

PLAN DESIGN & BENEFITS
ADMINISTERED BY AETNA LIFE INSURANCE COMPANY

PLAN FEATURES	IN NETWORK	OUT OF NETWORK
Deductible (per calendar year) Provider	None	\$1000 Individual/\$2000 Family
Deductible (per calendar year) Facility	Level A: \$600 Individual/\$1,200 Family Level B: \$800 Individual/\$1,600 Family	Level C: \$1000 Individual/\$2000 Family

In-Network and Out-of-Network deductibles are not combined.

Unless otherwise indicated, the Deductible must be met prior to benefits being payable.

Once Family Deductible is met, all family members will be considered as having met their Deductible for the remainder of the calendar year.

Member Coinsurance	Provider: 20%, as noted Facility: Level A: 20% Level B: 40%	50% Level C: 50%
---------------------------	--	----------------------------

Applies to all expenses unless otherwise stated.

Out-of-Pocket Maximum (per calendar year)	Level A: \$4,000 Individual/\$8,000 Family Level B: \$5,500 Individual/\$11,000 Family	Level C: \$8,500 Individual/\$17,000 Family
--	---	--

***Medical and Pharmacy combined**

Deductibles:

•Level A and Level B Deductible amounts are combined.

°Amounts applied to the Level A deductible also apply against the Level B and amounts applied to the Level B deductible apply against the Level A deductible.

•Level C deductible is separate and is not combined or applied against the Level A and/or Level B deductible amounts.

Out-of-Pocket Maximums:

•Level A and Level B out-of-pocket maximums consist of Level A and/or Level B deductibles, Prescription copays, medical copays and coinsurance percentage.

•Level A and Level B out-of-pocket maximums are combined and cross apply.

°Once the out-of-pocket is met; deductibles, prescription copays, medical copays and coinsurance percentage no longer apply.

°Level A Providers' copays, coinsurance percentage and prescription copays will no longer apply once the Level A out-of-pocket maximum is met.

Note: Level B provider copays and coinsurance percentage will continue to apply until the Level B out-of-pocket maximum is met.

•Level C is separate and is not combined or applied against Level A and/or Level B out-of-pocket maximum.

Lifetime Maximum	Unlimited except where otherwise indicated.	Unlimited except where otherwise indicated.
-------------------------	---	---

Certification Requirements -

Certification for certain types of Out-of-network care must be obtained to avoid a reduction in benefits paid for that care. Certification for Hospital Admissions, Treatment Facility Admissions, Convalescent Facility Admissions, Home Health Care, Hospice Care and Private Duty Nursing is required.

Copayment Message	If you see more than one physician/specialist during one provider visit, multiple copayments may occur depending on services rendered.	
--------------------------	--	--

PREVENTIVE CARE	IN NETWORK	OUT OF NETWORK
Routine Adult Physical Exams/ Immunizations	No Charge	No Charge

1 exam per calendar year for members age 18 and older.

Routine Well Child Exams/Immunizations	No Charge	No Charge
7 exams in first 12 months, 3 exams in second 12 months, 3 exams in third 12 months, 1 exam per calendar year thereafter to age 18.		

Routine Gynecological Care Exams	No Charge	No Charge
Age 21 and over: 1 exam per calendar year.		

Routine Mammograms	No Charge	No Charge
1 baseline covered for ages 35-39. 1 per calendar year for females age 40 and over.		

Routine Digital Rectal Exam / Prostate-specific Antigen Test	No Charge	No Charge
1 annual DRE & PSA for males age 40 & over.		

Colorectal Cancer Screening	No Charge	No Charge
For all members age 50 and over. Once every 10 years.		

PLAN DESIGN & BENEFITS
ADMINISTERED BY AETNA LIFE INSURANCE COMPANY

Routine Eye Exams 1 routine exam per calendar year.	\$15 copay	50% coinsurance after deductible
Routine Hearing Exams	No Charge	No Charge
PHYSICIAN SERVICES	IN NETWORK	OUT OF NETWORK
Office Visits to PCP	\$20 PCP copay	50% coinsurance after deductible
Specialist Office Visits	\$50 Specialist copay	50% coinsurance after deductible
Evisits	\$20 PCP copay or \$50 Specialist copay	50% coinsurance after deductible
Allergy Testing	\$20 PCP or \$50 Specialist copay	50% coinsurance after deductible
Allergy Injections	No Charge	50% coinsurance after deductible
If performed as part of a physician office visit and billed by the physician, expenses are covered subject to the applicable physician office visit member cost sharing.		
DIAGNOSTIC PROCEDURES	IN NETWORK	OUT OF NETWORK
Diagnostic Laboratory and X-ray	20% coinsurance, no deductible	50% coinsurance after deductible
If performed as a part of a physician office visit and billed by the physician, expenses are covered subject to the applicable physician's office visit member cost sharing.		
Diagnostic X-ray for Complex Imaging Services	Level A: \$150 copay after deductible + 20% coinsurance Level B: 40% coinsurance after deductible	Level C: 50% coinsurance after deductible
EMERGENCY MEDICAL CARE	IN NETWORK	OUT OF NETWORK
Urgent Care Provider	Level A: \$30 copay + 10% coinsurance, no deductible Level B: \$50 copay + 40% coinsurance, no deductible	Level C: 50% coinsurance, no deductible
Emergency Room	Level A: \$300 copay + 20% coinsurance, no deductible Level B: \$300 copay + 20% coinsurance, no deductible	Level C: \$300 copay + 20% coinsurance, no deductible
Ambulance	20% coinsurance	50% coinsurance after deductible
HOSPITAL CARE	IN NETWORK	OUT OF NETWORK
Inpatient Coverage	Level A: 20% coinsurance after deductible Level B: 40% coinsurance after deductible	Level C: 50% coinsurance after deductible
The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.		
Inpatient Maternity Coverage	Level A: 20% coinsurance after deductible Level B: 40% coinsurance after deductible	Level C: 50% coinsurance after deductible
The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.		
Outpatient Surgery	Level A: \$500 copay + 20% coinsurance after deductible Level B: \$750 copay + 40% coinsurance after deductible	Level C: 50% coinsurance after deductible
Outpatient Hospital Expenses (excluding surgery)	Level A: 20% coinsurance after deductible Level B: 40% coinsurance after deductible	Level C: 50% coinsurance after deductible
The member cost sharing applies to all covered benefits incurred during a member's outpatient visit.		
MENTAL HEALTH SERVICES	IN NETWORK	OUT OF NETWORK
Inpatient	Level A: 20% coinsurance after deductible Level B: 40% coinsurance after deductible	Level C: 50% coinsurance after deductible
The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.		
Outpatient	\$20 copay	50% coinsurance after deductible
The member cost sharing applies to all covered benefits incurred during a member's outpatient visit.		

PLAN DESIGN & BENEFITS

ADMINISTERED BY AETNA LIFE INSURANCE COMPANY

Combined Mental Health and Alcohol/Drug maximum for preferred and non-preferred services.

ALCOHOL/DRUG ABUSE SERVICES	IN NETWORK	OUT OF NETWORK
Inpatient	Level A: 20% coinsurance after deductible Level B: 40% coinsurance after deductible	Level C: 50% coinsurance after deductible

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

Outpatient	\$20 copay	50% coinsurance after deductible
The member cost sharing applies to all Covered Benefits incurred during a member's outpatient visit. Combined Mental Health and Alcohol/Drug maximum for preferred and non-preferred services.		

OTHER SERVICES	IN NETWORK	OUT OF NETWORK
----------------	------------	----------------

Skilled Nursing Facility	20% coinsurance, no deductible	50% coinsurance after deductible
Limited to 120 days per calendar year.		

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

Home Health Care	20% coinsurance, no deductible	50% coinsurance after deductible
Limited to 90 visits per calendar year.		

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

Hospice Care - Inpatient	20% coinsurance, no deductible	50% coinsurance after deductible
The member cost sharing applies to all covered benefits incurred during a member's inpatient stay.		

Hospice Care - Outpatient	20% coinsurance, no deductible	50% coinsurance after deductible
The member cost sharing applies to all covered benefits incurred during a member's outpatient visit.		

Private Duty Nursing	20% coinsurance, no deductible	50% coinsurance after deductible
\$500 maximum per year.		

Outpatient Short-Term Rehabilitation	Level A: \$25 copay, no deductible Level B: 40% coinsurance after deductible	Level C: 50% coinsurance after deductible
---	---	--

Speech therapy maximum 30 visits per year; separate physical and occupational therapy combined maximum of 30 per year.

Spinal Manipulation Therapy	\$25 copay	50% coinsurance after deductible
Limited to 30 visits per calendar year.		

Acupuncture	\$50 copay	50% coinsurance after deductible
Limited to 30 visits per calendar year.		

Hearing Aid	Level A: 20% coinsurance, no deductible Level B: 40% coinsurance, no deductible	Level C: Not Covered
\$3,000 max every 36 months. Member is responsible for any costs that exceed plan maximum for service.		

Durable Medical Equipment	20% coinsurance, no deductible	50% coinsurance after deductible
----------------------------------	--------------------------------	----------------------------------

Diabetic Supplies	\$10 copay for 30 day supply, regardless of tier. Covers needles and syringes without purchase of insulin (separate copay applies to each purchase).	\$10 copay for 30 day supply, regardless of tier. Covers needles and syringes without purchase of insulin (separate copay applies to each purchase).
--------------------------	--	--

Contraceptive drugs and devices not obtainable at a pharmacy (includes coverage for contraceptive visits)	No Charge	No Charge
--	-----------	-----------

FAMILY PLANNING	IN NETWORK	OUT OF NETWORK
-----------------	------------	----------------

Infertility Treatment	\$50 copay	50% coinsurance after deductible
------------------------------	------------	----------------------------------

Diagnosis and treatment of the underlying medical condition.

Male Voluntary Sterilization	\$50 copay	50% coinsurance after deductible
Including vasectomy.		

Female Voluntary Sterilization	No Charge	No Charge
Including Tubal Ligation		

Pharmacy	IN NETWORK	OUT OF NETWORK
----------	------------	----------------

PLAN DESIGN & BENEFITS
ADMINISTERED BY AETNA LIFE INSURANCE COMPANY

30-Day Supply	Level A: \$9/\$35/\$50 . Specialty Drugs: \$100 Level B: \$10/\$40/\$60. Specialty Drugs: not covered unless cannot be filled by Level A pharmacy.	Level C: \$10/\$40/\$60. Specialty Drugs: not covered unless cannot be filled by Level A pharmacy.
90-Day Supply	Level A: \$22.50/\$87.50/\$125 Level B: Not Covered	Level C: Not Covered

Up to a 90-day supply from Carilion Medical Center Pharmacy by retail or mail order.

Mandatory 90-day Maintenance Program - You may receive two 30-day fills of your maintenance medication at any participating retail pharmacy (for example, a first fill and refill, or two refills) but then you will need to switch to Carilion Clinic's 90-day program. After that, you will be responsible for the full cost of the medication if you do not use the 90-day program administered at a Carilion Retail Pharmacy.

Mandatory Generic (MG) - If the member or the physician requests brand when generic is available, the member pays the generic copay plus the difference between the generic price and the brand price.

GENERAL PROVISIONS

Dependents Eligibility Spouse/Domestic Partner, children from birth to age 26

Pre-existing Conditions Exclusion On effective date: Waived

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to lose grandfathered status. This plan does not cover all health care expenses and includes exclusions and limitations. Members should refer to their plan documents to determine which health care services are covered and to what extent. The following is a partial list of services and supplies that are generally not covered. However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s) purchased by your employer.

All medical or hospital services not specifically covered in, or which are limited or excluded in the plan documents; Charges related to any eye surgery mainly to correct refractive errors; Cosmetic surgery, including breast reduction; Custodial care; Dental care and X-rays; Donor egg retrieval; Experimental and investigational procedures; Hearing aids; Immunizations for travel or work; Infertility services, including, but not limited to, artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in your plan documents;

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

This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Aetna does not provide health care services and, therefore, cannot guarantee results or outcomes. Consult the plan documents (i.e. Group Insurance Certificate and/or Group Policy) to determine governing contractual provisions, including procedures, exclusions and limitation relating to the plan. With the exception of Aetna Rx Home Delivery, all preferred providers and vendors are independent contractors in private practice and are neither employees nor agents of Aetna or its affiliates. Aetna Rx Home Delivery, LLC, is a subsidiary of Aetna Inc. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change without notice.

Some benefits are subject to limitations or visit maximums. Certain services require precertification, or prior approval of coverage. Failure to precertify for these services may lead to substantially reduced benefits or denial of coverage. Some of the benefits requiring precertification may include, but are not limited to, inpatient hospital, inpatient mental health, inpatient skilled nursing, outpatient surgery, substance abuse (detoxification, inpatient and outpatient rehabilitation). When the Member's preferred provider is coordinating care, the preferred provider will obtain the precertification. When the member utilizes a non-preferred provider, Member must obtain the precertification. Precertification requirements may vary. Depending on the plan selected, new prescription drugs not yet reviewed by our medication review committee are either available under plans with an open formulary or excluded from coverage unless a medical exception is obtained under plans that use a closed formulary.

They may also be subject to precertification or step-therapy. Non-prescription drugs and drugs in the Limitations and Exclusions section of the



PLAN DESIGN & BENEFITS

ADMINISTERED BY AETNA LIFE INSURANCE COMPANY

plan documents (received after open enrollment) are not covered, and medical exceptions are not available for them. While this information is believed to be accurate as of the print date, it is subject to change.

Benefits are administered by Aetna Life Insurance Company.