



**Aetna Student Health  
Plan Design and Benefits Summary  
Preferred Provider Organization (PPO)**

**School of Visual Arts**

Policy Year: 2026 – 2027  
Policy Number: 252662  
<https://www.aetnastudenthealth.com>  
(866) 381-1529



This is a brief description of the Student Health Plan. The plan is available for School of Visual Arts students. The plan is insured by Aetna Life Insurance Company (Aetna). The exact provisions, including definitions, governing this insurance are contained in the Certificate issued to you and may be viewed online at <https://www.aetnastudenthealth.com>. If there is a difference between this Plan Summary and the Certificate, the Certificate will control.

## Who is eligible?

SVA requires all full-time or part-time students to have health insurance that is comparable to the SVA Student Health Plan. To comply, eligible students will be automatically enrolled in the Plan and billed by Student Accounts for the Health Plan Cost unless a waiver form confirming comparable coverage is submitted by the deadline below.

Students enrolling in the fall will be enrolled for the annual coverage period and billed the insurance premium by Student Accounts. The annual premium will be billed in two semester installments (fall semester and spring semester) based on registration status. Full-time or part-time students enrolling in the fall who are not registered for spring semester classes will be enrolled and charged for the fall coverage period only. New students enrolled for spring semester will be enrolled and billed for the spring coverage period only. Home study, correspondence, Internet classes, and television (TV) courses, do not fulfill the eligibility requirement that the student actively attend classes.

## Coverage Dates and Rates

Coverage for all insured students will become effective at 12:01 AM on the Coverage Start Date indicated below and will terminate at 11:59 PM on the Coverage End Date indicated.

The rates below include premiums for the Plan underwritten by Aetna Life Insurance Company (Aetna).

The rates below **Do** include the producer fee of (\$64 annually) prorated per semester, charged by UHP.

Coverage Period	Coverage Start Date	Coverage End Date	Waiver Deadline
<b>Annual</b>	08/25/2026	08/24/2027	10/07/2026
<b>Fall</b>	08/25/2026	02/23/2027	10/07/2026
<b>Returning Spring</b>	02/24/2027	08/24/2027	02/08/2027
<b>New Spring</b>	01/01/2027	08/24/2027	02/08/2027

### Aetna Premium

Annual	Fall	Returning Spring	New Spring
\$3,577.00	\$1,788.50	\$1,788.50	\$2,313.00

### School Administration Fees

Annual	Fall	Returning Spring	New Spring
\$13.00	\$6.50	\$6.50	\$7.00

### Total Plan Costs (Premium & Fees)

Annual	Fall	Returning Spring	New Spring
\$3,590.00	\$1,795.00	\$1,795.00	\$2,320.00

## Enrollment

Eligible students will be automatically enrolled in the Student Health Insurance Plan and billed accordingly unless a waiver form is submitted by the deadline.

- Students enrolling in the fall will be initially enrolled for the annual coverage period.
- The annual premium will be billed in two equal semester installments based on registration status each semester.
- Students enrolled in the fall who are not registered for spring will be enrolled and charged for the fall coverage only.
- New students enrolled for spring semester will be enrolled and billed for the new spring coverage period only.

If you have a life-changing event (i.e. involuntary loss of coverage) and need to re-enroll in the insurance plan after submitting a waiver, please contact University Health Plans within 60 days of the qualifying event.

## Waive

To waive online visit [www.sva.edu/uhp](http://www.sva.edu/uhp) **Deadlines to waive: Fall: 10/7/26; Spring: 2/8/27.**

Students covered under a US health insurance plan that is filed and approved in the US and meets SVA's waiver requirements may submit an online waiver no later than the applicable deadline above. Please note: the insurance fee cannot be removed by speaking with or calling SVA administrative staff. The online waiver form must be completed.

## Medicare Eligibility Notice

You are not eligible to enroll in the student health plan if you have Medicare at the time of enrollment in this student plan. The plan does not provide coverage for people who have Medicare.

## Participating Providers

Aetna Student Health offers Aetna's broad network of Participating Providers. You can save money by seeing Participating Providers because Aetna has negotiated special rates with them, and because the Plan's benefits are better your out-of-pocket expenses will generally be lower when You receive benefits from a Participating Provider, and some benefits under the Plan may only be covered when received from a Participating Provider.

If you need care that is covered under the Plan but not available from a Participating Provider, contact Member Services for assistance at the toll-free number on the back of your ID card. In this situation, Aetna may issue a pre-approval for you to receive the care from a Non- Participating Provider. When a pre-approval is issued by Aetna, the benefit level is the same as for Participating Providers.

## Preauthorization

Some services have to be preauthorized by Aetna beforehand if you want the Plan to cover them. Participating Providers are responsible for requesting preauthorization for their services. You are responsible for requesting preauthorization if you seek care from a Non- Participating Provider for any of the services listed in the Schedule of Benefits section of the Certificate. Preauthorization is not required for Participating facilities certified by the New York office of alcoholism and substance abuse services.

If you want the Plan to cover a service from a Non- Participating Provider that requires preauthorization, you must call Aetna at the number on your ID card. After Aetna receives a request for preauthorization, we will review the reasons for your planned treatment and determine if benefits are available.

You must contact Aetna to request preauthorization as follows:

- At least two (2) weeks prior to a planned admission or surgery when your provider recommends inpatient hospitalization. If that is not possible, then as soon as reasonably possible during regular business hours prior to the admission.
- At least two (2) weeks prior to ambulatory surgery or any ambulatory care procedure when your provider recommends the surgery or procedure be performed in an ambulatory surgical unit of a hospital or in an ambulatory surgical center.
- Within the first three (3) months of a pregnancy, or as soon as reasonably possible and again within 48 hours after the actual delivery date if your hospital stay is expected to extend beyond 48 hours for a vaginal birth or 96 hours for cesarean birth.
- Before air ambulance services are rendered for a non-emergency condition.

**You must also contact Aetna to provide notification after the fact as follows:**

- As soon as reasonably possible when air ambulance services are rendered for an emergency condition.
- If you are hospitalized in cases of an emergency condition, you must call Aetna within 48 hours after your admission or as soon thereafter as reasonably possible.

## CVS Virtual Care®

From everyday illnesses and chronic conditions to mental health support, we've got your back. Once you tell us what you need, we'll connect you with trusted, in-network providers so you can schedule a virtual visit. Most mental health visits are available within two weeks. You can access 24/7 care through our virtual clinic. General Care: 100% coverage. Behavioral Health: See the schedule of benefits for more information. Go to [CVS.com/virtual-care](https://www.cvs.com/virtual-care) to register and schedule an appointment.

## Description of Benefits

The Plan excludes coverage for certain services and has limitations on the amounts it will pay. While this Plan Summary document will tell you about some of the important features of the Plan, other features that may be important to you are defined in the Certificate. To look at the full Plan description, which is contained in the Certificate issued to you, go to <https://www.aetnastudenthealth.com>.

All coverage is based on the **Allowed Amount**.

“Allowed Amount” means the maximum amount Aetna will pay for the services or supplies covered under the certificate, before any applicable Copayment, Deductible and Coinsurance amounts are subtracted.

- The Allowed Amount for Non-Participating Providers will be determined as follows:  
**Facilities** -For Facilities, the Allowed Amount will be 140% of an amount based on cost information from the Centers for Medicare and Medicaid Services.
- **For All Other Providers**-For all other Providers, the Allowed Amount will be 105% of an amount based on cost information from the Centers for Medicare and Medicaid Services.

Our Allowed Amount is not based on the “usual, customary and reasonable charge.” If a Non-Participating Provider’s actual charge is more than the Allowed Amount, you are responsible for the difference. Call us at the number on your ID card or visit <https://www.aetnastudenthealth.com> for information on your financial responsibility when you receive services from a Non-Participating Provider.

This Plan will pay benefits in accordance with any applicable **New York** Insurance Law(s).

<b>COST-SHARING</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	
<b>Medical Deductible</b> <ul style="list-style-type: none"> <li>Individual</li> </ul>	\$500	\$500	
<b>Deductible</b>			
<p>You have a separate In-Network and Out-of-Network Deductible. Amounts You pay for out-of-network services do not apply toward Your In-Network Deductible. Copayments and Coinsurance for in-network services do not apply toward Your Out-of-Network Deductible. Any charges of a Non-Participating Provider that are in excess of the Allowed Amount do not apply toward the Deductible.</p>			
<b>Out-of-Pocket Limit</b> <ul style="list-style-type: none"> <li>Individual</li> </ul>	\$8,500	Unlimited  See the Cost-Sharing Expenses and Allowed Amount section of this Certificate for a description of how We calculate the Allowed Amount.  Any charges of a Non-Participating Provider that are in excess of the Allowed Amount do not apply towards the Deductible or Out-of-Pocket Limit. You must pay the amount of the Non-Participating Provider's charge that exceeds Our Allowed Amount.	

<b>OFFICE VISITS</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>Primary Care Office Visits (or Home Visits)</b>	\$20 Copayment then You pay 0% not subject to Deductible	30% Coinsurance not subject to Deductible	See benefit for description
<b>Specialist Office Visits (or Home Visits)</b>	\$20 Copayment then You pay 0% not subject to Deductible	30% Coinsurance not subject to Deductible	See benefit for description
<b>PREVENTIVE CARE</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>Well Child Visits and Immunizations*</b>	Covered in full	30% Coinsurance not subject to Deductible	See benefit for description
<b>Adult Annual Physical Examinations*</b>	Covered in full	30% Coinsurance not subject to Deductible	See benefit for description
<b>Adult Immunizations*</b>	Covered in full	30% Coinsurance not subject to Deductible	
<b>Routine Gynecological Services/Well Woman Exams*</b>	Covered in full	30% Coinsurance not subject to Deductible	
<b>Mammograms, Screening and Diagnostic Imaging for the Detection of Breast Cancer</b>	Covered in full	30% Coinsurance not subject to Deductible	
<b>Sterilization Procedures for Women *</b>	Covered in full	30% Coinsurance not subject to Deductible	
<b>Vasectomy</b>	0% Coinsurance not subject to Deductible	30% Coinsurance not subject to Deductible	
We do not Cover services related to the reversal of elective sterilizations.			
<b>Bone Density Testing*</b>	Covered in full	30% Coinsurance not subject to Deductible	
<b>Prostate Cancer screening</b>	Covered in full	30% Coinsurance not subject to Deductible	
<b>Screening for Colon Cancer</b>	Covered in full	30% Coinsurance not subject to Deductible	

<b>PREVENTIVE CARE</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>All other preventive services required by USPSTF and HRSA.</b>	Covered in full	30% Coinsurance not subject to Deductible	
*When preventive services are not provided in accordance with the comprehensive guidelines supported by United States Preventive Services Task Force (USPSTF) and Health Resources and Services Administration (HRSA).	Use Cost Sharing for Appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures & Diagnostic Testing)	Use Cost Sharing for Appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures & Diagnostic Testing)	
<b>EMERGENCY CARE</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>Emergency Ambulance Transportation (Pre-Hospital Emergency Medical Services and Emergency Transportation including Air Ambulance Services)</b>	0% Coinsurance after Deductible	Paid the same as Participating Provider	See benefit for description
<b>Non-Emergency Ambulance Services (Ground and Air Ambulance)</b>	0% Coinsurance after Deductible	0% Coinsurance after Deductible	See benefit for description
Preauthorization Required			
<b>Limitations/Terms of Coverage.</b> <ul style="list-style-type: none"> <li>• We do not Cover travel or transportation expenses, unless connected to an Emergency Condition or due to a Facility transfer approved by Us, even though prescribed by a Physician.</li> <li>• We do not Cover non-ambulance transportation such as ambulette, van or taxi cab.</li> <li>• Coverage for air ambulance related to an Emergency Condition or air ambulance related to non-emergency transportation is provided when Your medical condition is such that transportation by land ambulance is not appropriate; and Your medical condition requires immediate and rapid ambulance transportation that cannot be provided by land ambulance; and one (1) of the following is met: <ul style="list-style-type: none"> <li>○ The point of pick-up is inaccessible by land vehicle; or</li> <li>○ Great distances or other obstacles (e.g., heavy traffic) prevent Your timely transfer to the nearest Hospital with appropriate facilities.</li> </ul> </li> </ul>			

EMERGENCY CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
<b>Emergency Department</b> Copayment /Coinsurance waived if admitted to Hospital.	20% Coinsurance after Deductible  Health care forensic examinations performed under Public Health Law § 2805-I are not subject to Cost-Sharing	Paid the same as Participating Provider  Health care forensic examinations performed under Public Health Law § 2805-I are not subject to Cost-Sharing	See benefit for description
We do not Cover follow-up care or routine care provided in a Hospital emergency department.			
<b>Urgent Care Center</b>	0% Coinsurance not subject to Deductible	0% Coinsurance not subject to Deductible	See benefit for description
PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
<b>Advanced Imaging Services</b> <ul style="list-style-type: none"> <li>Performed in a Specialist Office</li> </ul> Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Advanced Imaging Services</b> <ul style="list-style-type: none"> <li>Performed in a Freestanding Radiology Facility</li> </ul> Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Advanced Imaging Services</b> <ul style="list-style-type: none"> <li>Performed as Outpatient Hospital Services</li> </ul> Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description

<b>PROFESSIONAL SERVICES AND OUTPATIENT CARE</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>Allergy Testing &amp; Treatment</b> <ul style="list-style-type: none"> <li>Performed in a PCP Office</li> </ul>	\$20 Copayment then You pay 0% not subject to Deductible	30% Coinsurance not subject to Deductible	See benefit for description
<b>Allergy Testing &amp; Treatment</b> <ul style="list-style-type: none"> <li>Performed in a Specialist Office</li> </ul>	\$20 Copayment then You pay 0% not subject to Deductible	30% Coinsurance not subject to Deductible	See benefit for description
<b>Ambulatory Surgical Center Facility Fee</b>  Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Anesthesia Services (all settings)</b>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Cardiac &amp; Pulmonary Rehabilitation</b> <ul style="list-style-type: none"> <li>Performed in a Specialist Office</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefits for description
<b>Cardiac &amp; Pulmonary Rehabilitation</b> <ul style="list-style-type: none"> <li>Performed as Outpatient Hospital Services</li> </ul> Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefits for description
<b>Cardiac &amp; Pulmonary Rehabilitation</b> <ul style="list-style-type: none"> <li>Performed as Inpatient Hospital Services</li> </ul> Preauthorization Required	Included as Part of Inpatient Hospital Service Cost-Sharing	Included as Part of Inpatient Hospital Service Cost-Sharing	See benefits for description

<b>PROFESSIONAL SERVICES AND OUTPATIENT CARE</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>Chemotherapy and Immunotherapy</b> <ul style="list-style-type: none"> <li>Performed in a PCP Office</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Chemotherapy and Immunotherapy</b> <ul style="list-style-type: none"> <li>Performed in a Specialist Office</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Chemotherapy and Immunotherapy</b> <ul style="list-style-type: none"> <li>Performed as Outpatient Hospital Services</li> </ul> Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Chiropractic Services</b>	\$20 Copayment then You pay 0% not subject to Deductible	30% Coinsurance not subject to Deductible	See benefit for description
<b>Clinical Trials</b> Preauthorization Required	Use Cost-Sharing for appropriate service	Use Cost-Sharing for appropriate service	See benefit for description
We do not Cover: the costs of the investigational drugs or devices; the costs of non-health services required for You to receive the treatment; the costs of managing the research; or costs that would not be covered under this Certificate for non-investigational treatments provided in the clinical trial.			
<b>Diagnostic Testing</b> <ul style="list-style-type: none"> <li>Performed in a PCP Office</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Diagnostic Testing</b> <ul style="list-style-type: none"> <li>Performed in a Specialist Office</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Diagnostic Testing</b> <ul style="list-style-type: none"> <li>Performed as Outpatient Hospital Services</li> </ul> Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description

<b>PROFESSIONAL SERVICES AND OUTPATIENT CARE</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>Dialysis</b> <ul style="list-style-type: none"> <li>Performed in a PCP Office</li> </ul> Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Dialysis</b> <ul style="list-style-type: none"> <li>Performed in a Specialist Office</li> </ul> Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Dialysis</b> <ul style="list-style-type: none"> <li>Performed in a Freestanding Center</li> </ul> Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Dialysis</b> <ul style="list-style-type: none"> <li>Performed as Outpatient Hospital Services</li> </ul> Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)</b> <ul style="list-style-type: none"> <li>Performed in a PCP Office</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
<b>Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)</b> <ul style="list-style-type: none"> <li>Performed in a Specialist Office</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
<b>Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)</b> <ul style="list-style-type: none"> <li>Performed in an Outpatient Facility</li> </ul> Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	

<b>PROFESSIONAL SERVICES AND OUTPATIENT CARE</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>Home Health Care</b>  Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
<b>Infertility Services</b>  Preauthorization Required	Use Cost Sharing for appropriate service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Use Cost Sharing for appropriate service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	See benefit for description
<p>We do not Cover:</p> <ul style="list-style-type: none"> <li>• In vitro fertilization;</li> <li>• Gamete intrafallopian tube transfers or zygote intrafallopian tube transfers;</li> <li>• Costs associated with an ovum or sperm donor including the donor's medical expenses;</li> <li>• Cryopreservation and storage of sperm and ova except when performed as fertility preservation services;</li> <li>• Cryopreservation and storage of embryos;</li> <li>• Ovulation predictor kits;</li> <li>• Reversal of tubal ligations;</li> <li>• Reversal of vasectomies;</li> <li>• Costs for and services relating to surrogate motherhood that are not otherwise Covered Services under this Certificate;</li> <li>• Cloning; or</li> <li>• Medical and surgical procedures that are experimental or investigational, unless Our denial is overturned by an External Appeal Agent.</li> </ul>			
<b>Infusion Therapy</b> • Performed in a PCP Office	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Infusion Therapy</b> • Performed in Specialist Office	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Infusion Therapy</b> • Performed as Outpatient Hospital Services  Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Infusion Therapy</b> • Home Infusion Therapy  Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
<b>PROFESSIONAL SERVICES AND</b>	<b>Participating Provider</b>	<b>Non-Participating Provider</b>	<b>Limits</b>

<b>OUTPATIENT CARE</b>	<b>Member Responsibility for Cost-Sharing</b>	<b>Member Responsibility for Cost-Sharing</b>	
<b>Inpatient Medical Visits</b> Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Interruption of Pregnancy</b> <ul style="list-style-type: none"> <li>Abortion services</li> </ul>	Covered in full	30% Coinsurance not subject to Deductible	See benefit for description
<b>Laboratory Procedures</b> <ul style="list-style-type: none"> <li>Performed in a PCP Office</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See Benefit for Description
<b>Laboratory Procedures</b> <ul style="list-style-type: none"> <li>Performed in a Specialist Office</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See Benefit for Description
<b>Laboratory Procedures</b> <ul style="list-style-type: none"> <li>Performed in a Freestanding Laboratory Facility</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See Benefit for Description
<b>Laboratory Procedures</b> <ul style="list-style-type: none"> <li>Performed as Outpatient Hospital Services</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See Benefit for Description
<b>Maternity &amp; Newborn Care</b> <ul style="list-style-type: none"> <li><b>Prenatal Care</b> <ul style="list-style-type: none"> <li>Prenatal Care provided in accordance with the comprehensive guidelines supported by United States Preventive Services Task Force (USPSTF) and Health Resources and Services Administration (HRSA)</li> </ul> </li> </ul>	Covered in full	30% Coinsurance not subject to Deductible	See Benefit for Description

PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
<b>Maternity &amp; Newborn Care</b> <ul style="list-style-type: none"> <li>Prenatal Care that is not provided in accordance with the comprehensive guidelines supported by United States Preventive Services Task Force (USPSTF) and Health Resources and Services Administration (HRSA)</li> </ul>	Use Cost-Sharing for appropriate service (Primary Care Office Visit, Specialist Office Visit, Diagnostic Radiology Services, Laboratory Procedures and Diagnostic Testing)	Use Cost-Sharing for appropriate service (Primary Care Office Visit, Specialist Office Visit, Diagnostic Radiology Services, Laboratory Procedures and Diagnostic Testing)	See Benefit for Description
<b>Maternity &amp; Newborn Care</b> <ul style="list-style-type: none"> <li>Inpatient Hospital Services and Birthing Center</li> </ul> Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	One (1) Home Care Visit is Covered at no Cost-Sharing if mother is discharged from Hospital early
<b>Maternity &amp; Newborn Care</b> <ul style="list-style-type: none"> <li>Physician and Midwife Services for Delivery</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
<b>Maternity &amp; Newborn Care</b> <ul style="list-style-type: none"> <li>Breastfeeding Support, Counseling and Supplies including Breast Pumps</li> </ul>	Covered in full	30% Coinsurance not subject to Deductible	Covered for duration of breast feeding
<b>Maternity &amp; Newborn Care</b> <ul style="list-style-type: none"> <li>Postnatal Care- Postnatal Care provided in accordance with the comprehensive guidelines supported by USPSTF and HRSAP</li> </ul>	Covered in full	30% Coinsurance after Deductible	

<b>PROFESSIONAL SERVICES AND OUTPATIENT CARE</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>Maternity &amp; Newborn Care</b> <ul style="list-style-type: none"> <li>Postnatal Care- Postnatal Care that is not provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA</li> </ul>	Use Cost-Sharing for appropriate service (Primary Care Office Visit, Specialist Office Visit, Diagnostic Radiology Services, Laboratory Procedures and Diagnostic Testing)	Use Cost-Sharing for appropriate service (Primary Care Office Visit, Specialist Office Visit, Diagnostic Radiology Services, Laboratory Procedures and Diagnostic Testing)	
<b>Outpatient Donor Breast Milk</b>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
<b>Outpatient Hospital Surgery Facility Charge</b>  Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Preadmission Testing</b>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Prescription Drugs Administered in Office or Outpatient Facilities</b> <ul style="list-style-type: none"> <li>Performed in a PCP Office</li> </ul> Preauthorization Required	0% Coinsurance not subject to Deductible	30% Coinsurance not subject to Deductible	See benefit for description
<b>Prescription Drugs Administered in Office or Outpatient Facilities</b> <ul style="list-style-type: none"> <li>Performed in Specialist Office</li> </ul> Preauthorization Required	0% Coinsurance not subject to Deductible	30% Coinsurance not subject to Deductible	See benefit for description
<b>Prescription Drugs Administered in Office or Outpatient Facilities</b> <ul style="list-style-type: none"> <li>Performed in Outpatient Facilities</li> </ul> Preauthorization Required	0% Coinsurance not subject to Deductible	30% Coinsurance not subject to Deductible	See benefit for description

<b>PROFESSIONAL SERVICES AND OUTPATIENT CARE</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>Diagnostic Radiology Services</b> <ul style="list-style-type: none"> <li>Performed in a PCP Office</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Diagnostic Radiology Services</b> <ul style="list-style-type: none"> <li>Performed in a Specialist Office</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Diagnostic Radiology Services</b> <ul style="list-style-type: none"> <li>Performed in a Freestanding Radiology Facility</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Diagnostic Radiology Services</b> <ul style="list-style-type: none"> <li>Performed as Outpatient Hospital Services</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Therapeutic Radiology Services</b> <ul style="list-style-type: none"> <li>Performed in a Specialist Office</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Therapeutic Radiology Services</b> <ul style="list-style-type: none"> <li>Performed in a Freestanding Radiology Facility</li> </ul> Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Therapeutic Radiology Services</b> <ul style="list-style-type: none"> <li>Performed as Outpatient Hospital Services</li> </ul> Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description

<b>PROFESSIONAL SERVICES AND OUTPATIENT CARE</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)</b> <ul style="list-style-type: none"> <li>Performed in a PCP Office</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Speech and physical therapy are only Covered following a Hospital stay or surgery.
<b>Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)</b> <ul style="list-style-type: none"> <li>Performed in a Specialist Office</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
<b>Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)</b> <ul style="list-style-type: none"> <li>Performed in an Outpatient Facility</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
Preauthorization Required			
<b>Second Opinions on the Diagnosis of Cancer, Surgery &amp; Other</b>	\$20 Copayment then You pay 0% not subject to Deductible	30% Coinsurance not subject to Deductible  Second Opinions on Diagnosis of Cancer are Covered at participating Cost-Sharing for non-participating Specialist when a Referral is obtained.	See benefit for description
<b>Surgical Services (Including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive &amp; Corrective Surgery and Transplants)</b> <ul style="list-style-type: none"> <li>Inpatient Hospital Surgery</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description  All transplants must be performed at Designated Centers of Excellence Hospitals
Preauthorization Required			
We do not Cover: travel expenses, lodging, meals, or other accommodations for donors or guests; donor fees in connection with organ transplant surgery; or routine harvesting and storage of stem cells from newborn cord blood.			

PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
<b>Surgical Services (Including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive &amp; Corrective Surgery and Transplants</b> <ul style="list-style-type: none"> <li>• Outpatient Hospital Surgery</li> </ul> Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Surgical Services (Including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive &amp; Corrective Surgery and Transplants</b> <ul style="list-style-type: none"> <li>• Surgery Performed at an Ambulatory Surgical Center</li> </ul> Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Surgical Services (Including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive &amp; Corrective Surgery and Transplants</b> <ul style="list-style-type: none"> <li>• Office Surgery</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description

ADDITIONAL BENEFITS, EQUIPMENT & DEVICES	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
<b>Diabetic Equipment, Supplies &amp; Self-Management Education</b> <ul style="list-style-type: none"> <li>Retail Diabetic Equipment and Supplies (30-Day Supply)</li> </ul>	\$10 Copayment then You pay 0% not subject to Deductible	30% Coinsurance not subject to Deductible	See benefit for description
<ul style="list-style-type: none"> <li>Diabetic Insulin (30 Day Supply)</li> </ul>	Covered in full	30% Coinsurance not subject to Deductible	
<ul style="list-style-type: none"> <li>Oral anti-diabetic agents and injectable anti-diabetic agents (30 day supply)</li> </ul>	\$10 Copayment then You pay 0% not subject to Deductible	30% Coinsurance not subject to Deductible	
<ul style="list-style-type: none"> <li>Diabetic Education</li> </ul>	\$20 Copayment then You pay 0% not subject to Deductible	30% Coinsurance not subject to Deductible	
<p><b>Limitations</b> The items will only be provided in amounts that are in accordance with the treatment plan developed by the Physician for You. We Cover only basic models of blood glucose monitors unless You have special needs relating to poor vision or blindness or otherwise Medically Necessary.</p>			
<b>Durable Medical Equipment &amp; Braces</b>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<p>We do not Cover equipment designed for Your comfort or convenience (e.g., pools, hot tubs, air conditioners, saunas, humidifiers, dehumidifiers, exercise equipment), as it does not meet the definition of durable medical equipment.</p> <p><b>Braces.</b> We do not Cover the cost of repair or replacement that is the result of misuse or abuse by You.</p>			
<b>External Hearing Aids</b> <ul style="list-style-type: none"> <li>Prescription Hearing Aids</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Single purchase once every three (3) years
<b>Cochlear Implants</b>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	One (1) per year per plan year

ADDITIONAL BENEFITS, EQUIPMENT & DEVICES	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
<b>Hospice Care</b> <ul style="list-style-type: none"> <li>Inpatient</li> </ul> Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Two hundred ten (210) days per Plan Year
<b>Hospice Care</b> <ul style="list-style-type: none"> <li>Outpatient</li> </ul> Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Five (5) visits for family bereavement counseling
We do not Cover: funeral arrangements; pastoral, financial, or legal counseling; or homemaker, caretaker, or respite care.			
<b>Medical Supplies</b>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
We do not Cover over-the-counter medical supplies.			
<b>Prosthetic Devices</b> <ul style="list-style-type: none"> <li>External</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	One (1) prosthetic device, per limb, per Plan Year
<p>We do not Cover wigs made from human hair unless You are allergic to all synthetic wig materials.</p> <p>We do not Cover dentures or other devices used in connection with the teeth unless required due to an accidental injury to sound natural teeth or necessary due to congenital disease or anomaly.</p> <p>Eyeglasses and contact lenses are not Covered under this section of the Certificate and are only Covered under the Pediatric Vision Care section of this Certificate.</p> <p>We do not Cover the cost of repair or replacement covered under warranty or if the repair or replacement is the result of misuse or abuse by You.</p> <p>We do not Cover shoe inserts.</p>			
<b>Prosthetic Devices</b> <ul style="list-style-type: none"> <li>Internal</li> </ul>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description

<b>INPATIENT SERVICES</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>Autologous Blood Banking</b>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefits for description
<b>Inpatient Hospital for a Continuous Confinement (Including an Inpatient Stay for Mastectomy Care, Cardiac &amp; Pulmonary Rehabilitation, &amp; End of Life Care)</b>  Preauthorization Required. However, Preauthorization is not required for emergency admissions or services provided in a neonatal intensive care unit of a Hospital certified pursuant to Article 28 of the Public Health Law.	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Observation Stay</b>  Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<b>Skilled Nursing Facility (Includes Cardiac &amp; Pulmonary Rehabilitation)</b>  The visit limit does not apply to Skilled Nursing Facility for a mental health condition or substance use disorder.  Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Two hundred (200)- days per Plan Year
<b>Inpatient Habilitation Services (Physical Speech and Occupational Therapy)</b>  Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
<b>Inpatient Rehabilitation Services (Physical, Speech &amp; Occupational therapy)</b>  Preauthorization Required	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Speech and physical therapy are only Covered following a Hospital stay or surgery

MENTAL HEALTH & SUBSTANCE USE DISORDER SERVICES	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Inpatient Mental Health Care for a continuous confinement when in a Hospital or Residential Facility  <b>Preauthorization Required. However, Preauthorization is not required for emergency admissions or for admissions at Participating Hospitals or crisis residence facilities licensed or operated by OMH.</b>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Outpatient Mental Health Care (Including Partial Hospitalization & Intensive Outpatient Program Services)  <ul style="list-style-type: none"> <li>• Office Visits</li> </ul>	\$20 Copayment then You pay 0% not subject to Deductible	30% Coinsurance not subject to Deductible	See benefit for description
<b>Outpatient Mental Health Care (Including Partial Hospitalization &amp; Intensive Outpatient Program Services)</b> <ul style="list-style-type: none"> <li>• All Other Outpatient Services</li> </ul>	0% Coinsurance not subject to Deductible	30% Coinsurance not subject to Deductible	See benefit for description
<b>ABA Treatment for Autism Spectrum Disorder</b>  Preauthorization Required	0% Coinsurance not subject to Deductible	30% Coinsurance not subject to Deductible	See benefit for description
<b>Assistive Communication Devices for Autism Spectrum Disorder</b>	0% Coinsurance not subject to Deductible	30% Coinsurance not subject to Deductible	See benefit for description

MENTAL HEALTH & SUBSTANCE USE DISORDER SERVICES	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
<p><b>Inpatient Substance Use Services for a continuous confinement when in a Hospital (including Residential Treatment)</b></p> <p>Preauthorization Required. However, Preauthorization is not required for Emergency Admissions or for Participating Facilities licensed, certified or otherwise authorized by OASAS]</p>	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
<p><b>Outpatient Substance Use Services (including Partial Hospitalization, Intensive Outpatient Program Services, and Medication Assisted Treatment)</b></p> <ul style="list-style-type: none"> <li>Office Visits</li> </ul>	\$20 Copayment then You pay 0% not subject to Deductible	30% Coinsurance not subject to Deductible	Unlimited visits per plan year may be used for family counseling
<p><b>Outpatient Substance Use Services (including Partial Hospitalization, Intensive Outpatient Program Services, and Medication Assisted Treatment)</b></p> <ul style="list-style-type: none"> <li>All Other Outpatient Services- Opioid Treatment Programs</li> </ul> <p>Preauthorization Required. However, Preauthorization is not required for Participating Facilities licensed, certified or otherwise authorized by OASAS.</p>	Covered in full	30% Coinsurance not subject to Deductible	
<p><b>Outpatient Substance Use Services (including Partial Hospitalization, Intensive Outpatient Program Services, and Medication Assisted Treatment)</b></p> <ul style="list-style-type: none"> <li>All Other Outpatient Services</li> </ul>	0% Coinsurance not subject to Deductible	30% Coinsurance not subject to Deductible	

**Limitations.** We do not Cover any services or treatment set forth above when such services or treatment are provided pursuant to an individualized education plan under the New York Education Law. The provision of services pursuant to an individualized family service plan under Section 2545 of the New York Public Health Law, an individualized education plan under Article 89 of the New York Education Law, or an individualized service plan pursuant to regulations of the New York State Office for People With Developmental Disabilities shall not affect coverage under this Certificate for services provided on a supplemental basis outside of an educational setting if such services are prescribed by a licensed Physician or licensed psychologist

<b>PRESCRIPTION DRUGS</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<p>Prescription Drugs are not subject to Cost-Sharing when provided in accordance with the comprehensive guidelines supported by Health Resources and Services Administration (HRSA) or if the item or service has an “A” or “B” rating from the United States Preventive Services Task Force (USPSTF)</p>			

**Note:**  
 If You have an Emergency Condition, Preauthorization is not required for a five (5) day emergency supply of a Covered Prescription Drug used to treat a substance use disorder, including a Prescription Drug to manage opioid withdrawal and/or stabilization and for opioid overdose reversal.

**Cost-Sharing Expenses.**  
 You are responsible for paying the costs outlined in the Schedule of Benefits section of this Certificate when Covered Prescription Drugs are obtained from a retail or mail order] pharmacy.  
 You have a three (3) tier plan design, which means that Your out-of-pocket expenses will generally be lowest for Prescription Drugs on tier 1 and highest for Prescription Drugs on tier 3. Your out-of-pocket expense for Prescription Drugs on tier 2 will generally be more than for tier 1 but less than tier 3.

PRESCRIPTION DRUGS	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
<b>Retail Pharmacy</b>			
Preauthorization is not required for Covered antiretroviral Prescription Drugs for the treatment or prevention of HIV or AIDS and Prescription Drugs used to treat a substance use disorder, including a Prescription Drug to manage opioid withdrawal and/or stabilization and for opioid overdose reversal.			
<b>Retail Pharmacy</b> 30-day supply  Tier 1 Preferred Generic drugs	\$10 Copayment not subject to the Deductible	30% Coinsurance not subject to Deductible	See benefit for description
<b>Retail Pharmacy</b> 30-day supply  Tier 2 Preferred Brand drugs	20% Coinsurance not subject to the Deductible	30% Coinsurance not subject to Deductible	See benefit for description
<b>Retail Pharmacy</b> 30-day supply  Tier 3 Non-Preferred Generic and Brand drugs	20% Coinsurance not subject to the Deductible	30% Coinsurance not subject to Deductible	See benefit for description
<b>Mail Order Pharmacy</b>			
<b>Mail Order Pharmacy</b> Up to a 90-day supply Tier 1 Preferred Generic drugs	\$25 Copayment  not subject to the Deductible	30% Coinsurance not subject to Deductible	See benefit for description
<b>Mail Order Pharmacy</b> Up to a 90-day supply Tier 2 Preferred Brand drugs	20% Coinsurance not subject to the Deductible	30% Coinsurance not subject to Deductible	See benefit for description
<b>Mail Order Pharmacy</b> Up to a 90-day supply Tier 3 Non-Preferred Generic and Brand drugs	20% Coinsurance not subject to the Deductible	30% Coinsurance not subject to Deductible	See benefit for description

<b>PRESCRIPTION DRUGS</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>Enteral Formulas</b>  Tier 1 Preferred Generic drugs	\$10 Copayment not subject to the Deductible	30% Coinsurance not subject to Deductible	See benefit for description
<b>Enteral Formulas</b>  Tier 2 Preferred Brand drugs	20% Coinsurance not subject to the Deductible	30% Coinsurance not subject to Deductible	See benefit for description
<b>Enteral Formulas</b>  Tier 3 Non-Preferred Generic and Brand drugs	20% Coinsurance not subject to the Deductible	30% Coinsurance not subject to Deductible	See benefit for description

## Limitations/Terms of Coverage.

1. We reserve the right to limit quantities, day supply, early Refill access and/or duration of therapy for certain medications based on Medical Necessity including acceptable medical standards and/or FDA recommended guidelines.
2. If We determine that You may be using a Prescription Drug in a harmful or abusive manner, or with harmful frequency, Your selection of Participating Pharmacies may be limited. If this happens, We may require You to select a single Participating Pharmacy that will provide and coordinate all future pharmacy services. Benefits will be paid only if You use the selected single Participating Pharmacy. If You do not make a selection within 31 days of the date We notify You, We will select a single Participating Pharmacy for You.
3. Compounded Prescription Drugs will be Covered only when they contain at least one (1) ingredient that is a Covered legend Prescription Drug, they are not essentially the same as a Prescription Drug from a manufacturer and are obtained from a pharmacy that is approved for compounding.
4. Various specific and/or generalized “use management” protocols will be used from time to time in order to ensure appropriate utilization of medications. Such protocols will be consistent with standard medical/drug treatment guidelines. The primary goal of the protocols is to provide Our Members with a quality-focused Prescription Drug benefit. In the event a use management protocol is implemented, and You are taking the drug(s) affected by the protocol, You will be notified in advance.
5. Injectable drugs (other than self-administered injectable drugs) and diabetic insulin, oral hypoglycemics, and diabetic supplies and equipment are not Covered under this section but are Covered under other sections of this Certificate.
6. We do not Cover charges for the administration or injection of any Prescription Drug. Prescription Drugs given or administered in a Physician’s office are Covered under the Outpatient and Professional Services section of this Certificate.
7. We do not Cover drugs that do not by law require a prescription, except for smoking cessation drugs for which there is a written order, over-the-counter preventive drugs or devices provided in accordance with the comprehensive guidelines supported by HRSA or with an “A” or “B” rating from USPSTF for which there is a written order, or as otherwise provided in this Certificate. We do not Cover Prescription Drugs that have over-the-counter non-prescription equivalents, except if specifically designated as Covered in the drug Formulary. Non-prescription equivalents are drugs available without a prescription that have the same name/chemical entity as their prescription counterparts. We do not Cover repackaged products such as therapeutic kits or convenience packs that contain a Covered Prescription Drug unless the Prescription Drug is only available as part of a therapeutic kit or convenience pack. Therapeutic kits or convenience packs contain one or more Prescription Drug(s) and may be packaged with over-the-counter items, such as glove, finger cots, hygienic wipes or topical emollients.
8. We do not Cover Prescription Drugs to replace those that may have been lost or stolen.
9. We do not Cover Prescription Drugs dispensed to You while in a Hospital, nursing home, other institution, Facility, or if You are a home care patient, except in those cases where the basis of payment by or on behalf of You to the Hospital, nursing home, Home Health Agency or home care services agency, or other institution, does not include services for drugs.
10. We reserve the right to deny benefits as not Medically Necessary or experimental or investigational for any drug prescribed or dispensed in a manner contrary to standard medical practice. If coverage is denied, You are entitled to an Appeal as described in the Utilization Review and External Appeal sections of this Certificate.
11. A pharmacy need not dispense a Prescription Order that, in the pharmacist’s professional judgment, should not be filled.

WELLNESS BENEFITS	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	
Exercise Facility Reimbursement	Up to \$200 per six (6) month period		
<p>Reimbursement is limited to actual workout visits. We do not reimburse:</p> <ul style="list-style-type: none"> <li>• Memberships in tennis clubs, country clubs, weight loss clinics, spas or any other similar facilities;</li> <li>• Lifetime memberships;</li> <li>• Equipment, clothing, vitamins or other services that may be offered by the facility (e.g., massages, etc.); or</li> <li>• Services that are amenities, such as a gym, that are included in Your rent or homeowners association fees.</li> </ul>			
PEDIATRIC DENTAL & VISION CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
<p><b>Pediatric Dental Care</b></p> <ul style="list-style-type: none"> <li>• Preventive Dental care</li> </ul>	\$35 Copayment then You pay 0% Coinsurance not subject to Deductible	\$35 Copayment then You pay 0% Coinsurance not subject to Deductible	<p>One (1) dental exam &amp; cleaning per six (6)-month period</p> <p>Full mouth x-rays or panoramic x-rays at thirty-six (36) month intervals and bitewing x-rays at six (6) month intervals</p>
<p><b>Pediatric Dental Care</b></p> <ul style="list-style-type: none"> <li>• Routine Dental Care</li> </ul>	0% Coinsurance not subject to Deductible	0% Coinsurance not subject to Deductible	

PEDIATRIC DENTAL & VISION CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
<b>Pediatric Dental Care</b> <ul style="list-style-type: none"> <li>Major Dental Care (Oral Surgery, Endodontics, Periodontics &amp; Prosthodontics)</li> </ul> Orthodontics & Major Dental Require Preauthorization	0% Coinsurance not subject to Deductible	0% Coinsurance not subject to Deductible	
<b>Pediatric Dental Care</b> <ul style="list-style-type: none"> <li>Orthodontics</li> </ul> Orthodontics & Major Dental Require Preauthorization	50% Coinsurance not subject to Deductible	50% Coinsurance not subject to Deductible	
<b>Pediatric Vision Care</b>			
<b>Pediatric Vision Care</b> <ul style="list-style-type: none"> <li>Exams</li> </ul>	20% Coinsurance after Deductible	20% Coinsurance after Deductible	One (1) exam per twelve (12)-month period
<b>Pediatric Vision Care</b> <ul style="list-style-type: none"> <li>Lenses &amp; Frames</li> </ul>	20% Coinsurance after Deductible	20% Coinsurance after Deductible	One (1) prescribed lenses & frames per twelve (12)-month period
<b>Pediatric Vision Care</b> <ul style="list-style-type: none"> <li>Contact Lenses</li> </ul>	20% Coinsurance after Deductible	20% Coinsurance after Deductible	

All in-network Preauthorization requests are the responsibility of your Participating Provider. You will not be penalized for a Participating Provider’s failure to obtain a required Preauthorization. However, if services are not covered under the Certificate, you will be responsible for the full cost of the services.

Contact Us at the number on Your ID card for information on Your financial responsibility when You receive Covered Services with a primary diagnosis of mental health or substance use disorder.

Travel Assistance Services

Complete benefit information is found in the Certificate of Coverage.

<b>OTHER COVERED SERVICES</b>	<b>Authorized Vendor Approved Services Member Responsibility for Cost-Sharing</b>
<b>Emergency Medical Evacuation</b>	0% Coinsurance of actual cost not subject to Deductible
<b>Medical Repatriation</b>	0% Coinsurance of actual cost not subject to Deductible
<b>Transportation to Join a Hospitalized Member</b>	0% Coinsurance of actual cost not subject to Deductible
<b>Return of Minor Children</b>	0% Coinsurance of actual cost not subject to Deductible
<b>Repatriation of Mortal Remains</b>	0% Coinsurance of actual cost not subject to Deductible

**Accidental Death and Dismemberment Benefits**

<u>Loss</u>	<u>Benefit Amount</u>
Life .....	\$10,000
Loss of Two or More Hands or Feet .....	\$10,000
Loss of Use of Two or More Hands or Feet .....	\$10,000
Loss of Sight in Both Eyes.....	\$10,000
Loss of Speech and Hearing (in Both Ears) .....	\$5,000
Loss of one Hand or Foot and Sight in One Eye.....	\$10,000
Loss of One Hand or Foot.....	\$5,000
Loss of Sight in One Eye .....	\$5,000
Loss of Speech .....	\$2,500
Loss of Hearing (in Both Ears) .....	\$2,500
Loss of Thumb and Index Finger on the Same Hand .....	\$2,500
Loss of all Four Fingers on the Same Hand.....	\$2,500
Loss of all Toes on the Same Foot.....	\$2,500
Loss of Thumb.....	\$2,500

## **Exclusions**

No coverage is available under the certificate for the following:

### **Aviation.**

We do not Cover services arising out of aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline.

### **Convalescent and Custodial Care.**

We do not Cover services related to rest cures, custodial care or transportation. "Custodial care" means help in transferring, eating, dressing, bathing, toileting and other such related activities. Custodial care does not include Covered Services determined to be Medically Necessary.

### **Conversion Therapy.**

We do not Cover conversion therapy. Conversion therapy is any practice by a mental health professional that seeks to change the sexual orientation or gender identity of a Member under 18 years of age, including efforts to change behaviors, gender expressions, or to eliminate or reduce sexual or romantic attractions or feelings toward individuals of the same sex. Conversion therapy does not include counseling or therapy for any individual who is seeking to undergo a gender transition or who is in the process of undergoing a gender transition, that provides acceptance, support and understanding of an individual or the facilitation of an individual's coping, social support, and identity exploration and development, including sexual orientation-neutral interventions to prevent or address unlawful conduct or unsafe sexual practices, provided that the counseling or therapy does not seek to change sexual orientation or gender identity.

### **Cosmetic Services.**

We do not Cover cosmetic services, Prescription Drugs, or surgery, unless otherwise specified, except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered Child which has resulted in a functional defect. We also Cover services in connection with reconstructive surgery following a mastectomy, as provided elsewhere in this Certificate. Cosmetic surgery does not include surgery determined to be Medically Necessary. If a claim for a procedure listed in 11 NYCRR 56 (e.g., certain plastic surgery and dermatology procedures) is submitted retrospectively and without medical information, any denial will not be subject to the Utilization Review process in the Utilization Review and External Appeal sections of this Certificate unless medical information is submitted.

### **Dental Services.**

We do not Cover dental services except for care or treatment due to accidental injury to sound natural teeth within 12 months of the accident; dental care or treatment necessary due to congenital disease or anomaly; or dental care or treatment specifically stated in the Outpatient and Professional Services and Pediatric Dental Care sections of this Certificate.

**Experimental or Investigational Treatment.**

We do not Cover any health care service, procedure, treatment, device or Prescription Drug that is experimental or investigational. However, we will Cover experimental or investigational treatments, including treatment for Your rare disease or patient costs for Your participation in a clinical trial as described in the Outpatient and Professional Services section of this Certificate, when Our denial of services is overturned by an External Appeal Agent certified by the State. However, for clinical trials, we will not Cover the costs of any investigational drugs or devices, non-health services required for You to receive the treatment, the costs of managing the research, or costs that would not be Covered under this Certificate for non-investigational treatments. See the Utilization Review and External Appeal sections of this Certificate for a further explanation of Your Appeal rights.

**Felony Participation.**

We do not Cover any illness, treatment or medical condition due to Your participation in a felony, riot or insurrection. This exclusion does not apply to Coverage for services involving injuries suffered by a victim of an act of domestic violence or for services as a result of Your medical condition (including both physical and mental health conditions).

**Foot Care.**

We do not Cover routine foot care in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet. However, we will Cover foot care when You have a specific medical condition or disease resulting in circulatory deficits or areas of decreased sensation in Your legs or feet.

**Government Facility.**

We do not Cover care or treatment provided in a Hospital that is owned or operated by any federal, state or other governmental entity, except as otherwise required by law unless You are taken to the Hospital because it is close to the place where You were injured or became ill and Emergency Services are provided to treat Your Emergency Condition.

**Medically Necessary.**

In general, we will not Cover any health care service, procedure, treatment, test, device or Prescription Drug that We determine is not Medically Necessary. If an External Appeal Agent certified by the State overturns Our denial, however, we will Cover the service, procedure, treatment, test, device or Prescription Drug for which coverage has been denied, to the extent that such service, procedure, treatment, test, device or Prescription Drug is otherwise Covered under the terms of this Certificate.

**Medicare or Other Governmental Program.**

We do not Cover services if benefits are provided for such services under the federal Medicare program or other governmental program (except Medicaid). When You are enrolled for Medicare, We will reduce Our benefits by the amount Medicare pays for Covered Services. Benefits for Covered Services will not be reduced if We are required by federal law to pay first or if You are not enrolled for premium-free Medicare.

**Military Service.**

We do not Cover an illness, treatment or medical condition due to service in the Armed Forces or auxiliary units.

**No-Fault Automobile Insurance.**

We do not Cover any benefits to the extent provided for any loss or portion thereof for which mandatory automobile no-fault benefits are recovered or recoverable. This exclusion applies even if You do not make a proper or timely claim for the benefits available to You under a mandatory no-fault policy.

**Services Not Listed.**

We do not Cover services that are not listed in this Certificate as being Covered.

**Services Provided by a Family Member.**

We do not Cover services performed by a covered person's immediate family member. "Immediate family member" means a child, stepchild, spouse, parent, stepparent, sibling, stepsibling, parent-in-law, child-in-law, sibling-in-law, grandparent, grandparent's spouse, grandchild, or grandchild's spouse.

**Services Separately Billed by Hospital Employees.**

We do not Cover services rendered and separately billed by employees of Hospitals, laboratories or other institutions.

**Services with No Charge.**

We do not Cover services for which no charge is normally made.

**Vision Services.**

We do not Cover the examination or fitting of eyeglasses or contact lenses, except as specifically stated in the [Pediatric] Vision Care section(s) of this Certificate.

**War.**

We do not Cover an illness, treatment or medical condition due to war, declared or undeclared.

**Workers' Compensation.**

We do not Cover services if benefits for such services are provided under any state or federal Workers' Compensation, employers' liability or occupational disease law.

The School of Visual Arts Student Health Insurance Plan is underwritten by Aetna Life Insurance Company. Aetna Student Health<sup>SM</sup> is the brand name for products and services provided by Aetna Life Insurance Company and its applicable affiliated companies (Aetna).

## Sanctioned Countries

If coverage provided by this policy violates or will violate any economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

## Discrimination is Against the Law

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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>

*Please note, Aetna covers health services in compliance with applicable federal and state laws. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations, and conditions of coverage.*

