



**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:**

<b>Policyholder:</b>	Midwestern University - Downers Grove (IL) - Plan 1000
<b>Policyholder number:</b>	724544
<b>Student policy effective date:</b>	08/07/2025
<b>Plan effective date:</b>	08/07/2025
<b>Plan issue date:</b>	08/04/2025
<b>Actuarial value and metallic level:</b>	81.00% 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**<sup>®</sup> 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.

Deductible type	In-network coverage	Out-of-network coverage
Student	\$1,000 per <b>policy year</b>	\$2,000 per <b>policy year</b>

### 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 Family planning services - female contraceptives,
- In-network care for Abortion services,
- In-network care for Pediatric Preventive Dental Services and Pediatric preventive Vision Services,
- In-network and out-of-network care for Outpatient Prescription drugs,
- In-network and out-of-network care for victims of sexual assault or abuse.

### Maximum out-of-pocket limits

**Maximum out-of-pocket limit per policy year**

Maximum out-of-pocket type	In-network coverage	Out-of-network coverage
Student	\$6,350 per <b>policy year</b>	\$12,700 per <b>policy year</b>

## 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

Description	In-network coverage	Out-of-network coverage
Routine physical exam	100% (of the <b>negotiated charge</b> ) per visit  No <b>copayment</b> or <b>policy year deductible</b> applies	100% (of the <b>recognized charge</b> ) per visit
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 <b>physician</b> or Member Services by logging in to your <b>Aetna</b> website at <a href="https://www.aetnastudenthealth.com">https://www.aetnastudenthealth.com</a> or calling the toll-free number on your ID card.	

#### Preventive care immunizations

Performed in a facility or at a **physician's** office

Description	In-network coverage	Out-of-network coverage
Preventive care immunizations	100% (of the <b>negotiated charge</b> ) per visit  No <b>copayment</b> or <b>policy year deductible</b> applies	100% (of the <b>recognized charge</b> ) per visit
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 <b>physician</b> or Member Services by logging in to your <b>Aetna</b> website at <a href="https://www.aetnastudenthealth.com">https://www.aetnastudenthealth.com</a> or calling the toll-free number on your ID card.	

## Well woman preventive visits

Routine gynecological exams (including Pap smears)

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

## Preventive screening and counseling services

Description	In-network coverage	Out-of-network coverage
Obesity and/or healthy diet counseling office visits	100% (of the <b>negotiated charge</b> ) per visit  No <b>copayment</b> or <b>policy year deductible</b> applies	100% (of the <b>recognized charge</b> ) per visit
Misuse of alcohol and/or drugs counseling office visits	100% (of the <b>negotiated charge</b> ) per visit  No <b>copayment</b> or <b>policy year deductible</b> applies	100% (of the <b>recognized charge</b> ) per visit
Use of tobacco products counseling office visits	100% (of the <b>negotiated charge</b> ) per visit  No <b>copayment</b> or <b>policy year deductible</b> applies	100% (of the <b>recognized charge</b> ) per visit
Sexually transmitted infection counseling office visits	100% (of the <b>negotiated charge</b> ) per visit  No <b>copayment</b> or <b>policy year deductible</b> applies	100% (of the <b>recognized charge</b> ) per visit
Genetic risk counseling for breast and ovarian cancer office visits	100% (of the <b>negotiated charge</b> ) per visit  No <b>copayment</b> or <b>policy year deductible</b> applies	100% (of the <b>recognized charge</b> ) per visit

<b>Description</b>	<b>In-network coverage</b>	<b>Out-of-network coverage</b>
Skin cancer behavioral counseling office visits	100% (of the <b>negotiated charge</b> ) per visit  No <b>copayment</b> or <b>policy year deductible</b> applies	100% (of the <b>recognized charge</b> ) per visit
Falls prevention counseling office visits	100% (of the <b>negotiated charge</b> ) per visit  No <b>copayment</b> or <b>policy year deductible</b> applies	100% (of the <b>recognized charge</b> ) per visit

### **Routine cancer screenings**

Performed at a **physician** office, **specialist** office or facility

<b>Description</b>	<b>In-network coverage</b>	<b>Out-of-network coverage</b>
Routine cancer screenings	100% (of the <b>negotiated charge</b> ) per visit  No <b>copayment</b> or <b>policy year deductible</b> applies	100% (of the <b>recognized charge</b> ) per visit
Routine cancer screening maximums	<p>Subject to any age, family history and frequency guidelines as set forth in the most current:</p> <p>Evidence-based items that have a rating of A or B in the current recommendations of the USPSTF. Comprehensive guidelines supported by the Health Resources and Services Administration.</p> <p>For details, contact your <b>physician</b> or Member Services by logging in to your <b>Aetna</b> website at <a href="https://www.aetnastudenthealth.com">https://www.aetnastudenthealth.com</a> or calling the toll-free number on your ID card.</p>	

## Prenatal care

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

Description	In-network coverage	Out-of-network coverage
Preventive care services only	100% (of the <b>negotiated charge</b> ) per visit  No <b>copayment</b> or <b>policy year deductible</b> applies	60% (of the recognized charge) per visit
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 <b>physician</b> or Member Services by logging in to your <b>Aetna</b> website at <a href="https://www.aetnastudenthealth.com">https://www.aetnastudenthealth.com</a> or calling the toll-free number on your ID card.	

### 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

Description	In-network coverage	Out-of-network coverage
Lactation counseling services	100% (of the <b>negotiated charge</b> ) per visit  No <b>copayment</b> or <b>policy year deductible</b> applies	60% (of the recognized charge) per visit

## Breast feeding durable medical equipment

Description	In-network coverage	Out-of-network coverage
Breast pump supplies and accessories	100% (of the <b>negotiated charge</b> ) per item  No <b>copayment</b> or <b>policy year deductible</b> applies	60% (of the <b>recognized charge</b> ) per item

### 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

Description	In-network coverage	Out-of-network coverage
Female contraceptive counseling services office visit	100% (of the <b>negotiated charge</b> ) per visit  No <b>copayment</b> or <b>policy year deductible</b> applies	60% (of the recognized charge) per visit

### Contraceptives (prescription drugs and devices)

Description	In-network coverage	Out-of-network coverage
Contraceptive <b>prescription drugs</b> and devices provided, administered, or removed, by a <b>provider</b> during an office visit	100% (of the <b>negotiated charge</b> ) per item  No <b>copayment</b> or <b>policy year deductible</b> applies	60% (of the recognized charge) per item

### Voluntary sterilization

Description	In-network coverage	Out-of-network coverage
Inpatient <b>provider</b> services	100% (of the <b>negotiated charge</b> )  No <b>copayment</b> or <b>policy year deductible</b> applies	60% (of the recognized charge)
Outpatient <b>provider</b> services	100% (of the <b>negotiated charge</b> )  No <b>copayment</b> or <b>policy year deductible</b> applies	60% (of the recognized charge)

## 2. Physicians and other health professionals

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

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

### Allergy testing and treatment

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

### Physician and specialist – inpatient surgical services

Description	In-network coverage	Out-of-network coverage
Inpatient <b>surgery</b> performed during your <b>stay</b> in a <b>hospital</b> or birthing center by a surgeon  (Includes anesthetist and surgical assistant expenses)	80% (of the <b>negotiated charge</b> ) per visit	60% (of the <b>recognized charge</b> ) per visit

### Physician and specialist – outpatient surgical services

Description	In-network coverage	Out-of-network coverage
Outpatient <b>surgery</b> performed at a <b>physician</b> or <b>specialist</b> office or outpatient department of a <b>hospital</b> or <b>surgery center</b> by a surgeon  (Includes anesthetist and surgical assistant expenses)	80% (of the <b>negotiated charge</b> ) per visit	60% (of the <b>recognized charge</b> ) per visit

### In-hospital non-surgical physician services

Description	In-network coverage	Out-of-network coverage
In-hospital non-surgical physician services	80% (of the <b>negotiated charge</b> ) per visit	60% (of the <b>recognized charge</b> ) per visit

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

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

### Second surgical opinion

Description	In-network coverage	Out-of-network coverage
Second surgical opinion	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

### Alternatives to physician office visits

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

Description	In-network coverage	Out-of-network coverage
<b>Walk-in clinic</b> (non-emergency visit)	80% (of the <b>negotiated charge</b> ) per visit	60% (of the <b>recognized charge</b> ) per visit

#### 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)

Description	In-network coverage	Out-of-network coverage
<p>Inpatient <b>hospital (room and board)</b> and other miscellaneous services and supplies)</p> <p>Subject to <b>semi-private room rate</b> unless <b>intensive care unit</b> is required</p> <p><b>Room and board</b> includes intensive care</p> <p>For <b>physician</b> charges, refer to the <i>Physician and specialist – inpatient surgical services</i> benefit</p>	<p>\$100 <b>copayment</b> then the plan pays 80% (of the balance of the <b>negotiated charge</b>) per admission</p>	<p>\$200 <b>copayment</b> then the plan pays 60% (of the balance of the <b>recognized charge</b>) per admission</p>

#### Preadmission testing

Description	In-network coverage	Out-of-network coverage
Preadmission testing	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

#### 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.

Description	In-network coverage	Out-of-network coverage
Anesthesia and related facility charges for oral <b>surgery</b> or a dental procedure	80% (of the <b>negotiated charge</b> )	60% (of the <b>recognized charge</b> )

#### Alternatives to hospital stays

##### Outpatient surgery (facility charges)

Description	In-network coverage	Out-of-network coverage
<p>Facility charges for <b>surgery</b> performed in the outpatient department of a <b>hospital</b> or <b>surgery center</b></p> <p>For <b>physician</b> charges, refer to the <i>Physician and specialist – outpatient surgical services</i> benefit</p>	80% (of the <b>negotiated charge</b> )	60% (of the recognized charge)

### Home health care

Description	In-network coverage	Out-of-network coverage
Home health care	80% (of the <b>negotiated charge</b> ) per visit	60% (of the <b>recognized charge</b> ) per visit

### Hospice care

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

### Outpatient private duty nursing

Description	In-network coverage	Out-of-network coverage
Outpatient private duty nursing	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit

### Skilled nursing facility

Description	In-network coverage	Out-of-network coverage
Inpatient facility ( <b>room and board</b> and miscellaneous inpatient care services and supplies)  Subject to <b>semi-private room rate</b> unless <b>intensive care unit</b> is required  <b>Room and board</b> includes intensive care	\$100 <b>copayment</b> then the plan pays 80% (of the balance of the <b>negotiated charge</b> ) per admission	\$200 <b>copayment</b> then the plan pays 60% (of the balance of the <b>recognized charge</b> ) per admission

## 4. Emergency services and urgent care

### Emergency services

Description	In-network coverage	Out-of-network coverage
Emergency room	80% (of the <b>negotiated charge</b> ) per visit	Paid the same as in-network coverage
Emergency services resulting from a criminal sexual assault or abuse	100% (of the <b>negotiated charge</b> ) per visit	Paid the same as in-network coverage

#### 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 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 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 emergency room **copayment**.
- Separate **copayment** amounts may apply for certain services given to you in the emergency room that are not part of the emergency room benefit. These **copayment** amounts may be different from the emergency room **copayment**. They are based on the specific service given to you.
- Services given to you in the emergency room that are not part of the emergency room benefit may be subject to **copayment** amounts that are different from the emergency room **copayment** amounts.

### Urgent care

Description	In-network coverage	Out-of-network coverage
Urgent medical care provided by an urgent care <b>provider</b>	80% (of the <b>negotiated charge</b> ) per visit	60% (of the <b>recognized charge</b> ) per visit

## 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.

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

## 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
  - $\frac{3}{4}$  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:
  - o Broken dentures, no teeth involved
  - o Repair cast framework
- Replacing missing or broken teeth, each tooth:
  - o 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

### Abortion

Description	In-network coverage	Out-of-network coverage
Inpatient <b>physician</b> or <b>specialist</b> surgical services	100% (of the <b>negotiated charge</b> )  No <b>policy year deductible</b> applies	60% (of the <b>recognized charge</b> )
Outpatient <b>physician</b> or <b>specialist</b> surgical services	100% (of the <b>negotiated charge</b> )  No <b>policy year deductible</b> applies	60% (of the <b>recognized charge</b> )

### Birth center (facility charges)

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

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

Description	In-network coverage	Out-of-network coverage
Diabetic services and supplies (including equipment and training)	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

### Travel and lodging expenses

Description	Amount
Travel and lodging reimbursement	100%  No <b>policy year deductible</b> applies
Limit per <b>policy year</b>	\$3,000

### Temporomandibular joint dysfunction (TMJ) and craniomandibular joint dysfunction (CMJ) treatment

Description	In-network coverage	Out-of-network coverage
<b>TMJ</b> and <b>CMJ</b> treatment	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

### Impacted wisdom teeth

Description	In-network coverage	Out-of-network coverage
Impacted wisdom teeth	80% (of the <b>negotiated charge</b> )	80% (of the <b>recognized charge</b> )

### Accidental injury to sound natural teeth

Description	In-network coverage	Out-of-network coverage
Accidental injury to sound natural teeth	80% (of the <b>negotiated charge</b> )	80% (of the <b>recognized charge</b> )

### Blood and body fluid exposure

Description	In-network coverage	Out-of-network coverage
Blood and body fluid exposure	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

### Dermatological treatment

Description	In-network coverage	Out-of-network coverage
Dermatological treatment	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

### Maternity care

Description	In-network coverage	Out-of-network coverage
Maternity care (includes delivery and postpartum care services in a <b>hospital</b> or birthing center)	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

### Well newborn nursery care

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

Description	In-network coverage	Out-of-network coverage
Surgical, hormone replacement therapy, and counseling treatment	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

### Autism spectrum disorder

Description	In-network coverage	Out-of-network coverage
Autism spectrum disorder diagnosis and testing	Benefits will be the same as those stated under each covered service category in this Schedule of benefits	Benefits will be the same as those stated under each covered service category in this Schedule of benefits
Autism spectrum disorder treatment (includes <b>physician</b> and <b>specialist</b> office visits)	Benefits will be the same as those stated under each covered service category in this Schedule of benefits	Benefits will be the same as those stated under each covered service category in this Schedule of benefits
Physical, occupational, and speech therapy associated with diagnosis of autism spectrum disorder	Benefits will be the same as those stated under each covered service category in this Schedule of benefits	Benefits will be the same as those stated under each covered service category in this Schedule of benefits
Applied behavior analysis	Benefits will be the same as those stated under each covered service category in this Schedule of benefits	Benefits will be the same as those stated under each covered service category in this Schedule of benefits

## Behavioral health

### Mental health treatment – inpatient

Description	In-network coverage	Out-of-network coverage
Inpatient <b>hospital mental health disorders</b> treatment ( <b>room and board</b> and other miscellaneous <b>hospital</b> services and supplies)	\$100 <b>copayment</b> then the plan pays 80% (of the balance of the <b>negotiated charge</b> ) per admission	\$200 <b>copayment</b> then the plan pays 60% (of the balance of the <b>recognized charge</b> ) per admission
Inpatient <b>residential treatment facility mental health disorders</b> treatment ( <b>room and board</b> and other miscellaneous <b>residential treatment facility</b> services and supplies)	Coverage is provided under the same terms, conditions as any other <b>illness</b> .	Coverage is provided under the same terms, conditions as any other <b>illness</b> .
Subject to <b>semi-private room rate</b> unless <b>intensive care unit</b> is required		
<b>Mental health disorder room and board</b> intensive care		

### Mental health treatment – outpatient

Description	In-network coverage	Out-of-network coverage
Outpatient <b>mental health disorders</b> office visits to a <b>physician</b> or <b>behavioral health provider</b>  (Includes <b>telemedicine</b> consultations)	80% (of the negotiated charge) per visit  Coverage is provided under the same terms, conditions as any other <b>illness</b> .	60% (of the recognized charge) per visit  Coverage is provided under the same terms, conditions as any other <b>illness</b> .
Other outpatient <b>mental health disorders</b> treatment (includes skilled behavioral health services in the home)	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit
Partial hospitalization treatment		
Intensive outpatient program		

### Substance use disorders treatment – inpatient

Description	In-network coverage	Out-of-network coverage
Inpatient <b>hospital substance use disorders detoxification (room and board</b> and other miscellaneous <b>hospital</b> services and supplies)	\$100 <b>copayment</b> then the plan pays 80% (of the balance of the <b>negotiated charge</b> ) per admission	\$200 <b>copayment</b> then the plan pays 60% (of the balance of the <b>recognized charge</b> ) per admission
Inpatient <b>hospital substance use disorders</b> rehabilitation ( <b>room and board</b> and other miscellaneous <b>hospital</b> services and supplies)	Coverage is provided under the same terms, conditions as any other <b>illness</b> .	Coverage is provided under the same terms, conditions as any other <b>illness</b> .
Inpatient <b>residential treatment facility substance use disorders (room and board</b> and other miscellaneous <b>residential treatment facility</b> services and supplies)		
Subject to <b>semi-private room rate</b> unless <b>intensive care unit</b> is required		
<b>Substance use disorders room and board</b> intensive care		

### Substance use disorders treatment – outpatient

#### Detoxification and rehabilitation

Description	In-network coverage	Out-of-network coverage
Outpatient <b>substance use disorders</b> office visits to a <b>physician</b> or <b>behavioral health provider</b>  (Includes <b>telemedicine</b> consultations)	80% (of the negotiated charge) per visit  Coverage is provided under the same terms, conditions as any other <b>illness</b> .	60% (of the recognized charge) per visit  Coverage is provided under the same terms, conditions as any other <b>illness</b> .
Other outpatient <b>substance use disorder</b> services  Partial hospitalization treatment  Intensive outpatient program	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit

## Obesity surgery

Description	In-network coverage	Out-of-network coverage
Obesity <b>surgery</b> – inpatient and outpatient facility and <b>physician</b> services	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

## Reconstructive surgery and supplies

Description	In-network coverage	Out-of-network coverage
Reconstructive <b>surgery</b> and supplies (includes reconstructive breast <b>surgery</b> )	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

## Transplant services

Description	In-network coverage (IOE facility)	Out-of-network coverage (Includes <b>providers</b> who are otherwise part of <b>Aetna's</b> network but are non-IOE <b>providers</b> )
Inpatient and outpatient transplant facility services	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Inpatient and outpatient transplant <b>physician</b> and <b>specialist</b> services	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

## Transplant services – travel and lodging

Description	In-network coverage (IOE facility)	Out-of-network coverage (Includes <b>providers</b> who are otherwise part of <b>Aetna's</b> network but are non-IOE <b>providers</b> )
Transplant services – travel and lodging	Covered	Covered
Maximum payable for travel and lodging expenses for any one transplant, including tandem transplants	\$10,000	
Maximum payable for lodging expenses per <b>IOE</b> patient	\$50 per night	
Maximum payable for lodging expenses per companion	\$50 per night	

## Infertility services

### Basic infertility

Description	In-network coverage	Out-of-network coverage
Treatment of basic <b>infertility</b>	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

### Limited infertility

Description	In-network coverage	Out-of-network coverage
Inpatient and outpatient care – limited <b>infertility</b> services	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

### Advanced reproductive technology (ART)

Description	In-network coverage	Out-of-network coverage
Inpatient and outpatient care – ART	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
For treatment that includes an oocyte retrieval, maximum number of oocyte retrievals	4, however if a live birth follows a completed oocyte retrieval, 2 additional oocyte retrievals will be covered.	

## 7. Specific therapies and tests

### Outpatient diagnostic testing

#### Diagnostic complex imaging services

Description	In-network coverage	Out-of-network coverage
<p>Diagnostic complex imaging services performed in the outpatient department of a <b>hospital</b> or other facility</p> <p>No additional expense, such as a <b>copayment</b> or <b>deductible</b> amount, will be imposed for mammograms</p>	80% (of the <b>negotiated charge</b> )	60% (of the <b>recognized charge</b> )

#### Diagnostic lab work and radiological services

Description	In-network coverage	Out-of-network coverage
<p>Diagnostic lab work performed in a <b>physician's</b> office, the outpatient department of a <b>hospital</b> or other facility</p>	80% (of the <b>negotiated charge</b> )	60% (of the <b>recognized charge</b> )
<p>Diagnostic radiological services performed in a <b>physician's</b> office, the outpatient department of a <b>hospital</b> or other facility</p> <p>No additional expense, such as a <b>copayment</b> or <b>deductible</b> amount, will be imposed for mammograms</p>	80% (of the <b>negotiated charge</b> )	60% (of the <b>recognized charge</b> )

#### Chemotherapy

Description	In-network coverage	Out-of-network coverage
Chemotherapy	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit

#### Outpatient infusion therapy

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

### Outpatient radiation therapy

Description	In-network coverage	Out-of-network coverage
Outpatient radiation therapy	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit

### Specialty prescription drugs

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

Description	In-network coverage	Out-of-network coverage
Specialty prescription drugs	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

### Outpatient respiratory therapy

Description	In-network coverage	Out-of-network coverage
Respiratory therapy	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit

### Transfusion or kidney dialysis of blood

Description	In-network coverage	Out-of-network coverage
Transfusion or kidney dialysis of blood	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

### Short-term cardiac and pulmonary rehabilitation services

#### Cardiac rehabilitation

Description	In-network coverage	Out-of-network coverage
Cardiac rehabilitation	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit

#### Pulmonary rehabilitation

Description	In-network coverage	Out-of-network coverage
Pulmonary rehabilitation	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit

### Short-term rehabilitation and habilitation therapy services

Description	In-network coverage	Out-of-network coverage
Outpatient physical, occupational, speech, and cognitive therapies	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit

**Chiropractic services**

<b>Description</b>	<b>In-network coverage</b>	<b>Out-of-network coverage</b>
Chiropractic services	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit

**Diagnostic testing for learning disabilities**

<b>Description</b>	<b>In-network coverage</b>	<b>Out-of-network coverage</b>
Diagnostic testing for learning disabilities	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

## 8. Other services

### Ambulance service

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

### Clinical trials

Description	In-network coverage	Out-of-network coverage
Experimental or investigational therapies	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Routine patient costs	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

### Durable medical equipment (DME)

Description	In-network coverage	Out-of-network coverage
Durable medical equipment	80% (of the <b>negotiated charge</b> ) per item	60% (of the recognized charge) per item

### Nutritional support

Description	In-network coverage	Out-of-network coverage
Nutritional support	80% (of the <b>negotiated charge</b> ) per item	60% (of the recognized charge) per item

### Osteoporosis (non-preventive care)

Description	In-network coverage	Out-of-network coverage
Physician or specialist office visits	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

### Prosthetic and customized orthotic devices

Description	In-network coverage	Out-of-network coverage
Prosthetic and customized orthotic devices	80% (of the <b>negotiated charge</b> ) per item	60% (of the recognized charge) per item
All other prosthetic devices	80% (of the <b>negotiated charge</b> ) per item	60% (of the recognized charge) per item

## Hearing aids

Description	In-network coverage	Out-of-network coverage
Hearing aids	80% (of the <b>negotiated charge</b> ) per item	60% (of the recognized charge) per item
Hearing aids maximum per ear	One hearing aid per ear every 12 months consecutive period	

## Hearing exams

Description	In-network coverage	Out-of-network coverage
Hearing exams	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit

## Podiatric (foot care) treatment

Description	In-network coverage	Out-of-network coverage
<b>Physician</b> and <b>specialist</b> non-routine foot care treatment	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

## 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)

Description	In-network coverage	Out-of-network coverage
Performed by a legally qualified ophthalmologist or optometrist	100% (of the <b>negotiated charge</b> ) per visit  No <b>policy year deductible</b> applies	70% (of the <b>recognized charge</b> ) per visit  No <b>policy year deductible</b> applies

### Pediatric comprehensive low vision evaluations

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

### Pediatric vision care services and supplies

Description	In-network coverage	Out-of-network coverage
Office visit for fitting of contact lenses	100% (of the <b>negotiated charge</b> ) per visit  No <b>policy year deductible</b> applies	70% (of the <b>recognized charge</b> ) per visit  No <b>policy year deductible</b> applies
Eyeglass frames, <b>prescription</b> lenses or <b>prescription</b> contact lenses	100% (of the <b>negotiated charge</b> ) per item  No <b>policy year deductible</b> applies	70% (of the <b>recognized charge</b> ) per item  No <b>policy year deductible</b> applies
Maximum number of eyeglass frames per <b>policy year</b>	One set of eyeglass frames	
Maximum number of <b>prescription</b> lenses per <b>policy year</b>	One pair of <b>prescription</b> lenses	
Maximum number of <b>prescription</b> contact lenses per <b>policy year</b>  (includes non-conventional <b>prescription</b> contact lenses and aphakic lenses prescribed after cataract <b>surgery</b> )	Daily disposable: up to 3 month supply Extended wear disposable: up to 6 month supply Non-disposable: one set	
Optical devices	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Maximum number of optical devices per <b>policy year</b>	One optical device	

#### **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.

### Outpatient prescription drug policy year deductibles

A separate **policy year deductible** applies to **prescription drugs**.

You have to meet your **prescription drug policy year deductible** below before this plan pays for outpatient **prescription drug** benefits.

Deductible type	In-network coverage	Out-of-network coverage
Student	\$500 per <b>policy year</b>	

### Outpatient prescription drug policy year deductible and copayment waiver for risk reducing breast cancer

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

### Outpatient prescription drug policy year deductible and copayment waiver for tobacco cessation prescription and over-the-counter drugs

The outpatient **prescription drug 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** or **mail order in-network pharmacy**. This means that such **prescription drugs** and OTC drugs are paid at 100%.

Your **policy year deductible** outpatient **prescription drug policy year deductible** and any **prescription drug copayment** will apply after those two regimens per **policy year** have been exhausted.

### Outpatient prescription drug policy year deductible and copayment waiver for contraceptives

The outpatient **prescription drug 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:

- All 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 outpatient **prescription drug policy year deductible** and 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

Description	In-network coverage	Out-of-network coverage
For each fill up to a 30 day supply filled at a <b>retail pharmacy</b>	\$10 <b>copayment</b> per supply then the plan pays 100% (of the balance of the <b>negotiated charge</b> )	\$10 <b>copayment</b> per supply then the plan pays 70% (of the balance of the <b>recognized charge</b> )
More than a 30 day supply but less than a 91 day supply filled at a <b>mail order pharmacy</b>	\$25 <b>copayment</b> per supply then the plan pays 100% (of the balance of the <b>negotiated charge</b> )	Not covered

### Non-preferred generic prescription drugs

Description	In-network coverage	Out-of-network coverage
For each fill up to a 30 day supply filled at a <b>retail pharmacy</b>	\$70 <b>copayment</b> per supply then the plan pays 100% (of the balance of the <b>negotiated charge</b> )	\$70 <b>copayment</b> per supply then the plan pays 70% (of the balance of the <b>recognized charge</b> )
More than a 30 day supply but less than a 91 day supply filled at a <b>mail order pharmacy</b>	\$175 <b>copayment</b> per supply then the plan pays 100% (of the balance of the <b>negotiated charge</b> )	Not covered

### Preferred brand-name prescription drugs

Description	In-network coverage	Out-of-network coverage
For each fill up to a 30 day supply filled at a <b>retail pharmacy</b>	\$45 <b>copayment</b> per supply then the plan pays 100% (of the balance of the <b>negotiated charge</b> )	\$45 <b>copayment</b> per supply then the plan pays 70% (of the balance of the <b>recognized charge</b> )
More than a 30 day supply but less than a 91 day supply filled at a <b>mail order pharmacy</b>	\$112.50 <b>copayment</b> per supply then the plan pays 100% (of the balance of the <b>negotiated charge</b> )	Not covered

### Non-preferred brand-name prescription drugs

Description	In-network coverage	Out-of-network coverage
For each fill up to a 30 day supply filled at a <b>retail pharmacy</b>	\$70 <b>copayment</b> per supply then the plan pays 100% (of the balance of the <b>negotiated charge</b> )	\$70 <b>copayment</b> per supply then the plan pays 70% (of the balance of the <b>recognized charge</b> )
More than a 30 day supply but less than a 91 day supply filled at a <b>mail order pharmacy</b>	\$175 <b>copayment</b> per supply then the plan pays 100% (of the balance of the <b>negotiated charge</b> )	Not covered

### Specialty drugs

Description	In-network coverage	Out-of-network coverage
For each fill up to a 30 day supply filled at a <b>specialty pharmacy</b>	70% (of the <b>negotiated charge</b> )	70% (of the <b>recognized charge</b> )

### Diabetic insulin

Description	In-network coverage	Out-of-network coverage
30 day supply at <b>retail pharmacy</b>	Paid according to the type of drug per the schedule of benefits above	Paid according to the type of drug per the schedule of benefits above
91 day supply at <b>mail order pharmacy</b>	Paid according to the type of drug per the schedule of benefits above	Paid according to the type of drug per the schedule of benefits above

#### Diabetic supplies, drugs, and insulin important note:

Your cost share per 30 day supply of a covered diabetic **prescription** filled at an **in-network pharmacy** will not exceed:

- \$25 for preferred **prescription** insulin
- \$60 for a twin-pack of epinephrine injectors, regardless of the type

No **policy year deductible** applies for preferred insulin.

### Anti-cancer drugs taken by mouth

Description	In-network coverage	Out-of-network coverage
For each fill up to a 30 day supply	100% (of the <b>negotiated charge</b> )  No <b>policy year deductible</b> applies	100% (of the <b>recognized charge</b> )  No <b>policy year deductible</b> applies

## Contraceptives (birth control)

**Brand-name prescription drugs** and devices are covered at 100% at an **in-network pharmacy** when a generic is not available

Description	In-network coverage	Out-of-network coverage
For each fill up to a 12 month supply of generic and OTC drugs and devices filled at a <b>retail</b> or <b>mail order pharmacy</b>	100% (of the <b>negotiated charge</b> )  No <b>policy year deductible</b> applies	100% (of the <b>recognized charge</b> )  No <b>policy year deductible</b> applies
For each fill up to a 12 month supply of <b>brand-name prescription drugs</b> and devices filled at a <b>retail</b> or <b>mail order pharmacy</b>	Paid according to the type of drug per the schedule of benefits, above	Paid according to the type of drug per the schedule of benefits, above

## Preventive care drugs and supplements

Description	In-network coverage	Out-of-network coverage
Preventive care drugs and supplements filled at a <b>retail</b> or <b>mail order pharmacy</b>  For each 30 day supply	100% (of the <b>negotiated charge</b> ) per <b>prescription</b> or refill No <b>copayment</b> or <b>policy year deductible</b> applies	Paid according to the type of drug per the schedule of benefits, above
Preventive care drugs and supplements maximums	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 <b>Aetna</b> website at <a href="https://www.aetnastudenthealth.com">https://www.aetnastudenthealth.com</a> or calling the toll-free number on your ID card.	

### Risk reducing breast cancer prescription drugs

Description	In-network coverage	Out-of-network coverage
Risk reducing breast cancer <b>prescription drugs</b> filled at a <b>pharmacy</b>  For each 30 day supply	100% (of the <b>negotiated charge</b> ) per <b>prescription</b> or refill  No <b>copayment</b> or <b>policy year deductible</b> applies	Paid according to the type of drug per the schedule of benefits, above
Risk reducing breast cancer <b>prescription drugs</b> maximums	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 <b>prescription drugs</b> , contact Member Services by logging in to your <b>Aetna</b> website at <a href="https://www.aetnastudenthealth.com">https://www.aetnastudenthealth.com</a> or calling the toll-free number on your ID card.	

### Tobacco cessation prescription and over-the-counter drugs

Description	In-network coverage	Out-of-network coverage
Tobacco cessation <b>prescription drugs</b> and OTC drugs filled at a <b>pharmacy</b>  For each 30 day supply	100% (of the <b>negotiated charge</b> ) per <b>prescription</b> or refill  No <b>copayment</b> or <b>policy year deductible</b> applies	Paid according to the type of drug per the schedule of benefits, above
Tobacco cessation <b>prescription drugs</b> and OTC drugs maximums	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 <b>prescription drugs</b> and OTC drugs, contact Member Services by logging in to your <b>Aetna</b> website at <a href="https://www.aetnastudenthealth.com">https://www.aetnastudenthealth.com</a> or calling the toll-free number on your ID card.	

#### Outpatient prescription drugs important note:

##### Dispense As Written (DAW)

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. The cost difference related to a **prescription drug** that is not specified as DAW does not apply toward 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** that are subject to the **policy year deductible** include **covered benefits** provided under the medical plan and outpatient **prescription drug** benefits provided under the **prescription drug** benefit.

**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. 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 an **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.

**Eligible health services** applied to the out-of-network **maximum out-of-pocket limit** will not be applied to satisfy the in-network **maximum out-of-pocket limit**. **Eligible health services** applied to the in-network **maximum out-of-pocket limit** will not be applied to satisfy the out-of-network **maximum out-of-pocket limit**.

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 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 eligible charge for **eligible health services** that would apply toward the limit for the rest of the **policy year** for that person.

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

#### **Out-of-network care**

Costs that you incur that do not apply to your out-of-network **maximum out-of-pocket limit**.

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

- Charges, expenses or costs in excess of the **recognized charge**
- All costs for non-covered services
- **Precertification** penalties because you did not get a service or supply **precertified**

## **Outpatient prescription drugs general coverage provisions**

This section provides detailed explanations about the:

- **Outpatient prescription drug policy year deductible**

## **Outpatient prescription drug policy year deductible provisions**

### **Individual**

This is the amount you owe for **eligible health services** each **policy year** before the plan begins to pay for **eligible health services**. After the amount you pay for **eligible health services** reaches the outpatient **prescription drug policy year deductible**, this plan will begin to pay for **eligible health services** for the rest of the **policy year**.

## **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.



**Aetna Life Insurance Company**

(a stock company)

151 Farmington Avenue

Hartford, Connecticut

## **Student Health Insurance**

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

#### **Certificate of Coverage**

#### **Prepared exclusively for:**

<b>Policyholder:</b>	Midwestern University - Downers Grove (IL) – Plan 1000
<b>Policyholder number:</b>	724544
<b>Student policy effective date:</b>	08/07/25
<b>Plan effective date:</b>	08/07/25
<b>Plan issue date:</b>	08/04/25

#### **Coverage provided by Aetna Life Insurance Company**

- **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.
- **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.

## **Entire Contract**

This policy, including the application and any amendments or inserts, constitute your entire policy. A change to the policy is not valid unless approved by an executive officer of Aetna Life Insurance Company.

**WARNING: LIMITED BENEFITS WILL BE PAID WHEN OUT-OF-NETWORK PROVIDERS ARE USED.**

YOU CAN EXPECT TO PAY MORE THAN THE COST-SHARING AMOUNT DEFINED IN THE POLICY IN NON-EMERGENCY SITUATIONS. Except in limited situations governed by the federal No Surprises Act or Section 356z.3a of the Illinois Insurance Code (215 ILCS 5/356z.3a), non-participating providers furnishing non-emergency services may bill members for any amount up to the billed charge after the plan has paid its portion of the bill. If you elect to use a non-participating provider, plan benefit payments 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. Participating providers have agreed to **ONLY** bill members the cost-sharing 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 telephone number on your identification card.

## Table of contents

---

	<b>Page</b>
Let's get started!	4
Who the plan covers	9
Medical necessity and precertification requirements	11
Eligible health services and exclusions	15
What your plan doesn't cover – general exclusions	66
Who provides the care	71
What the plan pays and what you pay	73
When you disagree – claim decisions and appeals procedures	76
Excess only	84
When coverage ends	86
Special coverage options after your plan coverage ends	88
General provisions – other things you should know	89
Glossary	93
Discount programs	109
Schedule of benefits	Issued with your certificate of coverage

## 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**
- 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. 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** are 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 tollfree 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.

**In-network provider** not available— You can get services from an **out-of-network provider** if an **in-network provider** with the required specialty is not available, and you have made a good faith effort to utilize an **in-network provider**. Your primary care network provider must request approval from us before you are referred to and receive care from a specialist outside the 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 student identification number. The **provider** office can use that information to verify your eligibility and benefits.

Remember, only you 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
- Special times you can join the plan

### Who is eligible?

All classes of students are eligible.

You must actively attend classes for at least the first 31 days after the date your coverage becomes effective. You cannot meet this eligibility requirement if you take courses through:

- Home study
- Correspondence
- The internet
- Television (TV)

If we find out that you do not meet this eligibility requirement, we are only required to refund any premium contribution minus any claims that we have paid.

### 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:

- During the enrollment period
- At other special times during the year (see the *Special times you can join the plan* section below)

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

## 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
- You enroll in any other health plan

## Special times you 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 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 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.

## 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.

### 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:

Type of care	Timeframe
Non- <b>emergency</b> admissions:	Call at least 14 days before the date you are scheduled to be admitted.
<b>Emergency admission</b> :	Call within 48 hours or as soon as reasonably possible after you have been admitted.
<b>Urgent admission</b> :	Call before you are scheduled to be admitted.
Outpatient non- <b>emergency medical services</b> :	Call at least 14 days before the outpatient care is provided, or the treatment is scheduled.

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**.

### 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**:

- 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:

### Inpatient –

- Gender affirming treatment
- Obesity (bariatric) **surgery**
- **Stays** in a **hospice facility**
- **Stays** in a **hospital**
- **Stays** in a rehabilitation facility
- **Stays** in a **skilled nursing facility**

### Outpatient –

- ART services
- Certain **prescription drugs** and devices
- Complex imaging
- **Cosmetic** and reconstructive **surgery**
- Gender affirming treatment
- Home health care
- **Hospice care**
- Injectables, (immunoglobulins, growth hormones, multiple sclerosis medications, osteoporosis medications, Botox, hepatitis C medications)
- Limited **infertility** services
- Non-emergency transportation by airplane
- Obesity (bariatric) **surgery**
- Private duty nursing services

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

Contact us to get a complete list of the services that require **precertification**. The list may change from time to time.

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**.

For certain drugs covered under your medical plan or **prescription drug** plan, your **provider** needs to get approval from us before we will cover the drug. The requirement for getting approval in advance guides appropriate use of certain drugs and makes sure they are **medically necessary**.

### Important note:

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

## Step therapy

**Step therapy** is a type of **precertification** where you must try one or more prerequisite drugs before a **step therapy** drug is covered. A 'prerequisite' is something that is required before something else. Prerequisite drugs are FDA-approved, may cost less and treat the same condition. If you don't try the prerequisite drugs first, the **step therapy** drug may not be covered.

Contact us or go online to get the most up-to-date **precertification** requirements and list of **step therapy prescription drugs**.

## Requesting 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 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) 927-0783
- Log in to your **Aetna** website 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
- Not prohibited by law. See *Services not permitted by law* in the *General exclusions* section for more information.

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 may only be covered up to a set number of visits per year. This is a limitation.
- Your **provider** may recommend services that are considered **experimental or investigational** services. But an **experimental or investigational** service is not covered and is also an exclusion, unless it is recognized as part of an approved clinical trial when you have cancer or a **terminal illness**. See *Clinical trials* in the list of **eligible health services** below.
- Treatment, testing, screening, and vaccinations provided by a pharmacist are covered the same as a **physician**.

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.

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.

- 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.
- 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.
- 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 pregnant persons
  - Screening for diabetes (type 2) for adults with high blood pressure
  - 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
    - Falls prevention in community-dwelling adults age 65 and older who are at increased risk for falls.
  - Tuberculosis screening for populations at increased risk
  - Skin cancer behavioral counseling for fair skinned individuals ages 6 months-24 years
  - Whole body skin examination for lesions suspicious for skin cancer
- High-risk Human Papillomavirus (HPV) DNA testing for women age 18-30 and older and limited to once every 6 months-three years
- Office visit to a **physician**

- Hearing screening
- A1C testing
- Liver disease screening
- Vitamin D testing
- Vision screening
- Radiological services, lab and other tests given in connection with the exam

## 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:
  - COVID-19
  - Hepatitis A
  - Hepatitis B
  - Herpes zoster
  - Human papillomavirus (HPV)
  - Influenza (flu shot)
  - Inactivated poliovirus (IPV)
  - Mumps, Measles, Rubella
  - Meningococcal
  - Mpox vaccine
  - Shingles if you are 50 years of age or over
  - Pneumococcal
  - RSV Respiratory syncytial virus
  - Tetanus , Diphtheria, Pertussis
  - Varicella
  - Zoster recombinant (RZV)
- Children from birth to age 18:
  - COVID 19
  - Haemophilus influenza type b
  - Hepatitis A
  - Hepatitis B
  - Human papillomavirus (HPV)
  - Inactive poliovirus
  - Influenza (flu shot)
  - Measles, Mumps, Rubella
  - Meningococcal
  - Mpox vaccine
  - Pneumococcal
  - Rotavirus
  - RSV Respiratory syncytial virus
  - Tetanus, Diphtheria, Pertussis
  - Varicella

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

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 and also includes:

- Office visit to a **physician, PCP**, OB, GYN or OB/GYN for services including annual Pap smears including surveillance tests for ovarian cancer for individuals at risk for ovarian cancer
- Preventive care breast cancer (BRCA) gene blood testing
- 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 individuals
- Chlamydia infection screening for younger women and other women at higher risk
- HIV screening and counseling for sexually active women
- Osteoporosis screening for women over age 60 depending on risk factors
- Screening for diabetes after pregnancy for women with a history of diabetes during pregnancy
- Screening for urinary incontinence

**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, misuse of alcohol and/or drugs, 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
  - Mental health prevention and wellness visit
- **Misuse of alcohol and/or drugs** **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 to 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 counseling**  
**Eligible health services** include the counseling services to help you prevent or reduce sexually transmitted infections.
  - **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
  - Individual men age 40 and over
  - Individual men age 40 and over with family history of prostate cancer
- Colorectal cancer screening for adults over 45
- 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 50-80 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**
- Home saliva cancer screening if they:
  - Are asymptomatic and at high risk for the disease being tested for; or
  - Demonstrate symptoms of the disease being tested for at a physical exam

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
- Prenatal vitamins when prescribed by a physician

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 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. Male sterilization is covered at a \$0 cost-share.

### Important note:

See the following sections for more information:

- *Maternity care*
- *Well newborn nursery care*
- *Infertility services*
- *Outpatient prescription drugs*

The following are not covered under this benefit:

- Any contraceptive methods that are only "reviewed" by the FDA and not "approved" by the FDA
- Male contraceptive methods, 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**. This includes coverage for licensed dietician nutritionists and certified diabetes educators.

#### 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.

### 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
- 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:

- 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**

**Eligible health services** 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:

- 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.

**Eligible health services** 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.

## **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**.

**Eligible health services** 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. This includes:

- Semi-private **room and board** charges. Your plan will cover the extra expense of a private room when appropriate because of your medical condition. Services and supplies provided by the outpatient department of a **hospital**, including the facility charge.
- Services of **physicians** employed by the **hospital**
- Pre-admission testing
- Administration of blood and blood products
- Anesthesia
- Kidney dialysis by the outpatient department of a **hospital** or freestanding dialysis center.

The following are not **eligible health services**:

- All services and supplies provided in:
  - Rest homes
  - Any place considered a person's main residence or providing mainly custodial or rest care
  - Health resorts
  - Spas
  - Schools or camps

#### 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:

- 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

Home health care services do not include **custodial care**.

The following are not covered under this benefit:

- 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
- 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**
- Nursing services – skilled and non-skilled
- Social and spiritual services

**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

**Eligible health services** also include coverage for community-based pediatric palliative care and hospice care. This care shall be delivered to any covered child with a serious illness by a trained interdisciplinary team that allows a child to receive community-based pediatric palliative care and hospice care while continuing to pursue curative treatment and disease-directed therapies for the qualifying illness.

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**

## 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

**Emergency services** coverage for an **emergency medical condition** includes your use of:

- An **ambulance**
- A **hospital** emergency room or an independent freestanding emergency department facility, along with their:
  - Staff **physician** services
  - Nursing staff services
  - 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.

### Urgent care

#### 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 for 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 that are not replaced

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, abfraction 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 **craniomandibular 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

### Abortion

**Eligible health services** include services provided and supplies used in connection with an abortion.

### Abortion drugs (abortifacients)

**Eligible health services** include prescription drugs used for elective termination of pregnancy, including those prescribed or ordered for off label use.

### Birth 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 glucagons
  - Glucagon emergency kits
- Equipment
  - External insulin pumps
  - Blood glucose meters without special features, unless required due to blindness
  - Continuous glucose monitors
- 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.

## 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** because a law or regulation where you are located prohibits those eligible health services.

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 100miles 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** including specific eligibility requirements and limitations

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

The following are not covered travel and lodging expenses:

- 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 or Physician** to treat an **injury to sound natural teeth** and dental services rendered by a Dentist or Physician which are required as the result of an accidental injury.

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
- Alveolectomy
- 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 and related newborn 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 and case management if your pregnancy is considered high risk. Case management means coordination and assurance of continuity for services, including, but not limited to, health services, social services, and educational services necessary for the you.

**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 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. If an earlier discharge is recommended, **eligible health services** include an in-home nurse visit or post-discharge physician visit within the first 48 hours after discharge.
- The mother could be discharged earlier. If so, the plan will pay for 2 post-delivery home visits by a health care **provider**.

**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 disorder or condition

**Eligible health services** for your child includes:

- Routine inpatient **hospital** nursery charges.
- One routine inpatient exam when done by a **physician** other than the delivering **physician**.
- One inpatient hearing test.
- The services and supplies needed for circumcision by a **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

## **Neuromuscular, neurological, or cognitive impairment coverage for children**

**Eligible health services** include therapy, diagnostic testing, and equipment necessary to increase quality of life for children who have been clinically or genetically diagnosed with any disease, syndrome, or disorder that includes low tone neuromuscular impairment, neurological impairment, or cognitive impairment.

## Gender affirming treatment

**Eligible health services** include gender affirming treatment. These services include:

- Behavioral health counseling
- Hormone therapy
- Surgery such as:
  - Breast removal or augmentation
  - Removal of testicles, uterus, ovaries
  - Genital reconstruction

**Eligible health services** must follow a specific treatment plan ordered by your **provider**.

### Important note:

Visit <https://www.aetna.com/health-care-professionals/clinical-policy-bulletins.html> for detailed information about this benefit, including eligibility and **medical necessity** requirements. You can also call *Member Services* at the toll-free number on your ID card.

## 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

**Eligible health services** also include therapeutic care, including the behavioral, speech, occupational, and physical therapies that provide treatment in the following areas:

- Self-care and feeding
- Pragmatic, receptive and expressive language

- Cognitive functioning
- Applied behavioral analysis, intervention and modification
- Motor planning
- Sensory processing

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

## 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)

## Substance use disorders treatment

**Eligible health services** include the treatment of **substance use 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 use disorders**
  - Other outpatient **substance use disorders** treatment such as:
    - Outpatient **detoxification**
    - Partial hospitalization treatment provided in a facility or program for treatment of **substance use disorders** provided under the direction of a **physician**
    - Intensive outpatient program provided in a facility or program for treatment of **substance use 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 **substance use disorders**, including administration of medications
    - 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)

### **Telemedicine important note:**

Your **student policy** covers **telemedicine** for **mental health disorders** and **substance use 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.

**Important note:****Mental health and addiction parity**

- Financial requirements applicable to mental, emotional, nervous, or **substance use 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 use disorders** or condition benefits.
- Treatment limitations applicable to mental, emotional, nervous, or **substance use 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 use disorders** or condition benefits.

**Obesity surgery and services**

Obesity **surgery** is a type of procedure performed on people who are morbidly obese for the purpose of losing weight. Your **physician** will determine whether you qualify for obesity **surgery**.

**Eligible health services** include:

- An initial medical history and physical exam
- Diagnostic tests given or ordered during the first exam
- An obesity **surgical procedure**
- A multi-stage procedure when planned and approved by us
- Adjustments after an approved lap band procedure, including approved adjustments in an office or outpatient setting

The following are not **eligible health services**:

- Weight management treatment.
- Drugs intended to decrease or increase body weight, control weight or treat obesity except as described in the certificate.
- 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** is to implant or attach a covered prosthetic device.
- Your **surgery** corrects a gross anatomical defect present at birth. The **surgery** will be covered if:
  - The defect results in severe facial disfigurement, cleft palate, cleft lip or major functional impairment of a body part, and
  - 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.
- Your surgery is needed to restore your physical appearance and bodily function after trauma
- Your **surgery** is to eliminate or provide treatment of port-wine stains

- 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**

**Eligible health services** also include medically necessary breast reduction surgery.

## 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 50 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**

## Infertility Services

### Basic infertility

**Eligible health services** include seeing a **provider**:

- 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**.

### Limited infertility

**Eligible health services** include the following **infertility** services provided by an **infertility specialist**:

- Ovulation induction cycle(s) using medication to stimulate the ovaries. This may include the use of ultrasound and lab tests.
- Artificial insemination, which includes intrauterine (IUI)/intracervical (ICI) insemination.
- **Prescription drugs** injected by your **provider** to stimulate the ovaries.

**Infertility eligible health services** include cycle limits. A "cycle" is defined as:

- An attempt at ovulation induction while on medication to stimulate the ovaries with or without artificial insemination
- An artificial insemination cycle with or without medication to stimulate the ovaries

### Aetna's National Infertility Unit

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 **in-network provider** will request approval from us in advance for your **infertility** services. If your **provider** is not an **in-network provider**, you are responsible to request approval from us in advance.

## Advanced reproductive technology

**Eligible health services** include Assisted Reproductive Technology (ART) services. ART services are more advanced type of **infertility** treatment.

**Eligible health services** include the following services provided by an ART **specialist**:

- In vitro fertilization (IVF).
- Uterine embryo lavage.
- Zygote intrafallopian transfer (ZIFT).
- Gamete intrafallopian transfer (GIFT).

- Cryopreserved (frozen) embryo transfers (FET).
- Cryopreservation when a necessary medical treatment may directly or indirectly cause iatrogenic infertility.
- **Prescription drug** therapy used during an oocyte retrieval cycle.
- 4 complete oocyte retrieval cycles, unless a live birth follows a completed oocyte retrieval cycle, in which case 2 more oocyte retrieval cycles will be covered.
- Intracytoplasmic sperm injection (ICSI) or ovum microsurgery.
- Charges associated with your care when you receive a donor egg or embryo in a donor IVF cycle. These services include culture and fertilization of the egg from the donor and transfer of the embryo into you.
- 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. Services for the gestational carrier, including transfer of the embryo into the carrier, are not covered. (See exclusions, below.)
- 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.
- **Prescription drugs** injected by your **provider** to stimulate the ovaries.

ART **eligible health services** may include cycle limits. Your schedule of benefits will tell you which limits apply to your plan. For plans with cycle limits, an ART “cycle” is defined as:

ART service	Procedure	Cycle count
IVF	One complete fresh cycle with transfer (egg retrieval, fertilization, and transfer of embryo)	One full cycle
IVF	One fresh cycle with attempted egg aspiration (with or without egg retrieval) but without transfer of embryo	One half cycle
IVF	Fertilization of egg and transfer of embryo	One half cycle
IVF	One cryopreserved (frozen) embryo transfer	One half cycle
GIFT	One complete cycle	One full cycle
ZIFT	One complete cycle	One full cycle

### Aetna’s National Infertility Unit

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**. They can also give you information about our infertility **Institutes of Excellence™ (IOE) facilities**. You can call the NIU at 1-800-575-5999.

Your **in-network provider** will request approval from us in advance for your **infertility** services. If your **provider** is not an **in-network provider**, you are responsible to request approval from us in advance.

### Fertility preservation

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

**Eligible health services** for fertility preservation are provided when:

- You are believed to be fertile
- You have planned medical services that may directly or indirectly result in **infertility** such as:
  - Chemotherapy or radiation therapy that is established in medical literature to result in **infertility**
  - Other gonadotoxic therapies
  - Removing the uterus
  - Removing both ovaries or testicles
- The eggs that will be retrieved for use are likely to result in a pregnancy by meeting the FSH level and ovarian responsiveness criteria outlined in **Aetna's infertility** clinical policy

### **Premature ovarian insufficiency**

If your **infertility** has been diagnosed as premature ovarian insufficiency (POI), as described in our clinical policy bulletin, you are eligible for ART services using donor eggs/embryos through age 45 regardless of FSH level.

### **Infertility services exclusions**

The following are not covered under the **infertility** services benefit:

- Cryopreservation (freezing) of eggs, embryos, or sperm. However, subsequent non-experimental or investigational procedures that use the cryopreserved eggs, embryos or sperm are covered.
- Travel costs within 100 miles of your home or travel cost not required by Aetna.
- Treatment for covered dependents under age 18
- Non-medical costs of an egg or sperm donor
- **Experimental** or **investigational** treatment as determined by the American Society for Reproductive Medicine
- Infertility medication. See the *Eligible health services and exclusions-Outpatient prescription drugs* section for information on coverage of infertility **prescription drugs**.
- Infertility medication not injected by your provider, including but not limited to menotropins, hCG, and GnRH agonists. See the Coverage and exclusions-Prescription drugs – outpatient section for information on coverage of infertility prescription drugs
- All non-medical charges associated with or in support of surrogacy arrangements for you or the surrogate. A surrogate is a female carrying her own genetically related child with the intention of the child being raised by someone else, including the biological father.
- **Infertility** treatment when a successful pregnancy could have been obtained through less costly treatment.
- Treatment for dependent children under the age of 18, except for fertility preservation as described above.

## 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**.

### Naprapathic services

**Covered services** include naprapathic services when rendered by a naprapath. Massage therapy is a **covered service** but massage therapists are not eligible **providers**.

### Outpatient infusion therapy

**Eligible health services** include infusion therapy you receive in an outpatient setting including but not limited to:

- A freestanding 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.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 <https://www.aetnastudenthealth.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
- Proton Beam Therapy
- 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 freestanding outpatient facility
  - The outpatient department of a **hospital**
  - A **physician** in the 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 <https://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 <https://www.aetna.com> to determine if coverage is under this **specialty prescription drug** or the outpatient **prescription drug** benefit.

## **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**

Short-term rehabilitation therapy services are services needed to restore or develop your 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 needed to keep, learn, or improve your 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
- Dyslexia

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

## 8. Other services

### Acupuncture

**Eligible health services** include manual or electro acupuncture.

The following is not covered under this benefit:

- Acupressure

### Ambulance services

An ambulance is a vehicle staffed by medical personnel and is equipped to transport an ill or injured person by ground, air, or water.

#### Emergency

**Eligible health services** include emergency transportation when your condition is unstable and requires medical supervision and rapid transport. These emergency ambulance services are limited to transportation by a licensed ambulance:

- To the first facility to provide **emergency services**
- From one facility to another if the first can't provide the **emergency services** you need

#### Non-emergency

**Eligible health services** also include non-emergency transportation when an ambulance is the only safe way to transport you. These non-emergency ambulance services are limited to transportation by a licensed ambulance:

- To the nearest facility able to treat your condition
- From a facility to your home by ground ambulance

The following are not covered under this benefit:

- **Ambulance** services for routine transportation to receive outpatient or inpatient care

### Antibody titer testing

When you are acting as a student in a clinical capacity, **eligible health services** include services and supplies related to vaccine related antibody titer and Tuberculosis test. **Eligible health services** for these tests are covered at no cost share for **in-network care**.

### Breast cancer treatment

**Eligible health services** include medically necessary pain medication and pain therapy related to the treatment of breast cancer.

### Cardiopulmonary monitors

**Eligible health services** include cardiopulmonary monitors when medically necessary.

## Clinical trials

### Routine patient costs

**Eligible health services** include routine patient costs you have from a **provider** in connection with participation in an approved clinical trial as defined in the federal Public Health Service Act, Section 2709.

The following are not **eligible health services**:

- Services and supplies related to data collection and record-keeping needed only for the clinical trial
- Services and supplies provided by the trial sponsor for free
- The experimental intervention itself (except Category B investigational devices and promising experimental or investigational interventions for **terminal illnesses** in certain clinical trials in accordance with our policies)

### Experimental or investigational therapies

**Eligible health services** include drugs, devices, treatments or procedures from a **provider** under an “approved clinical trial” only when you have cancer or a **terminal illness**. All of the following conditions must be met:

- Standard therapies have not been effective or appropriate
- You may benefit from the treatment based on published, peer-reviewed scientific evidence.

An approved clinical trial is one that meets all of these requirements:

- The Food and Drug Administration (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, when this is required
- The clinical trial has been approved by an institutional review board that will oversee it
- The clinical trial is sponsored by the National Cancer Institute (NCI) or similar organization and:
  - It conforms to standards of the NCI or other applicable federal organization
  - It takes place at an NCI-designated cancer center or at more than one institution
- You are treated in accordance with the protocols of that study

## 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. We will 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.

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.

**Eligible health services** include:

- Amino acid-based formula products ordered by a **physician** for the treatment of eosinophilic disorders or short bowel syndrome, regardless of the delivery method
- 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
- Donated human breast milk which may include milk fortifiers for infants

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

## **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**

A prosthetic device is a device that temporarily or permanently replaces all or part of an external body part lost or impaired as a result of illness, injury, or congenital defects. A customized orthotic device is a prosthetic device based on your physical illness.

**Eligible health services** include a prosthetic or custom orthotic device determined by your **physician** to be the most appropriate model that is **medically necessary**, to perform physical activities, such as running, biking, swimming, and lifting weights.

**Eligible health services** include the initial provision and subsequent replacement of a prosthetic device that your **physician** orders and administers. A customized orthotic device is a prosthetic device based on your physical illness. This includes coverage for:

- Bone anchored hearing aid
- Cochlear implants, including accessories and upgrades

Coverage includes:

- Instruction and other services (such as attachment or insertion) so you can properly use the 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

If you receive a prosthetic device as part of another **eligible health service**, it will not be covered under this benefit.

## **Hearing aids**

**Eligible health services** include hearing instruments and related hearing aid services, 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 (excluding batteries and cords)
- Hearing instrument repairs

The following are not covered under this benefit:

- Replacement of a hearing aid that is lost, stolen or broken
- 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

## 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

### Prescription drugs

Read this section carefully. This plan does not cover all **prescription drugs** and some coverage may be limited. This doesn't mean you can't get **prescription drugs** that aren't covered; you can, but you have to pay for them yourself. For more information about **prescription drug** benefits, including limits, see the schedule of benefits.

#### Important note:

A **pharmacy** may refuse to fill or refill a **prescription** when, in the professional judgement of the pharmacist, it should not be filled or refilled.

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 U.S. Food and Drug Administration (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.

**Eligible health services** are based on the drugs in the **drug guide**. We exclude **prescription drugs** listed on the formulary exclusions list unless we approve a medical exception. The formulary exclusions list is a list of **prescription drugs** not covered under the plan. This list is subject to change. If it is **medically necessary** for you to use a **prescription drug** that is not on this **drug guide**, you or your **provider** must request a medical exception. See the *Requesting a medical exception* section or just contact us.

Your **provider** can give you a **prescription** in different ways including:

- A written **prescription** that you take to an **in-network pharmacy**
- Calling or e-mailing a **prescription** to an **in-network pharmacy**
- Submitting the **prescription** to an **in-network pharmacy** electronically

The **pharmacy** may substitute a **generic prescription drug** for a **brand-name prescription drug**. Your cost share may be less if you use a generic drug when it is available.

Any **prescription drug** made to work beyond one month shall require the **copayment** amount that equals the expected duration of the medication.

### Prescription drug synchronization

If you are prescribed multiple maintenance medications and would like to have them each dispensed on the same fill date for your convenience, your **in-network pharmacy** may be able to coordinate that for you. This is called synchronization. We will apply a prorated daily cost share rate to a partial fill of a maintenance drug, if needed, to synchronize your **prescription drugs**.

### How to access in-network pharmacies

An **in-network pharmacy** will submit your claim. You will pay your cost share to the **pharmacy**. You can find an **in-network pharmacy** either online or by phone. See the *How to contact us for help* section. You may go to any of our **in-network pharmacies**.

## Pharmacy types

### Retail pharmacy

A **retail pharmacy** may be used for up to a 30 day supply of a **prescription drug**.

### Mail order pharmacy

The drugs available through mail order are maintenance drugs that you take on a regular basis for a chronic or long-term medical condition. A **mail order pharmacy** may be used for up to a 90 day supply of a **prescription drug**.

**Prescriptions** can be filled at an in-network **mail order pharmacy**.

### Specialty pharmacy

A **specialty pharmacy** may be used for up to a 30 day supply of a **specialty prescription drug**. You can view the list of **specialty prescription drugs**. See the *How to contact us for help* section.

**Prescription drugs** covered by this plan are subject to misuse, waste, or abuse utilization review by us, your **provider**, and/or your **in-network pharmacy**. The outcome of this review may include:

- Limiting coverage of a drug to one prescribing **provider** or one **in-network pharmacy**
- Quantity, dosage or day supply limits
- Requiring a partial fill or denial of coverage

#### Important note:

Except as required to comply with federal requirements that apply to qualified high deductible health plans, all third-party payments, financial assistance, discount, product vouchers, or any other reduction in out-of-pocket expenses paid directly by you on your behalf may count toward your **deductible** and your **maximum out-of-pocket** limit, if you have one. Contact us for details.

## How to access out-of-network pharmacies

You can directly access an **out-of-network pharmacy** to get covered outpatient **prescription drugs**.

When you use an **out-of-network pharmacy**, you pay your in-network **copayment** or **coinsurance** then you pay any remaining **deductible** and then you pay your out-of-network **coinsurance**. If you use an **out-of-network pharmacy** to obtain outpatient **prescription drugs**, you are subject to a higher out-of-pocket expense and are responsible for:

- Paying your in-network outpatient **prescription drug** cost share
- Paying any applicable out-of-network outpatient **prescription drug deductible**
- Your out-of-network **copayment**
- Your out-of-network **coinsurance**
- Any charges over the **recognized charge**
- Submitting your own claims

## Other eligible health services

### Abortion drugs

**Eligible health services** include **prescription drugs** used for elective termination of pregnancy.

### Anti-cancer drugs taken by mouth

**Eligible health services** include any drug prescribed for cancer treatment, including chemotherapy drugs. The drug must be recognized for treating cancer in standard reference materials or medical literature even if it isn't approved by the FDA for this treatment.

### Contraceptives (birth control)

**Eligible health services** include drugs and devices that the FDA has approved to prevent pregnancy. You will need a **prescription** from your **provider** and must fill it at an **in-network pharmacy**. Each FDA-approved contraception method is an **eligible health service**. You can access a list of covered drugs and devices. See the *How to contact us for help* section.

We also cover over-the-counter (OTC) contraceptives without a prescription and **generic prescription drugs** and devices for each method of birth control approved by the FDA at no cost to you. If a generic drug or device is not available for a certain method, we will cover the **brand-name prescription drug** or device at no cost share.

### Preventive contraceptives important note:

You may qualify for a medical exception if your **provider** determines that the contraceptives covered as preventive **eligible health services** under the plan are not medically appropriate for you. Your **provider** may request a medical exception and submit it to us for review. If the exception is approved, the **brand-name prescription drug** contraceptive will be covered at 100%.

### Diabetic supplies

**Eligible health services** include but are not limited to the following:

- Alcohol swabs
- Blood glucose calibration liquid
- Diabetic syringes, needles and pens
- Continuous glucose monitors
- Insulin infusion disposable pumps
- Lancet devices and kits
- Test strips for blood glucose, ketones, urine

See the *Diabetic services and supplies (including equipment and training)* provision 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).

### Hormone therapy

**Eligible health services** include **prescription** drugs for hormone therapy medications for gender affirming treatment and treatment of menopause.

## Human immunodeficiency

**Eligible health services** include **prescription** drugs for immunodeficiency virus pre-exposure and post-exposure prophylaxis treatment.

## Immunizations

**Eligible health services** include preventive immunizations as required by the ACA when given by an **in-network pharmacy**. You can find a participating **in-network pharmacy** by contacting us. Check with the **pharmacy** before you go to make sure the vaccine you need is in stock. Not all **pharmacies** carry all vaccines.

Doses, recommended ages and recommended population vary.

- Adults:
  - COVID-19
  - Hepatitis A
  - Hepatitis B
  - Herpes zoster
  - Human papillomavirus (HPV)
  - Influenza (flu shot)
  - Inactivated poliovirus (IPV)
  - Mumps, Measles, Rubella
  - Meningococcal
  - Mpox vaccine
  - Pneumococcal
  - RSV Respiratory syncytial virus
  - Shingles if you are 50 years of age or over
  - Tetanus , Diphtheria, Pertussis
  - Varicella
  - Zoster recombinant (RZV)
- Children from birth to age 18:
  - COVID 19
  - Haemophilus influenza type b (Hib)
  - Hepatitis A
  - Hepatitis B
  - Human papillomavirus (HPV)
  - Inactive poliovirus
  - Influenza (flu shot)
  - Measles, Mumps, Rubella
  - Meningococcal
  - Mpox vaccine
  - Pneumococcal
  - Rotavirus
  - RSV Respiratory syncytial virus
  - Tetanus, Diphtheria, Pertussis
  - Varicella

## 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 and injectable ovulation induction **prescription drugs**.

## **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.

## **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.

## **Over-the-counter (OTC) drugs**

**Eligible health services** include certain OTC medications when you have a **prescription** from your **provider**. You can see a list of covered OTC drugs by logging in to your **Aetna** website.

## **Preventive care drugs and supplements**

**Eligible health services** include preventive care drugs and supplements, including OTC ones, as required by the ACA.

**Eligible health services** also include, but are not limited to, the following:

- **Statin preventive medication:** The United States Preventive Task Force (USPSTF) recommends that adults without a history of cardiovascular disease (CVD) (i.e., symptomatic coronary artery disease or ischemic stroke) use a low- to moderate-dose statin for the prevention of CVD events and mortality when all of the following criteria are met:
  - You are age 40 to 75 **years**
  - You have 1 or more CVD risk factors (i.e., dyslipidemia, diabetes, hypertension, or smoking)
  - You have a calculated 10-**year** risk of a cardiovascular event of 10% or greater
- Identification of dyslipidemia and calculation of 10-**year** CVD event risk requires universal lipids screening in adults ages 40-75 **years**.
- Preeclampsia prevention aspirin: The USPSTF recommends the use of low-dose aspirin (81 mg/d) as preventive medication after 12 weeks of gestation in women who are at high risk for preeclampsia

### **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 medication side effects

### **Tobacco cessation prescription and OTC drugs**

**Eligible health services** include FDA approved **prescription** and OTC drugs to help stop the use of tobacco products. You must receive a **prescription** from your **provider** and submit the **prescription** to the **pharmacy** 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 drug exclusions**

The following are not **eligible health services**:

- Any services related to providing, injecting or application of a drug
- Compounded **prescriptions** containing bulk chemicals not approved by the FDA including compounded bioidentical hormones
- **Cosmetic** drugs including medication and preparations used for **cosmetic** purposes
- Devices, products and appliances unless listed as an **eligible health service**
- Dietary supplements including medical foods
- Drugs or medications:
  - Administered or entirely consumed at the time and place they are prescribed or provided
  - Which do not require a **prescription** by law, even if a **prescription** is written, unless we have approved a medical exception

- That are therapeutically the same or an alternative to a covered **prescription drug**, unless we approve a medical exception
- Not approved by the FDA or not proven safe or effective
- Provided under your medical plan while inpatient at a healthcare facility
- Recently approved by the FDA but not reviewed by our Pharmacy and Therapeutics Committee, unless we have approved a medical exception
- That include vitamins and minerals unless recommended by the United States Preventive Services Task Force (USPSTF)
- 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 unless listed as an **eligible health service**
- That are indicated or used for the purpose of weight gain or loss including but not limited to stimulants, preparations, foods or diet supplements, dietary regimens and supplements, food or food supplements, non-prescription appetite suppressants or other medications except as described in the certificate
- 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; for example, two antihistamines for the same condition
- Genetic care including:
  - Any treatment, device, drug, service or supply to alter the body's genes, genetic makeup or the expression of the body's genes unless listed as an **eligible health service**
- 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 stated in the schedule of benefits or the certificate
- Injectables including:
  - Any charges for the administration or injection of **prescription drugs**
  - Needles and syringes except for those used for insulin administration
  - Any drug which, due to its characteristics must typically be administered or supervised by a qualified **provider** or licensed certified **health professional** in an outpatient setting with the exception of Depo Provera and other **injectable drugs** 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 plan's **drug guide**
  - That are used for the purpose of improving visual acuity or field of vision
  - 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
- **Prescription drugs** indicated for the purpose of weight loss.

- Replacement of lost or stolen **prescriptions**
- Test agents except diabetic test agents
- Tobacco cessation drugs, unless recommended by the USPSTF
- We reserve the right to exclude:
  - A manufacturer's product when the same or similar drug (one with the same active ingredient or same therapeutic effect), supply or equipment is on the plan's **drug guide**
  - Any dosage or form of a drug when the same drug is available in a different dosage or form on the plan's **drug guide**

## 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 fills or refills. You will pay any cost sharing directly to the in-network pharmacy.

# What your plan doesn't cover – General exclusions

---

## General exclusions

The following are not **eligible health services** under your plan:

### **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:
  - 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

### **Blood and blood products**

- Blood, blood products, and related services that are supplied to your **provider** free of charge

### **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 and exclusions* section or 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/jejunostomy/nasogastric tube (intermittent or continuous) feedings
- Care of a bladder catheter (including emptying or 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. Including **room and board** for rest cures, adult day care and convalescent care
- Help with walking, grooming, bathing, dressing, getting in or out of bed, going to the bathroom, eating or preparing foods
- Any other services that a person without medical or paramedical training could be trained to perform
- For behavioral health (mental health treatment and **substance use 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
  - Alveolectomy
  - Augmentation and vestibuloplasty treatment of periodontal disease
  - False teeth
  - Prosthetic restoration of dental implants
  - Dental implants except when part of an approved treatment plan for an **eligible health service** described in the *Eligible health services and exclusions – Reconstructive surgery and supplies* section.

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 are:

- Any service or supply for education, training or retraining services or testing. 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. However, **eligible health services** for autism spectrum disorders or rehabilitative services for children will not be denied solely because of the location where clinically appropriate services of this type are provided.

## Examinations

Any health or dental examinations needed:

- Because a third party requires the exam. Examples include, examinations to get or keep a job and examinations required under a labor agreement or other contract
- To buy insurance or to get or keep a license
- To travel
- To go to a school, camp, sporting event or to join in a sport or other recreational activity

## Experimental, investigational

- **Experimental, investigational** drugs, devices, treatments or procedures unless otherwise covered under clinical trials. 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**.

## Gene-based, cellular and other innovative therapies

### **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.

The company shall not be liable for any loss to which a contributing cause was the insured's commission of or attempt to commit a felony or to which a contributing cause was the insured's being engaged in an **illegal occupation**.

### **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.

### **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.

### **Medical supplies – outpatient disposable**

- Any outpatient disposable supply or device, except for compression sleeves to prevent or reduce lymphedema. Examples of these include:
  - Sheaths
  - Bags
  - Elastic garments
  - Support hose
  - Bandages
  - Bedpans
  - Home test kits not related to diabetic testing
  - Splints
  - Neck braces
  - Compresses
  - Other devices not intended for reuse by another patient

### **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**

- **Specialty prescription drugs** except as stated in the *Eligible health services and exclusions* section

### **Personal care, comfort or convenience items**

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

### **Routine exams and preventive services and supplies**

- 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**
- Services and supplies provided by **health professionals** who the **policyholder**:
  - Employs
  - Is affiliated with
  - Has an agreement or arrangement with
  - Otherwise designates

### **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

### **Services not permitted by law**

- Some laws restrict the range of health care services a **provider** may perform under certain circumstances or in a particular state. When this happens, the services are not covered by the plan.

### **Sexual dysfunction and enhancement**

- Any treatment, **prescription drug**, 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 of a sex organ
  - Sex therapy, sex counseling, marriage counseling, or other counseling or advisory services

This exclusion does not include **surgery** and prosthetic devices for erectile dysfunction resulting from:

- Natural causes
- Trauma
- Infection
- Congenital disease or defects

### **Strength and performance**

- Services, devices and supplies such as drugs or preparations designed primarily to enhance your strength, physical condition, endurance or physical performance

### Therapies and tests

- Full body CT scans
- Hair analysis
- Hypnosis and hypnotherapy
- Massage therapy, except when used for physical therapy treatment
- Sensory or hearing and sound 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, unless 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 a similar program under local, state or federal law for any **illness** or **injury** related to employment or self-employment.

#### **Important note:**

A source of coverage or reimbursement is 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.
- **In-network provider** not reasonably available – You can get **eligible health services** under your plan from **out-of-network providers** if an appropriate **in-network provider** is not reasonably available. You must request access to the **out-of-network provider** in advance and we must agree. Contact Member Services at the toll-free number on your ID card for assistance.

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.

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. If you are undergoing treatment for an acute or chronic condition and your **provider** didn't leave the network based on fraud or lack of quality standards, 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**.

## One more important exception – when you go to the emergency room

When you have to visit an emergency room for **emergency services**, the general rule described earlier doesn't apply.

Instead:

- You pay your initial share, a **copayment**, for each visit. The **copayment** amount is shown in the schedule of benefits.

And then

- If you haven't satisfied your **policy year deductible**, you pay any remaining expense for the visit, up to the amount of your **policy year deductible**.

And then

- Once the **policy year deductible** has been satisfied, the plan and you share the remaining expense up to any **maximum out-of-pocket limit**. The schedule of benefits lists what percentage of this remaining amount your plan pays. Your share is called **coinsurance**.

And then

- The plan pays any remaining expense after you reach your **maximum out-of-pocket limit**.

As with the general rule, when we say "expense" we mean the **negotiated charge** for an **in-network provider**, and **recognized charge** for an **out-of-network provider**.

## 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 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

These procedures apply to claims involving **out-of-network providers**.

#### Submit a claim

- You should notify and request a claim form from the **policyholder**
- The claim form will provide instructions on how to complete and where to send the form
- If you are unable to complete a claim form, you may send us:
  - A description of services
  - A bill of charges
  - Any medical documentation you received from your **provider**

#### Proof of loss (claim)

- Proof of loss is a completed claim form and any additional information required by us
- You or your **provider** must send us notice and proof within 90 days or as soon as reasonably possible of the date you received services, unless you are legally unable to notify us

#### Benefit payment

- Written proof must be provided for all benefits
- If we challenge any portion of a claim, the unchallenged portion of the claim will be paid promptly after the receipt of proof of loss
- Benefits will be paid within 30 days after the necessary proof to support the claim is received. If benefits are not paid within the 30 days after proof of loss is received, you are entitled to 9% interest. Interest will be calculated from the 30<sup>th</sup> day until the date the benefits are paid. However, interest less than \$1 may be paid.

## **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 will 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**.

Type of notice	Urgent care claim	Pre-service claim	Post-service claim	Concurrent care claim
Initial determination	72 hours	15 days	30 days	Urgent request: 24 hours or 72 hours is clinical information is required and received more than 24 hours after request* Non-urgent request: 15 calendar days
Extensions	None	15 days	15 days	Not applicable
Our additional information request to you	72 hours	15 days	30 days	Not applicable
Your response to our additional information request	48 hours	45 days	45 days	Not applicable

**Important note for concurrent care urgent requests:**

We have to receive the request 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.

**Filing a claim**

When you see a **network provider**, that office will usually send us a detailed bill for your services. If you see an **out-of-network provider**, you may receive the bill (proof of loss) directly. This bill forms the basis of your post-service claim. If you receive the bill directly, **you or your provider must send us the bill within 12 months of the date you received services, unless you are legally unable to notify us**. You must send it to us with a claim form that you can either get online or contact us to provide. You should always keep your own record of the date, **providers** and cost of your services.

The benefit payment determination is made based on many things, such as your **deductible** or **coinsurance**, the necessity of the service you received, when or where you receive the services, or even what other insurance you may have. We may need to ask you or your **provider** for some more information to make a final decision. You can always contact us directly to see how much you can expect to pay for any service.

We will pay the claim within 30 days from when we receive all the information necessary. Sometimes we may pay only some of the claim. Sometimes we may deny payment entirely. We may even rescind your coverage entirely. Rescission means you lose coverage going forward and going backward. If we paid claims for your past coverage, we will want the money back.

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.

We will give you our decision in writing. You may not agree with our decision. There are several ways to have us review the decisions. Please see the *Complaints, claim decisions, and, appeal procedures* section for that information.

### **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  
4<sup>th</sup> Floor  
Springfield, IL 62767  
(877) 527-9431 Toll-free phone  
(217) 558-2083 Fax number  
Consumer\_complaints@ins.state.il.us  
<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.

## 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. 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.

Claim type	Decision timeframe	Extensions
Urgent care claim	24 hours	None
Pre-service claim	30 calendar days	None
Post-service claim	60 calendar days	None
Concurrent care claim	As appropriate to type of claim	As appropriate to type of claim

## 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 preservice 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 can 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

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  
4<sup>th</sup> Floor  
Springfield, IL 62767  
(877) 850-4740 Toll-free phone  
(217) 557-8495 Fax number  
[Doi.externalreview@illinois.gov](mailto:Doi.externalreview@illinois.gov)  
<https://mc.insurance.illinois.gov/messagecenter.nsf>

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. 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.

## Excess only

---

Your plan is an excess only plan.

**A policyholder is eligible for this provision when the following criteria are met:**

- The coverage is specifically requested by the school district or nonpublic school
- The enrolling school district or nonpublic school pays 100% of the premium
- 100% of the eligible students are in the group

As an excess only plan, this plan pays the first \$100 of **eligible health services** after any other medical coverage. If there is no other medical coverage in effect, this plan will continue to pay **eligible health services** after the first \$100 of **covered benefits** were paid. If there is other medical coverage in effect, claims for benefits in excess of the first \$100 of will be payable by the other medical coverage until those benefits are exhausted. This excess only Plan is then responsible for the balance of **covered benefits**.

The plan's liability will be determined without considering any limitation clauses contained in any other medical coverage about other coverage.

**Covered benefits** payable under this plan are limited to this plan's **eligible health services**. **Covered benefits** will be reduced by the amount paid or payable by any other medical coverage that you have. However, we will consider the other medical coverage's liability due to a provider contract or other reasons when calculating the benefits under this plan.

Your **policy year deductible** under this plan will be credited to the benefits payable by this plan when both plans would apply a **policy year deductible**.

When we calculate a benefit under this plan, we will look at the benefits available under the other medical coverage regardless of whether you sought benefits under the other medical coverage. If any other medical coverage provides benefits on an excess only basis, the coverage which has been in effect the longest shall pay benefits first.

"Other medical coverage" means any benefits for any part of expenses incurred that are available from another source (whether through an insurance policy or other type of coverage) such as:

- Any:
  - Group
  - Accident-only
  - Blanket
  - Individual, or
  - Franchisepolicy of accident, disability, health, or accident and sickness insurance
- Any arrangement of benefits for individuals of a group, whether insured or uninsured
- Any prepaid service arrangement, individual or group practice plans or health maintenance organizations
- Any amount payable under the medical expense benefit of a motor vehicle insurance policy
- Any amounts you actually receive for **injuries** related to your job under a Workers' Compensation Law
- Social Security Disability Benefits, except that other medical insurance shall not include any increase in Social Security Disability Benefits payable to you after you become disabled while insured under this plan

- Any benefits payable under any governmental program
- Any benefits available under **Medicare**, if you are entitled to premium-free **Medicare** Part A or enrolled in **Medicare** Part B or Premium Part A , or if you are not entitled to premium-free **Medicare** Part A or enrolled in **Medicare** Part B or Premium Part A because you refused it, dropped it, or did not make a proper request for it

Other medical coverage does not mean gifts or donations.

**HMO/PPO Provision** – If you are denied expenses under a Health Maintenance Organization, Preferred Provider Organization (PPO) or other group medical plan, you have in force, and the denial is because care or treatment was received outside of the network’s geographic area, benefits will be paid under this coverage, provided the medical expense is an **eligible health service**.

### **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>. Select Find a Form, then select Your Other Health Plans.
- **By phone:** Call Member Services at the toll-free number on your ID card.

### **Right to receive and release needed information**

We have the right to release or obtain any information we need for *Excess only* 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 *Excess only* 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 *Excess only* 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.

### Withdrawal from classes – other than leave of absence

- If you withdraw from classes within 31 days after the policy effective date, you will be considered ineligible for coverage. Your coverage will be terminated retroactively, and any **premium** paid will be refunded.
- If you withdraw from classes more than 31 days after the policy effective date, your coverage will remain in force through the end of the period for which **premium** payment has been received. No **premium** will be refunded.
- If you withdraw from classes to enter the armed forces of any country, your coverage will end as of the date of such entry. We will refund your **premium**, on a pro-rata basis, if you submit a written request within 90 days from the date you withdraw.

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.

## 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 do not cooperate or give facts that we need to administer the Excess only provisions.

We may immediately end your 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.

### How can you extend coverage when getting inpatient care when coverage ends?

Your coverage may be extended if you 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

We prepared this certificate according to federal and state laws that apply. You and we will interpret it according to these laws.

#### How we administer this plan

We administer this plan to comply with all applicable laws and regulations. We also apply policies and procedures we've developed 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, 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 we 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.

#### 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. 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**, 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

### 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.

### 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.

## Financial sanctions exclusions

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.

## Grace period

You have 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 is due on or before your **effective date of coverage**. **Premium** payments after the first one are due the 1<sup>st</sup> of each month. This is the **premium** due date. **Premium** payments are due to us on or before this 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.

## Right of Recovery

### Subrogation

**Aetna** has the right to recover from a negligent third party, or their insurer, benefits we paid for an **injury** or **illness**.

To help us get paid back, you are agreeing to provide us with any requested:

- Information or assistance
- Documentation

This provision applies whether or not the third party admits liability.

### Reimbursement

If you recover expenses for an **illness** or **injury** that was due to the negligence of a third party, **Aetna** has the right to first reimbursement for all benefits we paid. This includes any and all damages collected from the negligent third party for those expenses by you (or your parents if you are a minor or your legal representative) as a result of that **illness** or **injury**, whether by:

- Action at law
- Settlement
- Compromise

To help us get paid back, you are agreeing to provide us with any requested:

- Information or assistance
- Documentation

This provision applies whether or not the third party admits liability.

## **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 claims and manage your plan.

You can get a free copy of our Notice of Privacy Practices. Just contact us.

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**.

### Behavioral health provider

An individual professional that is licensed or certified to provide diagnostic and/or therapeutic services for **mental health disorders** and **substance use 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 1<sup>st</sup> and ending on December 31<sup>st</sup>.

### 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

### 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 person

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 of getting alcohol or other drugs out of an addicted person's system and getting them physically stable.

## 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.

## 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 **drug guide** is available at your request. You can also find it on the **Aetna** website at <https://www.aetnastudenthealth.com>.

## 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 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

A medical condition manifesting itself by acute symptoms of sufficient severity (including, but not limited to severe pain) such that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in:

- Placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy
- Serious impairment to bodily functions
- Serious dysfunction to any bodily organ or part

## 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**.

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.

## Epinephrine injectors

**Covered 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).

## Experimental or investigational

A drug, device, procedure, supply, treatment, test, or technology is considered by us to be **experimental or investigational** if any of the following apply:

- It hasn't been shown through well-conducted clinical trials or cohort studies published in peer-reviewed, evidence-based scientific literature to be safe and effective for treating or diagnosing the condition or illness for which it's meant.
  - A well-conducted clinical trial means a randomized, controlled trial where the experimental intervention is compared to a control group receiving care according to best practice and study participants are randomly assigned to the experimental or control group.
  - A well-conducted cohort study means a prospective cohort study from more than one institution where the experimental intervention is compared to a group of subjects receiving care according to best practice and where the comparison group is well matched to the experimental intervention group.
- There isn't FDA approval or clearance to market it for the proposed use.
- A national medical society, dental society, or regulatory agency has written that it's **experimental or investigational**, or mainly for research purposes.
- It's the subject of a Phase I, Phase II, or the experimental or research arm of a Phase III clinical trial. The FDA and Department of Health and Human Services define these.
- Written procedures or consent form used by a facility **provider** says it's **experimental or investigational**

## 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 **R.N.**, **L.P.N.**, or **L.V.N.**. 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 law and accredited by The Joint Commission (TJC). A **hospital** also includes **hospitals** providing **surgery**, etc., on a formal arrangement basis with another institution. This is a place that offers medical care. Patients can stay overnight for care. Or they can be treated and leave the same day. All **hospitals** must meet set standards of care. They can offer general or acute care. They can also offer service in one area, like rehabilitation.

## 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**.

## 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.

## 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.

## Mail order pharmacy

A **pharmacy** where **prescription drugs** are legally dispensed by mail or other carrier.

## 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 per **policy year** for **eligible health services**.

## Medically necessary/Medical necessity

Health care services and supplies that prevent, evaluate, diagnose or treat an **illness, injury**, or its symptoms, and that are all of the following:

- In accordance with generally accepted standards of medical practice
- Clinically appropriate, in terms of type, frequency, extent, site, place of service, duration, and considered effective for 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 clinical 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 **medically necessary, experimental, 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>. 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 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 under price 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.

## Pharmacy

An establishment where **prescription drugs** are legally dispensed. This includes an **in-network retail pharmacy**, **mail order 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 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.

## 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 **provider**. 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 licensed or certified as a **psychiatric hospital** by applicable laws to provide a program for the diagnosis, evaluation, and treatment of alcoholism, drug abuse or **mental health disorders** (including **substance use 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:

Service or supply	Recognized charge is based on:
Professional services and other services or supplies not mentioned below	105% of the <b>Medicare</b> allowed rate
Services of <b>hospitals</b> and other facilities	140% of the <b>Medicare</b> allowed rate
<b>Prescription drugs</b>	100% of the average wholesale price (AWP)
Dental expenses	80% of the prevailing charge rate

**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**

A facility that provides **mental health disorder** services or **substance used disorder** services and meets the following requirements:

- Is licensed and operated in accordance with applicable state and federal law
- Provides treatment under the direction of an appropriately licensed **physician** for the level of care provided
- Maintains a written treatment plan prepared by a licensed **behavioral health provider** (**R.N.** or master's level) requiring full-time residence and participation
- Has a licensed **behavioral health provider** (**R.N.** or master's level) on-site 24 hours per day 7 days per week
- And is:
  - Credentialed by us, or

- Certified by **Medicare**, or
- Accredited by The Joint Commission (TJC); The Committee on Accreditation of Rehabilitation Facilities (CARF); The American Osteopathic Association's Healthcare Facilities Accreditation Program (HFAP); or The Council on Accreditation (COA)

## 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**.

## 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.

## Skilled nursing facility

A facility that provides skilled nursing care and meets the following requirements:

- Is licensed and operated in accordance with applicable state and federal law
- Provides treatment under the direction of an appropriately licensed **physician** for the level of care provided
- Maintains a written treatment plan prepared by a licensed **provider (R.N. or master's level)** requiring full-time residence and participation
- Has a licensed **provider (R.N. or master's level)** on-site 24 hours per day 7 days per week
- And is:
  - Credentialed by us, or
  - Certified by **Medicare**, or
  - Accredited by The Joint Commission (TJC) or The Committee on Accreditation of Rehabilitation Facilities (CARF)

**Skilled nursing facilities** also include rehabilitation **hospitals**, and portions of a rehabilitation **hospital** and a **hospital** designated for skilled or rehabilitation 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 use 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 use disorder

The use of drugs, as defined in the most recent edition of 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 that directly affect the brain's reward system in an amount or frequency that causes problems with normal activities.

## 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 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 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**.

## **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.

## **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.



Ukrainian	Щоб безкоштовно отримати мовні послуги, задзвоніть за номером, вказаним на вашій ідентифікаційній картці.
Vietnamese	Để sử dụng các dịch vụ ngôn ngữ miễn phí, vui lòng gọi số điện thoại ghi trên thẻ ID của quý

# Aetna Life Insurance Company



## 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](http://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 4<sup>th</sup> 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](mailto: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.

Any dependent coverage takes effect on the policyholder's **effective date of coverage**, if the policyholder enrolled them at that time.

### 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 have 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 is due on or before your **effective date of coverage**. **Premium** payments after the first one are due the 1<sup>st</sup> of each month. This is the **premium** due date. **Premium** payments are due to us on or before this date.

#### 5. General policy exclusions

##### 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:
  - 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

##### Blood and blood products

- Blood, blood products, and related services that are supplied to your **provider** free of charge

##### 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 and exclusions* section or the removal of breast implants due to an **illness** or **injury**.

##### Court-ordered services and supplies

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 need

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/jejunostomy/nasogastric tube (intermittent or continuous) feedings
- Care of a bladder catheter (including emptying or 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, including **room and board** for rest cures, adult day care and convalescent care

- Help with walking, grooming, bathing, dressing, getting in or out of bed, going to the bathroom, eating or preparing foods
- Any other services that a person without medical or paramedical training could be trained to perform
- For behavioral health (mental health treatment and **substance use 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
  - 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., 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. However, **covered services** for autism spectrum disorders or habilitative services for children will not be denied solely because of the location where clinically appropriate services of this type are provided.

## Examinations

Any health or dental examinations needed:

- Because a third party requires the exam. Examples include, examinations to get or keep a job and examinations required under a labor agreement or other contract
- 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, investigational, or unproven** drugs, devices, treatments or procedures unless otherwise covered under clinical trial therapies (**experimental or investigational**) or covered under clinical trials. 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, investigational, or unproven**.
- Infirmaries at schools, colleges, or camps

## Gene-based, cellular and other innovative therapies

### 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.

The company shall not be liable for any loss to which a contributing cause was the insured's commission of or attempt to commit a felony or to which a contributing cause was the insured's being engaged in an **illegal occupation**.

### 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.

### 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.

### **Medical supplies – outpatient disposable**

- Any outpatient disposable supply or device, except for compression sleeves to prevent or reduce lymphedema. Examples of these include:
  - Sheaths
  - Bags
  - Elastic garments
  - Support hose
  - Bandages
  - Bedpans
  - Home test kits not related to diabetic testing
  - Splints
  - Neck braces
  - Compresses
  - Other devices not intended for reuse by another patient

### **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**

**Specialty prescription drugs** except as stated in the *Eligible health services and exclusions* section

### **Personal care, comfort or convenience items**

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

### **Routine exams and preventive services and supplies**

- 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
- Services and supplies provided by **health professionals** who the **policyholder**:
  - Employs
  - Is affiliated with
  - Has an agreement or arrangement with
  - Otherwise designates

### **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

### **Services not permitted by law**

- Some laws restrict the range of health care services a **provider** may perform under certain circumstances or in a particular state. When this happens, the services are not covered by the plan.

### **Sexual dysfunction and enhancement**

- Any treatment, **prescription drug**, 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 of a sex organ
  - Sex therapy, sex counseling, marriage counseling, or other counseling or advisory services

This exclusion does not include **surgery** and prosthetic devices for erectile dysfunction resulting from:

- Natural causes
- Trauma
- Infection
- Congenital disease or defects

### **Strength and performance**

- Services, devices and supplies such as drugs or preparations designed primarily to enhance your strength, physical condition, endurance or physical performance

### **Therapies and tests**

- Full body CT scans
- Hair analysis
- Hypnosis and hypnotherapy
- Massage therapy, except when used for physical therapy treatment
- Sensory or hearing and sound 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, unless 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.

**Important note:**

A source of coverage or reimbursement is 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

<b>Plan features</b>	<b>In-network</b>	<b>Out-of-network</b>
<b>Policy year deductibles</b>		
Individual	\$1,000 per <b>policy year</b>	\$2,000 per <b>policy year</b>
<b>Maximum out-of-pocket limits</b>		
	<b>In-network</b>	<b>Out-of-network</b>
Individual	\$6,350 per <b>policy year</b>	\$12,700 per <b>policy year</b>
	<b>In-network</b>	<b>Out-of-network</b>
Preventive care and wellness	100% (of the <b>negotiated charge</b> ) per visit  No copayment or policy year deductible applies	60% (of the <b>recognized charge</b> ) per visit
Office visits	80% (of the <b>negotiated charge</b> ) per visit	60% (of the <b>recognized charge</b> ) per visit
Outpatient diagnostic lab and radiological services	80% (of the <b>negotiated charge</b> ) per visit	60% (of the <b>recognized charge</b> ) per visit
Inpatient surgery (includes anesthetist and surgical assistant expenses)	80% (of the <b>negotiated charge</b> )	60% (of the <b>recognized charge</b> )
Outpatient surgery (includes anesthetist and surgical assistant expenses)	80% (of the <b>negotiated charge</b> )	60% (of the <b>recognized charge</b> )
Inpatient hospital (room and board) and other miscellaneous services and supplies	\$100 <b>copayment</b> then the plan pays 80% (of the balance of the <b>negotiated charge</b> ) per admission	\$200 <b>copayment</b> then the plan pays 60% (of the balance of the <b>recognized charge</b> ) per admission
Outpatient Facility charges for surgery performed in the outpatient department of a hospital or surgery center	80% (of the <b>negotiated charge</b> )	60% (of the <b>recognized charge</b> )
Hospital emergency room	80% (of the <b>negotiated charge</b> ) per visit	Paid the same as in-network coverage

	<b>In-network</b>	<b>Out-of-network</b>
Urgent medical care provided by an urgent care provider	80% (of the <b>negotiated charge</b> ) per visit	60% (of the <b>recognized charge</b> ) per visit
Mental Health & Substance use Inpatient hospital mental health disorders treatment (room and board and other miscellaneous hospital services and supplies)	\$100 <b>copayment</b> then the plan pays 80% (of the balance of the <b>negotiated charge</b> ) per admission	\$200 <b>copayment</b> then the plan pays 60% (of the balance of the <b>recognized charge</b> ) per admission
Outpatient mental health & substance use disorder treatment office visits to a physician or behavioral health provider (includes telemedicine consultations)	80% (of the <b>negotiated charge</b> ) per visit	60% (of the <b>recognized charge</b> ) per visit

## Discrimination is Against the Law

Aetna Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (consistent with 45 CFR § 92.101(a)(2)). Aetna Inc. does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Aetna Inc.:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
  - Qualified interpreters
  - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, call 1-877-480-4161 (TTY: 711) or the number on the back of your ID card.

If you believe that Aetna Inc. has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

### **Civil Rights Coordinator**

Attn: 1557 Coordinator  
CVS Pharmacy, Inc.  
1 CVS Drive, MC 2332,  
Woonsocket, RI 02895

Phone: 1-800-648-7817, TTY: 711  
Email: CRCoordinator@aetna.com

You can file a grievance in person, by mail, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

### **U.S. Department of Health and Human Services**

200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available at Aetna Inc.'s website: <https://www.aetnastudenthealth.com>