



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-833-383-2650 to request a copy. For details on your coverage and costs, you can get the complete terms in the Summary Plan Description at www.SodexoBenefitsCenter.com or by calling 1-855-668-5040.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	In- <u>Network</u> : Individual \$3,000 / Family \$6,000. Out-of- <u>Network</u> : Individual \$6,000 / Family \$12,000.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> is covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	In- <u>Network</u> : Individual \$7,500 / Family \$15,000. Out-of- <u>Network</u> : Individual \$15,000 / Family \$30,000.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , balance-billing charges, health care this <u>plan</u> doesn't cover & penalties for failure to obtain <u>pre-authorization</u> for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.aetna.com/docfind or call 1-833-383-2650 for a list of in- <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	None
	Specialist visit	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	None
	Retail Health Clinic	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	None
	Preventive care /screening /immunization	No charge	No charge	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	None
	Imaging (CT/PET scans, MRIs)	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	None
If you need drugs to treat your illness or condition	Generic drugs	<u>Deductible</u> , then 20% <u>coinsurance</u>	Not covered	Covers 30 day supply (retail), 31-90 day supply (mail order). Includes contraceptive drugs & devices obtainable from a pharmacy. No charge for preferred generic FDA-approved women's
	Preferred brand drugs	<u>Deductible</u> , then 20% <u>coinsurance</u>	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
More information about prescription drug coverage is available at www.aetnapharmacy.com/standard	Non-preferred brand drugs	<u>Deductible</u> , then 20% <u>coinsurance</u>	Not covered	contraceptives in-network. Certain prescriptions require precertification or step therapy for coverage. Your cost will be higher for choosing Brand over Generics; cost difference penalty doesn't apply to <u>deductible</u> or <u>out-of-pocket limit</u> . Maintenance drugs- after two retail fills, members are required to fill a 90-day supply at CVS Caremark® Mail Service Pharmacy or CVS Pharmacy.
	Specialty drugs	<u>Deductible</u> , then 20% <u>coinsurance</u> for 90 day supply (retail & mail order)	Not covered	Covers 90 day supply. All prescriptions must be filled through the Aetna Specialty Performance Pharmacy <u>Network</u> .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	None
	Physician/surgeon fees	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	None
Orthopedic Surgery	Orthopedic Surgery (Aetna)	Certain joint replacements and Spinal fusion surgery: No Coverage* Other orthopedic procedures: <u>Deductible</u> , then 20% <u>coinsurance</u>	Certain joint replacements and Spinal fusion surgery: No Coverage* Other orthopedic procedures: <u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	*Carrum Health providers must be used for these surgeries

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Orthopedic Surgery Benefit (*Carrum Health)	If eligible, covers all medical costs incurred and related to the surgery after deductible	Not Covered	Certain orthopedic and spinal procedures are covered at 100% (<u>deductible</u> and <u>coinsurance</u> waived) when received through the Carrum Health surgery benefit. Contact Carrum Health at 888-855-7806 or visit carrum.me/sodexo for more information
If you need immediate medical attention	Emergency room care	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 20% <u>coinsurance</u>	To be used for unexpected, urgently required services; <u>Copay</u> waived if admitted
	Emergency medical transportation	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 20% <u>coinsurance</u>	Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> . No coverage for non-emergency transport.
	Urgent care	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 20% <u>coinsurance</u>	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.
	Physician/surgeon fees	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office & other: <u>Deductible</u> , then 20% <u>coinsurance</u>	Office & other: <u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	None
	Inpatient services	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.
If you are pregnant	Office visits	No charge	<u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care may apply.
	Childbirth/delivery professional services	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Childbirth/delivery facility services	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	
If you need help recovering or have other special health needs	Home health care	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	120 visits/calendar year combined with private-duty nursing. Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.
	Rehabilitation services	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	None
	Habilitation services	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	None
	Skilled nursing care	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	60 days/calendar year. Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.
	Durable medical equipment	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.
	Hospice services	<u>Deductible</u> , then 20% <u>coinsurance</u>	<u>Deductible</u> , then 50% <u>coinsurance</u> of negotiated charge	Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.
If your child needs dental or eye care	Children's eye exam	No charge	No charge	1 routine eye exam/calendar year.
	Children's glasses	Not covered	Not covered	Not covered.
	Children's dental check-up	Not covered	Not covered	Not covered.

Excluded Services & Other Covered Services:

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

- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult & Child)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine foot care
- Weight loss programs - Except for required preventive services.

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

- Acupuncture - 10 visits/calendar year for disease, injury & chronic pain.
- Bariatric surgery - (through Carrum Health)
- Chiropractic care - 60 visits/calendar year.
- Infertility treatment - Limited to the diagnosis & treatment of underlying medical condition.
- Routine eye care (Adult) - 1 routine eye exam/calendar year.
- Virtual Physical Therapy - Through Hinge Health

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

- For more information on your rights to continue coverage, contact the plan at 1-833-383-2650.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>

Other coverage options may be available to you too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

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

- If your group health coverage is subject to ERISA, you may contact Aetna directly by calling the toll-free number on your Medical ID Card, or by calling our general number at 1-833-383-2650. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>
- Additionally, a consumer assistance program can help you file your appeal. Contact information is at: <http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html>.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Assistance:

For language assistance in your language call 1-888-982-3862 at no cost.

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| Spanish | Para obtener asistencia lingüística en español, llame sin cargo al 1-833-383-2650. |
| Tagalog | Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-888-982-3862 nang walang bayad. |
| Chinese | 欲取得繁體中文語言協助，請撥打1-888-982-3862，無需付費。 |
| Navajo | T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-888-982-3862 |

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

To see examples of how this plan might cover costs for a sample medical situation, see the next section

About these Coverage Examples:



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

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- The plan's overall deductible \$3,000
- Specialist coinsurance 20%
- Hospital (facility) coinsurance 20%
- Other coinsurance 20%

This EXAMPLE event includes services like:

- Specialist office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- Diagnostic tests (*ultrasounds and blood work*)
- Specialist visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$3,000
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$1,700
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$4,760

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$3,000
- Specialist coinsurance 20%
- Hospital (facility) coinsurance 20%
- Other coinsurance 20%

This EXAMPLE event includes services like:

- Primary care physician office visits (*including disease education*)
- Diagnostic tests (*blood work*)
- Prescription drugs
- Durable medical equipment (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$3,000
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$500
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$3,520

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The plan's overall deductible \$3,000
- Specialist coinsurance 20%
- Hospital (facility) coinsurance 20%
- Other coinsurance 20%

This EXAMPLE event includes services like:

- Emergency room care (*including medical supplies*)
- Diagnostic test (*x-ray*)
- Durable medical equipment (*crutches*)
- Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$2,800
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

