

Schedule of benefits

If this is an ERISA plan, you may have certain rights under this plan. ERISA may not apply to a church or government group. Please contact the employer for additional information.

Prepared for:

Employer:	Michiana Area Electrical Workers' Health and Welfare Fund
Contract number:	MSA-0192618
Plan name:	Choice POS II
Schedule of benefits:	1A
Plan effective date:	May 1, 2025
Plan issue date:	March 28, 2025

Third Party Administrative Services provided by Aetna Life Insurance Company

Schedule of benefits

This schedule of benefits (schedule) lists the **deductibles, copayments** or **payment percentage**, if any apply to the **covered services** you receive under the plan. You should review this schedule to become aware of these and any limits that apply to these services.

How your cost share works

- The **deductibles** and **copayments**, if any, listed in the schedule below are the amounts that you pay for **covered services**.
 - For the **covered services** under your medical plan, you will be responsible for the dollar amount
 - For pharmacy benefits where a percentage cost share acts like a **copayment**, you will be responsible for the percentage amount
- **Payment percentage** amounts, if any, listed in the schedule below are what the plan will pay for **covered services**.
- Sometimes your cost share shows a combination of your dollar amount **copayment** that you will be responsible for and the **payment percentage** that your plan will pay.
- You are responsible to pay any **deductibles, copayments** and remaining **payment percentage**, if they apply and before the plan will pay for any **covered services**.
- This plan doesn't cover every health care service. You pay the full amount of any health care service you get that is not a **covered service**.
- This plan has limits for some **covered services**. For example, these could be visit, day or dollar limits. They may be:
 - Combined limits between designated **network** and **non-designated network providers**
 - Separate limits for designated **network** and **non-designated network providers**
 - Based on a rolling, 12 month period starting with the date of your most recent visit under this planSee the schedule for more information about limits.
- Your cost share may vary if the **covered service** is preventive or not. Ask your **physician** or contact us if you have a question about what your cost share will be.

For examples of how cost share and **deductible** work, go to the *Using your Aetna benefits* section under Individuals & Families at <https://www.aetna.com/>

Important note:

Covered services are subject to the Calendar Year **deductible**, maximum out-of-pocket, limits, **copayment** or **payment percentage** unless otherwise stated in this schedule. The *Surprise bill* section in the booklet explains your protections from a surprise bill.

How your deductible works

The **deductible** is the amount you pay for **covered services** each year before the plan starts to pay. This is in addition to any **copayment** or **payment percentage** you pay when you get **covered services** from a designated **network, non-designated network** or **out-of-network provider**. This schedule shows the **deductible** amounts that apply to your plan. Once you have met your **deductible**, we will start sharing the cost when you get **covered services**. You will continue to pay **copayments** or **payment percentage**, if any, for **covered services** after you meet your **deductible**.

How your PCP or physician office visit cost share works

You will pay the **PCP** cost share when you get **covered services** from any **PCP**.

How your maximum out-of-pocket works

This schedule 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 services** for the remainder of that year.

Contact us

We are here to answer questions. See the *Contact us* section in your booklet.

This schedule replaces any schedule of benefits previously in use. Keep it with your booklet.

Plan features

Deductible

You have to meet your **deductible** before this plan pays for benefits.

Deductible type	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Individual	\$0 per year	\$400 per year	\$400 per year
Family	\$0 per year	\$1,200 per year	\$1,200 per year

Maximum out-of-pocket limit

Includes the **deductible**.

Maximum out-of-pocket type	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Individual	\$0 per year	\$1,000 per year	\$1,500 per year
Family	\$0 per year	\$2,000 per year	\$4,000 per year

Prescription drug - outpatient maximum out-of-pocket limit

Maximum out-of-pocket type	In-network	Out-of-network
Individual	\$3,000 per year	\$3,000 per year
Family	\$6,000 per year	\$6,000 per year

General coverage provisions

This section explains the **deductible**, **maximum out-of-pocket limit** and limitations listed in this schedule.

Deductible provisions

Covered services apply to the designated network, non-designated network and out-of-network **deductibles**.

The **deductible** may not apply to some **covered services**. You still pay the **copayment** or **payment percentage**, if any, for these **covered services**.

Individual deductible

You pay for **covered services** each year before the plan begins to pay. This individual **deductible** applies separately to you and each covered dependent. After the amount paid reaches the individual **deductible**, this plan starts to pay for **covered services** for the rest of the year.

Family deductible

You pay for **covered services** each year before the plan begins to pay. After the amount paid for **covered services** reaches this family **deductible**, this plan starts to pay for **covered services** for the rest of the year. To satisfy this family **deductible** for the rest of the year, 3 family members must meet their individual **deductible** in a year. When this happens in a year, the individual **deductibles** for you and your covered dependents are met for the rest of the year.

Deductible credit

If you paid part or all of your **deductible** under other coverage for the year that this plan went into effect, we will deduct the amount paid under the other coverage from the **deductible** on this plan for the same year. If we ask, you must submit a detailed explanation of benefits (EOB) showing the dates and amount of the **deductible** met from the other coverage in order to receive the credit.

Copayment

This is the dollar amount you pay for **covered services**. In most plans, you pay this after you meet your **deductible** limit. In **prescription** drug plans, it is the amount you pay for covered drugs.

Payment Percentage

This is the percentage of the bill you pay after you meet your **deductible**.

Maximum out-of-pocket limit

The **maximum out-of-pocket limit** is the most you will pay per year in **copayments, payment percentage** and **deductible**, if any, for **covered services**.

Covered services apply to the designated network, and non-designated-network, and out-of-network **maximum out-of-pocket limit**.

Individual maximum out-of-pocket limit

- This plan may have 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.
- After you or your covered dependents meet the individual **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charge for **covered services** that would apply toward the limit for the rest of the year for that person.

Family maximum out-of-pocket limit

After you or your covered dependents meet the family **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charge for **covered services** that would apply toward the limit for the remainder of the year for all covered family members. The family **maximum out-of-pocket limit** is a cumulative **maximum out-of-pocket limit** for all family members.

To satisfy this **maximum out-of-pocket limit** for the rest of the year, the following must happen:

- The family **maximum out-of-pocket limit** is met by a combination of family members
- No one person within a family will contribute more than the individual **maximum out-of-pocket limit** amount in a year

If the **maximum out-of-pocket limit** does not apply to a **covered service**, your cost share for that service will not count toward satisfying the **maximum out-of-pocket limit** amount.

Certain costs that you have do not apply toward the **maximum out-of-pocket limit**. These include:

- All costs for non-**covered services** which are identified in the booklet and the schedule
- Charges, expenses or costs in excess of the **recognized charge**
- Costs for non-emergency use of the emergency room
- Costs for non-urgent use of an urgent care **provider**

Limit provisions

Covered services will apply to the designated network, and non-designated network, and out-of-network limits.

Your financial responsibility and decisions regarding benefits

We base your financial responsibility for the cost of **covered services** on 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 year. Decisions regarding when benefits are covered are subject to the terms and conditions of the booklet.

Prescription drug – outpatient maximum out-of-pocket limit provisions

The **maximum out-of-pocket limit** is the most you will pay per year in **copayments, payment percentage** and **deductible**, if any, for **covered services**. This plan may have an individual and family **maximum out-of-pocket limit**.

For purposes of the following **maximum out-of-pocket limit** provisions:

- The individual **maximum out-of-pocket limit** applies to a person enrolled for self-only coverage with no dependent coverage
- The family **maximum out-of-pocket limit** applies to a person enrolled with one or more dependents
- The family **maximum out-of-pocket limit** is met by a combination of family members or by any single individual within the family

Individual prescription drug maximum out-of-pocket limit

Once the amount of the cost share and **deductible** you have paid during the year for **covered services** meets the individual **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charge for **covered services** that apply toward the limit for you for the remainder of the year.

Family prescription drug maximum out-of-pocket limit

After the amount of the cost share and **deductible** you and your covered dependent pay for **covered services** during the year meets the family **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charges for **covered services** that apply toward the limit for the rest of the year for all covered family members.

This plan has an individual and family **prescription drug maximum out-of-pocket limit**

To satisfy this family **maximum out-of-pocket limit** for the rest of the 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 **prescription drug maximum out-of-pocket limit** is met by a combination of family members with no single person in the family contributing more than the individual **maximum out-of-pocket limit** in a year.

When this happens, the individual **maximum out-of-pocket limit** is also met for the rest of the year.

The **maximum out-of-pocket limit** may not apply to certain **covered services**. If the **maximum out-of-pocket limit** does not apply to a **covered service**, your cost share for that service will not count toward satisfying the **maximum out-of-pocket limit**.

Certain costs that you have do not apply toward the **maximum out-of-pocket limit**. These include:

- All costs for non-**covered services**
- Amounts received from a third-party **copayment** assistance program, like a manufacturer coupon or rebate, for a **specialty prescription drug**

Covered services

Ambulance services

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Emergency services	\$150 then the plan pays 100% per trip, no deductible applies	Paid same as designated network	Paid same as designated network
Non-emergency services ground, air, or water ambulance	Not covered	Not covered	Not covered

Applied behavior analysis

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Applied behavior analysis	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Autism spectrum disorder

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Diagnosis and testing	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Treatment	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Occupational (OT), physical (PT) and speech (ST) therapy for autism spectrum disorder	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Behavioral health

Mental health treatment

Coverage provided is the same as for any other illness

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Inpatient services- room and board including residential treatment facility	100% per admission, no deductible applies	90% per admission after deductible	70% per admission after deductible
Other inpatient services and supplies Other residential treatment facility services and supplies	100% per admission, no deductible applies	90% per admission after deductible	70% per admission after deductible

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Outpatient office visit to a physician or behavioral health provider	100% per visit, no deductible applies	100% per visit, no deductible applies	70% per visit after deductible
Physician or behavioral health provider telemedicine consultation	100% per visit, no deductible applies	100% per visit, no deductible applies	70% per visit after deductible
Outpatient mental health disorders telemedicine cognitive therapy consultations by a physician or behavioral health provider	Covered based on type of service and provider from which it is received	Covered based on type of service and provider from which it is received	Covered based on type of service and provider from which it is received

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
<p>Other outpatient services including:</p> <ul style="list-style-type: none"> • Behavioral health services in the home • Partial hospitalization treatment • Intensive outpatient program <p>The cost share doesn't apply to in-network peer counseling support services</p>	100% per visit, no deductible applies	100% per visit, no deductible applies	70% per visit after deductible

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Telemedicine provider mental health disorders consultation	Covered based on type of service and provider from which it is received	Not covered	Not covered
Telemedicine cognitive therapy mental health disorders consultation by a telemedicine provider	Covered based on type of service and provider from which it is received	Not covered	Not covered

Substance related disorders treatment

Includes **detoxification**, rehabilitation and **residential treatment facility**

Coverage provided is the same as for any other illness

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Inpatient services- room and board	100% per admission, no deductible applies	90% per admission after deductible	70% per admission after deductible
Other inpatient services and supplies during a hospital stay	100% per admission, no deductible applies	90% per admission after deductible	70% per admission after deductible

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Outpatient office visit to a physician or behavioral health provider	100% per visit, no deductible applies	100% per visit, no deductible applies	70% per visit after deductible
Physician or behavioral health provider telemedicine consultation	100% per visit, no deductible applies	100% per visit, no deductible applies	70% per visit after deductible
Outpatient telemedicine cognitive therapy consultations by a physician or behavioral health provider	Covered based on type of service and provider from which it is received	Covered based on type of service and provider from which it is received	Covered based on type of service and provider from which it is received

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Other outpatient services including: <ul style="list-style-type: none"> Behavioral health services in the home Partial hospitalization treatment Intensive outpatient program <p>The cost share doesn't apply to in-network peer counseling support services</p>	100% per visit, no deductible applies	100% per visit, no deductible applies	70% per visit after deductible

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Telemedicine provider substance related disorders consultation	Covered based on type of service and provider from which it is received	Not covered	Not covered
Telemedicine cognitive therapy substance related disorders consultation by a telemedicine provider	Covered based on type of service and provider from which it is received	Not covered	Not covered

Clinical trials

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of- network
Experimental or investigational therapies	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Routine patient costs	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Durable medical equipment (DME)

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
DME	100% per item, no deductible applies	90% per item after deductible	90% per item after deductible

Emergency services

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Emergency room	\$150 then the plan pays 100% per visit, no deductible applies	Paid same as designated network	Paid same as designated network

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Non-emergency care in a hospital emergency room	Not covered	Not covered	Not covered

Emergency services important note: Out-of-network providers do not have a contract with us. However, for out of network emergencies the federal No Surprises Act applies. If the **provider** bills you for an amount above your cost share, you are not responsible for payment of that amount. You should send the bill to the address on your ID card and we will resolve any payment issue with the **provider**. Make sure the member ID is on the bill. If you are admitted to the **hospital** for an inpatient **stay** right after you visit the emergency room, you will not pay your emergency room cost share if you have one. You will pay the inpatient **hospital** cost share, if any.

Foot orthotic devices

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Orthotic devices	100% per item, no deductible applies	100% per item, no deductible applies	90% per item after deductible

Habilitation therapy services

Outpatient physical (PT) and occupational (OT) therapies

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
PT, OT therapies	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Outpatient speech therapy (ST)

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
ST therapy	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Hearing aids

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Hearing aids	100% per item, no deductible applies	90% per item after deductible	70% per item after deductible

Limit	\$3,000 every 36 months	\$3,000 every 36 months	\$3,000 every 36 months
-------	-------------------------	-------------------------	-------------------------

Hearing exams

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Hearing exams	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Visit limit	1 visit every 24 months	1 visit every 24 months	1 visit every 24 months

Home health care

A visit is a period of 4 hours or less

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Home health care	100% per visit, no deductible applies	90% per visit after deductible	70% per visit after deductible

Home health care important note:

Intermittent visits are periodic and recurring visits that skilled nurses make to ensure your proper care. The intermittent requirement may be waived to allow for coverage for up to 12 hours with a daily maximum of 3 visits.

Hospice care

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Inpatient services - room and board	100%, no deductible applies	100%, no deductible applies	Not covered

Other inpatient services and supplies	100% per admission, no deductible applies	100% per admission, no deductible applies	Not covered
---------------------------------------	--	--	-------------

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Outpatient services	100% per visit, no deductible applies	90% per visit after deductible	Not covered

Limit per lifetime	unlimited	unlimited	Not applicable
--------------------	-----------	-----------	----------------

Hospice important note:

This includes part-time or infrequent nursing care by an R.N. or L.P.N. to care for you up to 8 hours a day. It also includes part-time or infrequent home health aide services to care for you up to 8 hours a day.

Hospital care

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Inpatient services - room and board	100%, no deductible applies	90% after deductible	70% after deductible

Other inpatient services and supplies	100% per admission, no deductible applies	90% per admission after deductible	70% after deductible
---------------------------------------	--	---	-----------------------------

Infertility services

Basic infertility

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Treatment of basic infertility	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Maternity and related newborn care

Includes complications

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Inpatient services - room and board	100% per admission, no deductible applies	90% per admission after deductible	70% per admission after deductible
Other inpatient services and supplies	100% per admission, no deductible applies	90% per admission after deductible	70% per admission after deductible
Services performed in physician or specialist office or a facility	100% per visit, no deductible applies	90% per visit after deductible	70% per visit after deductible
Other services and supplies	100% per visit, no deductible applies	90% per visit after deductible	70% per visit after deductible

Maternity and related newborn care important note:

Any cost share collected applies only to the delivery and postpartum care services provided by an OB, GYN or OB/GYN. Review the *Maternity* section of the booklet. It will give you more information about coverage for maternity care under this plan.

Oral and maxillofacial treatment (mouth, jaws and teeth)

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Treatment of mouth, jaws and teeth	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Prescription drugs - outpatient

Generic prescription drugs

Description	In-network	Out-of-network
30 day supply at a retail pharmacy	\$5, no deductible applies	\$5 then the plan pays 100%, no deductible applies
90 day supply at a mail order pharmacy, a designated network pharmacy, or a CVS pharmacy	\$10, no deductible applies	Not covered

Preferred brand-name prescription drugs

Description	In-network	Out-of-network
30 day supply at a retail pharmacy	\$30, no deductible applies	\$30 then the plan pays 100%, no deductible applies
90 day supply at a mail order pharmacy , a designated network pharmacy, or a CVS pharmacy	\$60, no deductible applies	Not covered

Non-preferred brand-name prescription drugs

Description	In-network	Out-of-network
30 day supply at a retail pharmacy	\$50, no deductible applies	\$50 then the plan pays 100%, no deductible applies
90 day supply at a mail order pharmacy , a designated network pharmacy, or a CVS pharmacy	\$100, no deductible applies	Not covered

Specialty prescription drugs

Description	In-network	Out-of-network
30 day supply at a specialty pharmacy	\$50, no deductible applies	Not covered

Important note:

You have no out-of-pocket costs for **specialty prescription drugs** under the **copayment** assistance program. Any assistance amount received through the **copayment** assistance program will not apply towards your **deductible** or **maximum out-of-pocket limit**. Some **specialty prescription drugs** not covered under the **copayment** assistance program may qualify for other third-party **copayment** assistance that could lower your out-of-pocket costs. Any manufacturer coupon or rebate assistance amount received through third-party **copayment** assistance will not apply towards your **deductible** or **maximum out-of-pocket limit**.

Contraceptives (birth control)

Brand-name prescription drugs and devices are covered at 100% when a generic is not available

Description	In-network	Out-of-network
30 day supply or 12 month supply of generic and OTC drugs and devices	\$0, no deductible applies	Paid based on the tier of drug in the schedule
30 day supply or 12 month supply of brand-name prescription drugs and devices	Paid based on the tier of drug in the schedule	Paid based on the tier of drug in the schedule

Preventive care drugs and supplements

Description	In-network	Out-of-network
Preventive care drugs and supplements	\$0, no deductible applies	Paid based on the tier of drug in the schedule
Limits	Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF) For a current list of covered preventive care drugs and supplements or more information, see the <i>Contact us</i> section	Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF) For a current list of covered preventive care drugs and supplements or more information, see the <i>Contact us</i> section

Risk reducing breast cancer prescription drugs

Description	In-network	Out-of-network
Risk reducing breast cancer prescription drugs	\$0, no deductible applies	Paid based on the tier of drug in the schedule
Limits	Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF) For a current list of risk reducing breast cancer drugs or more information, see the <i>Contact us</i> section	Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF) For a current list of risk reducing breast cancer drugs or more information, see the <i>Contact us</i> section

Tobacco cessation prescription and OTC drugs (preventive care)

Description	In-network	Out-of-network
Tobacco cessation prescription and OTC drugs	\$0, no deductible applies for the first two 90-day treatment programs. Additional treatment programs will be paid based on the tier of drug in the schedule.	Paid based on the tier of drug in the schedule
Limits	Subject to any sex, age, medical condition, family history and frequency guidelines in the recommendations of the USPSTF. For a current list of covered tobacco cessation drugs or more information, see the <i>Contact us</i> section. See the <i>Other services</i> section of this schedule for more information.	Subject to any sex, age, medical condition, family history and frequency guidelines in the recommendations of the USPSTF. For a current list of covered tobacco cessation drugs or more information, see the <i>Contact us</i> section. See the <i>Other services</i> section of this schedule for more information.

Prescription drug important note:

If a **provider** prescribes a covered **brand-name prescription drug** when a **generic prescription drug** equivalent is available and specifies “Dispense As Written” (DAW), you will pay the cost share for the brand-name drug. If a **provider** does not specify DAW and you request a covered **brand-name prescription drug**, you will be responsible for the cost share that applies to the brand-name drug plus the cost difference between the generic drug and the brand-name drug.

Outpatient surgery

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of- network
At hospital outpatient department	100% per visit, no deductible applies	90% per visit after deductible	Not covered
At facility that is not a hospital	100% per visit, no deductible applies	90% per visit after deductible	Not covered
At the physician office	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Not applicable

Physician and specialist services**Physician services-general or family practitioner**

Including surgical services

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Physician office hours (not surgical, not preventive)	100% per visit, no deductible applies	\$30 then the plan pays 100% per visit, no deductible applies	70% per visit after deductible
Physician surgical services	100% per visit, no deductible applies	\$30 then the plan pays 100% per visit, no deductible applies	70% per visit after deductible

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of- network
Physician visit during inpatient stay	100% per visit, no deductible applies	90% per visit after deductible	70% per visit after deductible

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Physician telemedicine consultation	100% per visit, no deductible applies	\$30 then the plan pays 100% per visit, no deductible applies	70% per visit after deductible

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Telemedicine provider consultation	Covered based on type of service and provider from which it is received	Not covered	Not covered
Basic medical services			

Specialist

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Specialist office hours (not surgical, not preventive)	100% per visit, no deductible applies	\$30 then the plan pays 100% per visit, no deductible applies	70% per visit after deductible
Specialist surgical services	100% per visit, no deductible applies	\$30 then the plan pays 100% per visit, no deductible applies	70% per visit after deductible

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Specialist telemedicine consultation	100% per visit, no deductible applies	\$30 then the plan pays 100% per visit, no deductible applies	70% per visit after deductible

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Telemedicine provider consultation	Covered based on type of service and provider from which it is received	Not covered	Not covered
Specialist services			

All other services not shown above

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
All other services	100% per visit, no deductible applies	90% per visit after deductible	70% per visit after deductible

Preventive care

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Preventive care services	100% per visit, no deductible applies	100% per visit, no deductible applies	Not covered
Breast feeding counseling and support	100% per visit, no deductible applies	100% per visit, no deductible applies	70% per visit after deductible
Breast feeding counseling and support limit	6 visits in a group or individual setting Visits that exceed the limit are covered under the physician services office visit	6 visits in a group or individual setting Visits that exceed the limit are covered under the physician services office visit	Not applicable
Breast pump, accessories and supplies limit	Electric pump: 1 every 12 months Manual pump: 1 per pregnancy Pump supplies and accessories: 1 purchase per pregnancy if not eligible to purchase a new pump	Electric pump: 1 every 12 months Manual pump: 1 per pregnancy Pump supplies and accessories: 1 purchase per pregnancy if not eligible to purchase a new pump	Electric pump: 1 every 12 months Manual pump: 1 per pregnancy Pump supplies and accessories: 1 purchase per pregnancy if not eligible to purchase a new pump
Breast pump waiting period	Electric pump: 12 months to replace an existing electric pump	Electric pump: 12 months to replace an existing electric pump	Electric pump: 12 months to replace an existing electric pump
Counseling for alcohol or drug misuse	100% per visit, no deductible applies	100% per visit, no deductible applies	Not covered
Counseling for alcohol or drug misuse visit limit	5 visits/12 months	5 visits/12 months	Not applicable
Counseling for obesity, healthy diet	100% per visit, no deductible applies	100% per visit, no deductible applies	Not covered
Counseling for obesity, healthy diet visit limit	Age 22 and older: 26 visits per 12 months, of which up to 10 visits may be used for healthy diet counseling.	Age 22 and older: 26 visits per 12 months, of which up to 10 visits may be used for healthy diet counseling.	Not applicable
Counseling for sexually transmitted infection	100% per visit, no deductible applies	100% per visit, no deductible applies	Not covered
Counseling for sexually transmitted infection visit limit	2 visits/12 months	2 visits/12 months	Not applicable

Counseling for tobacco cessation	100% per visit, no deductible applies	100% per visit, no deductible applies	Not covered
Counseling for tobacco cessation visit limit	8 visits/12 months	8 visits/12 months	Not applicable
Family planning services (female contraception)	100% per visit, no deductible applies	100% per visit, no deductible applies	Not covered
Family planning services (female contraception) limit	Contraceptive counseling limited to 2 visits/12 months in a group or individual setting Counseling that exceeds this limit covered as a physician services office visit	Contraceptive counseling limited to 2 visits/12 months in a group or individual setting Counseling that exceeds this limit covered as a physician services office visit	Not applicable
Immunizations	100%, no deductible applies	100%, no deductible applies	Not covered
Immunizations limit	Subject to any age limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your physician	Subject to any age limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your physician	Not applicable
Routine cancer screenings	100%, no deductible applies	100%, no deductible applies	Not covered
Routine cancer screening limits	Subject to any age, family history and frequency guidelines as set forth in the most current: Evidence-based items that have a rating of A or B in the current recommendations of the USPSTF The comprehensive guidelines supported by the Health Resources and Services Administration For more information contact your physician or see the <i>Contact us</i> section	Subject to any age, family history and frequency guidelines as set forth in the most current: Evidence-based items that have a rating of A or B in the current recommendations of the USPSTF The comprehensive guidelines supported by the Health Resources and Services Administration For more information contact your physician or see the <i>Contact us</i> section	Not applicable

Routine lung cancer screening limit	1 screening every 12 months Screenings that exceed this limit are covered as outpatient diagnostic testing	1 screening every 12 months Screenings that exceed this limit are covered as outpatient diagnostic testing	Not applicable
Routine physical exam	100%, no deductible applies	100%, no deductible applies	Not covered
Routine physical exam limits	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 for children and adolescents Limited to 7 exams from age 0-1 year; 3 exams every 12 months age 1-2; 3 exams every 12 months age 2-3; and 1 exam every 12 months after that age, up to age 22; 1 exam per year after age 22 High risk Human Papillomavirus (HPV) DNA testing for woman age 30 and older limited to 1/36 months	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 for children and adolescents Limited to 7 exams from age 0-1 year; 3 exams every 12 months age 1-2; 3 exams every 12 months age 2-3; and 1 exam every 12 months after that age, up to age 22; 1 exam per year after age 22 High risk Human Papillomavirus (HPV) DNA testing for woman age 30 and older limited to 1/36 months	Not applicable
Well woman GYN exam	100%, no deductible applies	100%, no deductible applies	Not covered
Well woman GYN exam limit	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration	Not applicable

Prosthetic devices

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Prosthetic devices	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Reconstructive surgery and supplies

Including breast surgery

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Surgery and supplies	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Short-term rehabilitation services

A visit is equal to no more than 1 hour of therapy.

Cardiac rehabilitation

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Cardiac rehabilitation	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Pulmonary rehabilitation

Pulmonary rehabilitation	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received
--------------------------	---	---	---

Cognitive rehabilitation

Cognitive rehabilitation	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received
--------------------------	---	---	---

Physical, occupational and speech therapies

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
	100% per visit, no deductible applies	90% per visit after deductible	Not covered

Visit limit per year	60	60	Not applicable
Physical, occupational and speech therapies combined			

Spinal manipulation

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
At the physician office	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received
At facility that is not a hospital	100% per visit, no deductible applies	\$30 then the plan pays 100% per visit, no deductible applies	70% per visit after deductible
At hospital outpatient department	100% per visit, no deductible applies	\$30 then the plan pays 100% per visit, no deductible applies	70% per visit after deductible

Visit limit per year	24	24	24
----------------------	----	----	----

Skilled nursing facility

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Inpatient services – room and board	100% per admission, no deductible applies	90% per admission after deductible	Not covered
Other inpatient services and supplies	100% per admission, no deductible applies	90% per admission after deductible	Not covered

Day limit per year	120	120	Not applicable
--------------------	-----	-----	----------------

Tests, images and labs – outpatient

Diagnostic complex imaging services

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of- network
	100% per visit, no deductible applies	90% per visit after deductible	70% per visit after deductible

Diagnostic lab work

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of- network
	100% per visit, no deductible applies	90% per visit after deductible	70% per visit after deductible

Diagnostic x-ray and other radiological services

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
	100% per visit, no deductible applies	90% per visit after deductible	70% per visit after deductible

Therapies

Chemotherapy

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of- network
Chemotherapy services	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received

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

Description	Designated network (GCIT-designated facility/provider)	Out-of-network (Including providers who are otherwise part of Aetna's network but are not GCIT-designated facilities/providers)
Services and supplies	Covered based on type of service and where it is received	Not covered
Gene therapy products, prescription drugs	\$50 then the plan pays 100%, no deductible applies	Not covered

Infusion therapy

Outpatient services

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
In physician office	100% per visit, no deductible applies	\$30 then the plan pays 100% per visit, no deductible applies	70% per visit after deductible
At an infusion location	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received
In the home	100% per visit, no deductible applies	\$30 then the plan pays 100% per visit, no deductible applies	70% per visit after deductible
At hospital outpatient department	100% per visit, no deductible applies	90% per visit after deductible	70% per visit after deductible
At facility that is not a hospital	100% per visit, no deductible applies	90% per visit after deductible	70% per visit after deductible

Radiation therapy

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Radiation therapy	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Respiratory therapy

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Respiratory therapy	Covered based on type of service and where it is received	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Transplant services

Description	Designated network (IOE facility)	Out-of-network (Includes providers who are otherwise part of Aetna’s network but are non-IOE providers)
Inpatient services and supplies	100% per transplant, no deductible applies	70% per transplant after deductible
Physician services	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Limit per lifetime	\$1,000,000	\$1,000,000
--------------------	-------------	-------------

Transplant important note:

See the *Transplant services* benefit in the *Coverage and exclusions* section of the booklet for more information. The limit applies to all transplant services received while you are a member of an Aetna plan or one associated with us. The plan **lifetime maximum**, if any, will not apply to transplant services. The transplant limit will apply.

Urgent care services

At a freestanding facility or **provider** that is not a **hospital**

A separate urgent care cost share will apply for each visit to an urgent care facility or **provider**

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of- network
Urgent care facility	100% per visit, no deductible applies	\$30 then the plan pays 100% per visit, no deductible applies	70% per visit after deductible

Non-urgent use of an urgent care facility or provider	Not covered	Not covered	Not covered
--	-------------	-------------	-------------

Walk-in clinic

Not all preventive care services are available at a **walk-in clinic**. All services are available from a designated **network physician**.

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Non-emergency services	100% per visit, no deductible applies	\$30 then the plan pays 100% per visit, no deductible applies	70% per visit after deductible
Preventive care immunizations	100% per visit, no deductible applies	100% per visit, no deductible applies	Not covered
Preventive care immunization limits	Subject to any age and frequency limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your physician	Subject to any age and frequency limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your physician	Not applicable
Preventive screening and counseling services	100% per visit, no deductible applies	100% per visit, no deductible applies	Not covered
Preventive screening and counseling limits	See the <i>Preventive care</i> section of the schedule	See the <i>Preventive care</i> section of the schedule	Not applicable

Description	Tier 1 – SEMMA Health Preferred	Tier 3 - Aetna Choice POS II network	Out-of-network
Telemedicine consultation for non-emergency services through a walk-in clinic	100% per visit, no deductible applies	Covered based on type of service and where it is received	Not covered
Telemedicine consultation for preventive screening and counseling services through a walk-in clinic	100% per visit, no deductible applies	Covered based on type of service and where it is received	Not covered

Important note:

Key terms

Designated network provider

A **network provider** listed in the directory under *Best results for your plan* as a **provider** for your plan.

Non-designated network provider

A **provider** listed in the directory under the *All other results* tab as a **provider** for your plan.

See the *Contact us* section if you have questions.

You will pay less cost share when you use a designated network **walk-in clinic provider**. Non-designated network **walk-in clinic providers** are available to you, but the cost share will be at a higher level when these **providers** are used.