”) and the policyholder. Ask the policyholder if you have any questions about the student policy.

Where to next? Take a look at the Table of contents section or try the Let’s get started! section right after it. The Let’s get started! section gives you a summary of how your plan works. The more you understand, the more you can get out of your plan.

Welcome to your Aetna plan.

WARNING: LIMITED BENEFITS WILL BE PAID WHEN OUT-OF-NETWORK PROVIDERS ARE USED. You should be aware that when you elect to utilize the services of an out-of-network provider for a covered service in non-emergency situations, benefit payments to such out-of-network provider are not based upon the amount billed. The basis of your benefit payment will be determined according to your policy’s fee schedule, usual and customary charge (which is determined by comparing charges for similar services adjusted to the geographical area where the services are performed), or other method as defined by the policy.

YOU CAN EXPECT TO PAY MORE THAN THE COINSURANCE AMOUNT DEFINED IN THE POLICY AFTER THE PLAN HAS PAID ITS REQUIRED PORTION. Out-of-network providers may bill members for any amount up to the billed charge after the plan has paid its portion of the bill, except as provided in Section 356z.3a of the Illinois Insurance Code for covered services received at a participating health care facility from an out-of-network provider that are: (a) ancillary services, (b) items or services furnished as a result of unforeseen, urgent medical needs that arise at the time the item or service is furnished, or (c) items or services received when the facility or the out-of-network provider fails to satisfy the notice and consent criteria specified under Section 356z.3a. Network providers have agreed to accept discounted payments for services with no additional billing to the member other than coinsurance and deductible amounts. You may obtain further information about the participating status of professional providers and information on out-of-pocket expenses by calling the toll-free number on your identification card.
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- What your plan does – providing covered benefits
- How your plan works – starting and stopping coverage
- Eligible health services
- Paying for eligible health services - the general requirements
- Paying for eligible health services - sharing the expense
- Disagreements
- How your plan works while you are covered for in-network coverage
- How your plan works while you are covered for out-of-network coverage
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- In-network providers
- Out-of-network providers
- Keeping a provider you go to now (continuity of care)

**What the plan pays and what you pay**
- The general rule
Let’s get started!

Here are some basics. First things first – some notes on how we use words. Then we explain how your plan works so you can get the most out of your coverage. But for all the details – and this is very important – you need to read this entire certificate of coverage and the schedule of benefits. And if you need help or more information, we tell you how to reach us.

Some notes on how we use words in the certificate of coverage and schedule of benefits

- When we say “you” and “your”, we mean the covered student and any covered dependents
- When we say “us”, “we”, and “our”, we mean Aetna
- Some words appear in bold type and we define them in the Glossary section

Sometimes we use technical medical language that is familiar to medical providers.

What your plan does – providing covered benefits

Your plan provides covered benefits. These are eligible health services for which your plan has the obligation to pay.

This plan provides covered benefits for medical and pharmacy services.

How your plan works – starting and stopping coverage

Your coverage under the plan has a start and an end. You start coverage after the eligibility and enrollment process is completed. To learn more see the Who the plan covers section.

Your coverage typically ends when you are no longer a student. Family members can lose coverage for many reasons. To learn more see the When coverage ends section.

Ending coverage under the plan doesn’t necessarily mean you lose coverage with us. See the Special coverage options after your plan coverage ends section.

Eligible health services

Physician and hospital services are the foundation for many other services. You’ll probably find the preventive care, emergency services and urgent condition coverage especially important. But the plan won’t always cover the services you want. Sometimes it doesn’t cover health care services your physician will want you to have.

So what are eligible health services? They are health care services that meet these three requirements:

- They are listed in the Eligible health services and exclusions section.
- They are not carved out in the What your plan doesn’t cover – general exclusions section.
- They are not beyond any limits in the schedule of benefits.
Paying for eligible health services – the general requirements
There are several general requirements for the plan to pay any part of the expense for an eligible health service. They are:

- The eligible health service is medically necessary
- You get the eligible health service from an in-network provider or out-of-network provider
- You or your provider precertifies the eligible health service when required

You will find details on medical necessity and precertification requirements in the Medical necessity and precertification requirements section.

Paying for eligible health services – sharing the expense
Generally your plan and you will share the expense of your eligible health services when you meet the general requirements for paying.

But sometimes your plan will pay the entire expense and sometimes you will. For more information see the What the plan pays and what you pay section, and see the schedule of benefits.

Disagreements
We know that people sometimes see things differently.

The plan tells you how we will work through our differences. And if we still disagree, an independent group of experts called an “external review organization” or ERO for short, will make the final decision for us.

For more information see the When you disagree - claim decisions and appeals procedures section.

How your plan works while you are covered for in-network coverage
Your in-network coverage helps you:

- Get and pay for a lot of – but not all – health care services
- Pay less cost share when you use an in-network provider

Generally your in-network coverage will pay only when you get care from an in-network provider.

School health services
School health services can give you some of the care that you need. Contact them first before seeking care.

School health services will generally provide your routine care and send you to other providers when you need specialized care or services that school health services cannot provide.

You don’t have to access care through school health services. You may go directly to in-network providers for eligible health services. Your plan often will pay a bigger share for eligible health services that you get through school health services.

For more information about in-network providers and the role of school health services, see the Who provides the care section.
Aetna's network of providers
Aetna's network of physicians, hospitals and other health care providers is there to give you the care that you need. You can find in-network providers and see important information about them most easily on our online provider directory. Just log in to your Aetna website at https://www.aetnastudenthealth.com.

If you can’t find an in-network provider for a service or supply that you need, call Member Services at the toll-free number on your ID card. We will help you find an in-network provider. If we can’t find one, we may give you a pre-approval to get the service or supply from an out-of-network provider. When you get a pre-approval for an out-of-network provider, covered benefits are paid at the in-network coverage level of benefits.

How your plan works while you are covered for out-of-network coverage
The section above told you how your plan works while you are covered for in-network coverage. You also have coverage when you want to get your care from providers who are not part of the Aetna network.

It’s called out-of-network coverage. Your out-of-network coverage helps you get and pay for a lot of – but not all – health care services.

Your out-of-network coverage:
- Means you can get care from providers who are not part of the Aetna network.
- Means you will have to pay for services at the time that they are provided. You will be required to pay the full charges and submit a claim for reimbursement to us. You are responsible for completing and submitting claim forms for reimbursement of eligible health services that you paid directly to a provider.
- Means that when you use out-of-network coverage, it is your responsibility to start the precertification process with providers.
- Means you may pay a higher cost share when you use an out-of-network provider.

You will find details on:
- Precertification requirements in the Medical necessity and precertification requirements section.
- Out-of-network providers and any exceptions in the Who provides the care section.
- Cost sharing in the What the plan pays and what you pay section, and your schedule of benefits.
- Claim information in the When you disagree - claim decisions and appeals procedures section.

Surprise bill
There may be times when you unknowingly receive services or don’t consent to receive services from an out-of-network provider, even when you try to stay in the network for your eligible health services. You may get a bill at the out-of-network rate that you didn’t expect. This is called a surprise bill.

An out-of-network provider can’t balance bill or attempt to collect costs from you that exceed your in-network cost-sharing requirements, such as deductibles, copayments and coinsurance for the following services:
- Emergency services provided by an out-of-network provider and ancillary services initiated from your emergency service
- Non-emergency services provided by an out-of-network provider at an in-network facility, except when the out-of-network provider has given you the following:
  - The out-of-network notice for your signature
  - The estimated charges for the items and services
  - Notice that the provider is an out-of-network provider
- Out-of-network air ambulance services
The out-of-network provider must get your consent to be treated and balance billed by them.

Ancillary services mean any professional services including:

- Anesthesiology
- Hospitalist services
- Items and services related to emergency medicine
- Laboratory services
- Neonatology
- Pathology
- Radiology
- Services provided by an out-of-network provider because there was no in-network provider available to perform the service

A facility in this instance means an institution providing health care related services, or a health care setting. This includes the following:

- Hospitals and other licensed inpatient centers
- Ambulatory surgical or treatment centers
- Skilled nursing facilities
- Residential treatment facilities
- Diagnostic, laboratory, and imaging centers
- Rehabilitation facilities
- Other therapeutic health settings

A surprise bill claim is paid based on the median contracted rate for all plans offered by us in the same insurance market for the same or similar item or service that is all of the following:

- Provided by a provider in the same or similar specialty or facility of the same or similar facility type
- Provided in the geographic region in which the item or service is furnished

The median contracted rate is subject to additional adjustments as specified in federal regulations.

Any cost share paid with respect to the items and services will apply toward your in-network deductible and maximum out-of-pocket limit if you have one.

It is not a surprise bill when you knowingly choose to go out-of-network and have signed a consent notice for these services. In this case, you are responsible for all charges.

If you receive a surprise bill or have any questions about what a surprise bill is, contact us.
How to contact us for help
We are here to answer your questions. You can contact us by:
• Calling our Member Services at the toll-free number on your ID card.
• Writing us at Aetna Life Insurance Company, 151 Farmington Ave, Hartford, CT 06156
• Visiting https://www.aetnastudenthealth.com to register and access your Aetna website

Aetna’s online tools will make it easier for you to make informed decisions about your health care, view claims, research care and treatment options, and access information on health and wellness.

Your ID card
We issued to you a digital ID card which you can view or print by going to the website at https://www.aetnastudenthealth.com. When visiting physicians, hospitals, and other providers, you don’t need to show them an ID card. Just provide your name, date of birth and either your digital ID card or social security number. The provider office can use that information to verify your eligibility and benefits.

Remember, only you and your covered dependents can use your digital ID card. If you misuse your card by allowing someone else to use it, that is fraud and we may end your coverage. See the Honest mistakes and intentional deception section for details.

If you don’t have internet access, call Member Services at the toll-free number in the How to contact us for help section. You can also access your ID card when you’re on the go. To learn more, visit us at https://www.aetnastudenthealth.com
Who the plan covers

The policyholder decides and tells us who is eligible for health care coverage.

You will find information in this section about:

• Who is eligible?
• When you can join the plan
• Who can be on your plan (who can be your dependent)
• Adding new dependents
• Special times you and your dependents can join the plan

Who is eligible?

All classes of students are eligible.

Medicare eligibility

You are not eligible for health coverage under this student policy if you have Medicare at the time of enrollment in this student plan.

If you obtain Medicare after you enrolled in this student plan, your health coverage under this plan will not end.

As used here, “have Medicare” means that you are entitled to benefits under Part A (receiving free Part A) or enrolled in Part B or Premium Part A.

When you can join the plan

As a student you can enroll yourself and your dependents:

• During the enrollment period
• At other special times during the year (see the Special times you and your dependents can join the plan section below)

If you do not enroll yourself and your dependents when you first qualify for medical benefits, you may have to wait until the next enrollment period to join.

Who can be on your plan (who can be your dependent)

If your plan includes dependent coverage, you can enroll the following family members on your plan. They are referred to in this certificate of coverage as your “covered dependents” or “dependents”.

• Your legal spouse that resides with you
• Your civil union partner that resides with you
• Your domestic partner who meets the rules set by the policyholder and requirements under state law
• Your dependent children – your own or those of your spouse, civil union partner or domestic partner
  - The children must be under 26 years of age, and they include:
    o Biological children
    o Stepchildren
    o Legally adopted children
    o A child legally placed with you for adoption
    o Foster children
o Children you are responsible for under a qualified medical support order or court-order (whether or not the child resides with you)
o Your military veteran dependent child who:
  ▪ Is unmarried, if age 26 or older
  ▪ Is under age 30
  ▪ Is a resident of Illinois
  ▪ Served as a member of the active or reserve component of the Armed Forces of the United States, including the Illinois National Guard
o Received a discharge release, other than a dishonorable discharge

A dependent does not include:
  • An eligible student listed above in the Who is eligible section

You may continue coverage for a disabled child past the age limit shown above. See the Continuation of coverage for other reasons in the Special coverage options after your plan coverage ends section for more information.

Adding new dependents
You can add the following new dependents at any time during the year:
  • A spouse - If you marry, you can put your spouse on your plan.
    - We must receive your completed enrollment information not more than 31 days after the date of your marriage.
    - Ask the policyholder when benefits for your spouse will begin. It will be:
      o No later than the first day of the first calendar month after the date we receive your completed enrollment information and
      o Within 31 days of the date of your marriage.
  • A civil union partner - If you enter a civil union, you can put your civil union partner on your plan.
    - We must receive your completed enrollment information not more than 31 days after the date of your civil union.
    - Ask the policyholder when benefits for your civil union partner will begin. It will be:
      o No later than the first day of the first calendar month after the date we receive your completed enrollment information and
      o Within 31 days of the date of your civil union.
  • A domestic partner - If you enter a domestic partnership, you can enroll your domestic partner on your health plan.
    - We must receive your completed enrollment information not more than 31 days after the date you file a Declaration of Domestic Partnership, or not later than 31 days after you provide documentation required by the policyholder.
    - Ask the policyholder when benefits for your domestic partner will begin. It will be either on the date your Declaration of Domestic Partnership is filed or the first day of the month following the date we receive your completed enrollment information.
  • A newborn child - Your newborn child is covered on your health plan for the first 31 days from the moment of birth.
    - To keep your newborn covered, you must notify us (or our agent) of the birth and pay any required premium contribution during that 31 day period.
    - You must still enroll the child within 31 days of the moment of birth even when coverage does not require payment of an additional premium contribution for the newborn.
    - If you miss this deadline, your newborn will not have health benefits after the first 31 days from the moment of birth.
- If your coverage ends during this 31 day period, then your newborn’s coverage will end on the same date as your coverage. This applies even if the 31 day period has not ended.

- An adopted child or a child legally placed with you for adoption - A child that you, or that you and your spouse, civil union partner or domestic partner adopts or is placed with you for adoption is covered on your plan for the first 31 days after the adoption or the placement is complete.
  - To keep your child covered, we must receive your completed enrollment information within 31 days after the adoption or placement for adoption.
  - You must still enroll the child within 31 days of the adoption or placement for adoption even when coverage does not require payment of an additional premium contribution for the child.
  - If you miss this deadline, your adopted child or child placed with you for adoption will not have health benefits after the first 31 days.
  - If your coverage ends during this 31 day period, then coverage for your adopted child or child placed with you for adoption will end on the same date as your coverage. This applies even if the 31 day period has not ended.

- A stepchild - You may put a child of your spouse, civil union partner or domestic partner on your plan.
  - You must complete your enrollment information and send it to us within 31 days after the date of your marriage, civil union or your Declaration of Domestic Partnership with your stepchild’s parent.
  - Ask the policyholder when benefits for your stepchild will begin. It is either on the date of your marriage or the date your Declaration of Domestic Partnership is filed or the first day of the month following the date we receive your completed enrollment information.
  - To keep your stepchild covered, we must receive your completed enrollment information within 31 days after the date of your marriage, civil union or your Declaration of Domestic Partnership.
  - You must still enroll the stepchild within 31 days after the date of your marriage, civil union or your Declaration of Domestic Partnership even when coverage does not require payment of an additional premium contribution for the stepchild.
  - If you miss this deadline, your stepchild will not have health benefits after the first 31 days.
  - If your coverage ends during this 31 day period, then your stepchild’s coverage will end on the same date as your coverage. This applies even if the 31 day period has not ended.

- Dependent coverage due to a court order: If you must provide coverage to a dependent because of a court order, your dependent is covered on your health plan for the first 31 days from the court order.
  - To keep your dependent covered, we must receive your completed enrollment information within 31 days of the court order.
  - You must still enroll the dependent within 31 days of the court order even when coverage does not require payment of an additional premium contribution for the dependent.
  - If you miss this deadline, your dependent will not have health benefits after the first 31 days.
  - If your coverage ends during this 31 day period, then your dependent’s coverage will end on the same date as your coverage. This applies even if the 31 day period has not ended.

**Notification of change in status**

It is important that you notify us and the policyholder of any changes in your benefit status. This will help us effectively deliver your benefits. Please notify us and the policyholder as soon as possible of status changes such as:

- Change of address or phone number
- Change in marital status
- Enrollment in Medicare
- Change of covered dependent status
- You or your covered dependents enroll in any other health plan
Special times you and your dependents can join the plan
You can enroll in these situations:

- When you did not enroll in this plan before because:
  - You were covered by another health plan, and now that other coverage has ended.
  - You had COBRA, and now that coverage has ended.
  - You have added a dependent because of marriage, birth, adoption, placement for adoption, or foster care. See the Adding new dependents section for more information.
- You or your dependents become eligible for State premium assistance under Medicaid or an S-CHIP plan for the payment of your premium contribution for coverage under this plan.
- When a court orders that you cover a current spouse, civil union partner or domestic partner or a minor child on your health plan.
- When you are a victim of domestic abuse or spousal abandonment and you don’t want to be enrolled in the perpetrator’s health plan.

We must receive your completed enrollment information from you within 31 days of that date on which you no longer have the other coverage mentioned above.

Effective date of coverage

Enrollment

Student coverage
If you enrolled on or before the effective date of the student policy and you were eligible for health benefits at the time, your coverage will take effect as of the effective date of the student policy. Your coverage will take effect on this date if we received your completed enrollment application or you did not submit a waiver form to waive automatic enrollment in the student plan and you paid any required premium contribution.

If you enroll after the effective date of the student policy and you are eligible for health benefits at the time, your coverage will take effect as of that date as long as:

- We agree
- We receive your completed request for enrollment
- You pay any premium contribution.

Dependent coverage
Your dependent’s coverage will take effect on the date we receive a completed enrollment application and you pay any required premium contribution. See the Adding new dependents section for details.

Late enrollment
If we receive your enrollment application and premium contribution more than 31 days after the date you become eligible, coverage will only become effective if, and when:

- We agree to enroll you
- You enroll during the policyholder’s late enrollment period
- You enroll because you lost coverage for any reason under another health plan with similar health coverage
Medical necessity and precertification requirements

The starting point for covered benefits under your plan is whether the services and supplies are eligible health services. See the Eligible health services and exclusions and General exclusions sections plus the schedule of benefits.

Your plan pays for its share of the expense for eligible health services only if the general requirements are met. They are:

- The eligible health service is medically necessary
- You or your provider precertifies the eligible health service when required

This section addresses the medical necessity and precertification requirements.

Medically necessary; medical necessity
As we said in the Let's get started! section, medical necessity is a requirement for you to receive a covered benefit under this plan.

The medical necessity requirements are stated in the Glossary section, where we define "medically necessary, medical necessity". That is where we also explain what our medical directors or their physician designees consider when determining if an eligible health service is medically necessary.

Our clinical policy bulletins explain our policy for specific services and supplies. We use these bulletins and other resources to help guide individualized coverage decisions under our plans. You can find the bulletins and other information at https://www.aetna.com/health-care-professionals/clinical-policy-bulletins.html.

Precertification
You need precertification from us for some eligible health services.

Precertification for medical services and supplies
In-network care
Your in-network physician is responsible for obtaining any necessary precertification before you get the care. If your in-network physician doesn't get a required precertification, we won't pay the provider who gives you the care. You won't have to pay either if your in-network physician fails to ask us for precertification. If your in-network physician requests precertification and we refuse it, you can still get the care but the plan won't pay for it. You will find details on requirements in the What the plan pays and what you pay - Important exceptions – when you pay all section.

Out-of-network care
When you go to an out-of-network provider, it is your responsibility to obtain precertification from us for any services and supplies on the precertification list. If you do not precertify, your benefits may be reduced, or the plan may not pay any benefits. Refer to your schedule of benefits for this information. The list of services and supplies requiring precertification appears later in this section. Also, for any precertification benefit penalty that is applied, see the schedule of benefits Precertification covered benefit penalty section.
Precertification call

Precertification should be secured within the timeframes specified below. To obtain precertification, call Member Services at the toll-free number on your ID card. This call must be made for:

<table>
<thead>
<tr>
<th>Non-emergency admissions:</th>
<th>You, your physician or the facility will need to call and request precertification at least 14 days before the date you are scheduled to be admitted.</th>
</tr>
</thead>
<tbody>
<tr>
<td>An emergency admission:</td>
<td>You, your physician or the facility must call within 48 hours or as soon as reasonably possible after you have been admitted.</td>
</tr>
<tr>
<td>An urgent admission:</td>
<td>You, your physician or the facility will need to call before you are scheduled to be admitted. An urgent admission is a hospital admission by a physician due to the onset of or change in an illness, the diagnosis of an illness, or an injury.</td>
</tr>
<tr>
<td>Outpatient non-emergency services requiring precertification:</td>
<td>You or your physician must call at least 14 days before the outpatient care is provided, or the treatment or procedure is scheduled.</td>
</tr>
</tbody>
</table>

Notification calls for certain medical conditions

You must notify us for certain medical conditions within the timeframe specified below. No penalty will apply if you fail to notify us. To notify us, call the Member Services toll-free number on your ID card.

<table>
<thead>
<tr>
<th>Notification call for an emergency medical condition:</th>
<th>You, your physician or the facility must call us within 24 hours or as soon as reasonably possible after receiving emergency outpatient care, treatment or procedure.</th>
</tr>
</thead>
</table>

Written notification of precertification decisions

We will provide a written notification to you and your physician of the precertification decision, where required by state law and within the timeframe specified by state law. If your precertified services are approved, the approval is valid for 60 days as long as you remain enrolled in the plan.

Inpatient and outpatient precertification

When you have an inpatient admission to a facility, we will notify you, your physician and the facility about your precertified length of stay. If your physician recommends that your stay be extended, additional days will need to be precertified. You, your physician, or the facility will need to call us at the number on your ID card as soon as reasonably possible, but no later than the final authorized day. We will review and process the request for an extended stay. You and your physician will receive a notification of an approval or denial.

When you have an outpatient service or supply that requires precertification, we will notify you, your physician and the facility about your precertified outpatient service or supply. If your physician recommends that your outpatient service or supply benefits be extended, the additional outpatient benefits will need to be precertified. You, your physician, or the facility will need to call us at the number on your ID card as soon as reasonably possible, but no later than the final day of the authorized outpatient service or supply. We will review and process the request for the extended outpatient benefits. You and your physician will receive a notification of an approval or denial.
If precertification determines that the stay or outpatient services and supplies are not covered benefits, the notification will explain why and how you can appeal our decision. You or your provider may request a review of the precertification decision. See the When you disagree - claim decisions and appeals procedures section.

What if you don’t obtain the required precertification?
If you don’t obtain the required precertification:
- Your benefits may be reduced, or the plan may not pay any benefits. See the schedule of benefits Precertification covered benefit penalty section.
- You will be responsible for the unpaid balance of the bills.
- Any additional out-of-pocket expenses incurred will not count toward your out-of-network policy year deductibles or maximum out-of-pocket limits.

What types of services and supplies require precertification?
Precertification is required for the following types of services and supplies:

<table>
<thead>
<tr>
<th>Inpatient services and supplies</th>
<th>Outpatient services and supplies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender affirming treatment</td>
<td>Certain prescription drugs and devices*</td>
</tr>
<tr>
<td>Gene-based, cellular and other innovative therapies (GCIT)</td>
<td>Comprehensive infertility services</td>
</tr>
<tr>
<td>Obesity (bariatric) surgery</td>
<td>Gender affirming treatment</td>
</tr>
<tr>
<td>Stays in a hospice facility</td>
<td>Gene-based, cellular and other innovative therapies (GCIT)</td>
</tr>
<tr>
<td>Stays in a hospital</td>
<td>Home health care</td>
</tr>
<tr>
<td>Stays in a rehabilitation facility</td>
<td>Hospice services</td>
</tr>
<tr>
<td>Stays in a residential treatment facility for treatment of mental health disorders</td>
<td>Medical injectable drugs, (immunoglobulins, growth hormones, multiple sclerosis medications, osteoporosis medications, botox, hepatitis C medications)*</td>
</tr>
</tbody>
</table>

Precertification is not required for services or supplies related to substance use disorders.

*For a current listing of the prescription drugs and medical injectable drugs that require precertification, contact Member Services by calling the toll-free number on your ID card or by logging in to Aetna website at https://www.aetnastudenthealth.com.

Sometimes you or your provider may want us to review a service that doesn’t require precertification before you get care. This is called a predetermination, and it is different from precertification. Predetermination means that you or your provider requests the pre-service clinical review of a service that does not require precertification.

Precertification for prescription drugs and devices
Certain prescription drugs and devices are covered under the medical plan when they are given to you by your physician or health care facility and not obtained at a pharmacy. The following precertification information applies to these prescription drugs and devices.
For certain prescription drugs and devices, your prescriber or your pharmacist needs to get approval from us before we will agree to cover the prescription drug or device for you. Sometimes the requirement for getting approval in advance helps guide appropriate use of certain prescription drugs and devices and makes sure there is a medically necessary need for the prescription drug or device. For the most up-to-date information, call Member Services at the toll-free number on your ID card or log in to your Aetna website at https://www.aetnastudenthealth.com.

Important note:
Precertification requirements do not apply to FDA-approved prescription drugs used for the treatment of substance use disorders, other than those established by applicable criteria.

How can I request a medical exception?
Sometimes you or your provider may ask for a medical exception for prescription drugs that are not covered or for which coverage was denied. You, someone who represents you or your provider can contact us. You will need to provide us with the required clinical documentation. Any exception granted is based upon an individual and is a case by case decision that will not apply to other covered persons.

For directions on how you can submit a request for a review:
• Contact Member Services at the toll-free number on your ID card (800) 841-3140
• Go online at https://www.aetnastudenthealth.com
• Submit the request in writing to CVS Health, ATTN: Aetna PA, 1300 E Campbell Road, Richardson, TX 75081

You, someone who represents you or your provider may seek a quicker medical exception when the situation is urgent. It’s an urgent situation when you have a health condition that may seriously affect your life, health, or ability to get back maximum function. It can also be when you are going through a current course of treatment using a non-covered drug.
Eligible health services and exclusions

The information in this section is the first step to understanding your plan’s eligible health services. These services are:

- Described in this section
- Not listed as exclusions in this section or the General exclusions section
- Not beyond any limitations in the schedule of benefits

Your plan covers many kinds of health care services and supplies, such as physician care and hospital stays. But sometimes those services are not covered at all or are covered only up to a limit.

For example:

- Physician care generally is covered but physician care for cosmetic surgery is never covered. This is an exclusion.
- Dental check-ups for children are generally covered but they are a covered benefit only up to a set number of visits a year. This is a limitation.

We explain eligible health services and exclusions in this section. You can find out about general exclusions in the General exclusions section and about limitations in the schedule of benefits.

We've grouped the health care services below to make it easier for you to find what you're looking for.

Important note:
Sex-specific eligible health services are covered when medically appropriate, regardless of identified gender.

1. Preventive care and wellness

This section describes the eligible health services and supplies available under your plan when you are well.

Important notes:
1. You will see references to the following recommendations and guidelines in this section:
   - Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention
   - United States Preventive Services Task Force
   - Health Resources and Services Administration
   - American Academy of Pediatrics/Bright Futures/Health Resources and Services Administration guidelines for children and adolescents

   These recommendations and guidelines may be updated periodically. When these are updated, they will be applied to this plan. The updates will be effective on the first day of the calendar year, one year after the updated recommendation or guideline is issued.

2. Diagnostic testing for the treatment or diagnosis of a medical condition will not be covered under the preventive care and wellness benefit. For those types of tests and treatment, you will pay the cost sharing specific to eligible health services for diagnostic testing and treatment.

3. Gender-specific preventive care and wellness benefits include eligible health services described below regardless of the sex you were assigned at birth, your gender identity, or your recorded gender.

4. To learn what frequency and age limits apply to routine physical exams and routine cancer screenings, contact your physician or contact Member Services by logging in to your Aetna website at https://www.aetnastudenthealth.com or by calling the toll-free number on your ID card. This information can also be found at the https://www.healthcare.gov website.
Routine physical exams

Eligible health services include office visits to your physician or other health professional for routine physical exams. This includes routine vision and hearing screenings given as part of the exam. A routine exam is a medical exam given by a physician for a reason other than to diagnose or treat a suspected or identified illness or injury, and also includes:

- Evidence-based items that have in effect a rating of A or B in the current recommendations of the United States Preventive Services Task Force
- Services as recommended in the American Academy of Pediatrics/Bright Futures/Health Resources and Services Administration guidelines for children and adolescents
- Screenings and counseling services as provided for in the comprehensive guidelines recommended by the Health Resources and Services Administration. These services may include but are not limited to:
  - Screening and counseling services on topics such as:
    - Interpersonal and domestic violence
    - Sexually transmitted diseases
    - Human Immune Deficiency Virus (HIV) infections for everyone ages 15-65 and other ages at increased risk
  - Screening for gestational diabetes for women, including women 24-28 weeks pregnant and those at risk of developing gestational diabetes
  - Screening for diabetes (type 2) for adults with high blood pressure
  - High-risk Human Papillomavirus (HPV) DNA testing for women age 18-30 and older and limited to once every 6 months-three years
  - Bone density screenings for osteoporosis
  - Aspirin use to prevent cardiovascular disease for men and women of certain ages
  - Blood pressure screening
  - Cholesterol screening for adults of certain ages or at higher risk
  - Depression screening
  - Hepatitis B screening for people and adolescents ages 11-17 at high risk. This includes:
    - People from countries with 2% or more Hepatitis B prevalence
    - U.S. born people not vaccinated as infants and with at least 1 parent born in a region with 8% or more Hepatitis B prevalence
  - Hepatitis C screening for:
    - Adults at increased risk
    - 1 time for everyone born 1945-1965
  - Latent tuberculosis screening for adults at increased risk
  - Falls prevention in community-dwelling adults age 65 and older who are at increased risk for falls. This includes:
    - Vitamin D supplementation
    - Exercise
  - Skin cancer behavioral counseling for fair skinned individuals ages 6 months-24 years
  - Whole body skin examination for lesions suspicious for skin cancer
- A1C testing
- Vitamin D testing
- Radiological services, lab and other tests given in connection with the exam
- For covered newborns, an initial hospital checkup
Preventive care immunizations

Eligible health services include immunizations provided by your physician or other health professional for infectious diseases recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.

Doses, recommended ages and recommended population vary.

- **Adults:**
  - Herpes zoster
  - Mumps
  - Rubella
  - Shingles if you are 60 years of age or over.
- **Adults and children from birth to age 18:**
  - Diphtheria
  - Hepatitis A
  - Hepatitis B
  - Human papillomavirus (HPV)
  - Influenza (flu shot)
  - Measles
  - Meningococcal
  - Mumps
  - Pertussis (whooping cough)
  - Pneumococcal
  - Rubella
  - Tetanus
  - Varicella (chickenpox)
- **Children from birth to age 18:**
  - Haemophilus influenza type b
  - Inactive poliovirus
  - Rotavirus

The following is not covered under this benefit:

- Any immunization that is not considered to be preventive care or recommended as preventive care, such as those required due to employment or travel.

Well woman preventive visits

Eligible health services include your routine:

- Well woman preventive exam office visit to your physician, obstetrician (OB), gynecologist (GYN) or OB/GYN. This includes annual Pap smears, including surveillance tests for ovarian cancer for women at risk for ovarian cancer. Your plan covers the exams recommended by the Health Resources and Services Administration. A routine well woman preventive exam is a medical exam given for a reason other than to diagnose or treat a suspected or identified illness or injury.
- Preventive care breast cancer (BRCA) gene blood testing by a physician and lab.
- Preventive breast cancer genetic counseling provided by a genetic counselor to interpret the test results and evaluate treatment.
- Screening for diabetes after pregnancy for women with a history of diabetes during pregnancy.
- Screening for urinary incontinence.
- Clinical breast exams as follows:
  - For women over 20 years of age but less than 40, at least every 3 years
  - For women 40 years of age and older, annually.
• Breast cancer chemoprevention counseling.
• Cervical cancer screening for sexually active woman.
• Chlamydia infection screening for younger women and other women at higher risk.
• HIV screening and counseling for sexually active woman.
• Osteoporosis screening for women over age 60 depending on risk factors.

Eligible health services for pregnant or women who may become pregnant include:
• Anemia screening on a routine basis
• Folic acid supplements for women who may become pregnant
• Gonorrhea screening for all women at higher risk
• Rh incompatibility screening for all pregnant women and follow-up testing for women at higher risk
• Syphilis screening
• Urinary tract or other infection screening

Well child preventive visits
Eligible health services include routine:
• Autism screening for children at 18 and 24 months
• For children ages: 0-11 months, 1-4 years, 5-10 years, 11-14 years and 15-17 years, the following:
  – Behavioral assessments
  – Dyslipidemia screening for children at higher risk of lipids disorders
  – Height, weight and body mass index (BMI) measurements
  – Medical history throughout development
  – Tuberculin testing for children at higher risk of tuberculosis
• Bilateral hearing screening for newborns
• Cervical dysplasia screening for sexually active females
• Developmental screening for children under age 3
• Fluoride chemoprevention supplements for children without fluoride in their water source
• Gonorrhea preventive medication for the eyes of all newborns
• Hematocrit or hemoglobin screening
• Hemoglobinopathies or sickle cell screening for newborns
• HIV screening for adolescents at higher risk
• Hypothyroidism screening for newborns
• Iron supplements for children ages 6-12 months at risk for anemia
• Lead screening for children at risk of exposure
• Oral health risk assessment for young children ages: 0-11 months, 1-4 years and 5-10 years
• Phenylketonuria (PKU) screening for newborns
• Critical newborn congenital heart defect screening
• Dental caries prevention: infants and children up to age 5
• Newborn blood screening
• Sensory vision screening
Preventive screening and counseling services

Eligible health services include screening and counseling by your health professional for some conditions. These are obesity, substance use disorders, use of tobacco products, sexually transmitted infection counseling and genetic risk counseling for breast and ovarian cancer. Your plan will cover the services you get in an individual or group setting.

Here is more detail about those benefits:

- **Obesity and/or healthy diet counseling**
  Eligible health services include the following screening and counseling services to aid in weight reduction due to obesity:
  - Preventive counseling visits and/or risk factor reduction intervention
  - Nutritional counseling
  - Healthy diet counseling visits provided in connection with Hyperlipidemia (high cholesterol) and other known risk factors for cardiovascular and diet-related chronic disease

- **Substance use disorders**
  Eligible health services include the following screening, and counseling services to help prevent or reduce the use of an alcohol agent or controlled substance:
  - Preventive counseling visits
  - Risk factor reduction intervention
  - A structured assessment

- **Use of tobacco products**
  Eligible health services include the following screening, education and counseling services to help you stop the use of tobacco products:
  - Preventive education and counseling visits
  - Treatment visits
  - Class visits
  - Abdominal aortic aneurysm one-time screening for men of specified ages who have ever smoked

Tobacco product means a substance containing tobacco or nicotine such as:
- Cigarettes
- Cigars
- Smoking tobacco
- Snuff
- Smokeless tobacco
- Candy-like products that contain tobacco

- **Sexually transmitted infection (STI) counseling**
  Eligible health services include the counseling services to help you prevent or reduce sexually transmitted infections, including syphilis.

- **Genetic risk counseling for breast and ovarian cancer**
  Eligible health services include counseling and evaluation services to help you assess whether or not you are at increased risk for breast and ovarian cancer.
Routine cancer screenings

Eligible health services include the following routine cancer screenings:

- Low-dose mammography screening for women age 35 and over (including x-ray examination, digital mammography and breast tomosynthesis) for the presence of occult breast cancer as follows:
  - For women 35-39, a baseline mammogram
  - For women 40 years of age and older, annually
  - For woman under 40, with a family history of breast cancer, prior personal history of breast cancer, positive genetic testing or other risk factors, at medically necessary age and intervals
  - Comprehensive ultrasound screening and MRI of the entire breast(s) when a mammogram demonstrates heterogeneous or dense breast tissue and when medically necessary, as determined by your physician
  - Screening MRI when medically necessary, as determined by your physician

- Annual digital rectal exams and prostate specific antigen (PSA) tests as recommended by your Physician, PCP. This includes:
  - Asymptomatic men age 50 and older
  - African-American men age 40 and over
  - Men age 40 and over with family history of prostate cancer

- Colorectal cancer screening for adults over 50

- Fecal occult blood tests

- Sigmoidoscopies

- Double contrast barium enemas (DCBE)

- Colonoscopies (includes:
  - Bowel preparation medications
  - Anesthesia
  - Removal of polyps performed during a screening procedure
  - Pathology exam on any removed polyps
  - Follow-up exam based on initial screening)

- Lung cancer screenings for adults 55-80 at high risk for lung cancer because they are heavy smokers or have quit in the past 15 years

- Pancreatic cancer screening when medically necessary

These benefits will be subject to any age, family history and frequency guidelines that are:

- Evidence-based items or services that have in effect a rating of A or B in the recommendations of the United States Preventive Services Task Force

- Evidence-informed items or services provided in the comprehensive guidelines supported by the Health Resources and Services Administration

Prenatal care

Eligible health services include your routine prenatal physical exams as Preventive Care and wellness, which is the initial and subsequent history and physical exam such as:

- Maternal weight
- Blood pressure
- Fetal heart rate check
- Fundal height
- Preeclampsia screening
- Hepatitis B screening at the first visit
- Expanded tobacco intervention and counseling for pregnant tobacco users
You can get this care at your physician's, OB's, GYN's, or OB/GYN's office.

Important note: You should review the benefit under Eligible health services and exclusions – Maternity care and Well newborn nursery care section of this certificate of coverage for more information on coverage for pregnancy expenses under this plan.

Comprehensive lactation support and counseling services
Eligible health services include comprehensive lactation support (assistance and training in breast feeding) and counseling services during pregnancy or at any time following delivery for breast-feeding. Your plan will cover this when you get it in an individual or group setting. Your plan will cover this counseling only when you get it from a certified lactation support provider.

Breast feeding durable medical equipment
Eligible health services include renting or buying durable medical equipment you need to pump and store breast milk as follows:

Breast pump
Eligible health services include:
- Renting a hospital grade electric pump while your newborn child is confined in a hospital
- The buying of:
  - An electric breast pump (non-hospital grade, cost is covered by your plan once every 12 months) or
  - A manual breast pump (cost is covered by your plan once per pregnancy)

If an electric breast pump was purchased within the previous 12 month period, the purchase of another electric breast pump will not be covered until a 12 month period has elapsed since the last purchase.

Breast pump supplies and accessories
Eligible health services include breast pump supplies and accessories. These are limited to only one purchase per pregnancy in any year where a covered female would not qualify for the purchase of a new pump.

Coverage for the purchase of breast pump equipment is limited to one item of equipment, for the same or similar purpose. Including the accessories and supplies needed to operate the item. You are responsible for the entire cost of any additional pieces of the same or similar equipment you purchase or rent for personal convenience or mobility.
Family planning services – contraceptives
Eligible health services include family planning services such as:

Counseling services
Eligible health services include counseling services provided by a provider on contraceptive methods. These will be covered when you get them in either a group or individual setting.

Contraceptives
Eligible health services include contraceptive prescription drugs and devices (including any related services or supplies) when they are provided by, administered, or removed by a provider.

Voluntary sterilization
Eligible health services include charges billed separately by the provider for voluntary sterilization procedures and related services and supplies. This also could include tubal ligation and sterilization implants.

Important note:
See the following sections for more information:
- Family planning services - other
- Maternity care
- Well newborn nursery care
- Treatment of infertility
- Outpatient prescription drugs

The following are not covered under this benefit:
- Services provided as a result of complications resulting from a female voluntary sterilization procedure and related follow-up care
- Any contraceptive methods that are only "reviewed" by the FDA and not "approved" by the FDA
- Male contraceptive methods, sterilization procedures or devices, except for male condoms prescribed by a provider
2. Physicians and other health professionals

Physician and specialist services (non-surgical and non-preventive)

Eligible health services include services provided by your physician to treat an illness or injury such as radiological supplies, services and tests. You can get those services:
- At the physician's or specialist's office
- In your home
- From any other inpatient or outpatient facility
- By way of telemedicine

Important note:
Your student policy covers telemedicine. All in-person physician or specialist office visits that are covered benefits are also covered if you use telemedicine instead.

Telemedicine may have different cost sharing than other outpatient services. See the schedule of benefits for more information.

Allergy testing and treatment

Eligible health services include the services and supplies that your physician or specialist may provide for:
- Allergy testing
- Allergy injections treatment

The following are not covered under this benefit:
- Allergy sera and extracts administered via injection

Physician and specialist – inpatient surgical services

Eligible health services include the services of:
- The surgeon who performs your surgery while you are confined in a hospital or birthing center
- Your surgeon who you visit before and after the surgery

When your surgery requires two or more surgical procedures:
- Using the same approach and at the same time or
- Right after each other

we will pay for the one that costs the most.

Coverage includes eligible health services provided by a licensed mid-wife.

Anesthetist

Covered benefits for your surgery include the services of an anesthetist who is not employed or retained by the hospital where the surgery is performed.

Surgical assistant

Covered benefits for your surgery include the services of a surgical assistant. A “surgical assistant” is a health professional trained to assist in surgery and during the periods before and after surgery. A surgical assistant is under the supervision of a physician.
The following are not covered under this benefit:

- The services of any other physician who helps the operating physician
- A stay in a hospital (Hospital stays are covered in the Eligible health services and exclusions – Hospital and other facility care section)
- Services of another physician for the administration of a local anesthetic

**Physician and specialist – outpatient surgical services**

*Eligible health services* include the services of:

- The surgeon who performs your surgery in the outpatient department of a hospital or surgery center
- Your surgeon who you visit before and after the surgery

**Covered benefits** include hospital or surgery center services provided within 24 hours of the surgical procedure.

**Anesthetist**

*Covered benefits* for your surgery include the services of an anesthetist who is not employed or retained by the hospital or surgery center where the surgery is performed.

**Surgical assistant**

*Covered benefits* for your surgery include the services of a surgical assistant. A “surgical assistant” is a health professional trained to assist in surgery and during the periods before and after surgery. A surgical assistant is under the supervision of a physician.

The following are not covered under this benefit:

- The services of any other physician who helps the operating physician
- A stay in a hospital (Hospital stays are covered in the Eligible health services and exclusions – Hospital and other facility care section)
- A separate facility charge for surgery performed in a physician’s office
- Services of another physician for the administration of a local anesthetic

**In-hospital non-surgical physician services**

During your stay in a hospital for surgery, eligible health services include the services of physician employed by the hospital to treat you. The physician does not have to be the one who performed the surgery.

**Consultant services (non-surgical and non-preventive)**

*Eligible health services* include the services of a consultant to confirm a diagnosis made by your physician or to determine a diagnosis. Your physician or specialist must make the request for the consultant services.

**Covered benefits** include treatment by the consultant.

The consultation by a physician or specialist may happen by way of telemedicine.

**Important note:**

Your student policy covers telemedicine. All in-person consultant office visits provided by a physician or specialist that are covered benefits are also covered if you use telemedicine instead.

Telemedicine may have different cost sharing than other outpatient services. See the schedule of benefits for more information.
**Second surgical opinion**

**Eligible health services** include a second surgical opinion by a **specialist** to confirm your need for a **surgery**. The **specialist** must be board-certified in the medical field for the **surgery** that is being proposed by your **physician**.

**Covered benefits** include diagnostic lab work and radiological services ordered by the **specialist**.

We must receive a written report from a **specialist** on the second surgical opinion.

**Alternatives to physician and specialist office visits**

**Walk-in clinic (non-emergency visit)**

**Eligible health services** include, but are not limited to, health care services provided at **walk-in clinics** for:

- Scheduled and unscheduled visits for **illnesses** and **injuries** that are not **emergency medical conditions**
- Preventive care immunizations administered within the scope of the clinic’s license
3. Hospital and other facility care

Hospital care (facility charges)

Eligible health services include inpatient and outpatient hospital care.

The types of hospital care services that are eligible for coverage include:
- Room and board charges up to the hospital’s semi-private room rate.
- Services of health professionals employed by the hospital
- Operating and recovery rooms
- Pre-admission testing
- Intensive care units of a hospital
- Administration of blood and blood derivatives, but not the expense of the blood or blood product
- Anesthesia
- Radiation therapy
- Inhalation therapy
- Cognitive rehabilitation
- Speech therapy, physical therapy and occupational therapy
- Oxygen and oxygen therapy
- Radiological services, laboratory testing and diagnostic services
- Medications
- Intravenous (IV) preparations
- Discharge planning
- Services and supplies provided by the outpatient department of a hospital
- Kidney dialysis by the outpatient department of a hospital or freestanding dialysis center.

Anesthesia and associated hospitalization for certain dental care

Eligible health services include general anesthesia and associated hospital care for dental care if you are:
- A dependent child age 6 or under
- Have a medical condition that requires hospitalization or general anesthesia for care or
- Disabled

As used in this section, you are “disabled” if you have a chronic condition that meets all of the following:
- It is due to a mental and/or or physical impairment
- It is likely to continue
- It results in substantial limitations in 1 or more of the following activities:
  - Self-care
  - Open and expressive language
  - Learning
  - Ability to move
  - Ability to live alone
  - Financial independence

Eligible health services also include dental anesthesia by a dental provider, for an autism spectrum disorder or a developmental disability. You must:
- Be under 26 years of age.
- Make 2 visits to the dental provider before seeking other coverage.
We define developmental disability as a disability that meets all of the following conditions:

- Is cerebral palsy, epilepsy, or any other condition, other than mental illness. It must result in impairment of general intellectual functioning or adaptive behavior similar to that of individuals with an intellectual disability and requires treatment or services that are similar. For purposes of this definition, autism is considered a related condition.
- It is likely to continue indefinitely.
- It results in substantial limitations in 3 or more areas of major life activity:
  - Self-care
  - Speech or self-expression
  - Learning
  - Being able to move
  - Self-direction
  - The ability to live alone.

Eligible health services can be provided in a dental office, oral surgeon's office, hospital, or outpatient surgical treatment center. Eligible health services only include the anesthesia and associated hospitalization. The dental care services are not a covered benefit.

Preadmission testing
Eligible health services include pre-admission testing on an outpatient basis before a scheduled surgery.

For your preadmission testing to be eligible for coverage, the following conditions must be met:

- The testing is related to the scheduled surgery
- The testing is done within the 7 days before the scheduled surgery and
- The testing is not repeated in, or by, the hospital or surgery center where the surgery is done

Alternatives to hospital stays

Outpatient surgery (facility charges)
Eligible health services include facility services provided and supplies used in connection with outpatient surgery performed in a surgery center or a hospital’s outpatient department.

Important note:
Some surgeries can be done safely in a physician’s office. For those surgeries, your plan will pay only for physician services and not a separate facility fee.

The following are not covered under this benefit:

- The services of any other physician who helps the operating physician
- A stay in a hospital (See the Hospital care – facility charges benefit in this section)
- A separate facility charge for surgery performed in a physician’s office
- Services of another physician for the administration of a local anesthetic

Home health care
Eligible health services include home health care services provided by a home health care agency in the home, but only when all of the following criteria are met:

- You are homebound
- Your physician orders them
The services take the place of your needing to stay in a hospital or a skilled nursing facility, or needing to receive the same services outside your home.

The services are part of a home health care plan.

The services are skilled nursing services, home health aide services or medical social services, or are short-term speech, physical or occupational therapy.

Home health aide services are provided under the supervision of a registered nurse.

Medical social services are provided by or supervised by a physician or social worker.

Short-term physical, speech and occupational therapy provided in the home are subject to the conditions and limitations imposed on therapy provided outside the home. See the Short-term rehabilitation services and Habilitation therapy services sections and the schedule of benefits.

Home health care services do not include custodial care.

The following are not covered under this benefit:

- Services for infusion therapy
- Nursing and home health aide services or therapeutic support services provided outside of the home (such as in conjunction with school, vacation, work or recreational activities)
- Transportation
- Services or supplies provided to a minor or dependent adult when a family member or caregiver is not present
- Homemaker or housekeeper services
- Food or home delivered services
- Maintenance therapy

**Hospice care**

Eligible health services include inpatient and outpatient hospice care when given as part of a hospice care program because your physician diagnoses you with a terminal illness.

The types of hospice care services that are eligible for coverage include:

- **Room and board**
- Services and supplies furnished to you on an inpatient or outpatient basis
- Services by a hospice care agency or hospice care provided in a hospital
- Psychological and dietary counseling
- Pain management and symptom control
- Medical social services under the direction of a physician such as:
  - Assessment of your social, emotional and medical needs, and your home and family situation
  - Identification of available community resources
  - Assistance provided to you to obtain resources to meet your assessed needs
- **Respite care**

Hospice care services provided by the providers below may be covered, even if the providers are not an employee of the hospice care agency responsible for your care:

- A physician for consultation or case management
- A physical or occupational therapist
- A home health care agency for:
  - Physical and occupational therapy
  - Medical supplies
- Outpatient prescription drugs
- Psychological counseling
- Dietary counseling

The following are not covered under this benefit:

- Funeral arrangements
- Pastoral counseling
- Bereavement counseling
- Financial or legal counseling which includes estate planning and the drafting of a will
- Homemaker or caretaker services that are services which are not solely related to your care and may include:
  - Sitter or companion services for either you or other family members
  - Transportation
  - Maintenance of the house

Outpatient private duty nursing

Eligible health services include private duty nursing care provided by an R.N. or L.P.N. for non-hospitalized acute illness or injury if your condition requires skilled nursing care and visiting nursing care is not adequate.

Skilled nursing facility

Eligible health services include inpatient skilled nursing facility care.

The types of skilled nursing facility care services that are eligible for coverage include:

- Room and board, up to the semi-private room rate
- Services and supplies that are provided during your stay in a skilled nursing facility

For your stay in a skilled nursing facility to be eligible for coverage, the following conditions must be met:

- The skilled nursing facility admission will take the place of:
  - An admission to a hospital or sub-acute facility or
  - A continued stay in a hospital or sub-acute facility.
- There is a reasonable expectation that your condition will improve enough to go home within a reasonable amount of time
- The illness or injury is severe enough to require constant or frequent skilled nursing care on a 24-hour basis
4. Emergency services and urgent care

Eligible health services include services and supplies for the treatment of an emergency medical condition or an urgent condition.

Emergency services coverage for an emergency medical condition includes your use of:
- An ambulance
- The emergency room facilities
- The emergency room staff physician services
- The hospital nursing staff services
- The staff radiologist and pathologist services

As always, you can get emergency services from in-network providers. However, you can also get emergency services from out-of-network providers.

Emergency services will be provided at no cost for the examination and testing of a victim of criminal sexual assault or abuse will be provided to determine:
- Whether sexual contact occurred.
- The presence or absence of a sexually transmitted disease or infection.

Your coverage for emergency services will continue until the following conditions are met:
- You are evaluated and your condition is stabilized
- Your attending physician determines that you are medically able to travel or be transported, by non-medical or non-emergency transportation, to another provider if you need more care

For follow-up care, you are covered when:
- Your in-network physician provides the care.
- You use an out-of-network provider to provide the care. If you use an out-of-network provider to receive follow up care, you may be subject to a higher out-of-pocket expense.

In case of a medical emergency
When you experience an emergency medical condition, you should go to the nearest emergency room. You can also dial 911 or your local emergency response service for medical and ambulance assistance. If possible, call your physician but only if a delay will not harm your health.

In case of an urgent condition
Urgent condition
If you need care for an urgent condition, you should first seek care through your physician or school health services. If your physician or school health services is not reasonably available to provide services, you may access urgent care from an urgent care facility.
5. Pediatric dental care

Eligible health services include dental services and supplies provided by a dental provider as found in the Pediatric dental care section of the schedule of benefits.

Dental emergencies
Eligible health services also include dental services provided for a dental emergency. Services and supplies provided for a dental emergency will be covered even if services and supplies are provided by an out-of-network provider.

If you have a dental emergency, you should consider calling your in-network dental provider who may be more familiar with your dental needs. If you cannot reach your in-network dental provider, you may get treatment from any dentist. The care received from an out-of-network provider must be for the temporary relief of the dental emergency until you can be seen by your in-network dental provider. Services given for other than the temporary relief of the dental emergency by an out-of-network provider can cost you more. To get the maximum level of benefits, services should be provided by your in-network dental provider.

If you get treatment from an out-of-network provider for a dental emergency, the plan pays a benefit at the in-network cost-sharing level of coverage.

Follow-up care will be paid at the cost-sharing level that applies to the type of provider that gives you the care.

Orthodontic treatment
Orthodontic treatment is covered if you have a severe, dysfunctional, disabling condition, such as:
- Cleft lip and palate, cleft palate, or cleft lip with alveolar process involvement
- The following craniofacial anomalies:
  - Hemifacial microsomia
  - Craniosynostosis syndromes
  - Cleidocranial dental dysplasia
  - Arthrogryposis
  - Marfan syndrome
- Anomalies of facial bones and/or oral structures
- Facial trauma resulting in functional difficulties

If you suffer from one of these conditions, the orthodontic services that are eligible for coverage include:
- Pre-orthodontic treatment visit
- Comprehensive orthodontic treatment

Orthodontic retention (removal of appliances, construction and placement of retainers(s))
**Replacements**

The plan’s “replacement rule” applies to:
- Crowns
- Inlays
- Onlays
- Veneers
- Complete dentures
- Removable partial dentures
- Fixed partial dentures (bridges)
- Other prosthetic services

The “replacement rule” means that replacements of, or additions to, these dental services are covered only when:
- You had a tooth (or teeth) extracted after the existing denture or bridge was installed. As a result, you need to replace or add teeth to your denture or bridge.
- The present crown, inlay, onlay and veneer, complete denture, removable partial denture, fixed partial denture (bridge), or other prosthetic service was installed at least 5 years before its replacement and cannot be fixed.
- You had a tooth (or teeth) extracted. Your present denture is an immediate temporary one that replaces that tooth (or teeth). A permanent denture is needed, and the temporary denture cannot be used as a permanent denture. Replacement must occur within 12 months from the date that the temporary denture was installed.

**Missing teeth**

The plan covers installation of complete dentures, removable partial dentures, fixed partial dentures (bridges), and other prosthetic services if:
- The dentures, bridges or other prosthetic items are needed to replace one or more natural teeth. (The extraction of a third molar tooth does not qualify.)
- The tooth that was removed was not an abutment to a removable or fixed partial denture installed during the prior 5 years. Any such appliance or fixed bridge must include the replacement of an extracted tooth or teeth.

**Getting an advance claim review**

This only applies to out-of-network coverage. The purpose of the advance claim review is to determine, in advance, what we will pay for proposed services. Knowing ahead of time which services are covered and the benefit amount payable, helps you and your dental provider make informed decisions about the care you are considering.

**Important note:**
The advance claim review is not a guarantee of coverage and payment, but rather an estimate of the amount or scope of benefits to be paid.
When to get an advance claim review
An advance claim review is recommended whenever a course of dental treatment is likely to cost more than $350. Here are the steps to get an advance claim review:

1. Ask your dental provider to write down a full description of the treatment you need, using either an Aetna claim form or an American Dental Association (ADA) approved claim form.
2. Before treating you, your dental provider should send the form to us.
3. We may request supporting images and other diagnostic record.
4. Once all of the information has been gathered, we will review the proposed treatment plan and provide you and your dental provider with a statement outlining the benefits payable.
5. You and your dental provider can then decide how to proceed.

The advance claim review is voluntary. It is not necessary for emergency treatment or routine care such as cleaning teeth or check-ups.

In determining the amount of benefits payable, we will take into account alternate procedures, services, or courses of dental treatment for the dental condition in question in order to accomplish the anticipated result.

See the When does your plan cover other treatment? section below.

What is a course of dental treatment?
A course of dental treatment is a planned program of one or more services or supplies. The services or supplies are provided by one or more dentists to treat a dental condition that was diagnosed by the attending dentist during an oral examination. A course of treatment starts on the date your dentist first renders a service to correct or treat the diagnosed dental condition.

Pediatric dental care exclusions
The following are not covered under this benefit:

- Any instruction for diet, plaque control and oral hygiene
- **Cosmetic** services and supplies including:
  - Plastic surgery, reconstructive surgery, cosmetic surgery, personalization or characterization of dentures or other services and supplies which improve, alter or enhance appearance.
  - Augmentation and vestibuloplasty, and other substances to protect, clean, whiten, bleach or alter the appearance of teeth, whether or not for psychological or emotional reasons, except to the extent coverage is specifically provided in the Eligible health services and exclusions section.
  - Facings on molar crowns and pontics will always be considered cosmetic.
- Crown, inlays, onlays, and veneers unless:
  - It is treatment for decay or traumatic injury and teeth cannot be restored with a filling material.
  - The tooth is an abutment to a covered partial denture or fixed bridge.
- Dental implants and braces (that are determined not to be medically necessary) mouth guards, and other devices to protect, replace or reposition teeth.
- Dentures, crowns, inlays, onlays, bridges, or other appliances or services used:
  - For splinting.
  - To alter vertical dimension.
  - To restore occlusion.
  - For correcting attrition, abrasion, abrasion or erosion.
- Treatment of any jaw joint disorder and treatments to alter bite or the alignment or operation of the jaw, including temporomandibular joint dysfunction disorder (TMJ) and craniofacial joint dysfunction disorder (CMJ) treatment, orthognathic surgery, and treatment of malocclusion or devices to alter bite or alignment, except as covered in the Eligible health services and exclusions – Specific conditions section.

• General anesthesia and intravenous sedation, unless specifically covered and only when done in connection with another **eligible health service**
• Orthodontic treatment except as covered above and in the *Pediatric dental care* section of the schedule of benefits
• Pontics, crowns, cast or processed restorations made with high noble metals (gold)
• Prescribed drugs, pre-medication
• Replacement of a device or appliance that is lost, missing or stolen, and for the replacement of appliances that have been damaged due to abuse, misuse or neglect and for an extra set of dentures
• Routine dental exams and other preventive services and supplies, except as specifically provided in the *Pediatric dental care* section of the schedule of benefits
• Services and supplies:
  - Done where there is no evidence of pathology, dysfunction, or disease other than covered preventive services
  - Provided for your personal comfort or convenience or the convenience of another person, including a provider
  - Provided in connection with treatment or care that is not covered under your policy
• Surgical removal of impacted wisdom teeth only for orthodontic reasons
• Treatment by other than a **dentist** or dental provider that is legally qualified to furnish dental services or supplies
6. Specific conditions

Birthing center (facility charges)
Eligible health services include prenatal (non-preventive care) and postpartum care and obstetrical services from a birthing center.

A birthing center is a facility specifically licensed as a freestanding birthing center by applicable state and federal laws to provide prenatal care, delivery and immediate postpartum care.

Refer to the Eligible health services and exclusions -Maternity care and Well newborn nursery care sections for more information.

Diabetic services and supplies (including equipment and training)
Eligible health services include:

- Services and supplies
  - Foot care to minimize the risk of infection
  - Insulin preparations
  - Hypodermic needles and syringes used for the treatment of diabetes
  - Injection aids for the blind
  - Diabetic test agents
  - Lancets/lancing devices
  - Prescribed oral medications whose primary purpose is to influence blood sugar
  - Alcohol swabs
  - Injectable glucagon
  - Lancets/lancing devices
  - Glucagon emergency kits
- Equipment
  - External insulin pumps
  - Blood glucose meters without special features, unless required due to blindness
- Training
  - Self-management training, including medical nutrition therapy, provided by a health care provider certified in diabetes self-management training

“Self-management training” is a day care program of educational services and self-care designed to instruct you in the self-management of diabetes (including medical nutritional therapy). The program must be under the supervision of a health professional whose scope of practice includes diabetic education or management.

This coverage includes the treatment of insulin dependent (type I) and non-insulin dependent (type II) diabetes and the treatment of elevated blood glucose levels during pregnancy.

Family planning services – other
Eligible health services include certain family planning services provided by your physician such as:

- Voluntary sterilization for males
- Abortion

The following are not covered under this benefit:

- Reversal of voluntary sterilization procedures, including related follow-up care
- Services provided as a result of complications resulting from a male voluntary sterilization procedure and related follow-up care
Travel and lodging expenses
We will reimburse you for travel and lodging expenses when you need to travel at least 100 miles to access **eligible health services** for abortion because a law or regulation where you are located prohibits **eligible health services** for abortion. The following are covered travel and lodging expenses:

- U.S. domestic travel expenses for the **covered person** and the **covered person**’s travel companion in the 48 contiguous states (coach class air, bus, train or shuttle fares, taxi or ride share fares for local travel)
- Mileage costs, not to exceed amounts permitted by Internal Revenue Service guidelines
- Parking and tolls
- Lodging costs of up to $50 per night, per **covered person** or $100 per night, total, for the **covered person** and the **covered person**’s travel companion, not to exceed amounts permitted by Internal Revenue Service guidelines

You must submit a travel and lodging claim form to be reimbursed. You will need to confirm travel was necessary because no **provider** within 100 miles of where you are located was available to provide the **eligible health services** for abortion when you submit your travel and lodging claim form.

Call the toll-free number on your ID card to:

- Obtain a travel and lodging claim form
- Get assistance in locating a **provider**
- Get information about these **eligible health services** for abortion including specific eligibility requirements and limitations

We will reimburse your covered travel and lodging expenses as described in the schedule of benefits below.

See your certificate of coverage for information on **eligible health services** for abortion. Your schedule of benefits describes the **policy year deductibles, copayments** or **coinsurance**, if any, that apply for abortion **eligible health services**.

**Exclusions**
The following are not covered travel and lodging expenses under this rider:

- Expenses for more than one travel companion
- Gasoline/fuel costs
- Car rentals
- Meals, groceries, hotel room service, alcohol/tobacco products
- Personal care/convenience items, (e.g. shampoo, clothing, deodorant)
- Entertainment/souvenir expenses
- Telephone calls
- Taxes
- Tips, gratuities
- Childcare expenses
- Lost wages

**Fibrocystic breast condition**
**Eligible health services** include the treatment of a fibrocystic breast condition.
Temporomandibular joint dysfunction treatment (TMJ) and craniomandibular joint dysfunction treatment (CMJ)

Eligible health services include:
- Diagnostic or therapeutic services including treatment of associated myofascial pain
- Medical and dental surgical treatment
- Medical and dental non-surgical treatment including prosthesis placed directly on the teeth

for TMJ and CMJ by a provider.

The following are not covered under this benefit:
- Dental implants

Impacted wisdom teeth

Eligible health services include the services and supplies of a dental provider for the removal of one or more impacted wisdom teeth.

Accidental injury to sound natural teeth

Eligible health services include the services and supplies of a dental provider to treat an injury to sound natural teeth.

The following are not covered under this benefit:
- The care, filling, removal or replacement of teeth and treatment of diseases of the teeth
- Dental services related to the gums
- Apicoectomy (dental root resection)
- Orthodontics
- Root canal treatment
- Soft tissue impactions
- Bony impacted teeth
- Alveoleectomy
- Augmentation and vestibuloplasty treatment of periodontal disease
- False teeth
- Prosthetic restoration of dental implants
- Dental implants

Dermatological treatment

Eligible health services include the diagnosis and treatment of skin disorders by a physician or specialist.

The following are not covered under this benefit:
- Cosmetic treatment and procedures

Maternity care

Eligible health services include prenatal (non-preventive care), including prenatal HIV testing, delivery, postpartum care, and other obstetrical services, and postnatal visits. Coverage includes eligible health services provided by a licensed mid-wife.
Eligible health services also include coverage for:

- Clinically appropriate case management programs if you are identified as experiencing a high-risk pregnancy
- **Medically necessary** treatment of a mental, emotional, nervous, or substance use related disorder or condition

After your child is born, **eligible health services** include:

- 48 hours of inpatient care in a **hospital** or birthing center after a vaginal delivery
- 96 hours of inpatient care in a **hospital** or birthing center after a cesarean delivery
- A shorter **stay** if the attending **physician**, with the consent of the mother, discharges the mother or newborn earlier
- The mother could be discharged earlier. If so, the plan will pay for 2 post-delivery home visits by a health care **provider**

The following are not covered under this benefit:

- Any services and supplies related to births that take place in the home or in any other place not licensed to perform deliveries

**Well newborn nursery care**

Eligible health services include routine care of your well newborn child in a **hospital** or **birthing center** such as:

- Well newborn nursery care during the mother’s **stay** but for not more than 48 hours for a vaginal delivery or 96 hours for a cesarean delivery
- One inpatient hearing exam
- **Hospital** or **birthing center** visits and consultations for the well newborn by a **physician** but for not more than 1 visit per day

**Gender affirming treatment**

Eligible health services include certain services and supplies for gender affirming (sometimes called sex change) treatment.

**Important note:**
As a reminder, gender affirming treatment requires **precertification** by Aetna. Your **in-network provider** is responsible for obtaining **precertification**. You are responsible for obtaining **precertification** when you use an **out-of-network provider**. Just log in to your Aetna website at [https://www.aetnastudenthealth.com](https://www.aetnastudenthealth.com) for detailed information about this **covered benefit**, including eligibility requirements. You can also call **Member Services** at the toll-free number on your ID card..

The following are not **eligible health services** under this benefit:

- Any treatment, **surgery**, service or supply that is not in the list above of **eligible health services**
Autism spectrum disorder
Autism Spectrum Disorder is defined in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) of the American Psychiatric Association.

Eligible health services include the services and supplies provided by a provider with expertise in treating autism spectrum disorder or by a physician or behavioral health provider for the diagnosis, testing and treatment of autism spectrum disorders, including:

- Psychiatric care
- Psychological care
- Habilitative and rehabilitative care, including applied behavior analysis
- Therapeutic care, including behavioral, speech, occupational, and physical therapies that provide treatment in the following area:
  - Self care and feeding
  - Pragmatic, receptive, and expressive language
  - Cognitive functioning
  - Applied behavior analysis, intervention, and modification
  - Motor planning
  - Sensory processing

These services will be covered regardless of the location where you receive them.

We will only cover this treatment if a physician or behavioral health provider orders it as part of a treatment plan.

We will cover certain early intensive behavioral interventions such as applied behavior analysis. Applied behavior analysis is an educational service that is the process of applying interventions:

- That systematically change behavior
- That are responsible for observable improvements in behavior

Important note:
As a reminder, applied behavior analysis requires precertification by Aetna. Your in-network provider is responsible for obtaining precertification. You are responsible for obtaining precertification when you use an out-of-network provider.

Behavioral health
Mental health treatment
Eligible health services include the treatment of mental health disorders provided by a general medical hospital, psychiatric hospital, residential treatment facility, physician, or behavioral health provider as follows:

- Inpatient room and board at the semi-private room rate. Your plan will cover the extra expense of a private room when appropriate because of your medical condition.
- Other services and supplies related to your condition that are provided during your stay in a general medical hospital, psychiatric hospital, or residential treatment facility.
- Outpatient treatment received while not confined as an inpatient in a general medical hospital, psychiatric hospital, or residential treatment facility, including:
  - Office visits to a physician or behavioral health provider such as a psychiatrist, psychologist, social worker, or licensed professional counselor (includes telemedicine consultations)
  - Individual, group and family therapies for the treatment of mental health
Other outpatient mental health treatment such as:
- Partial hospitalization treatment provided in a facility or program for mental health treatment provided under the direction of a physician
- Intensive outpatient program provided in a facility or program for mental health treatment provided under the direction of a physician
- Skilled behavioral health services provided in the home, but only when all of the following criteria are met:
  - You are homebound
  - Your physician orders them
  - The services take the place of a stay in a hospital or a residential treatment facility, or you are unable to receive the same services outside your home
  - The skilled behavioral health care is appropriate for the active treatment of a condition, illness or disease
- Psychiatric collaborative care, which is a formal collaborative arrangement among a primary care team consisting of your PCP, a care manager and a psychiatric consultant, and includes the following elements:
  - Care directed by the primary care team
  - Structured care management
  - Regular assessments of clinical status
  - Modification of treatment as appropriate
- Electro-convulsive therapy (ECT)
- Transcranial magnetic stimulation (TMS)
- Psychological testing
- Neuropsychological testing
- Observation
- Peer counseling support by a peer support specialist (including telemedicine consultation)
  - A peer support specialist serves as a role model, mentor, coach, and advocate. Peer support must be supervised by a behavioral health provider.

Substance related disorders treatment
Eligible health services include the treatment of substance related disorders provided by a general medical hospital, psychiatric hospital, residential treatment facility, physician, or behavioral health provider as follows:
- Inpatient room and board at the semi-private room rate. Your plan will cover the extra expense of a private room when appropriate because of your medical condition.
- Other services and supplies that are provided during your stay in a general medical hospital, psychiatric hospital or residential treatment facility.
- Acute treatment services
- Clinical stabilization services
- Outpatient treatment received while not confined as an inpatient in a general medical hospital, psychiatric hospital or residential treatment facility, including:
  - Office visits to a physician or behavioral health provider such as a psychiatrist, psychologist, social worker, or licensed professional counselor (includes telemedicine consultations)
  - Individual, group and family therapies for the treatment of substance related disorders
  - Other outpatient substance related disorders treatment such as:
    - Outpatient detoxification
    - Partial hospitalization treatment provided in a facility or program for treatment of substance related disorders provided under the direction of a physician
    - Intensive outpatient program provided in a facility or program for treatment of substance related disorders provided under the direction of a physician
Skilled behavioral health services provided in the home, but only when all of the following criteria are met:

- You are homebound
- Your physician orders them
- The services take the place of a stay in a hospital or a residential treatment facility, or you are unable to receive the same services outside your home
- The skilled behavioral health care is appropriate for the active treatment of a condition, illness, or disease

Ambulatory detoxification which include outpatient services that monitor withdrawal from alcohol or other substances, including administration of medications

Treatment of withdrawal symptoms

Observation

Psychiatric collaborative care, which is a formal collaborative arrangement among a primary care team consisting of your PCP, a care manager and a psychiatric consultant, and includes the following elements:

- Care directed by the primary care team
- Structured care management
- Regular assessments of clinical status
- Modification of treatment as appropriate
- Peer counseling support by a peer support specialist (including telemedicine consultation)A peer support specialist serves as a role model, mentor, coach, and advocate. Peer support must be supervised by a behavioral health provider.

Important note:
Your student policy covers telemedicine for mental health disorders and substance related disorders. All in-person physician or behavioral health provider office visits that are covered benefits are also covered if you use telemedicine provided by a physician or behavioral health provider instead.

Telemedicine provided by a physician or behavioral health provider may have different cost sharing than other outpatient services. See the schedule of benefits for more information.

Important note:
Mental health and addiction parity

- Financial requirements applicable to mental, emotional, nervous, or substance related disorders or condition benefits are no more restrictive than the predominant financial requirements applied to substantially all hospital and medical benefits covered by the student policy. There is no separate cost sharing requirements applicable only to mental, emotional, nervous, or substance related disorders or condition benefits.
- Treatment limitations applicable to mental, emotional, nervous, or substance related disorders or condition benefits are no more restrictive than the predominant treatment limitations applied to substantially all hospital and medical benefits covered by the student policy. There are no separate treatment limitations that are applicable only to mental, emotional, nervous or substance related disorders or condition benefits.

Obesity (bariatric) surgery and services

Eligible health services include obesity surgery, which is also known as “weight loss surgery.” Obesity surgery is a type of procedure performed on people who are morbidly obese, for the purpose of losing weight.
Obesity is typically diagnosed based on your body mass index (BMI). To determine whether you qualify for obesity surgery, your physician will consider your BMI and any other condition or conditions you may have. In general, obesity surgery will not be approved for any covered person with a BMI less than 35.

Your physician will request approval from us in advance of your obesity surgery. We will cover charges made for the following outpatient weight management services:

- An initial medical history and physical exam
- Diagnostic tests given or ordered during the first exam
- Outpatient prescription drug benefits included under the Outpatient prescription drugs section
- Other related outpatient services

The following are not covered services:

- Weight management treatment.
- Drugs intended to decrease or increase body weight, control weight or treat obesity except as described in the certificate.
- Except as described in the Preventive care services section, preventive care services for obesity screening and weight management interventions, regardless of whether there are other related conditions. This includes:
  - Drugs, stimulants, preparations, foods or diet supplements, dietary regimens and supplements, food supplements, appetite suppressants and other medications
  - Hypnosis, or other forms of therapy
- Exercise programs, exercise equipment, membership to health or fitness clubs, recreational therapy or other forms of activity or activity enhancement.

Reconstructive surgery and supplies

Eligible health services include all stages of reconstructive surgery by your provider and related supplies provided in an inpatient or outpatient setting only in the following circumstances:

- Your surgery reconstructs the breast where a necessary mastectomy was performed. Services and supplies include:
  - An implant
  - Areolar and nipple reconstruction
  - Areolar and nipple re-pigmentation
  - Surgery on a healthy breast to make it symmetrical with the reconstructed breast
  - Treatment of physical complications of all stages of the mastectomy, including lymphedema and prosthetic devices
  - A physician office visit or in-home nurse visit within 48 hours after discharge
- Your surgery is to implant or attach a covered prosthetic device
- Your surgery is to eliminate or provide treatment of port-wine stains
- Your surgery corrects a gross anatomical defect present at birth. The surgery will be covered if:
  - The defect results in severe facial disfigurement or major functional impairment of a body part
  - The purpose of the surgery is to improve function
- Your surgery is needed because treatment of your illness resulted in severe facial disfigurement or major functional impairment of a body part and your surgery will improve function.

Transplant services

Eligible health services include transplant services provided by a physician and hospital.

This includes the following transplant types:

- Solid organ
- Hematopoietic stem cell
- Bone marrow
- CAR-T and T Cell receptor therapy for FDA-approved treatments
- Thymus tissue for FDA-approved treatments

**Network of transplant facilities**
We designate facilities to provide specific services or procedures. They are listed as Institutes of Excellence™ (IOE) facilities in your provider directory.

The amount you will pay for covered transplant services depends on where you get the care. Your cost share will be lower when you get transplant services from the IOE facility we designate to perform the transplant you need. Transplant services received from an IOE facility are subject to the in-network copayment, coinsurance, policy year deductible, maximum out-of-pocket and limits, unless stated differently in this certificate and the schedule of benefits. You may also get transplant services at a non-IOE facility, but your cost share will be higher. Transplant services received from a non-IOE facility are subject to the out-of-network copayment, coinsurance, policy year deductible, maximum out-of-pocket and limits, unless stated differently in this certificate and the schedule of benefits.

**Important note:**
If there are no IOE facilities assigned to perform your transplant type in your network, it’s important that you contact us so we can help you determine if there are other facilities that may meet your needs. If you don’t get your transplant services at the facility, we designate they will not be eligible health services your cost share will be higher.

Many pre and post-transplant medical services, even routine ones, are related to and may affect the success of your transplant. If your transplant care is being coordinated by the National Medical Excellence Program® (NME), all medical services must be managed through the NME so that you receive the highest level of benefits at the appropriate facility. This is true even if the eligible health service is not directly related to your transplant.

**Travel and lodging expenses**
If an IOE patient lives 100 or more miles from the IOE facility, eligible health services include travel and lodging expenses for the IOE patient and a companion to travel between the IOE patient’s home and the IOE facility. Eligible health services will be reimbursed by the plan and include coach class round-trip air, train, or bus travel and lodging costs.

The following are not covered under this benefit:
- Services and supplies furnished to a donor when the recipient is not a covered person
- Harvesting and storage of organs, without intending to use them for immediate transplantation for your existing illness
- Harvesting and/or storage of bone marrow, hematopoietic stem cells, or other blood cells without intending to use them for transplantation within 12 months from harvesting, for an existing illness

**Treatment of infertility**
**Basic infertility services**
Eligible health services include seeing a physician or infertility specialist:
- To diagnose and evaluate the underlying medical cause of infertility.
- To do surgery to treat the underlying medical cause of infertility. Examples are endometriosis surgery or, for men, varicocele surgery.
Comprehensive infertility services

Eligible health services include comprehensive infertility care.

Infertility services
You are eligible for infertility services if:

- You are covered under this plan as a student or as a covered dependent who is the student’s legal spouse, civil union partner or domestic partner, referred to as “your partner” or as a covered dependent age 18 or over.
- There exists a condition that:
  - Meets the definition of infertility.
  - Has been recognized by your physician or infertility specialist and documented in your or your partner’s medical records.
- You have not had a voluntary sterilization without surgical reversal, or you had a successful surgical reversal of the voluntary sterilization. This includes tubal ligation, hysterectomy and vasectomy only if obtained as a form of voluntary sterilization.
- You are unable to conceive or sustain a successful pregnancy through reasonable, less costly infertility treatment for which coverage is available under this plan.

Our National Infertility Unit (NIU) is here to help you. It is staffed by a dedicated team of registered nurses and infertility coordinators. They can help you with determining eligibility for benefits and precertification. You can call the NIU at 1-800-575-5999.

Your provider will request precertification from us in advance for your infertility services. We will cover charges made by an infertility specialist for the following infertility services:

- Ovulation induction cycle(s) with menotropins
- Intrauterine insemination/artificial insemination

A “cycle” is an attempt at ovulation induction or intrauterine insemination. The cycle begins with the initiation of therapy and ends when the treatment is followed by confirmation of non-pregnancy (either a negative pregnancy test or a menstrual period). In the case of the achievement of pregnancy, a cycle is considered completed at 6 weeks following a positive pregnancy test. Each treatment type is counted as a separate cycle.

Advanced reproductive technology services

Eligible health services include Assisted Reproductive Technology (ART) services. ART services are more advanced medical procedures or treatments performed to help a woman achieve pregnancy.

ART services
ART services include:

- In vitro fertilization (IVF)
- Zygote intrafallopian transfer (ZIFT)
- Gamete intrafallopian transfer (GIFT)
- Cryopreserved embryo transfers (Frozen Embryo Transfers (FET))
- Intracytoplasmic sperm injection (ICSI) or ovum microsurgery

You are eligible for ART services if:

- You are covered under this plan as a student or as a covered dependent who is the student’s legal spouse, civil union partner or domestic partner, referred to as “your partner” or as a covered dependent age 18 and above.
Covered dependent children are covered under this plan for ART services only in the case of fertility preservation due to planned treatment for medical conditions that will result in infertility.

- Your condition:
  - Meets the definition of infertility.
  - Has been recognized by your physician or infertility specialist and documented in your-medical records.
- You have not had a voluntary sterilization without a surgical reversal, or you had a successful surgical reversal of that voluntary sterilization. This includes tubal ligation, hysterectomy and vasectomy only if obtained as a form of voluntary sterilization.
- You are unable to conceive or sustain a successful pregnancy through reasonable, less costly infertility treatment for which coverage is available under this plan.
- You have exhausted the comprehensive infertility services benefits or have clinical need to move on to ART procedures.

Fertility preservation
Fertility preservation involves the retrieval of mature eggs and/or sperm or the creation of embryos that are frozen for future use.

You are eligible for fertility preservation only when you:

- Have planned services that may directly or indirectly result in iatrogenic infertility such as:
  - Chemotherapy
  - Pelvic radiotherapy
  - Other gonadotoxic therapies
  - Ovarian or testicular removal

Along with the eligibility requirements above, you are eligible for fertility preservation benefits if, for example:

- You, your partner or dependent child are planning treatment that is demonstrated to result in infertility. Planned treatments include:
  - Bilateral orchiectomy (removal of both testicles).
  - Bilateral oophorectomy (removal of both ovaries).
  - Hysterectomy (removal of the uterus).
  - Chemotherapy or radiation therapy that is established in medical literature to result in infertility.
- The eggs that will be retrieved for use are reasonably likely to result in a successful pregnancy by meeting the criteria below:

<table>
<thead>
<tr>
<th>You are</th>
<th>You need to have an unmedicated day 3 FSH test done within the past:</th>
<th>The results of your unmedicated day 3 FSH test:</th>
</tr>
</thead>
<tbody>
<tr>
<td>A female under 35 years of age</td>
<td>12 months</td>
<td>Must be less than 19 mIU/mL in your most recent lab test to use your own eggs.</td>
</tr>
<tr>
<td>A female 35 years of age or older</td>
<td>12 months</td>
<td>Must be less than 19 mIU/mL in your most recent lab test to use your own eggs.</td>
</tr>
</tbody>
</table>

Eligible health services for fertility preservation will be paid on the same basis as other ART services benefits for persons who are infertile.
Our National Infertility Unit (NIU) is here to help you. They can help you with determining eligibility for benefits and precertification. You can call the NIU at 1-800-575-5999.

Your provider will request precertification from us in advance for your ART services and fertility preservation services. We will cover charges made by an ART specialist for the following ART services:

- Any combination of the following ART services:
  - In vitro fertilization (IVF)*
  - Uterine embryo lavage
  - Zygote intrallopian tube transfer (ZIFT)
  - Gamete intrallopian tube transfer (GIFT)
  - Cryopreserved embryo transfers (Frozen Embryo Transfer (FET).)
  - Prescription drug therapy used during an oocyte retrieval cycle

- Cryopreservation when a necessary medical treatment may directly or indirectly cause iatrogenic infertility.
- Intracytoplasmic sperm injection (ICSI) or ovum microsurgery.
- Charges associated with your care when using a gestational carrier including egg retrieval and culture and fertilization of your eggs that will be transferred into a gestational carrier. The embryo transfer itself is not covered.
- Medical costs of oocytes or sperm donors for ART procedures used to retrieve oocytes or sperm and includes the cost of the procedure used to transfer oocytes or sperm to the covered recipient. We will also cover associated donor medical expenses, established by us, as a prerequisite to donation.
  - Coverage will be limited to 4 oocyte retrievals. If a live birth follows an oocyte retrieval, an additional 2 retrievals will be covered.
- The procedures are done while not confined in a hospital or any other facility as an inpatient.

A “cycle” is an attempt at a particular type of infertility treatment (e.g., GIFT, ZIFT, cryopreserved embryo transfers). The cycle begins with the initiation of therapy and ends when the treatment is followed by confirmation of non-pregnancy (either a negative pregnancy test or a menstrual period). In the case of the achievement of pregnancy, a cycle is considered completed at 6 weeks following a positive pregnancy test. Each treatment type is counted as a separate cycle.

The following are not covered under the infertility treatment benefit:

- All charges associated with:
  - Services provided to a surrogate. A surrogate is a female carrying her own genetically related child where the child is conceived with the intention of turning the child over to be raised by others, including the biological father. If you choose to use a surrogate, this exclusion does not apply to the cost for procedures to obtain the eggs, sperm or embryo from a covered person.
- Reversal of voluntary sterilizations, including follow-up care. However, if a voluntary sterilization is successfully reversed, infertility benefits are available if your diagnosis meets the definition of infertility
- Travel costs within 100 miles of your home or travel cost not required by Aetna
- Infertility treatment for covered dependents under age 18
- Non-medical costs of an egg or sperm donor
- Experimental or investigational infertility treatment as determined by the American Society for Reproductive Medicine
7. Specific therapies and tests

Outpatient diagnostic testing

Diagnostic complex imaging services
Eligible health services include complex imaging services by a provider, including:
- Computed tomography (CT) scans
- Magnetic resonance imaging (MRI) including Magnetic resonance spectroscopy (MRS), Magnetic resonance venography (MRV) and Magnetic resonance angiogram (MRA)
- Nuclear medicine imaging including positron emission tomography (PET) scans

Diagnostic lab work and radiological services
Eligible health services include diagnostic radiological services (other than diagnostic complex imaging), lab services, and pathology and other tests. In addition, eligible health services include:
- Comprehensive cancer testing
- Testing of blood or constitutional tissue for cancer predisposition testing
- Biomarker testing

Breast cancer pain medication and therapy
Pain therapy is medically based and includes reasonably defined goals to stabilize or reduce pain with breast cancer. Your provider will periodically evaluate the effectiveness of the pain therapy against these goals.

Pain medication related to the treatment of breast cancer is covered under the outpatient prescription drug section.

Chemotherapy
Eligible health services for chemotherapy depend on where treatment is received. In most cases, chemotherapy is covered as outpatient care. In addition, your hospital benefit covers chemotherapy after a cancer diagnosis during a hospital stay. Covered benefits for chemotherapy include anti-nausea prescription drugs.

Gene-based, cellular and other innovative therapies (GCIT)
Eligible health services include GCIT provided by a physician, hospital or other provider.

Key Terms
Here are some key terms we use in this section. These will help you better understand GCIT.

Gene
A gene is a unit of heredity which is transferred from a parent to child and is thought to determine some feature of the child.

Molecular
Molecular means relating to or consisting of molecules. A molecule is a group of atoms bonded together, making the smallest vital unit of a chemical compound that can take part in a chemical reaction.

Therapeutic
Therapeutic means a treatment, therapy, or drug meant to have a good effect on the body or mind; adding to a sense of well-being.
GCIT are defined as any services that are:
- Gene-based
- Cellular and innovative therapeutics

The services have a basis in genetic/molecular medicine and are not covered under the Institutes of Excellence™ (IOE) programs. We call these “GCIT services.”

**Eligible health services** for GCIT include:
- Cellular immunotherapies.
- Genetically modified viral therapy.
- Other types of cells and tissues from and for use by the same person (autologous) and cells and tissues from one person for use by another person (allogenic) for treatment of certain conditions.
- All human gene therapy that seeks to change the usual function of a gene or alter the biologic properties of living cells for therapeutic use. Examples include therapies using:
  - Luxturna® (Voretigene neparvovec)
  - Zolgensma® (Onasemnogene abeparvovec-xioi)
  - Spinraza® (Nusinersen)
- Products derived from gene editing technologies, including CRISPR-Cas9.
- Oligonucleotide-based therapies. Examples include:
  - Antisense. An example is Spinraza® (Nusinersen).
  - siRNA.
  - mRNA.
  - microRNA therapies.

**Facilities/providers for gene-based, cellular and other innovative therapies**
We designate facilities to provide GCIT services or procedures. GCIT physicians, hospitals and other providers are GCIT-designated facilities/providers for Aetna and CVS Health.

**Important note:**
You must get GCIT eligible health services from a GCIT-designated facility/provider. If there are no GCIT-designated facilities/providers assigned in your network, it’s important that you contact us so we can help you determine if there are other facilities that may meet your needs. If you don’t get your GCIT services at the facility/provider we designate, they will not be eligible health services.

**Outpatient infusion therapy**
**Eligible health services** include infusion therapy you receive in an outpatient setting including but not limited to:
- A free-standing outpatient facility
- The outpatient department of a hospital
- A physician in their office
- A home care provider in your home

You can access the list of preferred infusion locations by contacting Member Services at the toll-free number on your ID card or by logging in to your Aetna website at [https://www.aetna.studenthealth.com](https://www.aetna.studenthealth.com).

**Eligible health services** also include the treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute-onset neuropsychiatric syndrome, including but not limited to the use of intravenous immunoglobulin therapy.
Immune gamma globulin therapy will be covered for persons diagnosed with a primary immunodeficiency when medically appropriate and ordered by a **physician**. Initial authorization will be for no less than 3 months with reauthorization every 6 months after. If you have been in treatment for 2 years, reauthorization will be every 12 months, unless more frequently indicated by your **physician**.

Infusion therapy is the parenteral (e.g. intravenous) administration of prescribed medications or solutions.

Certain infused medications may be covered under the outpatient **prescription drug** coverage. You can access the list of **specialty prescription drugs** by contacting Member Services at the toll-free number on your ID card or by logging in to your Aetna website at [www.aetna.com](http://www.aetna.com) to determine if coverage is under the outpatient **prescription drug** benefit of this certificate of coverage.

The following are not covered under this benefit:

- Drugs that are included on the list of **specialty prescription drugs** as covered under your outpatient **prescription drug** plan
- Enteral nutrition
- Blood transfusions and blood products
- Dialysis

**Outpatient radiation therapy**

**Eligible health services** include the following radiology services provided by a **health professional**:

- Radiological services
- Gamma ray
- Accelerated particles
- Mesons
- Neutrons
- Radium
- Radioactive isotopes

**Specialty prescription drugs**

**Eligible health services** include **specialty prescription drugs** when they are:

- Purchased by your **provider**
- Injected or infused by your **provider** in an outpatient setting such as:
  - A free-standing outpatient facility
  - The outpatient department of a **hospital**
  - A **physician** in his/her office
  - A home care **provider** in your home
- Listed on our **specialty prescription drug** list as covered under this certificate of coverage

You can access the list of **specialty prescription drugs** by contacting Member Services at the toll-free number on your ID card or by logging in to your Aetna website at [www.aetna.com](http://www.aetna.com) to determine if coverage is under the outpatient **prescription drug** benefit of this certificate of coverage.

Certain injected and infused medications may be covered under the outpatient **prescription drug** coverage. You can access the list of **specialty prescription drugs** by contacting Member Services at the toll-free number on your ID card or by logging in to your Aetna website at [www.aetna.com](http://www.aetna.com) to determine if coverage is under the outpatient **prescription drug** benefit of this certificate of coverage.
Outpatient respiratory therapy
Eligible health services include outpatient respiratory therapy services you receive at a hospital, skilled nursing facility or physician’s office but only if those services are part of a treatment plan determined by your risk level and ordered by your physician.

Transfusion or kidney dialysis of blood
Eligible health services include services and supplies for the transfusion or kidney dialysis of blood. Covered benefits include:
- Whole blood
- Blood components
- The administration of whole blood and blood components

Short-term cardiac and pulmonary rehabilitation services
Eligible health services include the cardiac and pulmonary rehabilitation services listed below.

Cardiac rehabilitation
Eligible health services include cardiac rehabilitation services you receive at a hospital, skilled nursing facility or physician’s office, but only if those services are part of a treatment plan determined by your risk level and ordered by your physician.

Pulmonary rehabilitation
Eligible health services include pulmonary rehabilitation services as part of your inpatient hospital stay if it is part of a treatment plan ordered by your physician.

A course of outpatient pulmonary rehabilitation may also be eligible for coverage if it is performed at a hospital, skilled nursing facility, or physician’s office, is used to treat reversible pulmonary disease states, and is part of a treatment plan ordered by your physician.

Short-term rehabilitation and habilitation therapy services
Short-term rehabilitation therapy services help you restore or develop skills and functioning for daily living.

Eligible health services include short-term rehabilitation therapy services your physician prescribes. The services have to be performed by:
- A licensed or certified physical, occupational or speech therapist
- A hospital, skilled nursing facility, or hospice facility
- A home health care agency
- A physician

Short-term rehabilitation therapy services have to follow a specific treatment plan, ordered by your physician.

Outpatient cognitive rehabilitation, physical, occupational, and speech therapy
Eligible health services include:
- Physical therapy, but only if it is expected to:
  - Significantly improve or restore physical functions lost as a result of an acute illness, injury or surgical procedure
  - Treat parts of the body affected by multiple sclerosis to maintain your level of function
• Occupational therapy (except for vocational rehabilitation or employment counseling), but only if it is expected to:
  - Significantly improve, develop or restore physical functions you lost as a result of an acute illness, injury or surgical procedure or
  - Relearn skills so you can significantly improve your ability to perform the activities of daily living on your own
• Speech therapy, but only if it is expected to:
  - Significantly improve or restore the speech function or correct a speech impairment as a result of an acute illness, injury or surgical procedure or
  - Improve delays in speech function development caused by a gross anatomical defect present at birth

Speech function is the ability to express thoughts, speak words and form sentences. Speech impairment is difficulty with expressing one’s thoughts with spoken words.
• Cognitive rehabilitation therapy associated with physical rehabilitation, but only when:
  - Your cognitive deficits are caused by neurologic impairment due to trauma, stroke, or encephalopathy
  - The therapy is coordinated with us as part of a treatment plan intended to restore previous cognitive function.

Short-term habilitation therapy services
Short-term habilitation therapy services are services that help you keep, learn, or improve skills and functioning for daily living (e.g. therapy for a child who isn’t walking or talking at the expected age).

Eligible health services include short-term habilitation therapy services your physician prescribes. The services have to be performed by:
• A licensed or certified physical, occupational or speech therapist
• A hospital, skilled nursing facility, or hospice facility
• A home health care agency
• A physician
• Licensed audiologist, nurse, optometrist, nutritionist or social worker

Short-term habilitation therapy services have to follow a specific treatment plan, ordered by your physician.

Outpatient physical, occupational, and speech habilitation therapy
Eligible health services include:
• Physical therapy (except for services provided in an educational or training setting), if it is expected to develop any impaired function.
• Occupational therapy (except for vocational rehabilitation or employment counseling or services provided in an educational or training setting), if it is expected to develop any impaired function.
• Speech therapy (except for services provided in an educational or training setting or to teach sign language) is covered provided the therapy is expected to develop speech function as a result of delayed development. Speech function is the ability to express thoughts, speak words and form sentences.
**Chiropractic services**

*Eligible health services* include chiropractic services and osteopathic manipulation to correct a muscular or skeletal problem.

Your *provider* must establish or approve a treatment plan that details the treatment, and specifies frequency and duration.

**Diagnostic testing for learning disabilities**

*Eligible health services* include diagnostic testing for:

- Attention deficit disorder
- Attention deficit hyperactive disorder

Once you are diagnosed with one of these conditions, the treatment is covered under the *Mental health treatment* section.
8. Other services

Ambulance service

Eligible health services include transport by professional ambulance services.

For emergency services:
- To the first hospital to provide emergency services
- From one hospital to another hospital if the first hospital cannot provide the emergency services you need

For non-emergency services:
- From hospital to your home or to another facility if an ambulance is the only safe way to transport you
- From your home to a hospital if an ambulance is the only safe way to transport you. Transport is limited to 200 miles

Your plan also covers transportation to a hospital by professional air or water ambulance when:
- Professional ground ambulance transportation is not available
- Your condition is unstable, and requires medical supervision and rapid transport
- You are traveling from one hospital to another and
  - The first hospital cannot provide the emergency services you need
  - The two conditions above are met

The following are not covered under this benefit:
- Ambulance services for routine transportation to receive outpatient or inpatient care

Clinical trial therapies (experimental or investigational)

Eligible health services include experimental or investigational drugs, devices, treatments or procedures from a provider under an “approved clinical trial” only when you have cancer or terminal illnesses and all of the following conditions are met:
- Standard therapies have not been effective or are not appropriate
- You may benefit from the treatment based on published, peer-reviewed scientific evidence

An "approved clinical trial" is a clinical trial that meets all of these criteria:
- The FDA has approved the drug, device, treatment, or procedure to be investigated or has granted it investigational new drug (IND) or group c/treatment IND status. This requirement does not apply to procedures and treatments that do not require FDA approval.
- The clinical trial has been approved by an Institutional Review Board that will oversee the investigation.
- The clinical trial is sponsored by the National Cancer Institute (NCI) or similar federal organization.
- The trial conforms to standards of the NCI or other, applicable federal organization.
- The clinical trial takes place at an NCI-designated cancer center or takes place at more than one institution.
- You are treated in accordance with the protocols of that study.
Clinical trials (routine patient costs)

Eligible health services include "routine patient costs" incurred by you from a provider in connection with participation in an "approved clinical trial" as a "qualified individual" for cancer or other life-threatening illness or condition, as those terms are defined in the federal Public Health Service Act, Section 2709. "Routine patient costs" are the items and services that are typically covered when you are not enrolled in an “approved clinical trial”.

The following are not covered under this benefit:

- Services and supplies related to data collection and record-keeping that is solely needed due to the clinical trial (i.e. protocol-induced costs)
- Services and supplies provided by the trial sponsor without charge to you
- The experimental intervention itself (except medically necessary Category B investigational devices and promising experimental and investigational interventions for terminal illnesses in certain clinical trials in accordance with Aetna’s claim policies)

Durable medical equipment (DME)

Eligible health services include the expense of renting or buying DME and accessories you need to operate the item from a DME supplier. Your plan will cover either buying or renting the item, depending on which we think is more cost efficient. If you purchase DME, that purchase is only eligible for coverage if you need it for long-term use.

Coverage includes:

- One item of DME for the same or similar purpose.
- Repairing DME due to normal wear and tear. It does not cover repairs needed because of misuse or abuse.
- A new DME item you need because your physical condition has changed. It also covers buying a new DME item to replace one that was damaged due to normal wear and tear, if it would be cheaper than repairing it or renting a similar item.
- The fitting and adjustment of such DME items.
- Cardiopulmonary monitors when medically necessary.

We:

- Assume no responsibility
- Make no express or implied warranties

concerning the outcome of any covered DME items.

We reserve the right to limit the payment of charges up to the most cost-efficient and least restrictive level of service or item that can be safely and effectively provided. It is our decision whether to rent or purchase the DME item.

Coverage is limited to one item of equipment, for the same or similar purpose and the accessories needed to operate the item. You are responsible for the entire cost of any additional pieces of the same or similar equipment that you purchase or rent for personal convenience or mobility.

Your plan only covers the same type of DME that Medicare covers. But there are some DME items Medicare covers that your plan does not.
The following are not covered under this benefit:

- Whirlpools
- Portable whirlpool pumps
- Sauna baths
- Massage devices
- Over bed tables
- Elevators
- Communication aids
- Vision aids
- Telephone alert systems
- Personal hygiene and convenience items such as air conditioners, humidifiers, hot tubs, or physical exercise equipment even if they are prescribed by a physician

**Nutritional support**

**Eligible health services** include formula and low protein modified food products ordered by a physician for the treatment of phenylketonuria or an inherited disease of amino and organic acids.

**Covered benefits** also include:

- Donated breast milk which may include milk fortifiers
- Food products modified to be low in protein for inherited diseases of amino acids and organic acids

For purposes of this benefit, “low protein modified food product” means foods that are specifically formulated to have less than one gram of protein per serving and are intended to be used under the direction of a physician for the dietary treatment of any inherited metabolic disease. Low protein modified food products do not include foods that are naturally low in protein.

The following are not covered under this benefit:

- Any food item, including infant formulas, nutritional supplements, vitamins, plus prescription vitamins, medical foods and other nutritional items, even if it is the sole source of nutrition, except as described above

**Orthotic devices**

**Eligible health services** include mechanical supportive devices ordered by your physician for the treatment of weak or muscle deficient feet.

**Osteoporosis (non-preventive care)**

**Eligible health services** include the diagnosis, treatment and management of osteoporosis by a physician. The services include Food and Drug Administration approved technologies, including bone mass measurement.

**Prosthetic and customized orthotic devices**

**Eligible health services** include the initial provision and subsequent replacement of a prosthetic device that your physician orders and administers.

Prosthetic device means:

- A device that temporarily or permanently replaces all or part of an external body part lost or impaired as a result of illness or injury or congenital defects
Customized orthotic device means:
- A prosthetic device based on your physical **illness**

Coverage includes:
- The prosthetic device
- Repairing or replacing the original device you outgrow or that is no longer appropriate because your physical condition changed
- Replacements required by ordinary wear and tear or damage
- The fitting, instruction and other services (such as attachment or insertion) so you can properly use the device

The following are not covered under this benefit:
- Services covered under any other benefit
- Orthopedic shoes, therapeutic shoes, foot orthotics, or other devices to support the feet, unless required for the treatment of or to prevent complications of diabetes, or if the orthopedic shoe is an integral part of a covered leg brace
- Trusses, corsets, and other support items
- Repair and replacement due to loss, misuse, abuse or theft

**Communication aids**

Hearing aids

**Eligible health services** include hearing instruments and related hearing aid services, if you are under age 18, as described below:

Hearing instrument means:
- Any wearable, non-disposable, nonexperimental instrument or device designed to aid or make up for impaired human hearing
- Parts, attachments or accessories for the instrument or device, including an ear mold

Hearing aid services include:
- Audiometric exams
- Selection, fitting and adjustments of ear molds
- Hearing instrument repairs

The following are not covered under this benefit:
- A replacement of:
  - A hearing aid that is lost, stolen or broken
  - A hearing aid installed within the prior 12 month period
- Replacement parts for a hearing aid
- Batteries or cords
- A hearing aid that does not meet the specifications prescribed for correction of hearing loss
- Any hearing aid prescribed by someone other than a hearing care professional
- Any tests, appliances and devices to:
  - Improve your hearing. This includes hearing aid batteries and auxiliary equipment.
  - Enhance other forms of communication to make up for hearing loss or devices that simulate speech.
Hearing aids

Eligible health services include prescribed hearing aids and hearing aid services, if you over age 18, as described below. And just a reminder, you’ll find coverage limitations in the schedule of benefits.

Hearing aid means:
- Any wearable, non-disposable instrument or device designed to aid impaired human hearing
- Parts, attachments, or accessories

Eligible health services also include bone anchored hearing aids and cochlear implants.

Hearing aids alternate treatment rule
Sometimes there are several types of hearing aids that can be used to treat a medical condition, all of which provide acceptable results. When alternate hearing aids can be used, the plan’s coverage may be limited to the cost of the least expensive device that is:
- Customarily used nationwide for treatment and
- Deemed by the medical profession to be appropriate for treatment of the condition in question. The device must meet broadly accepted standards of medical practice for your physical condition.

You should review the differences in the cost of alternate treatment with your physician. Of course, you and your physician can still choose the more costly treatment method. You are responsible for any charges in excess of what the plan will cover for hearing aids.

The following are not covered under this benefit:
- A replacement of:
  - A hearing aid that is lost, stolen or broken
  - A hearing aid installed within the prior 12 month period
- Replacement parts or repairs for a hearing aid
- Batteries or cords
- A hearing aid that does not meet the specifications prescribed for correction of hearing loss
- Any ear or hearing exam performed by a physician who is not certified as an otolaryngologist or otologist

Hearing exams

Eligible health services include hearing exams for evaluation and treatment of illness, injury or hearing loss when performed by a hearing specialist.

The following are not covered under this benefit:
- Hearing exams given during a stay in a hospital or other facility, except those provided to newborns as part of the overall hospital stay
Podiatric (foot care) treatment

Eligible health services include non-routine foot care for the treatment of illness or injury of the feet by physicians and health professionals.

Non-routine treatment means:

- It would be hazardous for you if someone other than a physician or health professional provided the care
- You have an illness that makes the non-routine treatment essential
- The treatment is routine foot care but it’s part of an eligible health service (e.g., debriding of a nail to expose a subungual ulcer, or treatment of warts)
- The treatment you need might cause you to have a change in your ability to walk.

The following are not covered under this benefit:

- Services and supplies for:
  - The treatment of calluses, bunions, toenails, flat feet, hammertoes, fallen arches
  - The treatment of weak feet, chronic foot pain or conditions caused by routine activities, such as walking, running, working or wearing shoes
  - Supplies (including orthopedic shoes), foot orthotics, arch supports, shoe inserts, ankle braces, guards, protectors, creams, ointments and other equipment, devices and supplies
  - Routine pedicure services, such as cutting of nails, corns and calluses when there is no illness or injury of the feet

Telemedicine

Eligible health services include telemedicine consultations when provided by a physician, specialist, behavioral health provider or other telemedicine provider acting within the scope of their license.

Vision care

Pediatric vision care

Routine vision exams

Eligible health services include a routine vision exam provided by an ophthalmologist or optometrist. The exam will include refraction and glaucoma testing.

Vision care services and supplies

Eligible health services include:

- Office visits to an ophthalmologist, optometrist or optician related to the fitting of prescription contact lenses
- Eyeglass frames, prescription lenses or prescription contact lenses that are identified as preferred by a vision provider
- Eyeglass frames, prescription lenses or prescription contact lenses that are identified as non-preferred by a vision provider
- Non-conventional prescription contact lenses that are required to correct visual acuity to 20/40 or better in the better eye and that correction cannot be obtained with conventional lenses
- Aphakic prescription lenses prescribed after cataract surgery has been performed
- Low vision services including comprehensive low vision evaluations and prescribed optical devices, such as high-power spectacles, magnifiers, and telescopes

In any one policy year, this benefit will cover either prescription lenses for eyeglass frames or prescription contact lenses, but not both.
9. Outpatient prescription drugs

What you need to know about your outpatient prescription drug benefits
Read this section carefully so that you know:
- How to access in-network pharmacies
- Eligible health services under your outpatient prescription drug benefit
- What outpatient prescription drugs are covered
- Other services
- How you get an emergency prescription filled
- Where your schedule of benefits fits in
- What precertification requirements apply
- How do I request a medical exception

Some prescription drugs may not be covered or coverage may be limited. This does not keep you from getting prescription drugs that are not covered benefits. You can still fill your prescription, but you have to pay for it yourself. For more information see the Where your schedule of benefits fits in section, and see the schedule of benefits.

A pharmacy may refuse to fill a prescription order or refill when in the professional judgment of the pharmacist the prescription should not be filled. In this situation, the pharmacist will call the prescriber for guidance.

Your plan provides standard safety checks to encourage safe and appropriate use of medications. These checks are intended to avoid adverse events and align with the medication’s FDA-approved prescribing information and current published clinical guidelines and treatment standards. These checks are routinely updated as new medications come to market and as guidelines and standards are updated.

How to access in-network pharmacies
How do you find an in-network pharmacy?
You can find an in-network pharmacy in two ways:
- Online: By logging in to your Aetna website at https://www.aetnastudenthealth.com.
- By phone: Call Member Services at the toll-free number on your ID card in the How to contact us for help section. During regular business hours, a Member Services representative can assist you. Our automated telephone assistant can give you this information 24 hours a day.

You may go to any of our in-network pharmacies.

The in-network pharmacy will submit your claim. You will pay any cost sharing directly to the in-network pharmacy.

Eligible health services under your outpatient prescription drug benefit

What does your outpatient prescription drug benefit cover?
Eligible health services under your outpatient prescription drug benefit include:
Any pharmacy service that meets these three requirements:
- They are described in this section
- They are not listed as exclusions in this section or the General exclusions section
- They are not beyond any limits in the schedule of benefits
Your plan benefits are covered when you follow the plan’s general rules:

- You need a **prescription** from your **prescriber**
- Your drug needs to be **medically necessary** for your **illness** or **injury**. See the Medical necessity and precertification requirements section
- You need to show your ID card to the **pharmacy** when you get a **prescription** filled

Your outpatient **prescription drug** benefit is based on drugs in the preferred drug guide. The preferred drug guide includes both brand-name prescription drugs and generic prescription drugs. Your out-of-pocket costs may be higher if your prescriber prescribes a **prescription drug** not listed in the preferred drug guide.

Your outpatient **prescription drug** benefit includes drugs listed in the preferred drug guide. Prescription drugs listed on the formulary exclusions list are excluded unless a medical exception is approved by us prior to the prescription drug being picked up at the pharmacy. If it is medically necessary for you to use a prescription drug on the formulary exclusions list, you or your prescriber must request a medical exception. See the How can I request a medical exception section. Generic prescription drugs may be substituted by your pharmacist for brand-name prescription drugs. Your out-of-pocket costs may be less if you use a generic prescription drug when available.

**Prescription drugs** covered by this plan are subject to misuse, waste, and/or abuse utilization review by us, your provider, and/or your in-network pharmacy. The outcome of this review may include limiting coverage of the applicable drug(s) to one prescribing provider and/or one in-network pharmacy, limiting the quantity, dosage, day supply, requiring a partial-fill or denial of coverage.

**What outpatient prescription drugs are covered?**

Your **prescriber** may give you a **prescription** in different ways, including:

- Writing out a **prescription** that you then take to a **pharmacy**
- Calling or e-mailing a **pharmacy** to order the medication
- Submitting your **prescription** electronically to a **pharmacy**

Once you receive a **prescription** from your **prescriber**, you may fill the **prescription** at in-network retail or specialty.

**Prescription drug refill synchronization**

You have the right to request synchronization of your **prescription drug** refills once per year when those prescription drugs:

- Are covered under your plan
- Are maintenance medications and have refills available when the request is made
- Are not Schedule II, III, or IV controlled substances
- Have met any applicable utilization management criteria at the time of the request
- Are of a type that can be safely split into short-fill periods
- Do not have special handling or sourcing needs that require a single, designated pharmacy to fill or refill

We will apply a prorated daily cost-share rate when needed to synchronize prescription drugs that meet all of the above criteria and are dispensed by a network pharmacy. Any dispensing fees will not be prorated and will be based on the number of prescriptions filled or refilled at the time of synchronization.
Types of pharmacies

Retail pharmacy
Generally, retail pharmacies may be used for up to a 30 day supply of prescription drugs. You should show your ID card to the in-network pharmacy every time you get a prescription filled.

You do not have to complete or submit claim forms. The in-network pharmacy will take care of claim submission.

Specialty pharmacy
Specialty prescription drugs often include typically high-cost drugs that require special handling, special storage or monitoring and include but are not limited to oral, topical, inhaled and injected routes of administration. A specialty pharmacy may be used for up to a 30 day supply of prescription drugs. You can access the list of specialty prescription drugs by contacting Member Services at the toll-free number on your ID card or by logging in to your Aetna website at www.aetna.com.

Specialty prescription drugs are covered when dispensed through an in-network specialty pharmacy or in-network retail pharmacy.

Specialty starter fill program
This program provides patients that are prescribed certain prescription drugs with a partial fill to make sure they tolerate the drug without harmful impacts. The drugs in this program have a higher instance of intolerance. This program helps reduce potential waste by having you try the drug first. Your cost share will be prorated accordingly. You can access the list of these prescription drugs by contacting Member Services at the toll-free number on your ID card or by logging in to your Aetna website at www.aetna.com.

Other services
Preventive contraceptives
Your outpatient prescription drug plan covers certain prescription drugs and devices that the U.S. Food and Drug Administration (FDA) has approved to prevent pregnancy when prescribed by a prescriber and the prescription is submitted to the pharmacist for processing. Your outpatient prescription drug plan also covers related services and supplies needed to administer covered devices. At least one form of contraception in each of the methods identified by the FDA is included. You can access the list of contraceptive prescription drugs by logging in to your Aetna website at www.aetna.com or calling the toll-free number on your ID card.

We cover over-the-counter (OTC) and generic prescription drugs and devices for each of the methods identified by the FDA at no cost share. If a generic prescription drug or device is not available for a certain method, you may obtain certain brand-name prescription drug for that method at no cost share.

We may cover the dispensing of up to a 12 month supply worth of contraception at one time.

Diabetic supplies
Eligible health services include but are not limited to the following diabetic supplies upon prescription by a prescriber:
- Injection devices including insulin syringes, needles and pens
- Test strips - blood glucose, ketone and urine
- Blood glucose calibration liquid
- Lancet devices and kits
- Alcohol swabs
- Continuous glucose monitors
- Insulin infusion disposable pumps

See the *Diabetic services and supplies (including equipment and training)* section for medical *eligible health services*.

**Epinephrine injectors**

*Eligible health services* include *medically necessary* epinephrine injectors for individuals age 18 and younger. An epinephrine injector includes an auto-injector and pre-filled syringe approved for the administration of epinephrine by the U.S. Food and Drug Administration (FDA).

**Immunizations**

Under the outpatient *prescription drugs* benefit, *eligible health services* include preventive immunizations for infectious diseases as required by the federal Affordable Care Act (ACA) guidelines when administered at an *in-network pharmacy*.

You should contact:
- Member Services at the toll-free number on your ID card in the *How to contact us for help* section to find a participating *in-network pharmacy*

You should contact the *pharmacy* for availability as not all *pharmacies* will stock all available vaccines.

Your medical plan also provides coverage for preventive immunizations as required by the federal Affordable Care Act (ACA) guidelines. For details, refer to the *Preventive care and wellness* section.

**Immunosuppressant drugs**

*Eligible health services* include immunosuppressant *prescription drugs* with a written prescription after an approved organ transplant. When the prescribing *physician* indicates “May not substitute” on your *prescription* orders, we will not require the pharmacy to issue a different *prescription drug* without written notification and documented consent by you and the prescribing *physician*.

**Infertility drugs**

*Eligible health services* include oral *prescription drugs* used primarily for the purpose of treating the underlying cause of *infertility*.

**Opioid antagonist prescription drugs**

*Eligible health services* include opioid antagonist *prescription drugs*, including the medication product, administrative devices and any pharmacy administrative fees relating to the dispensing of opioid antagonists. Included are refills for expired or utilized opioid antagonists.

An “opioid antagonist” is a drug that binds to opioid receptors and blocks or inhibits the effect of opioids acting on those receptors, including, but not limited to, naloxone hydrochloride or any other similarly acting drug approved by the U.S. Food and Drug Administration.
Opioid medically assisted treatment
Eligible health services include prescription drugs for medically assisted treatment (MAT) of opioid use disorder. These prescription drugs will not be subject to:
- Precertification
- Dispensing limitations
- Step therapy
- Lifetime limits

Opioid reversal agents
Eligible health services include at least 1 intranasal opioid reversal agent prescription for the initial prescription of opioids with dosages of 50 MME or higher.

Orally administered anti-cancer drugs, including chemotherapy drugs
Eligible health services include any drug prescribed for the treatment of cancer if it is recognized for treatment of that indication in a standard reference compendium or recommended in the medical literature even if the drug is not approved by the FDA for a particular indication. You pay no more for orally administered cancer medications than for the same covered intravenously or injected cancer medications.

Over-the-counter drugs
Eligible health services include certain over-the-counter medications, as determined by the plan. Coverage of the selected over-the-counter medications requires a prescription. You can access the list by logging in to your Aetna website at www.aetna.com or calling Member Services at the toll-free number on your ID card.

Prescription inhalants
Eligible health services include inhalant prescription drugs for diagnoses of asthma or other life-threatening bronchial ailments. Coverage will be provided at the same level as any other prescription drug. There will be no restrictions on when you can refill the inhaler when it is ordered or prescribed by the treating physician and it is medically appropriate.

Preventive care drugs and supplements
Eligible health services include preventive care drugs and supplements (including over-the-counter drugs and supplements) as required by the Affordable Care Act (ACA) guidelines when prescribed by a prescriber and the prescription is submitted to the pharmacist for processing.
- Aspirin: Available to adults to prevent cardiovascular disease and preeclampsia in women
- Oral fluoride supplements: Available to children whose primary water source is deficient in fluoride
- Folic acid supplements: Available to adult females planning to become pregnant or capable of pregnancy
- Iron supplements: Available to children without symptoms of iron deficiency but who are at an increased risk for iron deficiency anemia
- Vitamin D supplements: Available to adults to promote calcium absorption and bone growth
- Statin preventive medication: Available to adults ages 40-75 with all of the following:
  - No history of cardiovascular disease (CVD)
  - 1 or more CVD risk factors
  - A calculated 10-year CVD event risk of 10% or greater

Risk-reducing breast cancer prescription drugs
Eligible health services include prescription drugs used to treat people who are at:
- Increased risk for breast cancer
- Low risk for adverse medication side effects
Tobacco cessation prescription and over-the-counter drugs
Eligible health services include FDA-approved prescription drugs and over-the-counter (OTC) drugs to help stop the use of tobacco products, when prescribed by a prescriber and the prescription is submitted to the pharmacist for processing.

Topical anti-inflammatory medications
Eligible health services include topical anti-inflammatory medications for acute and chronic pain.

Topical eye medication prescription drugs
Eligible health services include topical eye prescription drugs. They are paid according to the tier of drug as indicated in the schedule of benefits.

Refills of a prescription for topical eye medication will not be denied when:
- The prescription drug is used to treat a chronic condition of the eye
- You requested the refill before the last day of the prescribed dosage period and after at least 75% of the predicted days of use
- The prescriber indicates on the original prescription that refills are permitted, and early refills do not exceed the total number of refills prescribed

Treatment of tick-borne diseases
Eligible health services includes long-term antibiotic therapy, including office visits and ongoing testing, for a tick-borne disease when medically necessary and ordered by a physician after making a thorough evaluation of your:
- Symptoms
- Diagnostic test results
- Response to treatment

“Long-term antibiotic therapy” is the administration of oral, intramuscular or intravenous (IV) antibiotics singly or in combination for periods of time longer than 4 weeks. Experimental or investigational drugs and off-label prescription drugs may be used when approved by the U.S. Food and Drug Administration (FDA).

Outpatient prescription drugs exclusions
The following are not covered under the outpatient prescription drugs benefit:
- Allergy sera and extracts administered via injection
- Any services related to the dispensing, injecting or application of a drug
- Biological sera unless specified on the preferred drug guide
- Compounded prescriptions containing bulk chemicals not approved by the U.S. Food and Drug Administration (FDA) including compounded bioidentical hormones
- Cosmetic drugs including medications and preparations used for cosmetic purposes
- Devices, products and appliances, except those that are specially covered
- Dietary supplements including medical foods
- Drugs or medications
  - Administered or entirely consumed at the time and place it is prescribed or provided
  - Which do not, by federal or state law, require a prescription order i.e. over-the-counter (OTC) drugs), even if a prescription is written except as specifically provided above
  - That are therapeutically equivalent or therapeutically alternative to a covered prescription drug (unless a medical exception is approved)
  - Not approved by the FDA or not proven safe or effective
- Provided under your medical plan while an inpatient of a healthcare facility
- Recently approved by the U.S. Food and Drug Administration (FDA), but which have not yet been reviewed by our Pharmacy and Therapeutics Committee
- That include vitamins and minerals unless recommended by the United States Preventive Services Task Force (USPSTF)
- For which the cost is covered by a federal, state, or government agency (for example: Medicaid or Veterans Administration)
- That are used to treat sexual dysfunction, enhance sexual performance or increase sexual desire, including drugs, implants, devices or preparations to correct or enhance erectile function, enhance sensitivity, or alter the shape or appearance of a sex organ
- That are used for the purpose of weight gain or reduction, including but not limited to stimulants, preparations, foods or diet supplements, dietary regimens and supplements, food or food supplements, appetite suppressants or other medications
- That are drugs or growth hormones used to stimulate growth and treat idiopathic short stature unless there is evidence that the covered person meets one or more clinical criteria detailed in our precertification and clinical policies

- Duplicative drug therapy (e.g. two antihistamine drugs)
- Genetic care
  - Any treatment, device, drug, service or supply to alter the body’s genes, genetic make-up, or the expression of the body’s genes except for the correction of congenital birth defects
- Immunizations related to travel or work
- Immunization or immunological agents except as specifically stated in the schedule of benefits or the certificate
- Implantable drugs and associated devices except as specifically provided above
- Infertility
  - Injectable prescription drugs used primarily for the treatment of infertility except where stated in the Eligible health services section
- Injectables
  - Any charges for the administration or injection of prescription drugs or injectable insulin and other injectable drugs covered by us.
  - Needles and syringes, except for those used for insulin administration.
  - Any drug which, due to its characteristics as determined by us, must typically be administered or supervised by a qualified provider or licensed certified health professional in an outpatient setting. This exception does not apply to Depo Provera and other injectable drugs used for contraception.
- Off-label drug use except for indications recognized through peer-reviewed medical literature
- Prescription drugs:
  - That are ordered by a dentist or prescribed by an oral surgeon in relation to the removal of teeth, or prescription drugs for the treatment of a dental condition.
  - That are considered oral dental preparations and fluoride rinses, except pediatric fluoride tablets or drops as specified on the preferred drug guide.
  - That are being used or abused in a manner that is determined to be furthering an addiction to a habit-forming substance, or drugs obtained for use by anyone other than the person identified on the ID card.
- Refills dispensed more than one year from the date the latest prescription order was written
- Replacement of lost or stolen prescriptions
- Test agents except diabetic test agents
- Tobacco cessation drugs unless recommended by the United States Preventive Services Task Force (USPSTF)
We reserve the right to exclude:
- A manufacturer’s product when the same or similar drug (that is, a drug with the same active ingredient or same therapeutic effect), supply or equipment is on the preferred drug guide
- Any dosage or form of a drug when the same drug is available in a different dosage or form on our preferred drug guide

How you get an emergency prescription filled
You may not have access to an in-network pharmacy in an emergency or urgent care situation. If you must fill a prescription in either situation, we will reimburse you as shown in the table below.

<table>
<thead>
<tr>
<th>Type of pharmacy</th>
<th>Your cost share</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-network pharmacy</td>
<td>• You pay the copayment.</td>
</tr>
</tbody>
</table>
| Out-of-network pharmacy           | • You pay the pharmacy directly for the cost of the prescription. Then you fill out and send a prescription drug refund form to us, including all itemized pharmacy receipts.  
• Submission of a claim doesn’t guarantee payment. If your claim is approved, you will be reimbursed the cost of your prescription less your copayment. |

Where your schedule of benefits fits in
You are responsible for paying your part of the cost sharing. The schedule of benefits shows any benefit limitations and any out-of-pocket costs you are responsible for. Keep in mind that you are responsible for costs not covered under this plan.

Your outpatient prescription drug costs are based on:
- The type of prescription drug you are prescribed
- Where you fill your prescription

The plan may, in certain circumstances, make some preferred brand-name prescription drugs available to covered persons at the generic prescription drug copayment level.

How your copayment works
Your copayment is the amount you pay for each prescription fill or refill. Your schedule of benefits shows you which copayments you need to pay for specific prescription fill or refill. You will pay any cost sharing directly to the in-network pharmacy.

What precertification requirements apply?
Precertification
For certain drugs, you, your prescriber or your pharmacist needs to get approval from us before we will cover the drug. This is called “precertification”. The requirement for getting approval in advance guides appropriate use of precertified drugs and makes sure they are medically necessary. For the most up-to-date information, call Member Services at the toll-free number on your ID card or by logging in to your Aetna website at www.aetna.com.
Important note:
Precertification requirements do not apply to FDA-approved prescription drugs used for the treatment of substance use disorders other than those established by applicable criteria.

If you want to request an exception to a medical necessity requirement, see the How can I request a medical exception request review? section or call the toll-free Member Services number on your member ID card for more information.

Medical exceptions
Sometimes you or your provider may ask for a medical exception for prescription drugs that are not covered or for which coverage is being discontinued (for reasons other than safety or drug manufacturer withdrawal) or dosage limitation. You, someone who represents you or your provider can contact us. You will need to provide us with the required clinical documentation. We will process your request through our standard medical exception process within 72 hours of receipt. Any exception granted is based upon an individual and is a case by case decision that will not apply to other covered persons. If the medical exception request is approved by us, you will receive the non-preferred benefit level and coverage for the prescription drug according to the terms of your plan.

For directions on how you can submit a request for a review:
- Contact Member Services at the toll-free number on your ID card (800) 841-3140
- Go online at https://www.aetnastudenthealth.com
- Submit the request in writing to CVS Health, ATTN: Aetna PA, 1300 E Campbell Road, Richardson, TX 75081

You, someone who represents you or your provider may seek a quicker medical exception when the situation is urgent. It’s an urgent situation when you have a health condition that may seriously affect your life, health, or ability to get back maximum function. It can also be when you are going through a current course of treatment using a non-covered drug. We will make a coverage determination for your urgent request within 24 hours after we receive your request and will tell you, someone who represents you and your prescriber of our decision. If approved by us, the exception will apply for the entire time you have an urgent situation. In the case of denial, we will provide you with:
- The reason for the denial
- An alternate covered medication (if applicable)
- Information for submitting an appeal of the denial

Prescribing units
Some outpatient prescription drugs are subject to quantity limits. These quantity limits help your prescriber and pharmacist check that your outpatient prescription drug is used correctly and safely. We rely on medical guidelines, FDA-approved recommendations and other criteria developed by us to set these quantity limits.

Any outpatient prescription drug that has duration of action extending beyond one (1) month shall require the number of copayments per prescribing unit that is equal to the anticipated duration of the medication. For example, a single injection of a drug that is effective for three (3) months would require three (3) copayments.
What your plan doesn’t cover – General exclusions

We already told you about the many health care services and supplies that are eligible for coverage under your plan in the Eligible health services and exclusions section. In that section we also told you that some health care services and supplies have exceptions and some are not covered at all (exclusions).

In this section we tell you about the general exclusions that apply to your plan. And just a reminder, you'll find coverage limitations in the schedule of benefits.

General exclusions

The following are not eligible health services under your plan except as described in:
- The Eligible health services and exclusions section of this certificate of coverage or

Acupuncture
- Acupuncture
- Acupressure

Alternative health care
- Services and supplies given by a provider for alternative health care. This includes but is not limited to aromatherapy, naturopathic medicine, herbal remedies, homeopathy, energy medicine, Christian faith-healing medicine, Ayurvedic medicine, yoga, hypnotherapy, and traditional Chinese medicine.

Armed forces
- Services and supplies received from a provider as a result of an injury sustained, or illness contracted, while in the service of the armed forces of any country. When you enter the armed forces of any country, we will refund any unearned pro-rata premium to the policyholder.

Behavioral health treatment
- Services for the following based on categories, conditions, diagnoses or equivalent terms as listed in the most recent version of the Diagnostic and Statistical Manual of Mental Disorders (DSM) of the American Psychiatric Association:
  - Stay in a facility for treatment for dementias and amnesia without a behavioral disturbance that necessitates mental health treatment
  - School and/or education service including special education, remedial education, wilderness treatment programs, or any such related or similar programs
  - Services provided in conjunction with school, vocation, work or recreational activities
  - Transportation
  - Sexual deviations and disorders except as described in the Eligible health services and exclusions section
  - Tobacco use disorders except as described in the Eligible health services and exclusions – Preventive care and wellness section

Beyond legal authority
- Services and supplies provided by a health professional or other provider that is acting beyond the scope of its legal authority
Blood, blood plasma, synthetic blood, blood derivatives or substitutes
Examples of these are:

- The provision of blood to the hospital, other than blood derived clotting factors
- Any related services including processing, storage or replacement expenses
- The services of blood donors, apheresis or plasmapheresis
- For autologous blood donations, only administration and processing expenses are covered

Clinical trial therapies (experimental or investigational)
- Your plan does not cover clinical trial therapies (experimental or investigational), except as described in the Eligible health services and exclusions - Clinical trial therapies (experimental or investigational) section

Cosmetic services and plastic surgery
- Any treatment, surgery (cosmetic or plastic), service or supply to alter, improve or enhance the shape or appearance of the body, except where described in the Eligible health services - Reconstructive surgery and supplies section.

This exclusion does not apply to:

- Surgery after an accidental injury when performed as soon as medically feasible. (Injuries that occur during medical treatments are not considered accidental injuries even if unplanned or unexpected.)
- Coverage that may be provided under the Eligible health services and exclusions - Gender affirming treatment section.
- The removal of breast implants due to an illness or injury

Court-ordered testing
- Court-ordered testing or care unless medically necessary. This exclusion does not apply to court-ordered FDA-approved prescription drugs for the treatment of substance use disorders and any associated counseling or wraparound services.

Custodial care
Services and supplies meant to help you with activities of daily living or other personal needs.
Examples of these are:

- Routine patient care such as changing dressings, periodic turning and positioning in bed
- Administering oral medications
- Care of a stable tracheostomy (including intermittent succioning)
- Care of a stable colostomy/ileostomy
- Care of stable gastrostomy/jejunostomy/nasogastric tube (intermittent or continuous) feedings
- Care of a bladder catheter (including emptying/changing containers and clamping tubing)
- Watching or protecting you
- Respite care except in connection with hospice care, adult (or child) day care or convalescent care
- Institutional care. This includes room and board for rest cures, adult day care and convalescent care
- Help with walking, grooming, bathing, dressing, getting in or out of bed, toileting, eating or preparing foods
- Any other services that a person without medical or paramedical training could be trained to perform
- Any service that can be performed by a person without any medical or paramedical training
• For behavioral health (mental health treatment and substance related disorders treatment):
  - Services provided when you have reached the greatest level of function expected with the current level of care, for a specific diagnosis
  - Services given mainly to:
    o Maintain, not improve, a level of function
    o Provide a place free from conditions that could make your physical or mental state worse

Dental care for adults
• Dental services for adults including services related to:
  - The care, filling, removal or replacement of teeth and treatment of injuries to or diseases of the teeth
  - Dental services related to the gums
  - Apicoectomy (dental root resection)
  - Orthodontics
  - Root canal treatment
  - Soft tissue impactions
  - Alveolectomy
  - Augmentation and vestibuloplasty treatment of periodontal disease
  - False teeth
  - Prosthetic restoration of dental implants
  - Dental implants

This exception does not include treatment of accidental injuries to sound natural teeth and treatment for diseases of the teeth, removal of bony impacted teeth, bone fractures, removal of tumors, and odontogenic cysts. This exclusion also does not include tooth extraction surgery in preparation for radiation treatment of neoplastic jaw or throat diseases.

Educational services
Examples of these services are:
• Any service or supply for education, training or retraining services or testing, except where described in the Eligible health services and exclusions – Diabetic services and supplies (including equipment and training) section. This includes:
  - Special education
  - Remedial education
  - Wilderness treatment programs (whether or not the program is part of a residential treatment facility or otherwise licensed institution)
  - Job training
  - Job hardening programs
• Educational services, schooling or any such related or similar program, including therapeutic programs within a school setting.

Examinations
Any health or dental examinations needed:
• Because a third party requires the exam. Examples are, examinations to get or keep a job, or examinations required under a labor agreement or other contract
• Because a law requires it
• To buy insurance or to get or keep a license
• To travel
• To go to a school, camp, or sporting event, or to join in a sport or other recreational activity
Experimental or investigational
- Experimental or investigational drugs, devices, treatments or procedures unless otherwise covered under clinical trial therapies (experimental or investigational) or covered under clinical trials (routine patient costs). See the Eligible health services and exclusions – Other services section. Note that this exclusion will not impact your ability to obtain an external review of denial of coverage for a service or supply denied by us as experimental or investigational.

Facility charges
For care, services or supplies provided in:
- Rest homes
- Assisted living facilities
- Similar institutions serving as a persons’ main residence or providing mainly custodial or rest care
- Health resorts
- Spas or sanitariums
- Infirmaries at schools, colleges, or camps

Gene-based, cellular and other innovative therapies (GCIT)
The following are not eligible health services unless you receive prior written approval from us:
- GCIT services received at a facility or with a provider that is not a GCIT-designated facility/provider
- All associated services when GCIT services are not covered. Examples include infusion, laboratory, radiology, anesthesia, and nursing services.

Please refer to the Medical necessity and precertification requirements section.

Genetic care
- Any treatment, device, drug, service or supply to alter the body’s genes, genetic make-up, or the expression of the body’s genes except for the correction of congenital birth defects

Growth/Height care
- A treatment, device, drug, service or supply with the primary purpose to increase or decrease height or alter the rate of growth. This does not include growth hormone therapy.
- Surgical procedures, devices and growth hormones to stimulate growth

Illegal Occupation
- Services and supplies that you receive as a result of an injury due to your commission of a felony to which the contributing cause was the engagement of an illegal occupation.

Incidental surgeries
- Charges made by a physician for incidental surgeries. These are non-medically necessary surgeries performed during the same procedure as a medically necessary surgery.

Jaw joint disorder
- Surgical treatment of jaw joint disorders
- Non-surgical treatment of jaw joint disorders
- Jaw joint disorder treatment performed by prosthesis placed directly on the teeth, surgical and non-surgical medical and dental services, and diagnostic or therapeutics services related to jaw joint disorders including associated myofascial pain
This exclusion does not apply to **covered benefits** for treatment of **TMJ** and **CMJ** as described in the *Eligible health services and exclusions – Temporomandibular joint dysfunction (TMJ) and craniomandibular joint dysfunction (CMJ) treatment* section.

**Judgment or settlement**
- Services and supplies for the treatment of an **injury** or **illness** to the extent that payment is made as a judgment or settlement by any person deemed responsible for the **injury** or **illness** (or their insurers)

**Mandatory no-fault laws**
- Treatment for an **injury** to the extent benefits are payable under any state no-fault automobile coverage.

**Maintenance care**
- Care made up of services and supplies that maintain, rather than improve, a level of physical or mental function, except for habilitation therapy services. See the *Eligible health services and exclusions – Habilitation therapy services* section

**Medical supplies – outpatient disposable**
- Any outpatient disposable supply or device. Examples of these are:
  - Sheaths
  - Bags
  - Elastic garments
  - Support hose
  - Bandages
  - Bedpans
  - Syringes
  - Blood or urine testing supplies
  - Other home test kits
  - Splints
  - Neck braces
  - Compresses
  - Other devices not intended for reuse by another patient

**Medicare**
- Services and supplies available under **Medicare**, if you are entitled to premium-free **Medicare** Part A or enrolled in **Medicare** Part B, or if you are not entitled to premium-free **Medicare** Part A or enrolled in **Medicare** Part B because you refused it, dropped it, or did not make a proper request for it

**Non-U.S. citizen**
- Services and supplies received by a **covered person** (who is not a United States citizen) within the **covered person’s** home country but only if the home country has a socialized medicine program

**Other primary payer**
- Payment for a portion of the charge that **Medicare** or another party is responsible for as the primary payer
Outpatient prescription or non-prescription drugs and medicines

- Outpatient prescription drugs or non-prescription drugs and medicines provided by the policyholder
- Drugs that are included on the list of specialty prescription drugs as covered under your outpatient prescription drug plan

Personal care, comfort or convenience items

- Any service or supply primarily for your convenience and personal comfort or that of a third party

Riot

- Services and supplies that you receive from providers as a result of an injury from your “participation in a riot”. This means when you take part in a riot in any way such as inciting, or conspiring to incite, the riot. It does not include actions that you take in self-defense as long as they are not against people who are trying to restore law and order.

Routine exams

- Routine physical exams, routine eye exams, routine dental exams, routine hearing exams and other preventive services and supplies, except as specifically provided in the Eligible health services and exclusions section

School health services

- Services and supplies normally provided by the policyholder’s:
  - School health services
  - Infirmary
  - Hospital
  - Pharmacy or

  by health professionals who
  - Are employed by
  - Are Affiliated with
  - Have an agreement or arrangement with, or
  - Are otherwise designated by

  the policyholder.

Services provided by a family member

- Services provided by a spouse, domestic partner, civil union partner, parent, child, step-child, brother, sister, in-law or any household member

Sexual dysfunction and enhancement

- Any treatment, prescription drug, service, or supply to treat sexual dysfunction, enhance sexual performance or increase sexual desire, including:
  - Surgery, prescription drugs, implants, devices or preparations to correct or enhance erectile function, enhance sensitivity, or alter the shape or appearance of a sex organ
  - Sex therapy, sex counseling, marriage counseling, or other counseling or advisory services
- Not eligible for coverage are prescription drugs in 60 day supplies
Strength and performance
- Services, devices and supplies such as drugs or preparations designed primarily for enhancing your:
  - Strength
  - Physical condition
  - Endurance
  - Physical performance

Telemedicine
- Services given when you are not present at the same time as the provider
- Services including:
  - Telemedicine kiosks
  - Electronic vital signs monitoring or exchanges, (e.g. Tele-ICU, Tele-stroke)

Therapies and tests
- Full body CT scans
- Hair analysis
- Hypnosis and hypnotherapy
- Massage therapy, except when used as a physical therapy modality
- Sensory or auditory integration therapy

Tobacco cessation
- Any treatment, drug, service or supply to stop or reduce smoking or the use of other tobacco products or to treat or reduce nicotine addiction, dependence or cravings, including, medications, nicotine patches and gum unless recommended by the United States Preventive Services Task Force (USPSTF). This also includes:
  - Counseling, except as specifically provided in the Eligible health services and exclusions – Preventive care and wellness section
  - Hypnosis and other therapies
  - Medications, except as specifically provided in the Eligible health services and exclusions – Outpatient prescription drugs section
  - Nicotine patches
  - Gum

Treatment in a federal, state, or governmental entity
- Any care in a hospital or other facility owned or operated by any federal, state or other governmental entity, except to the extent coverage is required by applicable laws

Vision care for adults
- Routine vision exam provided by an ophthalmologist or optometrist, including refraction and glaucoma testing
- Vision care services and supplies
Voluntary sterilization
• Reversal of voluntary sterilization procedures, including related follow-up care

Wilderness treatment programs
See Educational services within this section

Work related illness or injuries
• Coverage available to you under worker’s compensation or under a similar program under local, state or federal law for any illness or injury related to employment or self-employment.
• A source of coverage or reimbursement will be considered available to you even if you waived your right to payment from that source. You may also be covered under a workers’ compensation law or similar law. If you submit proof that you are not covered for a particular illness or injury under such law, then that illness or injury will be considered “non-occupational” regardless of cause.
Who provides the care

Just as the starting point for coverage under your plan is whether the services and supplies are eligible health services, the foundation for getting covered care is through our network of providers. This section tells you about in-network and out-of-network providers. This section also tells you about the role of school health services.

School health services
School health services can give you some of the care that you need. Contact them first before seeking care from other providers.

In-network providers
We have contracted with providers to provide eligible health services to you. These providers make up the network for your plan. For you to receive the in-network level of benefits you must use in-network providers for eligible health services. There are some exceptions:

- Emergency services – refer to the description of emergency services and urgent care in the Eligible health services and exclusions section
- Urgent care – refer to the description of emergency services and urgent care in the Eligible health services and exclusions section
- Transplants – see the description of transplant services in the Eligible health services and exclusions – Specific conditions section

You may select an in-network provider from the directory through your Aetna website at https://www.aetnastudenthealth.com. You can search our online directory for names and locations of providers or contact Member Services at the toll-free number on your ID card in the How to contact us for help section.

You will not have to submit claims for treatment received from in-network providers. Your in-network provider will take care of that for you. And we will directly pay the in-network provider for what the plan owes.

Out-of-network providers
You also have access to out-of-network providers. This means you can receive eligible health services from an out-of-network provider. If you use an out-of-network provider to receive eligible health services, you are subject to a higher out-of-pocket expense and are responsible for:

- Paying your out-of-network policy year deductible
- Your out-of-network coinsurance
- Any charges over our recognized charge
- Submitting your own claims and getting precertification
Keeping a provider you go to now (continuity of care)
You may have to find a new provider when:

- You join the plan and the provider you have now is not in the network
- You are already covered under another Aetna plan and your provider stops being in our network

But, in some cases, you may be able to keep going to your current provider to complete a treatment or to have treatment that was already scheduled. This is called continuity of care.

If this situation applies to you, contact us for details. As long as the provider did not leave the network based on fraud, lack of quality standards, or our termination of the provider, you’ll be able to receive transitional care from your provider for a period up to 90 days from when we notified you of their network status or the end of your treatment, whichever is sooner.

If a provider stops participation with us and provides us with notice, we will provide you with 60 day advance notice. If we receive less than a 60 day notice from the provider, we will immediately notify you of the termination.

If you are pregnant and have entered your second trimester, transitional care will be through the time required for postpartum care directly related to the delivery.

You will not be responsible for an amount that exceeds the cost share that would have applied had your provider remained in the network.
What the plan pays and what you pay

Who pays for your eligible health services – this plan, both of us, or just you? That depends. This section gives the general rule and explains these key terms:

- Your policy year deductible
- Your copayments
- Your coinsurance
- Your maximum out-of-pocket limit

We also remind you that sometimes you will be responsible for paying the entire bill – for example, if you get care that is not an eligible health service.

The general rule
When you get eligible health services:
- You pay for the entire expense up to any policy year deductible limit

And then

- The plan and you share the expense up to any maximum out-of-pocket limit. The schedule of benefits lists how much your plan pays and how much you pay for each type of health care service.

And then

- The plan pays the entire expense after you reach your maximum out-of-pocket limit

When we say “expense” in this general rule, we mean the negotiated charge for an in-network provider and recognized charge for an out-of-network provider. See the Glossary section for what these terms mean.

See the schedule of benefits for any exceptions to this general rule.

Important exception – when your plan pays all
Under the in-network level of coverage, your plan pays the entire expense for all eligible health services under the Preventive care and wellness benefit.

Important exceptions – when you pay all
You pay the entire expense for an eligible health service:
- When you get a health care service or supply that is not medically necessary. See the Medical necessity and precertification requirements section.

- When your plan requires precertification, your physician requested it, we refused it, and you get an eligible health service without precertification. See the Medical necessity and precertification requirements section.

In all these cases, the provider may require you to pay the entire charge. Any amount you pay will not count towards your policy year deductible or towards your maximum out-of-pocket limit.
**Special financial responsibility**
You are responsible for the entire expense of:
- Cancelled or missed appointments

Neither you nor we are responsible for:
- Charges for which you have no legal obligation to pay
- Charges that would not be made if you did not have coverage
- Charges, expenses, or costs in excess of the *negotiated charge* for in-network *covered benefits*
- Standby charges made by a **physician**

**Where your schedule of benefits fits in**

**How your policy year deductible works**
Your *policy year deductible* is the amount you need to pay for eligible health services per *policy year* before your plan begins to pay for eligible health services. Your schedule of benefits shows the *policy year deductible* amounts for your plan.

**How your copayment works**
Your *copayment* is the amount you pay for eligible health services after you have paid your *policy year deductible*. Your schedule of benefits shows you which copayments you need to pay for specific eligible health services.

**How your maximum out-of-pocket limit works**
You will pay your *policy year deductible*, *copayments*, and *coinsurance* up to the *maximum out-of-pocket limit* for your plan. Your schedule of benefits shows the *maximum out-of-pocket limits* that apply to your plan. Once you reach your *maximum out-of-pocket limit*, your plan will pay for *covered benefits* for the remainder of that *policy year*.

**Important note:**
See the schedule of benefits for any *policy year deductibles*, *copayments*, *coinsurance*, *maximum out-of-pocket limit* and maximum age, visits, days, hours, admissions that may apply.
When you disagree - claim decisions and appeals procedures

In the previous section, we explained how you and we share responsibility for paying for your eligible health services.

When a claim comes in, we decide and tell you how you and we will split the expense. We also explain what you can do if you think we got it wrong.

Claim procedures
For claims involving out-of-network providers:

<table>
<thead>
<tr>
<th>Notice</th>
<th>Requirement</th>
<th>Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Submit a claim</td>
<td>• You should notify and request a claim form from the policyholder</td>
<td>• You must send us notice and proof within 20 days or as soon as reasonably possible.</td>
</tr>
<tr>
<td></td>
<td>• The claim form will provide instructions on how to complete and where to send the form(s).</td>
<td>• If you are unable to complete a claim form, you may send us:</td>
</tr>
<tr>
<td></td>
<td>•</td>
<td>- A description of services</td>
</tr>
<tr>
<td></td>
<td>•</td>
<td>- Bill of charges</td>
</tr>
<tr>
<td></td>
<td>•</td>
<td>- Any medical documentation you received from your provider</td>
</tr>
<tr>
<td>Proof of loss (claim)</td>
<td>• A completed claim form and any additional information required by us.</td>
<td>You or your provider must send us notice and proof within 12 months of the date you received services, unless you are legally unable to notify us.</td>
</tr>
<tr>
<td>Benefit payment</td>
<td>• Written proof must be provided for all benefits.</td>
<td>• Benefits will be paid within 30 days after the necessary proof to support the claim is received. If benefits are not paid within 30 days after proof of loss is received, you are entitled to 9% interest. Interest will be calculated from the 30th day until the date the benefits are paid. However, interest less than $1 may not be paid.</td>
</tr>
</tbody>
</table>
Types of claims and communicating our claim decisions
You or your provider is required to send us a claim in writing. You can request a claim form from us. We will review that claim for payment to the provider or to you as appropriate.

There are different types of claims. The amount of time that we have to tell you about our decision on a claim depends on the type of claim. The section below will tell you about the different types of claims.

Urgent care claim
An urgent claim is one for which the physician treating you decides that a delay in getting medical care, could put your life or health at risk. Or a delay might put your ability to regain maximum function at risk. It could also be a situation in which you need care to avoid severe pain.

If you are pregnant, an urgent claim also includes a situation that can cause serious risk to the health of your unborn baby.

Pre-service claim
A pre-service claim is a claim that involves services you have not yet received and which we will pay for only if we precertify them.

Post-service claim
A post service claim is a claim that involves health care services you have already received.

Concurrent care claim extension
A concurrent care claim extension occurs when you ask us to approve more services than we already have approved. Examples are extending a hospital stay or adding a number of visits to a provider.

Concurrent care claim reduction or termination
A concurrent care claim reduction or termination occurs when we decide to reduce or stop payment for an already approved course of treatment. We will notify you of such a determination. You will have enough time to file an appeal. Your coverage for the service or supply will continue until you receive a final appeal decision from us or an external review organization if the situation is eligible for external review.

During this continuation period, you are still responsible for your share of the costs, such as copayments, coinsurance and deductibles that apply to the service or supply. If we uphold our decision at the final internal appeal, you will be responsible for all of the expenses for the service or supply received during the continuation period.
The chart below shows a timetable view of the different types of claims and how much time we have to tell you about our decision.

We may need to tell your physician about our decision on some types of claims, such as a concurrent care claim, or a claim when you are already receiving the health care services or are in the hospital.

<table>
<thead>
<tr>
<th>Type of notice</th>
<th>Urgent care claim</th>
<th>Pre-service claim</th>
<th>Post-service claim</th>
<th>Concurrent care claim</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial determination (us)</td>
<td>72 hours</td>
<td>15 days</td>
<td>30 days</td>
<td>24 hours for urgent request* or 72 hours if clinical information is required and received more than 24 hours after request* 15 calendar days for non-urgent request</td>
</tr>
<tr>
<td>Extensions</td>
<td>None</td>
<td>15 days</td>
<td>15 days</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Additional information request (us)</td>
<td>72 hours</td>
<td>15 days</td>
<td>30 days</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Response to additional information request (you)</td>
<td>48 hours</td>
<td>45 days</td>
<td>45 days</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>

*We have to receive the request at least 24 hours before the previously approved health care services end.

For substance use disorders: When benefits are no longer medically necessary, we will provide you written notice within 24 hours of the adverse determination and advise you of your right to request an external review.

**Adverse benefit determinations**
We pay many claims at the full rate negotiated charge with in-network provider and the recognized charge with an out-of-network provider, except for your share of the costs. But sometimes we pay only some of the claim. And sometimes we deny payment entirely. Any time we deny even part of the claim that is an “adverse benefit determination” or “adverse decision”. It is also an “adverse benefit determination” if we rescind your coverage entirely.

If we make an adverse benefit determination, we will tell you in writing.
The difference between a complaint and an appeal

A Complaint
You may not be happy about a provider or an operational issue, and you may want to complain. You can call Member Services at the toll-free number on your ID card in the How to contact us for help section or write Member Services. Your complaint should include a description of the issue. You should include copies of any records or documents that you think are important. We will review the information and provide you with a written response within 30 calendar days of receiving the complaint. We will let you know if we need more information to make a decision. When a complaint is received from the Division of Insurance, we will respond within 21 days of receiving the complaint.
You may contact the Department of Insurance at any time. Complaints to the Department of Insurance may be submitted in the following ways:
Illinois Department of Insurance
Office of Consumer Health Insurance
320 W. Washington Street
Springfield, IL 62767
(877) 527-9431 Toll-free phone
(217) 558-2083 Fax number
Consumer_complaints@ins.state.il.us Email address
https://mc.insurance.illinois.gov/messagecenter.nsf

An Appeal
You can ask us to re-review an adverse benefit determination. This is called an appeal. You can appeal to us by calling Member Services at the toll-free number on your ID card in the How to contact us for help section.

Appeals of adverse benefit determinations
You can appeal our adverse benefit determination. We will assign your appeal to someone who was not involved in making the original decision. You must file an appeal within 180 calendar days from the time you receive the notice of an adverse benefit determination.

The deadline for filing an appeal will not be postponed or delayed by a provider appeal unless the provider is acting as your authorized representative.

You can appeal by sending a written appeal to the address on the notice of adverse benefit determination or by calling Member Services at the toll-free number on your ID card in the How to contact us for help section. For a written appeal, you need to include:
• Your name
• The policyholder’s name
• A copy of the adverse benefit determination
• Your reasons for making the appeal
• Any other information you would like us to consider

You may also contact Aetna at the following address:
Aetna Life Insurance Company
Appeals Resolution Team
PO Box 14464
Lexington, KY 40512

You may also contact us by calling Member Services at the toll-free number on the back of your ID card.
Another person may submit an appeal for you, including a provider. That person is called an authorized representative. You need to tell us if you choose to have someone else appeal for you (even if it is your provider). You should fill out an authorized representative form telling us that you are allowing someone to appeal for you. You can get this form on our website or by calling Member Services at the toll-free number on your ID card. The form will tell you where to send it to us.

You can appeal one time under this plan.

**Urgent care or pre-service claim appeals**

If your claim is an urgent claim or a pre-service claim, your provider may appeal for you without having to fill out a form.

We will provide you with any new or additional information that we used or that was developed by us to review your claim. We will provide this information at no cost to you before we give you a decision at your last available level of appeal. This decision is called the final adverse benefit determination. You can respond to this information before we tell you what our final decision is.

**Timeframes for deciding appeals**

The amount of time that we have to tell you about our decision on an appeal claim depends on the type of claim. The chart below shows a timetable view of the different types of claims and how much time we have to tell you about our decision.

<table>
<thead>
<tr>
<th>Type of notice</th>
<th>Urgent care claim</th>
<th>Pre-service claim</th>
<th>Post-service claim</th>
<th>Concurrent care claim</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrative appeals</td>
<td>Not applicable</td>
<td>30 calendar days</td>
<td>60 calendar days</td>
<td>As appropriate to type of claim</td>
</tr>
<tr>
<td>Appeal determinations at each level (us)</td>
<td>24 hours</td>
<td>15 business days</td>
<td>15 business days</td>
<td>As appropriate to type of claim</td>
</tr>
<tr>
<td>Extensions</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

**Exhaustion of appeals process**

In most situations we encourage you to complete the appeal process with us before you can take these other actions:

- Contact the Illinois Department of Insurance to request an investigation of a complaint or appeal
- File a complaint or appeal with the Illinois Department of Insurance
- Appeal through an external review process
- Pursue arbitration, litigation or other type of administrative proceeding

But sometimes you do not have to complete the appeals process before you may take other actions. These situations are:

- You have an urgent claim or a claim that involves ongoing treatment. You can have your claim reviewed internally and at the same time through the external review process.
- You filed an appeal under the internal appeal process and we did not provide a written decision within:
  - 30 days from the date you filed an appeal of a concurrent or pre-service claim
  - 60 days from the date you filed an appeal of a post-service claim except to the extent your agreed to a delay.
You filed a request for an expedited internal review and we did not provide a decision within 48 hours, except to the extent you requested or agreed to a delay.

Your provider certifies in writing that the recommended health care service or treatment is experimental or investigational would be significantly less effective if delayed.

We did not follow all of the claim determination and appeal requirements of the Illinois or the Federal Department of Health and Human Services. But you will not be able to proceed directly to external review if:

- The rule violation was minor and not likely to influence a decision or harm you.
- The violation was for a good cause or beyond our control.
- The violation was part of an ongoing, good faith exchange between you and us.

**External review**

External review is a review done by people in an organization outside of Aetna. This is called an external review organization (ERO).

You have a right to external exception request review only if:

- Your claim is denied, reduced or terminated because we determined that it was experimental or investigation or it did not meet our requirements for:
  - Medical necessity
  - Appropriateness
  - Health care setting
  - Level of care
  - Effectiveness
- Coverage was rescinded. This does not include a cancellation of coverage due to failure to pay any required premium.
- You have received an adverse determination

You may also request external review if you want to know if the federal surprise bill law applies to your situation.

If our claim decision is one for which you can seek external review, we will say that in the notice of adverse benefit determination or final adverse benefit determination we send you. That notice also will describe the external review process. It will include a copy of the Request for External Review form at the final adverse determination level. It will also include the Authorized Representative form and the Health Care Provider Certification form for expedited and experimental requests.

You must submit the Request for External Review Form:

- To the Illinois Department of Insurance
- Within 4 months of the date you received the final adverse determination from us
- And you must include a copy of the notice from us and all other important information that supports your request

With respect to mental health/substance use disorder services, if we determine that those benefits are no longer medically necessary, we will notify you and your provider within 24 hours of that determination of your right to request an external review.

Note that a request for an expedited external review of an adverse determination must be initiated within 24 hours following the adverse determination; failure to request it within 24 hours will preclude the request.
You or your authorized representative may submit additional information with the Request for External Exception Request Review form.

The deadline for filing an external exception request review will not be postponed or delayed by a provider’s external exception request review unless the provider is acting as your authorized representative.

The address and toll-free number for the Office of Consumer Health Information at the Illinois Department of Insurance is:

Illinois Department of Insurance  
Office of Consumer Health Insurance  
External Exception Request Review Unit  
320 W. Washington Street  
Springfield, IL 62767  
(877) 850-4740 Toll-free phone  
(217) 557-8495 Fax number  
Doi.externalreview@illinois.gov Email address  
https://mc.insurance.illinois.gov/messagecenter.nsf

You will pay for any cost associated with obtaining documentation (i.e. medical records fees, copying fees, etc.) for additional information that you send and want reviewed by the ERO. We will pay for information we send to the ERO plus the cost of the review.

The Illinois Department of Insurance will:
- Contact the ERO that will conduct the review of your claim
- The ERO will:
  - Assign the appeal to one or more independent clinical reviewers that have the proper expertise to do the review
  - Consider appropriate credible information that you sent
  - Follow our contractual documents and your plan of benefits
  - Send notification of the decision within 45 calendar days of the date we receive your request form and all the necessary information

We will stand by the decision that the ERO makes, unless we can show conflict of interest, bias or fraud.

How long will it take to get an ERO decision?
Within 5 days, but no more than 45 days after receiving all necessary information, the ERO will notify you of their decision.

But sometimes you can get a faster external review decision. Your provider must request an external expedited request review from the Illinois Department of Insurance. Your request for an external expedited request review must be initiated within 24 hours after you receive our notice of our adverse determination. Upon receipt from the Department of Insurance, we will respond to the eligibility request for an external expedited request review within 24 hours. If your request for an external expedited request review meets the requirements for an external expedited request review, the ERO will make their decision within 72 hours. For substance use disorder decisions, if the ERO upholds an adverse determination, we will provide covered benefits through the day following the determination by the ERO.
There are two scenarios when you may be able to get a faster external review:

**For initial adverse determinations**
Your **provider** tells us that a delay in your receiving health care services would:
- Jeopardize your life, health or ability to regain maximum function or
- Be much less effective if not started right away

**For final adverse determinations**
Your **provider** tells us that a delay in your receiving health care services would:
- Jeopardize your life, health or ability to regain maximum function
- Be much less effective if not started right away or
- The final adverse determination concerns an admission, availability of care, continued stay or health care service for which you received emergency services, but have not been discharged from a facility

Upon receipt from the Department of Insurance, we will respond to the eligibility request for an external exception request review within 24 hours. Once assigned to an ERO, a decision will be made within 72 hours, except for expedited experimental or investigational decisions which will be made within 5 days. For substance use disorder treatment, if the ERO upholds an adverse determination, we will provide covered benefits through the day following the determination by the ERO.

**Recordkeeping**
We will keep the records of all complaints and appeals for at least 10 years.

**Fees and expenses**
Except for the fees associated with the external exception request review, we do not pay any fees or expenses incurred by you in pursuing a complaint or appeal.
Coordination of benefits (COB)

Some people have health coverage under more than one health plan. If you do, we will work together with your other plan(s) to decide how much each plan pays. This is called coordination of benefits (COB).

Key terms
Here are some key terms we use in this section. These terms will help you understand this COB section.

Allowable expense means:
- A health care expense that any of your health plans cover to any degree. If the health care service is not covered by any of the plans, it is not an allowable expense. For example, cosmetic surgery generally is not an allowable expense under this plan.

In this section when we talk about “other plans” through which you may have other coverage for health care expenses, we mean:
- Group or non-group, blanket, or franchise health insurance policies issued by insurers, HMOs, or health care service contractors
- Labor-management trustee plans, labor organization plans, employer organization plans, or employee benefit organization plans
- An automobile insurance policy
- Governmental benefits
- Any contract that you can obtain or maintain only because of membership in or connection with a particular organization or group

Different rules apply if you have Medicare. See the How COB works with Medicare section below for those rules.

Here’s how COB works
- When this is the primary plan, we will pay your medical claims first as if the other plan does not exist
- When this is the secondary plan, we will pay benefits after the primary plan and will reduce the payment based on any amount the primary plan paid
- We will never pay an amount that, together with payments from your other coverage, add up to more than 100% of the allowable submitted expenses
**Determining who pays**

Reading from top to bottom the first rule that applies will determine which plan is primary and which is secondary.

A plan that does not contain a COB provision is always the primary plan.

<table>
<thead>
<tr>
<th>If you are:</th>
<th>Primary plan</th>
<th>Secondary plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covered under this plan as a student or dependent</td>
<td>The plan covering you as a student.</td>
<td>The plan covering you as a dependent.</td>
</tr>
<tr>
<td>Dependent under your spouse’s plan and your parent’s plan</td>
<td>The plan that has covered the person longer*.</td>
<td>The other plan covering you as a dependent*.</td>
</tr>
<tr>
<td></td>
<td>*Same length of coverage, then the “birthday rule” applies.</td>
<td>*Same length of coverage, then the “birthday rule” applies.</td>
</tr>
</tbody>
</table>

**COB rules for dependent children**

- Child of:
  - Parents who are married or living together
    - The “birthday rule” applies. The plan of the parent whose birthday* (month and day only) falls earlier in the calendar year.
    - *Same birthdays--the plan that has covered a parent longer is primary
    - The plan of the parent born later in the year (month and day only)*.
    - *Same birthdays--the plan that has covered a parent longer is primary

- Child of:
  - Parents separated or divorced or not living together
    - With court-order
    - The plan of the parent whom the court said is responsible for health coverage.
    - But if that parent has no coverage then their spouse’s plan is primary.
    - The plan of the other parent.
    - But if that parent has no coverage, then their spouse’s plan is primary.

- Child of:
  - Parents separated or divorced or not living together – court-order states both parents are responsible for coverage or have joint custody
    - Primary and secondary coverage is based on the birthday rule.

- Child of:
  - Parents separated or divorced or not living together, and there is no court-order
    - The order of benefit payments is:
      - The plan of the custodial parent pays first
      - The plan of the spouse of the custodial parent (if any) pays second
      - The plan of the noncustodial parents pays next
      - The plan of the spouse of the noncustodial parent (if any) pays last
<table>
<thead>
<tr>
<th>Child covered by:</th>
<th>Treat the person the same as a parent when making the order of benefits determination: See Child of content above.</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Individual who is not a parent (i.e. stepparent or grandparent)</td>
<td></td>
</tr>
<tr>
<td>Longer or shorter length of coverage</td>
<td>If none of the above rules determine the order of payment, the plan that has covered the person longer is primary.</td>
</tr>
<tr>
<td>Other rules do not apply</td>
<td>If none of the above rules apply, the plans share expenses equally.</td>
</tr>
</tbody>
</table>

### How are benefits paid?

<table>
<thead>
<tr>
<th>How are benefits paid?</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Primary plan</td>
<td>The primary plan pays your claims as if there is no other health plan involved.</td>
</tr>
</tbody>
</table>
| Secondary plan         | The secondary plan calculates payment as if the primary plan did not exist and then applies that amount to any allowable expenses under the secondary plan that was not covered by the primary plan.  
The secondary plan will reduce payments so the total payments do not exceed 100% of the total allowable expense. |

### How COB works with Medicare

This section explains how the benefits under this plan interact with benefits available under Medicare. Keep in mind, if you have Medicare you are not eligible to enroll in this plan. But you might get Medicare after you are already enrolled in this plan, so these rules will apply.

You have Medicare when you are entitled to premium-free Medicare Part A or enrolled in Medicare Part B or Premium Part A, or both, by reason of:

- Age
- Disability
- ALS / Lou Gehrig’s disease or
- End stage renal disease

You also have Medicare even if you are not entitled to premium-free Medicare Part A or enrolled in Medicare Part B or Premium Part A if you:

- Refused it
- Dropped it or
- Did not make a proper request for it

When you have Medicare, the plan coordinates the benefits it pays with the benefits that Medicare pays. In the case of someone who is eligible but not covered, the plan may pay as if you are covered by Medicare and coordinates benefits with the benefits Medicare would have paid had you enrolled in Medicare. Sometimes, this plan is the primary plan, which means that the plan pays benefits before Medicare pays benefits. Sometimes, this plan is the secondary plan, and pays benefits after Medicare or after an amount that Medicare would have paid had you been covered.
## How are benefits paid?

<table>
<thead>
<tr>
<th>If you have Medicare because of:</th>
<th>Primary plan</th>
<th>Secondary plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>Medicare</td>
<td>This plan</td>
</tr>
<tr>
<td>Disability</td>
<td>Medicare</td>
<td>This plan</td>
</tr>
<tr>
<td>ALS / Lou Gehrig’s disease</td>
<td>Medicare</td>
<td>This plan</td>
</tr>
<tr>
<td>End stage renal disease (ESRD)*</td>
<td>This plan will pay first for the first 3 months unless you take a self-dialysis course, there is no Medicare waiting period and Medicare becomes primary payer on the first month of dialysis. Also, if a transplant takes place within the 3-month waiting period, Medicare becomes primary payer on the first of the month in which the transplant takes place.</td>
<td>Medicare</td>
</tr>
</tbody>
</table>

*Note regarding ESRD: If you have Medicare due to age and then later have it due to ESRD, Medicare will remain your primary plan and this plan will be secondary.

This plan is secondary to Medicare in all other circumstances.

## Other health coverage updates – contact information

You should contact us if you have any changes to your other coverage. We want to be sure our records are accurate so your claims are processed correctly:

- **Online:** Log in to your Aetna member website at [https://www.aetnastudenthealth.com](https://www.aetnastudenthealth.com). Select Find a Form, then select Your Other Health Plans.
- **By phone:** Call Member Services at the toll-free number on your ID card in the How to contact us for help section.

## Right to receive and release needed information

We have the right to release or obtain any information we need for COB purposes. That includes information we need to recover any payments from your other health plans.

## Right to pay another carrier

Sometimes another plan pays something we would have paid under your plan. When that happens, we will pay your plan benefit to the other plan.

## Right of recovery

If we pay more than we should have under the COB rules, we may recover the excess from:

- Any person we paid or for whom we paid or
- Any other plan that is responsible under these COB rules
When coverage ends

Coverage can end for a number of reasons. This section tells you how and why coverage ends and when you may still be able to continue coverage.

When will your coverage end?
Your coverage under this plan will end on the date of the first event to occur:

- This plan is discontinued
- The student policy ends
- You are no longer eligible for coverage.
- The last day for which any required premium contribution has been paid
- The date you are no longer in an eligible class
- We end your coverage
- You become covered under another medical plan offered by the policyholder
- The date you withdraw from the school because of entering the armed forces of any country

If your coverage ends because you die, premiums will be refunded, on a pro-rata basis, upon receipt of notice of your death. Refund of premium will not be computed by the use of a short-rate table.

Withdrawal from classes – leave of absence
If you withdraw from classes under a school-approved leave of absence, your coverage will remain in force through the end of the period for which premium payment has been received. No premium will be refunded.

As an Illinois resident, if your coverage lapses due to military service and you were honorably discharged, you and your dependents, that may have been eligible for a federal government sponsored health insurance program, may be reinstated in this plan if you otherwise remain eligible for coverage. Reinstatement is subject to payment of the current required premium.

We must receive a request for reinstatement no later than 63 days following the later of:
- Deactivation
- Loss of coverage under the federal government-sponsored health insurance program.

We may request proof of loss of coverage and the timing of the loss of coverage of the government-sponsored coverage in order to determine eligibility for reinstatement. The effective date of the reinstatement will be the first of the month following receipt of the notice requesting reinstatement.

When will coverage end for any dependents?
Coverage for your dependent will end if:

- For a dependent child, on the date of the child’s 26th birthday.
- Your dependent is no longer eligible for coverage.
- The date dependents are no longer an eligible class.
- You do not make the required premium contribution toward the cost of dependents’ coverage.
- Your coverage ends for any of the reasons listed above.
- For your spouse, the date the marriage ends in divorce or annulment.
- They are covered under a continuation of coverage plan and it ends. Coverage for dependents ends on the date the continuation of coverage plan ends.
In addition, coverage for your domestic partner will end on the earlier of:
- The date this plan no longer allows coverage for domestic partners.
- The date the domestic partnership ends. You should provide the policyholder a completed and signed Declaration of Termination of Domestic Partnership.

**What happens to your dependent coverage if you die?**
Coverage for dependents may continue for some time after your death. See the Special coverage options after your plan coverage ends section for more information.

**Why would we suspend paying claims or end your coverage?**
We will give you 30 days advance written notice if we suspend paying your claims because:
- You or your dependent do not cooperate or give facts that we need to administer the COB provisions.

We may immediately end you and your dependents coverage if:
- You commit fraud or intentionally misrepresent yourself when you applied for or obtained coverage.
  You can refer to the General provisions – other things you should know- Honest mistakes and intentional deception section for more information on rescissions.

On the date your coverage ends, we will refund to the policyholder any prepayments for periods after the date your coverage ended.
Special coverage options after your plan coverage ends

This section explains options you may have after your coverage ends under this plan. Your individual situation will determine what options you will have.

Continuation of coverage for other reasons
You can request an extension of coverage as we explain below, by calling Member Services at the toll-free number on your ID card in the How to contact us for help section.

How can you extend coverage when getting inpatient care when coverage ends?
Your coverage may be extended if you or your dependents are getting inpatient care in a hospital or skilled nursing facility when coverage ends.

Benefits are extended for the condition that caused the hospital or skilled nursing facility stay or for complications from the condition. Benefits aren’t extended for other medical conditions.

You can continue to get care for this condition until the first to occur of:
  • When you are discharged. Coverage will not end if you are transferred to another hospital or a skilled nursing facility.
  • When you no longer need inpatient care.
  • When you become covered by another health benefits plan.
  • 3 months of coverage.
General provisions – other things you should know

Entire student policy
The student policy consists of several documents taken together. These documents are:

- The policyholder’s application
- Your enrollment form, if the policyholder requires one
- The student policy
- The certificate(s) of coverage
- The schedule of benefits

Administrative provisions

How you and we will interpret this certificate of coverage
We prepared this certificate of coverage according to federal laws and state laws that apply. You and we will interpret it according to these laws.

How we administer this plan
We apply policies and procedures we’ve develop to administer this plan.

Who’s responsible to you
We are responsible to you for what our employees and other agents do.

We are not responsible for what is done by your providers. Even in-network providers are not our employees or agents.

Coverage and services
Your coverage can change

Your coverage is defined by the student policy. Under certain circumstances, we or the policyholder or the law may change your plan, provided the change is consistent with Illinois law and uniform amongst all persons covered under the plan. When an emergency or epidemic is declared, we may modify or waive precertification, prescription quantity limits or your cost share if you are affected. Only Aetna may waive a requirement of your plan. No other person – including the policyholder or provider – can do this.

If your student status changes the amount of your coverage or benefit levels, the change will take effect on the date of the status change and the amount of coverage or benefit level will be changed to the new amount.

A retroactive change in your student status will not cause a retroactive change in your coverage.

If your dependent status changes the amount of your dependent coverage or benefit levels, the change will take effect on the date of the status change and the amount of coverage or benefit level will be changed to the new amount.

Legal action
You must complete the appeal process before you take any legal action against us for any expense or bill. See the When you disagree - claim decisions and appeals procedures section. You cannot take any action until 60 days after we receive written submission of claim.
No legal action can be brought to recover payment under any benefit after 3 years from the deadline for filing claims.

Physical examinations and evaluations
At our expense, we have the right to have a physician of our choice examine you. This will be done at all reasonable times while certification or a claim for benefits is pending or under review. We also have the right to conduct an autopsy in the case of death when not forbidden by law.

Records of expenses
You should keep complete records of your expenses. They may be needed for a claim.

Things that would be important to keep are:
- Names of physicians, dental providers and others who furnish services
- Dates expenses are incurred
- Copies of all bills and receipts

Honest mistakes and intentional deception

Honest mistakes
You or the policyholder may make an honest mistake when you share facts with us. When we learn of the mistake, we may make a fair change in premium contribution or in your coverage. If we do, we will tell you what the mistake was. We won’t make a change if the mistake happened more than 2 years before we learned of it.

Intentional deception
If we learn that you defrauded us or you intentionally misrepresented material facts, we can take actions that can have serious consequences for your coverage. These serious consequences include, but are not limited to:
- Loss of coverage, starting at some time in the past. This is called rescission.
- Loss of coverage going forward.
- Denial of benefits.
- Recovery of amounts we already paid.

We also may report fraud to criminal authorities.

Rescission means you lose coverage both going forward and going backward. If we paid claims for your past coverage, we will want the money back.

You have special rights if we rescind your coverage as follows:
- We will give you 30 days advanced written notice of any rescission of coverage
- You have the right to an Aetna appeal
- You have the right to a third party review conducted by an independent external review organization
Some other money issues

Assignment of benefits
When you see an in-network provider they will usually bill us directly. When you see an out-of-network provider, you may choose to have us pay you or to pay the provider directly.

Grace period
You will be allowed a grace period of 31 days after the due date for the payment of each contribution due after the first contribution payment. If contributions are not paid by the end of the grace period, your coverage will automatically terminate at the end of the grace period.

Payment of premiums
The first premium payment for this policy is due on or before your effective date of coverage. Your next premium payment will be due the 1st of each month (“premium due date”). Each premium payment is to be paid to us on or before the premium due date.

Recovery of overpayments
We sometimes pay too much for eligible health services or pay for something that this plan doesn’t cover. If we do, we can require the person we paid – you or your provider – to return what we paid. If we don’t do that, we have the right to reduce any future benefit payments by the amount we paid by mistake.

When you are injured
If someone else caused you to need care – say, a careless driver who injured you in a car crash – you may have a right to get money. We are entitled to that money, up to the amount we pay for your care. We have that right no matter who the money comes from – for example, the other driver, the policyholder or another insurance company.

To help us get paid back, you are doing four things now:

• You are agreeing to repay us from money you receive because of your injury.
• You are giving us a right to seek money in your name, from any person who causes you injury and from your own insurance. We can seek money only up to the amount we paid for your care.
• You are agreeing to cooperate with us so we can get paid back in full. For example, you’ll tell us within 30 days of when you seek money for your injury or illness. You’ll hold any money you receive until we are paid in full. And you’ll give us the right to money you get, ahead of everyone else.
• You are agreeing to provide us notice of any money you will be receiving before pay out, or within 5 days of when you receive the money.

We don’t have to reduce the amount we’re due for any reason, even to help pay your lawyer or pay other costs you incurred to get a recovery.
**Your health information**

We will protect your health information. We will only use or share it with others as needed for your care and treatment. We will also use and share it to help us process your providers' claims and manage your plan.

You can get a free copy of our Notice of Privacy Practices. Just call Member Services at the toll-free number on your ID card in the How to contact us for help section.

When you accept coverage under this plan, you agree to let your providers share information with us. We need information about your physical and mental condition and care.

**Effect of benefits under other plans**

**Effect of a Health Maintenance Organization plan (an HMO Plan) or a Preferred Provider Organization plan (PPO plan) on coverage**

If you have coverage under another group medical plan (such as an HMO or PPO plan) and that other plan denies coverage of benefits because you received the services or supplies outside of the plan’s network geographic area, this student plan will cover those denied benefits as long as they are covered benefits under this plan. Covered benefits will be paid at the applicable level of benefits under the student plan.
Glossary A-M

**Accident or accidental**
An injury to you that is not planned or anticipated.

**Acute treatment services**
A 24-hour medically supervised addiction treatment that provides evaluation and withdrawal management including:
- Biopsychosocial assessment
- Individual and group counseling
- Psychoeducational groups
- Discharge planning

**Aetna**
*Aetna Life Insurance Company*, an affiliate, or a third party vendor under contract with Aetna.

**Ambulance**
A vehicle staffed by medical personnel and equipped to transport an ill or injured person.

**Behavioral health provider**
An individual professional that is licensed or certified to provide diagnostic and/or therapeutic services for mental health disorders and substance related disorder under the laws of the jurisdiction where the individual practices.

**Brand-name prescription drug**
An FDA-approved prescription drug marketed with a specific name or trademark name by the company that manufactures it, usually by the company which develops and patents it.

**Calendar year**
A period of 12 months beginning January 1st and ending on December 31st.

**Clinical related injury**
As used within the Blood and body fluid exposure covered benefit, this is any incident which exposes you, acting as a student in a clinical capacity, to an illness that requires testing and treatment. Incident means unintended:
- Needlestick pricks
- Exposure to blood and body fluid
- Exposure to highly contagious pathogens

**Clinical stabilization services**
A 24-hour treatment, usually following acute treatment services for substance use disorders, including:
- Intensive education and counseling regarding the nature of addiction and its consequences
- Relapse prevention
- Outreach to families and significant others
- Aftercare planning for individuals beginning to engage in recovery from addiction
Coinsurance

Coinsurance is both the percentage of eligible health services that the plan pays and what you pay. The specific percentage that we have to pay for eligible health services is listed in the schedule of benefits.

Copayments

The specific dollar amount or percentage you have to pay for a health care service listed in the schedule of benefits.

Cosmetic

Services, drugs or supplies that are primarily intended to alter, improve or enhance your appearance.

Covered benefits

Eligible health services that meet the requirements for coverage under the terms of this plan, including:

- They are medically necessary
- You received precertification, if required

Covered dependent

A person who is insured under the student policy as a dependent of a covered student.

Covered person

A covered student or a covered dependent of a covered student for whom all of the following applies:

- The person is eligible for coverage as defined in the certificate of coverage
- The person has enrolled for coverage and paid any required premium contribution
- The person’s coverage has not ended

Covered student

A student who is insured under the student policy.

Craniomandibular joint dysfunction (CMJ)

This is a disorder of the jaw joint.

Custodial care

Services and supplies mainly intended to help meet your activities of daily living or other personal needs. Care may be custodial care even if it prescribed by a physician or given by trained medical personnel.

Dental emergency

Any dental condition that:

- Occurs unexpectedly
- Requires immediate diagnosis and treatment in order to stabilize the condition, and
- Is characterized by symptoms such as severe pain and bleeding

Dental emergency services

Services and supplies given by a dental provider to treat a dental emergency.
Dental provider
Any individual legally qualified to provide dental services or supplies. This may be any of the following:
- Any dentist
- Group
- Organization
- Dental facility
- Other institution or person

Dentist
A legally qualified dentist licensed to do the dental work he or she performs.

Detoxification
The process where an alcohol or drug intoxicated, or alcohol or drug dependent, person is assisted through the period of time needed to eliminate the:
- Intoxicating alcohol or drug
- Alcohol or drug-dependent factors
- Alcohol in combination with drugs

This can be done by metabolic or other means as determined by a physician or a nurse practitioner working within the scope of their licenses. The process must keep the physiological risk to the patient at a minimum. And if it takes place in a facility, the facility must meet any applicable licensing standards established by the jurisdiction in which it is located.

Directory
The list of in-network providers for your plan. The most up-to-date directory for your plan appears at https://www.aetnastudenthealth.com. When searching from our online provider directory, you need to make sure that you are searching for providers that participate in your specific plan. In-network providers may only be considered for certain Aetna plans. When searching for in-network dental providers, you need to make sure you are searching under Pediatric Dental plan.

Durable medical equipment (DME)
Equipment and the accessories needed to operate it, that is:
- Made to withstand prolonged use
- Mainly used in the treatment of an illness or injury
- Suited for use in the home
- Not normally used by people who do not have an illness or injury
- Not for altering air quality or temperature
- Not for exercise or training

Effective date of coverage
The date your and your dependent’s coverage begins under this certificate of coverage as noted in Aetna’s records.

Eligible health services
The health care services and supplies and outpatient prescription drugs listed in the Eligible health services and exclusions section and not carved out or limited in the General exclusions section of this certificate of coverage or in the schedule of benefits.
Emergency admission
An admission to a hospital or treatment facility ordered by a physician within 24 hours after you receive emergency services.

Emergency medical condition
An acute, severe medical condition that would lead a prudent layperson to reasonably believe that the condition, illness, or injury is of a severe nature. And that if you don’t get immediate medical care it could result in:
- Placing your health in serious danger
- Serious loss to bodily function
- Serious loss of function to a body part or organ
- Serious danger to the health of a fetus
- In the case of a pregnant woman:
  - Serious jeopardy to the health of the fetus
  - One who is having contractions and there is inadequate time to effect a safe transfer to another hospital before delivery or
  - A transfer may pose a threat to the health or safety of the woman or unborn child

Emergency services
Treatment given in an ambulance and a hospital’s emergency room or an independent freestanding emergency department and are available 7 days a week and 24 hours a day. This includes evaluation of and treatment to stabilize the emergency medical condition. An “independent freestanding emergency department” means a health care facility that is geographically separate, distinct and licensed separately from a hospital and provides emergency services.

Experimental or investigational
A drug, device, procedure, or treatment that we find is experimental or investigational because:
- There is not enough outcome data available from controlled clinical trials published in the peer-reviewed literature to validate its safety and effectiveness for the illness or injury involved.
- The needed approval by the FDA has not been given for marketing.
- A national medical or dental society or regulatory agency has stated in writing that it is experimental or investigational or suitable mainly for research purposes.
- It is the subject of a Phase I, Phase II or the experimental or research arm of a Phase III clinical trial. These terms have the meanings given by regulations and other official actions and publications of the FDA and Department of Health and Human Services.
- Written protocols or a written consent form used by a facility provider state that it is experimental or investigational.

Formulary exclusions list
A list of prescription drugs not covered under the plan. This list is subject to change.
Generic prescription drug
An FDA-approved drug with the same intended use as the brand-name product. It is considered to be as effective as the brand-name product and offers the same:

- Dosage
- Safety
- Strength
- Quality
- Performance

Health professional
A person who is licensed, certified or otherwise authorized by law to provide health care services to the public. For example, physicians, nurses, dental providers, vision care providers, and physical therapists.

Home health aide
A health professional that provides services through a home health care agency. The services that they provide are not required to be performed by an RN, LPN, or LVN. A home health aide primarily aids you in performing the normal activities of daily living while you recover from an injury or illness.

Home health care agency
An agency licensed, certified or otherwise authorized by applicable state and federal laws to provide home health care services, such as skilled nursing and other therapeutic services.

Home health care plan
A plan of services prescribed by a physician (or other health professional) to be provided in the home setting. These services are usually provided after your discharge from a hospital or if you are homebound.

Homebound
This means that you are confined to your home because:

- Your physician has ordered that you stay at home because of an illness or injury
- The act of transport would be a serious risk to your life or health

You are not homebound if:

- You do not often travel from home because you are feeble or insecure about leaving your home
- You are confined to a wheelchair but you can be transported by a vehicle that can safely transport you in a wheelchair

Hospice benefit period
A period that begins on the date your physician certifies that you have a terminal illness. It ends after 6 months (or later for which your treatment is certified) or on your death; if sooner.

Hospice care
Care designed to give supportive care to people in the final phase of a terminal illness and focus on comfort and quality of life, rather than cure.

Hospice care agency
An agency or organization licensed, certified or otherwise authorized by applicable state and federal laws to provide hospice care. These services may be available in your home or inpatient setting.
Hospice care program
A program prescribed by a physician or other health professional to provide hospice care and supportive care to their families.

Hospice facility
An institution specifically licensed, certified or otherwise authorized by applicable state and federal laws to provide hospice care.

Hospital
An institution licensed as a hospital by applicable state and federal laws, and is accredited as a hospital by The Joint Commission (TJC). A hospital also includes hospitals providing surgery, etc., on a formal arrangement basis with another institution.

Hospital does not include a:
- Convalescent facility
- Rest facility
- Nursing facility
- Facility for the aged
- Psychiatric hospital
- Residential treatment facility for substance related disorders
- Residential treatment facility for mental health disorders
- Extended care facility
- Intermediate care facility
- Skilled nursing facility

Hospital stay
This is your stay of 18 or more hours in a row as a resident bed patient in a hospital.

Illness or illnesses
Poor health resulting from disease of the body or mind.

In-network dental provider
A dental provider listed in the directory for your plan.

In-network pharmacy
A retail pharmacy, mail order pharmacy or specialty pharmacy that has contracted with Aetna, an affiliate, or a third party vendor, to provide outpatient prescription drugs to you.

In-network provider
A provider listed in the directory for your plan. However, a NAP provider listed in the NAP directory is not an in-network provider.
Infertile or infertility
The inability to:
• Conceive after 1 year of unprotected sexual intercourse or 6 months of unprotected sexual intercourse if the female partner is over age 35, or attempts to produce conception
• Conceive after diagnosed with a condition affecting fertility
• Sustain a successful pregnancy
• Conceive for an individual or their partner who has been clinically diagnosed with gender dysphoria

Women without a male partner may be considered infertile if they are unable to conceive or produce conception after 1 year of donor insemination (6 cycles for women aged 35 or older).

Injectable drug(s)
These are prescription drugs when an oral alternative drug is not available, based upon a medical necessity review.

Injury or injuries
Physical damage done to a person or part of their body.

Institutes of Excellence™ (IOE) facility
A facility designated by Aetna in the provider directory as Institutes of Excellence in-network provider for specific services or procedures.

Intensive care unit
A ward, unit, or area in a hospital which is set aside to provide continuous specialized or intensive care services to your because your illness or injury is severe enough to require such care.

Intensive outpatient program (IOP)
The clinical treatment provided must be:
• No more than 5 days per week
• No more than 19 hours per week
• A minimum of 2 hours each treatment day

Services must be medically necessary and delivered by an appropriately licensed or credentialed practitioner. Services are designed to address a mental health disorder or substance related disorder issue and may include group, individual, family or multi-family group psychotherapy, psycho educational services, and adjunctive services such as medication monitoring.

Jaw joint disorder
This is:
• A disorder of the jaw joint
• A Myofascial pain dysfunction (MPD) of the jaw
• Any similar disorder in the relationship between the jaw joint and the related muscles and nerves

L.P.N.
A licensed practical nurse or a licensed vocational nurse.
**Lifetime maximum**
This is the most this plan will pay for eligible health services incurred by a covered person during their lifetime. Lifetime maximums do not apply to essential health benefits as classified by the Affordable Care Act (ACA) unless permitted.

**Maximum out-of-pocket limit**
The maximum out-of-pocket amount for payment of copayments and coinsurance including any policy year deductible, to be paid by you or any covered dependents per policy year for eligible health services.

**Medically necessary/Medical necessity**
Health care services or supplies that prevent, evaluate, diagnose or treat illness, injury, disease or its symptoms, and that are all of the following, as determined by us within our discretion:

- In accordance with generally accepted standards of medical practice
- Clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for the your illness, injury or disease
- Not primarily for your convenience, the convenience of your physician, or other health care provider
- Not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of your illness, injury or disease

Generally accepted standards of medical practice means:

- Standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community and
- Following the standards set forth in our clinical policies and applying judgment

**Important note:**
We develop and maintain clinical policy bulletins that describe the generally accepted standards of medical practice, credible scientific evidence, and prevailing clinical guidelines that support our decisions regarding specific services. We use these bulletins and other resources to help guide individualized coverage decisions under our plans and to determine whether an intervention is experimental or investigational. They are subject to change. You can find these bulletins and other information at [https://www.aetna.com/health-care-professionals/clinical-policy-bulletins.html](https://www.aetna.com/health-care-professionals/clinical-policy-bulletins.html). You can also contact us. See the How to contact us for help section.

**Medicare**
As used in this plan, Medicare means the health insurance provided by Title XVIII of the Social Security Act, as amended. It includes Health Maintenance Organization (HMO) or similar coverage that is an authorized alternative to Parts A and B of Medicare.

**Mental health disorder**
A mental health disorder is, in general, a set of symptoms or behavior associated with distress and interference with personal function. A complete definition of mental health disorder is in the mental and behavioral disorders chapter of the current edition of the International Classification of Disease or is in the most recent edition of the *Diagnostic and Statistical Manual of Mental Disorders* (DSM) of the American Psychiatric Association.
Morbid obesity/Morbidly obese
This means the body mass index is well above the normal range and severe medical conditions may also be present, such as:
- High blood pressure
- A heart or lung condition
- Sleep apnea or
- Diabetes

Glossary N-Z

Negotiated charge
*Health coverage*
This is either:
- The amount an in-network provider has agreed to accept
- The amount we agree to pay directly to an in-network provider or third party vendor (including any administrative fee in the amount paid)

for providing services, prescription drugs or supplies to covered persons in the plan. This does not include prescription drug services from an in-network pharmacy.

For surprise billing, calculations will be made based on the median contracted rate.

We may enter into arrangements with in-network providers or others related to:
- The coordination of care for covered persons
- Improving clinical outcomes and efficiencies

Some of these arrangements are called:
- Value-based contracting
- Risk sharing

These arrangements will not change the negotiated charge under this plan.

Prescription drug coverage from an in-network pharmacy
*In-network pharmacy*
The amount we established for each prescription drug obtained from an in-network pharmacy under this plan. This negotiated charge may reflect amounts we agreed to pay directly to the in-network pharmacy or to a third party vendor for the prescription drug, and may include a rebate, an additional service or risk charge set by us.

We may receive or pay additional amounts from or to third parties underprice guarantees. These amounts may change the negotiated charge under this plan.

Non-preferred drug
A prescription drug or device that may have a higher out-of-pocket cost than a preferred drug.

Out-of-network dental provider
A dental provider who is not an in-network dental provider and does not appear in the directory for your plan.
Out-of-network pharmacy
A pharmacy that is not an in-network pharmacy, a National Advantage Program (NAP) provider and does not appear in the directory for your plan.

Out-of-network provider
A provider who is not an in-network provider or National Advantage Program (NAP) provider and does not appear in the directory for your plan.

Partial hospitalization treatment
Clinical treatment provided must be no more than 5 days per week, minimum of 4 hours each treatment day. Services must be medically necessary and provided by a behavioral health provider with the appropriate license or credentials. Services are designed to address a mental health disorder or substance related disorder and may include:

- Group, individual, family or multi-family group psychotherapy
- Psycho-educational services
- Adjunctive services such as medication monitoring

Care is delivered according to accepted medical practice for the condition of the person.

Pharmacy
An establishment where prescription drugs are legally dispensed. This includes an in-network retail pharmacy and specialty pharmacy. It also includes an out-of-network retail pharmacy.

Physician
A skilled health professional trained and licensed to practice medicine under the laws of the state where they practice; specifically, doctors of medicine or osteopathy.

Policyholder
The school named on the front page of the student policy and your certificate of coverage and schedule of benefits for the purpose of coverage under the student policy.

Policy year
This is the period of time from anniversary date to anniversary date of the student policy except in the first year when it is the period of time from the effective date to the first anniversary date.

Policy year deductible
The amount you pay for eligible health services per policy year before your plan starts to pay as listed in the schedule of benefits.

Precertification, precertify
A requirement that you or your physician contact Aetna before you receive coverage for certain services. This may include a determination by us as to whether the service is medically necessary and eligible for coverage.

Preferred drug
A prescription drug or device that may have a lower out-of-pocket cost than a non-preferred drug.
Preferred drug guide
A list of prescription and over-the-counter (OTC) drugs and devices established by Aetna or an affiliate. It does not include all prescription and OTC drugs and devices. This list can be reviewed and changed by Aetna or an affiliate. A copy of the preferred drug guide is available at your request. You can also find it on the Aetna website at www.aetna.com.

Preferred in-network pharmacy
A network retail pharmacy that Aetna has identified as a preferred in-network pharmacy.

Premium
The amount you or the policyholder are required to pay to Aetna to continue coverage.

Prescriber
Any provider acting within the scope of his or her license, who has the legal authority to write an order for outpatient prescription drugs.

Prescription
As to hearing care:
A written order for the dispensing of prescription electronic hearing aids by otolaryngologist, otologist or audiologist.

As to prescription drugs:
A written order for the dispensing of a prescription drug or device by a prescriber. If it is a verbal order, it must promptly be put in writing by the in-network pharmacy.

As to vision care:
A written order for the dispensing of prescription lenses or prescription contact lenses by an ophthalmologist or optometrist.

Prescription drug
An FDA approved drug or biological which can only be dispensed by prescription.

Provider(s)
A physician, other health professional, hospital, skilled nursing facility, home health care agency, pharmacy, or other entity or person licensed or certified under applicable state and federal law to provide health care services to you. If state law does not specifically provide for licensure or certification, the entity must meet all Medicare accreditation standards (even if it does not participate in Medicare).

Psychiatric hospital
An institution specifically licensed as a psychiatric hospital by applicable state and federal laws to provide a program for the diagnosis, evaluation, and treatment of substance related disorder and mental health disorders.

Psychiatrist
A psychiatrist generally provides evaluation and treatment of mental, emotional, or behavioral disorders.
Recognized charge
The amount of an out-of-network provider’s charge that is eligible for coverage. You are responsible for all amounts above what is eligible for coverage.

The recognized charge depends on the geographic area where you receive the service or supply. The table below shows the method for calculating the recognized charge for specific services or supplies:

<table>
<thead>
<tr>
<th>Service or supply</th>
<th>Recognized charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional services and other services or supplies</td>
<td>105% of the Medicare allowed rate</td>
</tr>
<tr>
<td>not mentioned below</td>
<td></td>
</tr>
<tr>
<td>Services of hospitals and other facilities</td>
<td>140% of the Medicare allowed rate</td>
</tr>
<tr>
<td>Prescription drugs</td>
<td>100% of the average wholesale price (AWP)</td>
</tr>
<tr>
<td>Dental expenses</td>
<td>80% of the prevailing charge rate</td>
</tr>
<tr>
<td>Prescription drugs for gene-based, cellular and</td>
<td>100% of the average wholesale price (AWP)</td>
</tr>
<tr>
<td>other innovative therapies (GCIT)</td>
<td></td>
</tr>
</tbody>
</table>

Important note: If the provider bills less than the amount calculated using the method above, the recognized charge is what the provider bills.

Special terms used
- Average wholesale price (AWP) is the current average wholesale price of a prescription drug listed in the Facts and Comparisons, Medi-span weekly price updates (or any other similar publication chosen by Aetna).
- Geographic area is normally based on the first three digits of the U.S. Postal Service zip codes. If we determine we need more data for a particular service or supply, we may base rates on a wider geographic area such as an entire state.
- Medicare allowed rates are the rates CMS establishes for services and supplies provided to Medicare enrollees. We update our systems with these revised rates within 180 days of receiving them from CMS. If Medicare does not have a rate, we use one or more of the items below to determine the rate:
  - The method CMS uses to set Medicare rates
  - What other providers charge or accept as payment
  - How much work it takes to perform a service
  - Other things as needed to decide what rate is reasonable for a particular service or supply
  - When the recognized charge is based on a percentage of the Medicare allowed rate, it is not affected by adjustments or incentives given to providers under Medicare programs.
- Prevailing charge rate is the percentile value reported in a database prepared by FAIR Health, a nonprofit company. FAIR Health changes these rates periodically. We update our systems with these changes within 180 days after receiving them from FAIR Health. If the FAIR Health database becomes unavailable, we have the right to substitute a different database that we believe is comparable.

Our reimbursement policies
We reserve the right to apply our reimbursement policies to all out-of-network services including involuntary services. Our reimbursement policies may affect the recognized charge. These policies consider:
- The duration and complexity of a service
- When multiple procedures are billed at the same time, whether additional overhead is required
- Whether an assistant surgeon is necessary for the service
- If follow-up care is included
- Whether other characteristics modify or make a particular service unique
• When a charge includes more than one claim line, whether any services described by a claim line are part of or related to the primary service provided
• The educational level, licensure or length of training of the provider

Our reimbursement policies are based on our review of:
• The Centers for Medicare and Medicaid Services’ (CMS) National Correct Coding Initiative (NCCI) and other external materials that say what billing and coding practices are and are not appropriate
• Generally accepted standards of medical and dental practice
• The views of physicians and dentists practicing in the relevant clinical areas

We use commercial software to administer some of these policies. The policies may be different for professional services and facility services.

Get the most value out of your benefits
We have online tools to help you decide whether to get care and if so, where. Log in to your Aetna website at https://www.aetnastudenthealth.com. The website contains additional information that can help you determine the cost of a service or supply.

R.N.
A registered nurse.

Residential treatment facility (mental health disorders)
• An institution specifically licensed as a residential treatment facility by applicable state and federal laws to provide for mental health residential treatment programs. And is credentialed by Aetna or is accredited by one of the following agencies, commissions or committees for the services being provided:
  - The Joint Commission (TJC)
  - The Committee on Accreditation of Rehabilitation Facilities (CARF)
  - The American Osteopathic Association’s Healthcare Facilities Accreditation Program (HFAP)
  - The Council on Accreditation (COA)

In addition to the above requirements, an institution must meet the following for Residential Treatment Programs treating mental health disorders:
• A behavioral health provider must be actively on duty 24 hours per day for 7 days a week
• The patient must be treated by a psychiatrist at least once per week
• The medical director must be a psychiatrist
• Is not a wilderness treatment program (whether or not the program is part of a licensed residential treatment facility or otherwise licensed institution)

Residential treatment facility (substance related disorders)
An institution specifically licensed as a residential treatment facility by applicable state and federal laws to provide for substance related disorders residential treatment programs. And is credentialed by Aetna or accredited by one of the following agencies, commissions or committees for the services being provided:
• The Joint Commission (TJC)
• The Committee on Accreditation of Rehabilitation Facilities (CARF)
• The American Osteopathic Association’s Healthcare Facilities Accreditation Program (HFAP)
• The Council on Accreditation (COA)
In addition to the above requirements, an institution must meet the following for substance related disorder residential treatment programs:

- A behavioral health provider or an appropriately state certified professional (CADC, CAC, etc.) must be actively on duty during the day and evening therapeutic programming
- The medical director must be a physician
- Is not a wilderness treatment program (whether or not the program is part of a licensed residential treatment facility or otherwise licensed institution)

In addition to the above requirements, for substance related detoxification programs within a residential setting:

- An R.N. must be onsite 24 hours per day for 7 days a week within a residential setting
- Residential care must be provided under the direct supervision of a physician

Respite care
This is care provided to you when you have a terminal illness for the sole purpose of providing temporary relief to your family (or other care givers) from the daily demands of caring for you.

Retail pharmacy
A community pharmacy that dispenses outpatient prescription drugs.

Room and board
A facility’s charge for your overnight stay and other services and supplies expressed as a daily or weekly rate.

School health services
The policyholder’s school’s student health center or a provider or organization that is identified as a school health services provider. School health services is not credentialed by Aetna.

Semi-private room rate
An institution’s room and board charge for most beds in rooms with 2 or more beds. If there are no such rooms, Aetna will calculate the rate based on the rate most commonly charged by similar institutions in the same geographic area.

Serious mental illness
Serious mental illness is defined in the most recent version of the Diagnostic and Statistical Manual of Mental Disorders (DSM). The DSM is a book published by the American Psychiatric Association. Serious mental illness includes the following mental disorders:

- Schizophrenia
- Paranoids and other psychotic disorders
- Bipolar disorders (hypomanic, manic, depressive and mixed)
- Major depressive disorders (single episode or recurrent)
- Schizoaffective disorders (bipolar or depressive)
- Pervasive developmental disorders
- Obsessive-compulsive disorders
- Depression in childhood & adolescence
- Panic disorder
- Post-traumatic stress disorders (acute, chronic, or with delayed onset)
• Eating disorders, including but not limited to:
  – Anorexia nervosa
  – Bulimia nervosa
  – Pica
  – Rumination disorder
  – Avoidant/restrictive food intake disorder
  – Other specified feeding or eating disorder (OSFED)
  – Any other eating disorder contained in the most recent version of the DSM

**Skilled nursing facility**  
A facility specifically licensed as a **skilled nursing facility** by applicable state and federal laws to provide skilled nursing care.

**Skilled nursing facilities** also include rehabilitation **hospitals**, and portions of a rehabilitation **hospital** and a **hospital** designated for skilled or rehabilitation therapy services.

**Skilled nursing facility** does not include institutions that provide only:
  • Minimal care
  • **Custodial care** services
  • Ambulatory care
  • Part-time care services

It does not include institutions that primarily provide for the care and treatment of **mental health disorders** or **substance related disorders**.

**Skilled nursing services**  
Services provided by an **R.N.** or **L.P.N.** within the scope of his or her license.

**Sound natural teeth**  
These are natural teeth. If there is a filling in a tooth, the major portion of the tooth must be present. A tooth cannot be decayed, abscessed, or defective. Sound natural teeth are not capped teeth, implants, crowns, bridges, or dentures.

**Specialist**  
A **physician** who practices in any generally accepted medical or surgical sub-specialty and is board-certified.

**Specialty prescription drug**  
An FDA-approved **prescription drug** that typically has a higher cost and requires special handling, special storage or monitoring. These drugs may be administered:
  • Orally (mouth)
  • Topically (skin)
  • By inhalation (mouth or nose)
  • By injection (needle)
This list can be reviewed and changed monthly by Aetna or an affiliate. On a yearly basis, Aetna evaluates this entire list to provide you with the most clinically appropriate and cost effective prescription drugs. Notice of a negative change to this list will be sent to affected covered persons within 60 days before the change. A negative change includes:

- Tier changes resulting in a higher out-of-pocket cost
- Addition of precertification, step therapy or quantity limit requirements
- Removal of a prescription drug from the preferred drug guide

**Specialty pharmacy**
A pharmacy that fills prescriptions for specialty drugs.

**Stay**
A full-time inpatient confinement for which a room and board charge is made.

**Step therapy**
A form of precertification where you must try one or more required drug(s) before a step therapy drug is covered. The required drugs have FDA approval, may cost less and treat the same condition. If you don’t try the appropriate required drug first, you may need to pay full cost for the step therapy drug.

**Student policy**
The student policy consists of several documents taken together. The list of documents can be found in the Entire student policy section of this certificate of coverage.

**Substance related disorder**
A substance related disorder, addictive disorder, or both, as defined in the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association or in the mental and behavioral disorders chapter of the current edition of the International Classification of Disease.

**Substance related disorder** also includes the following mental disorders as defined in the most current edition of the Diagnostic and Statistical Manual (DSM) published by the American Psychiatric Association:

- Substance related disorders
- Substance dependence disorders
- Substance induced disorders

**Surgery center**
A facility specifically licensed as a freestanding ambulatory surgical facility by applicable state and federal laws to provide outpatient surgery services. If state law does not specifically provide for licensure as an ambulatory surgical facility, the facility must meet all Medicare accreditation standards (even if it does not participate in Medicare).
Surgery, surgeries or surgical procedures
The diagnosis and treatment of injury, deformity and disease by manual and instrumental means, such as:
- Cutting
- Abrading
- Suturing
- Destruction
- Ablation
- Removal
- Lasering
- Introduction of a catheter (e.g., heart or bladder catheterization) or scope (e.g., colonoscopy or other types of endoscopy)
- Correction of fracture
- Reduction of dislocation
- Application of plaster casts
- Injection into a joint
- Injection of sclerosing solution or
- Otherwise physically changing body tissues and organs

Telemedicine
A consultation between you and a physician, specialist, behavioral health provider who is performing a clinical medical or behavioral health service by means of electronic communication.

Temporomandibular joint dysfunction (TMJ)
This is a disorder of the jaw joint.

Terminal illness
A medical prognosis that you are not likely to live more than 12-24 months.

Therapeutic drug class
A group of drugs or medications that have a similar or identical mode of action. They could be used for the treatment of the same or similar illness or injury.

Urgent admission
This is an admission to the hospital due to an illness or injury that is severe enough to require a stay in a hospital within 2 weeks from the date the need for the stay becomes apparent.
**Urgent care facility**
A facility licensed as a freestanding medical facility by applicable state and federal laws to treat an urgent condition.

**Urgent condition**
An illness or injury that requires prompt medical attention but is not an emergency medical condition.

**Walk-in clinic**
A health care facility that provides limited medical care on a scheduled and unscheduled basis. A walk-in clinic may be located in, near, or within a:

- Drug store
- Pharmacy
- Retail store
- Supermarket

The following are not considered a walk-in clinic:

- Ambulatory surgical center
- Emergency room
- Hospital
- Outpatient department of a hospital
- Physician’s office
- Urgent care facility
Discount programs

Discount arrangements
We can offer you discounts on health care related goods or services. Sometimes, other companies provide these discounted goods and services. These companies are called “third party service providers”. These third party service providers may pay us so that they can offer you their services.

Third party service providers are independent contractors. The third party service provider is responsible for the goods or services they deliver. We have the right to change or end the arrangements at any time.

These discount arrangements are not insurance. We don’t pay the third party service providers for the services they offer. You are responsible for paying for the discounted goods or services.

Wellness and other incentives
Covered students only

We may encourage you to access certain medical services, use tools (online and others) that enhance your coverage and services, and to continue your participation in the Aetna plan through incentives. You and your physician can talk about these medical services and tools and decide if they are right for you. In connection with a wellness or health improvement program, including but not limited to financial wellness programs, we may provide incentives based on your participation.

Incentives may include but are not limited to:
• Modifications to copayment, coinsurance, or policy year deductible amounts
• Premium discounts or rebates
• Fitness center membership reimbursement
• Merchandise
• Coupons
• Gift cards
• Debit cards or
• Any combination of the above.

The award of any such incentive shall not depend upon the result of a wellness or health improvement activity or upon your health status.
**Assistive Technology**

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-877-480-4161.

**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 is committed to being an inclusive health care company. Aetna does not discriminate on the basis of ancestry, race, ethnicity, color, religion, sex/gender (including pregnancy), national origin, sexual orientation, gender identity or expression, physical or mental disability, medical condition, age, veteran status, military status, marital status, genetic information, citizenship status, unemployment status, political affiliation, or on any other basis or characteristic prohibited by applicable federal, state or local law.

Aetna provides free aids and services to people with disabilities and free language services to people whose primary language is not English.

These aids and services include:

- Qualified language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Qualified interpreters
- Information written in other languages

If you need these services, contact the number on your ID card. Not an Aetna member? Call us at 1-877-480-4161.

If you have questions about our nondiscrimination policy or have a discrimination-related concern that you would like to discuss, please call us at 1-877-480-4161.

*Please note, Aetna covers health services in compliance with applicable federal and state laws. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations, and conditions of coverage.*

**Language accessibility statement**

*Interpreter services are available for free.*

Attention: If you speak English, language assistance service, free of charge, are available to you. Call **1-877-480-4161** (TTY: **711**).

**Español/Spanish**

Atención: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-877-480-4161** (TTY: **711**).
Notice: If you speak another language, we can provide free language assistance services. Please call 1-877-480-4161 (TTY: 711).
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 (Aetna).
Notice Of Protection Provided By
Illinois Life And Health Insurance Guaranty Association

This notice provides a brief summary description of the Illinois Life and Health Insurance Guaranty Association ("the Association") and the protection it provides for policyholders. This safety net was created under Illinois law, which determines who and what is covered and the amounts of coverage.

The Association was established to provide protection in the unlikely event that your member life, annuity, health maintenance organization or health insurance company becomes financially unable to meet its obligations and is placed into Receivership by the Insurance Department of the state in which the company is domiciled. If this should happen, the Association will typically arrange to continue coverage pay claims, or otherwise provide protection in accordance with Illinois law, with funding from assessments paid by other insurance companies and health maintenance organizations.

The basic protections provided by the Association per insured in each insolvency are:

- **Life Insurance**
  - $300,000 for death benefits
  - $100,000 for cash surrender or withdrawal values

- **Health Insurance**
  - $500,000 for health benefit plans*
  - $300,000 for disability insurance benefits
  - $300,000 for long-term care insurance benefits
  - $100,000 for other types of health insurance benefits

- **Annuities**
  - $250,000 for withdrawal and cash values

*The maximum amount of protection for each individual, regardless of the number of policies or contracts, is $300,000, except special rules apply with regard to health benefit plan benefits for which the maximum amount of protection is $500,000.
Note: Certain policies and contracts may not be covered or fully covered. For example, coverage does not extend to any portion(s) of a policy or contract that the insurer does not guarantee, such as certain investment additions to the account value of a variable life insurance policy or a variable annuity contract. There are also residency requirements and other limitations under Illinois law.

To learn more about the above protections, as well as protections relating to group contracts or retirement plans, please visit the Association's website at www.ilhiga.org or contact:

**Illinois Life and Health Insurance Guaranty Association**
901 Warrenville Road, Suite 400
Lisle, Illinois 60532-4324

**Illinois Department of Insurance**
320 West Washington Street 4th Floor
Springfield, Illinois 62767

Insurance companies, health maintenance organizations and agents are not allowed by Illinois law to use the existence of the Association or its coverage to encourage you to purchase any form of insurance. When selecting an insurance company or health maintenance organization, you should not rely on Association coverage. If there is any inconsistency between this notice and Illinois law, then Illinois law will control.

The Association is not an insurance company or health maintenance organization. If you wish to contact your insurance company or health maintenance organization, please use the phone number found in your policy or contact the Illinois Department of Insurance at DOI.InfoDesk@illinois.gov.
Outline of coverage

Notice: Read this outline of coverage carefully.

1. Read your medical policy carefully
   This outline of coverage is not your medical policy (policy). It is a summary and brief description of some of its important features. The policy explains your and our rights and responsibilities under your policy. If any provisions or coverage in this outline of coverage are different than what are stated in your policy, then the provisions and coverage in your policy will govern. Read your policy carefully!

2. Your policy and medical coverage
   Your policy describes and provides coverage for covered services that are medically necessary. It does not prevent you from getting services and supplies that are not covered under the plan. However, you are responsible for any charges that the plan will not cover. Your policy consists of many documents that, taken together, make up the whole legal contract between you and us.

   These documents are:
   - The application.
   - The policy.
   - The schedule of benefits.

   Your coverage may be subject to deductibles, coinsurance, copayments, and other limitations as defined and explained in your policy and schedule of benefits. Please read all of the documents listed above as they explain your benefits in detail.

3. Starting coverage and renewal of policy
   Starting coverage
   Your coverage under the policy has a start and an end. You must start coverage after you complete the eligibility and enrollment process.

   The policyholder’s coverage starts on the effective date of coverage. Coverage is not provided for any services or supplies received before coverage starts or after coverage ends.

   Renewal of contract
   You can renew the policy each year (“guaranteed renewable”). We decide the premium rates. However, we may decide not to renew the policy under certain conditions, which are explained in the contract, or when required by law. See the When coverage ends section of the contract for more information.

   You may keep the policy in force by meeting the policy requirements and by paying the premium on time. See the What does the policy cost you? section of the policy for more information.

4. Premium payment and grace period
   Grace period
   You will be allowed a grace period of 31 days after the due date for the payment of each contribution due after the first contribution payment. If contributions are not paid by the end of the grace period, your coverage will automatically terminate at the end of the grace period.
Payment of premiums
The first premium payment for this policy is due on or before your effective date of coverage. Your next premium payment will be due the 1st of each month (“premium due date”). Each premium payment is to be paid to us on or before the premium due date.

5. General policy exclusions

Acupuncture
- Acupuncture
- Acupressure

Alternative health care
- Services and supplies given by a provider for alternative health care. This includes but is not limited to aromatherapy, naturopathic medicine, herbal remedies, homeopathy, energy medicine, Christian faith-healing medicine, Ayurvedic medicine, yoga, hypnotherapy, and traditional Chinese medicine.

Armed forces
- Services and supplies received from a provider as a result of an injury sustained, or illness contracted, while in the service of the armed forces of any country. When you enter the armed forces of any country, we will refund any unearned pro-rata premium to the policyholder.

Behavioral health treatment
- Services for the following based on categories, conditions, diagnoses or equivalent terms as listed in the most recent version of the Diagnostic and Statistical Manual of Mental Disorders (DSM) of the American Psychiatric Association:
  - Stay in a facility for treatment for dementias and amnesia without a behavioral disturbance that necessitates mental health treatment
  - School and/or education service including special education, remedial education, wilderness treatment programs, or any such related or similar programs
  - Services provided in conjunction with school, vocation, work or recreational activities
  - Transportation
  - Sexual deviations and disorders except as described in the Eligible health services and exclusions section
  - Tobacco use disorders except as described in the Eligible health services and exclusions – Preventive care and wellness section

Beyond legal authority
- Services and supplies provided by a health professional or other provider that is acting beyond the scope of its legal authority

Blood, blood plasma, synthetic blood, blood derivatives or substitutes
Examples of these are:
- The provision of blood to the hospital, other than blood derived clotting factors
- Any related services including processing, storage or replacement expenses
- The services of blood donors, apheresis or plasmapheresis
- For autologous blood donations, only administration and processing expenses are covered

Clinical trial therapies (experimental or investigational)
- Your plan does not cover clinical trial therapies (experimental or investigational), except as described in the Eligible health services and exclusions- Clinical trial therapies (experimental or investigational) section
Cosmetic services and plastic surgery
- Any treatment, surgery (cosmetic or plastic), service or supply to alter, improve or enhance the shape or appearance of the body, except where described in the Eligible health services - Reconstructive surgery and supplies section.

This exclusion does not apply to:
- Surgery after an accidental injury when performed as soon as medically feasible. (Injuries that occur during medical treatments are not considered accidental injuries even if unplanned or unexpected.)
- Coverage that may be provided under the Eligible health services and exclusions - Gender affirming treatment section.
- The removal of breast implants due to an illness or injury

Court-ordered testing
- Court-ordered testing or care unless medically necessary. This exclusion does not apply to court-ordered FDA-approved prescription drugs for the treatment of substance use disorders and any associated counseling or wraparound services.

Custodial care
Services and supplies meant to help you with activities of daily living or other personal needs.
Examples of these are:
- Routine patient care such as changing dressings, periodic turning and positioning in bed
- Administering oral medications
- Care of a stable tracheostomy (including intermittent suctioning)
- Care of a stable colostomy/ileostomy
- Care of stable gastrostomy/jejunalostomy/nasogastric tube (intermittent or continuous) feedings
- Care of a bladder catheter (including emptying/changing containers and clamping tubing)
- Watching or protecting you
- Respite care except in connection with hospice care, adult (or child) day care or convalescent care
- Institutional care. This includes room and board for rest cures, adult day care and convalescent care
- Help with walking, grooming, bathing, dressing, getting in or out of bed, toileting, eating or preparing foods
- Any other services that a person without medical or paramedical training could be trained to perform
- Any service that can be performed by a person without any medical or paramedical training
- For behavioral health (mental health treatment and substance related disorders treatment):
  - Services provided when you have reached the greatest level of function expected with the current level of care, for a specific diagnosis
  - Services given mainly to:
    - Maintain, not improve, a level of function
    - Provide a place free from conditions that could make your physical or mental state worse

Dental care for adults
- Dental services for adults including services related to:
  - The care, filling, removal or replacement of teeth and treatment of injuries to or diseases of the teeth
  - Dental services related to the gums
  - Apicoectomy (dental root resection)
  - Orthodontics
  - Root canal treatment
  - Soft tissue impactions
  - Alveolecetomy
  - Augmentation and vestibuloplasty treatment of periodontal disease
- False teeth
- Prosthetic restoration of dental implants
- Dental implants

This exception does not include treatment of accidental injuries to sound natural teeth and treatment for diseases of the teeth, removal of bony impacted teeth, bone fractures, removal of tumors, and odontogenic cysts. This exclusion also does not include tooth extraction surgery in preparation for radiation treatment of neoplastic jaw or throat diseases.

**Educational services**

Examples of these services are:

- Any service or supply for education, training or retraining services or testing, except where described in the Eligible health services and exclusions – Diabetic services and supplies (including equipment and training) section. This includes:
  - Special education
  - Remedial education
  - Wilderness treatment programs (whether or not the program is part of a residential treatment facility or otherwise licensed institution)
  - Job training
  - Job hardening programs
- Educational services, schooling or any such related or similar program, including therapeutic programs within a school setting.

**Examinations**

Any health or dental examinations needed:

- Because a third party requires the exam. Examples are, examinations to get or keep a job, or examinations required under a labor agreement or other contract
- Because a law requires it
- To buy insurance or to get or keep a license
- To travel
- To go to a school, camp, or sporting event, or to join in a sport or other recreational activity

**Experimental or investigational**

- Experimental or investigational drugs, devices, treatments or procedures unless otherwise covered under clinical trial therapies (experimental or investigational) or covered under clinical trials (routine patient costs). See the Eligible health services and exclusions – Other services section. Note that this exclusion will not impact your ability to obtain an external review of denial of coverage for a service or supply denied by us as experimental or investigational.

**Facility charges**

For care, services or supplies provided in:

- Rest homes
- Assisted living facilities
- Similar institutions serving as a persons’ main residence or providing mainly custodial or rest care
- Health resorts
- Spas or sanitariums
- Infirmaries at schools, colleges, or camps
Gene-based, cellular and other innovative therapies (GCIT)
The following are not eligible health services unless you receive prior written approval from us:
- GCIT services received at a facility or with a provider that is not a GCIT-designated facility/provider
- All associated services when GCIT services are not covered. Examples include infusion, laboratory, radiology, anesthesia, and nursing services.

Please refer to the Medical necessity and precertification requirements section.

Genetic care
- Any treatment, device, drug, service or supply to alter the body’s genes, genetic make-up, or the expression of the body’s genes except for the correction of congenital birth defects

Growth/Height care
- A treatment, device, drug, service or supply with the primary purpose to increase or decrease height or alter the rate of growth. This does not include growth hormone therapy.
- Surgical procedures, devices and growth hormones to stimulate growth

Illegal Occupation
- Services and supplies that you receive as a result of an injury due to your commission of a felony to which the contributing cause was the engagement of an illegal occupation.

Incidental surgeries
- Charges made by a physician for incidental surgeries. These are non-medically necessary surgeries performed during the same procedure as a medically necessary surgery.

Jaw joint disorder
- Surgical treatment of jaw joint disorders
- Non-surgical treatment of jaw joint disorders
- Jaw joint disorder treatment performed by prosthesis placed directly on the teeth, surgical and non-surgical medical and dental services, and diagnostic or therapeutics services related to jaw joint disorders including associated myofascial pain

This exclusion does not apply to covered benefits for treatment of TMJ and CMJ as described in the Eligible health services and exclusions – Temporomandibular joint dysfunction (TMJ) and craniomandibular joint dysfunction (CMJ) treatment section.

Judgment or settlement
- Services and supplies for the treatment of an injury or illness to the extent that payment is made as a judgment or settlement by any person deemed responsible for the injury or illness (or their insurers)

Mandatory no-fault laws
- Treatment for an injury to the extent benefits are payable under any state no-fault automobile coverage.

Maintenance care
- Care made up of services and supplies that maintain, rather than improve, a level of physical or mental function, except for habilitation therapy services. See the Eligible health services and exclusions – Habilitation therapy services section
Medical supplies – outpatient disposable
  - Any outpatient disposable supply or device. Examples of these are:
    - Sheaths
    - Bags
    - Elastic garments
    - Support hose
    - Bandages
    - Bedpans
    - Syringes
    - Blood or urine testing supplies
    - Other home test kits
    - Splints
    - Neck braces
    - Compresses
    - Other devices not intended for reuse by another patient

Medicare
  - Services and supplies available under Medicare, if you are entitled to premium-free Medicare Part A or enrolled in Medicare Part B, or if you are not entitled to premium-free Medicare Part A or enrolled in Medicare Part B because you refused it, dropped it, or did not make a proper request for it

Non-U.S. citizen
  - Services and supplies received by a covered person (who is not a United States citizen) within the covered person’s home country but only if the home country has a socialized medicine program

Other primary payer
  - Payment for a portion of the charge that Medicare or another party is responsible for as the primary payer

Outpatient prescription or non-prescription drugs and medicines
  - Outpatient prescription drugs or non-prescription drugs and medicines provided by the policyholder
  - Drugs that are included on the list of specialty prescription drugs as covered under your outpatient prescription drug plan

Personal care, comfort or convenience items
  - Any service or supply primarily for your convenience and personal comfort or that of a third party

Riot
  - Services and supplies that you receive from providers as a result of an injury from your “participation in a riot”. This means when you take part in a riot in any way such as inciting, or conspiring to incite, the riot. It does not include actions that you take in self-defense as long as they are not against people who are trying to restore law and order.

Routine exams
  - Routine physical exams, routine eye exams, routine dental exams, routine hearing exams and other preventive services and supplies, except as specifically provided in the Eligible health services and exclusions section
School health services
- Services and supplies normally provided by the policyholder's:
  - School health services
  - Infirmary
  - Hospital
  - Pharmacy or

by health professionals who
- Are employed by
- Are Affiliated with
- Have an agreement or arrangement with, or
- Are otherwise designated by

the policyholder.

Services provided by a family member
- Services provided by a spouse, domestic partner, civil union partner, parent, child, step-child, brother, sister, in-law or any household member

Sexual dysfunction and enhancement
- Any treatment, prescription drug, service, or supply to treat sexual dysfunction, enhance sexual performance or increase sexual desire, including:
  - Surgery, prescription drugs, implants, devices or preparations to correct or enhance erectile function, enhance sensitivity, or alter the shape or appearance of a sex organ
  - Sex therapy, sex counseling, marriage counseling, or other counseling or advisory services
- Not eligible for coverage are prescription drugs in 60 day supplies

Strength and performance
- Services, devices and supplies such as drugs or preparations designed primarily for enhancing your:
  - Strength
  - Physical condition
  - Endurance
  - Physical performance

Telemedicine
- Services given when you are not present at the same time as the provider
- Services including:
  - Telemedicine kiosks
  - Electronic vital signs monitoring or exchanges, (e.g. Tele-ICU, Tele-stroke)

Therapies and tests
- Full body CT scans
- Hair analysis
- Hypnosis and hypnotherapy
- Massage therapy, except when used as a physical therapy modality
- Sensory or auditory integration therapy
Tobacco cessation
- Any treatment, drug, service or supply to stop or reduce smoking or the use of other tobacco products or to treat or reduce nicotine addiction, dependence or cravings, including, medications, nicotine patches and gum unless recommended by the United States Preventive Services Task Force (USPSTF).
  This also includes:
  - Counseling, except as specifically provided in the Eligible health services and exclusions – Preventive care and wellness section
  - Hypnosis and other therapies
  - Medications, except as specifically provided in the Eligible health services and exclusions – Outpatient prescription drugs section
  - Nicotine patches
  - Gum

Treatment in a federal, state, or governmental entity
- Any care in a hospital or other facility owned or operated by any federal, state or other governmental entity, except to the extent coverage is required by applicable laws

Vision care for adults
- Routine vision exam provided by an ophthalmologist or optometrist, including refraction and glaucoma testing
- Vision care services and supplies

Voluntary sterilization
- Reversal of voluntary sterilization procedures, including related follow-up care

Wilderness treatment programs
See Educational services within this section

Work related illness or injuries
- Coverage available to you under worker’s compensation or under a similar program under local, state or federal law for any illness or injury related to employment or self-employment.
- A source of coverage or reimbursement will be considered available to you even if you waived your right to payment from that source. You may also be covered under a workers’ compensation law or similar law. If you submit proof that you are not covered for a particular illness or injury under such law, then that illness or injury will be considered “non-occupational” regardless of cause.

6. Brief description of plan features - medical

<table>
<thead>
<tr>
<th>Plan features</th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy year deductibles</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$300 per policy year</td>
<td>$400 per policy year</td>
</tr>
<tr>
<td>Maximum out-of-pocket limits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$6,850 per policy year</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Family</td>
<td>$13,700 per policy year</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Service</td>
<td>Copayment/Percentage</td>
<td>Benefits</td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
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<td>--------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Preventive care and wellness</td>
<td>100% (of the negotiated charge) per visit</td>
<td>80% (of the recognized charge) per visit No copayment or policy year deductible applies</td>
</tr>
<tr>
<td>Office visits</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
<tr>
<td>Outpatient diagnostic lab and radiological services</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
<tr>
<td>Inpatient surgery (includes anesthetist and surgical assistant expenses)</td>
<td>80% (of the negotiated charge)</td>
<td>60% (of the recognized charge)</td>
</tr>
<tr>
<td>Outpatient surgery (includes anesthetist and surgical assistant expenses)</td>
<td>80% (of the negotiated charge)</td>
<td>60% (of the recognized charge)</td>
</tr>
<tr>
<td>Inpatient hospital (room and board) and other miscellaneous services and supplies</td>
<td>80% (of the negotiated charge) per admission</td>
<td>60% (of the recognized charge) per admission</td>
</tr>
<tr>
<td>Outpatient Facility charges for surgery performed in the outpatient department of a hospital or surgery center</td>
<td>80% (of the negotiated charge)</td>
<td>60% (of the recognized charge)</td>
</tr>
<tr>
<td>Hospital emergency room</td>
<td>80% (of the negotiated charge) per visit</td>
<td>Paid the same as in-network coverage</td>
</tr>
<tr>
<td>Urgent medical care provided by an urgent care provider</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
<tr>
<td>Mental Health &amp; Substance use Inpatient hospital mental health disorders treatment (room and board and other miscellaneous hospital services and supplies)</td>
<td>80% (of the negotiated charge) per admission</td>
<td>60% (of the recognized charge) per admission</td>
</tr>
<tr>
<td>Outpatient mental health &amp; substance use disorder treatment office visits to a physician or behavioral health provider (includes telemedicine consultations)</td>
<td>80% (of the negotiated charge) per visit</td>
<td>60% (of the recognized charge) per visit</td>
</tr>
</tbody>
</table>