

Aetna Student Health Plan Design and Benefits Summary

Florida Atlantic University Domestic Student Plan

Policy Year: 2016 - 2017

Policy Number: 846537

Customer Service: (877) 409-7360 (Toll Free)

This Plan Contains a Deductible



This is a brief description of the Student Health Plan. The Plan is available for Florida Atlantic University Full Time domestic students. The Plan is underwritten by Aetna Life Insurance Company (Aetna). The exact provisions governing this insurance, including definitions, are contained in the Master Policy issued to Florida Atlantic University and may be viewed online at www.aetnastudenthealth.com. If any discrepancy exists between this Benefit Summary and the Policy, the Master Policy will govern and control the payment of benefits.

Florida Atlantic University Student Health Services

Eligible services at Student Health Services (SHS) are covered at **100%**, and the Deductible will be waived.

Prescription Drugs are covered at the FAU Pharmacy subject to a **\$10** Copay per prescription for Tier 1; **\$20** Copay per prescription for Tier 2 and Tier 3; and **33%** for Tier 4 (Specialty).

Boca Raton Campus

Student Health Services is located on the Boca Campus in Building SS-8W, Room 240. The medical clinic is staffed by board certified physicians, advanced registered nurse practitioners and registered nurses. Appointments are needed for all services. Please call **(561) 297-3512** for an appointment. **Students must be registered for the current semester or eligible to pay a "Visitor Fee" to receive services at the Student Health Services Clinic, regardless of their enrollment status in this insurance plan.**

Clinic hours:

Monday to Friday: 8 AM to 5 PM. Hours may vary by campus. Student Health Services is closed Saturdays, Sundays and holidays.

All Other Campuses

Students may be seen at the Jupiter Campus Student Health Services, located in the SR Building, Room 106. Please contact the Jupiter Campus Student Health Services at **(561) 799-8678** for more information. Appointments also may be scheduled at the Davie Campus Student Health Service clinic located in the Student Union, (SD) Room 206. Please call **(954) 236-1556** for information and appointments. Harbor Branch students may call the office of Dr. Linda Delo, D.O., at **(772) 871-5900** to schedule an appointment.

Any student requiring medical care while on campus (for emergencies) when Student Health.

Services is closed, should contact a Resident Assistant or the University Police. If you are off Campus, report to the nearest hospital or doctor.

Insured also have access to nurse advice 24 hours a day 7 days a week by utilizing the **Informed Health® Line** offered through this plan. Informed Health® Line is staffed by Registered Nurses who can help students determine if you need to seek medical care immediately and get unbiased, confidential answers to health questions. To utilize the Informed Health® Line, please contact **(800) 556-1555**.

Please note that care received from a non-network physician, facility, or health care professional means a higher Deductible, Copayment and Coinsurance.

FAU Pharmacy

FAU has a pharmacy on the Boca Raton Campus to fill prescriptions with a **\$10** Copay per prescription for Tier 1; **\$20** Copay per prescription for Tier 2 and Tier 3; and 33% for Tier 4 (Specialty drugs). An option to mail prescriptions directly to the student is available. Please call the FAU Pharmacy at **(561) 297-0072** for further information.

Coverage Periods

Students: Coverage will become effective at 12:01 AM on the Coverage Start Date indicated below, and will terminate at 12:00 AM on the Coverage End Date indicated.

Coverage Period	Coverage Start Date	Coverage End Date	Enrollment Deadline
Annual*	08/17/2016	08/16/2017	09/30/2016
Spring/ Summer	01/09/2017	08/16/2017	01/31/2017
Summer	05/15/2017	08/16/2017	05/31/2017

*Students enrolling in the Annual Plan may select the Quarterly Installment Payment Plan.

Rates

2016-2017 Rates			
	Annual	Spring/Summer Semester	Summer Semester
Student Only	\$3,550	\$2,140	\$914

Student Coverage

Eligibility

All domestic students registered for a minimum of 12 Credit hours (Undergraduate; full-time); or with a minimum of 9 Credit hours (Graduate; full-time) and who are eligible for medical care at the Student Health Services, students currently enrolled in the FAU Medical School Pgm, or students taking at least 9 credit hours of online courses are eligible to enroll in this plan. Students must actively attend classes for at least the first 31 days.

Home study, correspondence, and online courses (less than 9 credits) and television (TV) courses do not fulfill the Eligibility requirements that the student actively attend classes.

Medicare Eligibility Notice

As to medical expense coverage and prescribed medicines expense coverage only, a person eligible for Medicare at the time of enrollment under the Policyholder's plan is not eligible for medical expense coverage and prescribed medicines expense coverage. If a covered person becomes eligible for Medicare after he or she is enrolled in the Policyholder's plan, such Medicare eligibility will not result in the termination of medical expense coverage and prescribed medicines expense coverage under the plan. As used within this provision, persons are "eligible for Medicare" if they are entitled to benefits under Part A (receiving free Part A) or enrolled in Part B or Premium Part A.

Enrollment

Eligible students may enroll themselves at www.aetnastudenthealth.com/fau. Students may enroll for the full Policy Year but pay in Quarterly Installments. Electing the Installment Payment Option requires you to pay quarterly through the end of the 2016-2017 Policy year. No early cancellation of installment payments is available.

Additional information and other services may be found at the **Insurance for Students** website at www.insuranceforstudents.com/fau or by calling **(800) 356-1235**. A representative from Insurance for Students is in the Boca Campus Student Services Clinic each Thursday from 1:00 p.m. to 4:00 p.m. Extended hours may be available during peak registration periods.

Enrollment applications will not be accepted after the enrollment deadline, unless there is a significant life change that directly affects the student's insurance coverage. (An example of a significant life change would be loss of health coverage under another health plan.)

Preferred Provider Network

Aetna Student Health has arranged for you to access a Preferred Provider Network in your local community. To maximize your savings and reduce your out-of-pocket expenses, select a Preferred Provider. It is to your advantage to use a Preferred Provider because savings may be achieved from the Negotiated Charges these providers have agreed to accept as payment for their services.

If a service or supply that a covered person needs is covered under the Plan but not available from a Preferred Care Provider, covered persons should contact Member Services for assistance at the toll-free number on the back of the ID card. In this situation, Aetna may issue a pre-approval for a covered person to obtain the service or supply from a Non-Preferred Care Provider. When a pre-approval is issued by Aetna, covered medical expenses are reimbursed at the Preferred Care network level of benefits.

Pre-certification Program

Your Plan requires pre-certification for certain services, such as inpatient stays, certain tests, procedures, outpatient surgery, therapies and equipment, and prescribed medications. Pre-certification simply means calling Aetna Student Health prior to treatment to get approval for coverage under your Plan for a medical procedure or service. For preferred care, the preferred care provider is responsible for obtaining pre-certification. Since pre-certification is the preferred care provider's responsibility, there is no additional out-of-pocket cost to you as a result of a preferred care provider's failure to pre-certify services. For non-preferred care, you are responsible for obtaining pre-certification which can be initiated by you, a member of your family, a hospital staff member or the attending physician. The pre-certification process can be initiated by calling Aetna at the telephone number listed on your ID card.

If you do not secure pre-certification for the below listed inpatient and outpatient covered medical services and supplies obtained from a non-preferred provider your covered medical expenses will be subject to a **\$500** per service, treatment, procedure, visit, or supply benefit reduction.

Pre-certification for the following inpatient and outpatient services or supplies is needed*:

- All inpatient maternity and newborn care, after the initial 48 hours for a vaginal delivery or 96 hours for a cesarean section;
- Ambulance (emergency transportation by airplane);
- Autologous chondrocyte implantation, Carticel®
- Bariatric surgery (bariatric surgery is not covered under the Policy unless specifically described in the Policy.);
- BRCA genetic testing;
- Cardiac rhythm implantable devices;
- Cochlear device and/or implantation;
- Dental implants and oral appliances;
- Dorsal column (lumbar) neurostimulators: trial or implantation;
- Drugs and Medical Injectables;
- Electric or motorized wheelchairs and scooters;
- Gender Reassignment (Sex Change) Surgery;
- Home health care related services (i.e. private duty nursing),
- Hyperbaric oxygen therapy;
- Infertility treatment (Comprehensive and ART infertility treatment is not covered under the plan unless specifically described in the Policy.)
- Inpatient Confinements (surgical and non-surgical); hospital, skilled nursing facility, rehabilitation facility, residential treatment facility for mental disorders and substance abuse, hospice care;

- Inpatient mental disorders treatment;
- Inpatient substance abuse treatment;
- Kidney dialysis;
- Knee surgery;
- Limb Prosthetics;
- Non-Preferred Care freestanding ambulatory surgical facility services when referred by a Preferred Care Provider;
- Oncotype DX;
- Orthognatic surgery procedures, bone grafts, osteotomies and surgical management of the temporomandibular joint;
- Osseointegrated implant;
- Osteochondral allograft/knee;
- Outpatient back surgery not performed in a physician's office;
- Pediatric Congenital Heart Surgery;
- Pre-implantation genetic testing;
- Procedures that may be considered cosmetic. Cosmetic services and supplies are not covered under the plan unless specifically described in the Policy;
- Proton beam radiotherapy;
- Referral or use of Non-Preferred Care Providers for non-emergency services, unless the covered person understands and consents to the use of a Non-Preferred Care Provider under their under Non-Preferred Care benefits when available in their plan;
- Spinal Procedures;
- Transplant Services;
- Uvulopalatopharyngoplasty, including laser-assisted procedures; and
- Ventricular assist devices.

*Your Plan may not include coverage for all of the services and supplies listed above. Please check your Master Policy and Certificate of Coverage for confirmation of which services and supplies are covered and which services and supplies are excluded under your Plan. If you cannot locate the benefit you are looking for in your Master Policy and Certificate of Coverage, contact Customer Service at the number listed on your ID card for further assistance.

Pre-certification DOES NOT guarantee the payment of benefits for your inpatient stays, certain tests, procedures, outpatient surgeries, therapies and equipment, and prescribed medications

Each claim is subject to medical policy review, in accordance with the exclusions and limitations contained in the Master Policy. The Master Policy also includes information regarding your eligibility criteria, notification guidelines, and benefit coverage.

Pre-certification of non-emergency admissions

Non-emergency admissions must be requested at least **fifteen (15) days** prior to the date they are scheduled to be admitted.

Pre-certification of emergency admissions

Emergency admissions must be requested within **twenty-four (24) hours** or as soon as reasonably possible after the admission.

Pre-certification of urgent admissions

Urgent admissions must be requested before you are scheduled to be admitted.

Pre-certification of outpatient non-emergency medical services

Outpatient non-emergency medical services must be requested within **fifteen (15) days** before the outpatient services, treatments, procedures, visits or supplies are provided or scheduled.

Pre-certification of prenatal care and delivery

Prenatal care medical services must be requested as soon as possible after the attending physician confirms pregnancy. Delivery medical services, which exceed the first 48 hours after delivery for a routine delivery and 96 hours for a cesarean delivery, must be requested within **twenty-four (24) hours** of the birth or as soon thereafter as possible.

Please see the “Pre-certification” provision in the Master Policy for a list of services under the Plan that require pre-certification. Please see the Schedule of Benefits for any penalty or benefit reduction that may apply to your coverage when pre-certification is not obtained for the listed services or supplies when received from a non-preferred care provider.

Description of Benefits

The Plan excludes coverage for certain services and contains limitations on the amounts it will pay. While this Plan Design and Benefits Summary document will tell you about some of the important features of the Plan, other features may be important to you and some may further limit what the Plan will pay. To look at the full Plan description, which is contained in the Master Policy issued to Florida Atlantic University, you may access it online at **www.aetnastudenthealth.com**. If any discrepancy exists between this Benefit Summary and the Policy, the Master Policy will govern and control the payment of benefits. All coverage is based on Recognized Charges unless otherwise specified.

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

Metallic Level: Gold, tested at 78.57%

DEDUCTIBLE	Preferred Care	Non-Preferred Care
<p>The policy year deductible is waived for preferred care covered medical expenses that apply to Preventive Care Expense benefits.</p> <p>In addition to state and federal requirements for waiver of the Policy Year Deductible, this Plan will waive the Deductible for Prescribed Medicines Expense, Emergency Room Expense, Urgent Care Expense, Preferred Care Physician's Office Visit Expense, Preferred Care Therapy Expense, Preferred Care Walk-in Clinic Visit Expense, Preferred Care Physical Therapy Expense, Preferred Care Consultant Expense, Preferred Care Urgent Care Expense, Preferred Care Outpatient Treatment of Mental and Nervous Disorders Expense, and Preferred Care Outpatient Alcoholism And Drug Addiction Treatment Expense, Preferred Care Pediatric Preventive Dental Services, and Preferred Care and Non Preferred Care Pediatric Preventive Vision Services.</p> <p>Per visit or admission Deductibles do not apply towards satisfying the Policy Year Deductible.</p>	<p>Individual:</p> <p>Students: \$500 per policy year</p>	<p>Individual:</p> <p>Students: \$1,000 per policy year</p>

COINSURANCE		
<p>Coinsurance is both the percentage of covered medical expenses that the plan pays, and the percentage of covered medical expenses that you pay. The percentage that the plan pays is referred to as “plan coinsurance” or the “payment percentage,” and varies by the type of expense. Please refer to the Schedule of Benefits for specific information on coinsurance amounts.</p>	<p>Covered Medical Expenses are payable at the plan coinsurance percentage specified below, after any applicable Deductible.</p>	
OUT-OF-POCKET MAXIMUMS	Preferred Care	Non-Preferred Care
<p>Once the Individual Out-of-Pocket Limit has been satisfied, Covered Medical Expenses will be payable at 100% for the remainder of the Policy Year.</p> <p>The following expenses do not apply toward meeting the plan’s out-of-pocket limits:</p> <ul style="list-style-type: none"> • Non-covered medical expenses; • Expenses that are not paid or pre-certification benefit reductions or penalties because a required pre-certification for the service(s) or supply was not obtained from Aetna. 	<p>Individual Out-of-Pocket: \$6,850</p>	<p>Individual Out-of-Pocket: Unlimited</p>
INPATIENT HOSPITALIZATION BENEFITS	Preferred Care	Non-Preferred Care
<p>Room and Board Expense The covered room and board expense does not include any charge in excess of the daily room and board maximum.</p>	<p>80% of the Negotiated Charge</p>	<p>60% of the Recognized Charge for a semi-private room</p>
<p>Intensive Care The covered room and board expense does not include any charge in excess of the daily room and board maximum.</p>	<p>80% of the Negotiated Charge</p>	<p>60% of the Recognized Charge</p>
<p>Miscellaneous Hospital Expense Includes but not limited to: operating room, laboratory tests/X rays, oxygen tent, drugs, medicines and dressings.</p>	<p>80% of the Negotiated Charge</p>	<p>60% of the Recognized Charge</p>
<p>Licensed Nurse Expense Includes charges incurred by a covered person who is confined in a hospital as a resident bed patient and requires the services of a registered nurse or licensed practical nurse. Not more than the Daily Maximum Benefit per shift will be paid. For purposes of determining this maximum, a shift means 8 consecutive hours.</p>	<p>80% of the Negotiated Charge</p>	<p>60% of the Recognized Charge</p>
<p>Well Newborn Nursery Care</p>	<p>80% of the Negotiated Charge</p>	<p>60% of the Recognized Charge</p>
<p>Non-Surgical Physicians Expense Includes hospital charges incurred by a covered person who is confined as an inpatient in a hospital for a surgical procedure for the services of a physician who is not the physician who may have performed surgery on the covered person.</p>	<p>80% of the Negotiated Charge</p>	<p>60% of the Recognized Charge</p>
SURGICAL EXPENSES	Preferred Care	Non-Preferred Care
<p>Surgical Expense (Inpatient and Outpatient)</p>	<p>80% of the Negotiated Charge</p>	<p>60% of the Recognized Charge</p>
<p>Anesthesia Expense (Inpatient and Outpatient) If, in connection with such operation, the covered person requires the services of an anesthesiologist who is not employed or retained by the hospital in which the operation is performed, the expenses incurred will be Covered Medical Expenses.</p>	<p>80% of the Negotiated Charge</p>	<p>60% of the Recognized Charge</p>
<p>Assistant Surgeon Expense (Inpatient and Outpatient)</p>	<p>80% of the Negotiated Charge</p>	<p>60% of the Recognized Charge</p>

OUTPATIENT EXPENSES	Preferred Care	Non-Preferred Care
<p>Physician or Specialist Office Visit Expense Includes the charges made by the physician or specialist if a covered person requires the services of a physician or specialist in the physician's or specialist's office while not confined as an inpatient in a hospital.</p>	After a \$30 Copay per visit, 80% of the Negotiated Charge*	60% of the Recognized Charge
<p>Laboratory and X-ray Expense</p>	80% of the Negotiated Charge	60% of the Recognized Charge
<p>Hospital Outpatient Department Expense</p>	80% of the Negotiated Charge	60% of the Recognized Charge
<p>Therapy Expense Covered medical expenses include charges incurred by a covered person for the following types of therapy provided on an outpatient basis:</p> <ul style="list-style-type: none"> • Radiation therapy; • Inhalation therapy; • Chemotherapy, including anti-nausea drugs used in conjunction with the chemotherapy; • Kidney dialysis; and • Respiratory therapy. 	After a \$10 Copay per visit, 80% of the Negotiated Charge*	60% of the Recognized Charge
<p>Pre-Admission Testing Expense Includes charges incurred by a covered person for pre-admission testing charges made by a hospital, surgery center, licensed diagnostic lab facility, or physician, in its own behalf, to test a person while an outpatient before scheduled surgery.</p>	80% of the Negotiated Charge	60% of the Recognized Charge
<p>Ambulatory Surgical Expense Covered medical expenses include expenses incurred by a covered person for outpatient surgery performed in an ambulatory surgical center. Covered medical expenses must be incurred on the day of the surgery or within 24 hours after the surgery.</p>	80% of the Negotiated Charge	60% of the Recognized Charge
<p>Walk-in Clinic Visit Expense</p>	After a \$30 Copay per visit, 80% of the Negotiated Charge*	60% of the Recognized Charge
<p>Emergency Room Expense Covered medical expenses incurred by a covered person for services received in the emergency room of a hospital while the covered person is not a full-time inpatient of the hospital. The treatment received must be emergency care for an emergency medical condition. There is no coverage for elective treatment, routine care or care for a non-emergency sickness. As to emergency care incurred for the treatment of an emergency medical condition or psychiatric condition, any referral requirement will not apply & any expenses incurred for non-preferred care will be paid at the same cost-sharing level as if they had been incurred for preferred care.</p>	After a \$350 Copay per visit (waived if admitted), 100% of the Negotiated Charge*	After a \$350 per visit Deductible (waived if admitted), 100% of the Recognized Charge*

OUTPATIENT EXPENSES (continued)	Preferred Care	Non-Preferred Care
<p>Emergency Room Expense (continued)</p> <p>Important Notice: A separate hospital emergency room visit benefit deductible or copay applies for each visit to an emergency room for emergency care. If a covered person is admitted to a hospital as an inpatient immediately following a visit to an emergency room, the emergency room visit benefit deductible or copay is waived.</p> <p>Covered medical expenses that are applied to the emergency room visit benefit deductible or copay cannot be applied to any other benefit deductible or copay under the plan. Likewise, covered medical expenses that are applied to any of the plan's other benefit deductibles or copays cannot be applied to the emergency room visit benefit deductible or copay.</p> <p>Separate benefit deductibles or copays may apply for certain services rendered in the emergency room that are not included in the hospital emergency room visit benefit. These benefit deductibles or copays may be different from the hospital emergency room visit benefit deductible or copay, and will be based on the specific service rendered.</p> <p>Similarly, services rendered in the emergency room that are not included in the hospital emergency room visit benefit may be subject to coinsurance.</p> <p>Important Note: Please note that Non-Preferred Care Providers do not have a contract with Aetna. The provider may not accept payment of your cost share (your deductible and coinsurance) as payment in full. You may receive a bill for the difference between the amount billed by the provider and the amount paid by this Plan. If the provider bills you for an amount above your cost share, you are not responsible for paying that amount. Please send Aetna the bill at the address listed on the back of your member ID card and Aetna will resolve any payment dispute with the provider over that amount. Make sure your member ID number is on the bill.</p>	<p>After a \$350 Copay per visit (waived if admitted), 100% of the Negotiated Charge*</p>	<p>After a \$350 per visit Deductible (waived if admitted), 100% of the Recognized Charge*</p>
<p>Durable Medical and Surgical Equipment Expense Durable medical and surgical equipment would include:</p> <ul style="list-style-type: none"> • Artificial arms and legs; including accessories; • Arm, back, neck braces, leg braces; including attached shoes (but not corrective shoes); • Surgical supports; • Scalp hair prostheses required as the result of hair loss due to injury; sickness; or treatment of sickness; and • Head halters. 	<p>80% of the Negotiated Charge</p>	<p>60% of the Recognized Charge</p>

PREVENTIVE CARE EXPENSES

Preventive Care is services provided for a reason other than to diagnose or treat a suspected or identified sickness or injury and rendered in accordance with the guidelines provided by the following agencies:

- 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 uspreventiveservicestaskforce.org.
- Services as recommended in the American Academy of Pediatrics/Bright Futures Guidelines for Children and Adolescents <http://brightfutures.aap.org/>.
- For females, screenings and counseling services as provided for in the comprehensive guidelines recommended by the Health Resources and Services Administration <http://www.hrsa.gov/index.html>.

PREVENTIVE CARE EXPENSES	Preferred Care	Non-Preferred Care
Routine Physical Exam Includes routine vision & hearing screenings given as part of the routine physical exam.	100% of the Negotiated Charge*	60% of the Recognized Charge
Preventive Care Immunizations	100% of the Negotiated Charge*	60% of the Recognized Charge
Well Woman Preventive Visits Routine well woman preventive exam office visit, including Pap smears.	100% of the Negotiated Charge*	60% of the Recognized Charge
Preventive Care Screening and Counseling Services for Sexually Transmitted Infections Includes the counseling services to help a covered person prevent or reduce sexually transmitted infections.	100% of the Negotiated Charge*	60% of the Recognized Charge
Preventive Care Screening and Counseling Services for Obesity and/or Healthy Diet Screening and counseling services to aid in weight reduction due to obesity. Coverage includes: <ul style="list-style-type: none"> • Preventive counseling visits and/or risk factor reduction intervention; • Nutritional counseling; and • Healthy diet counseling visits provided in connection with Hyperlipidemia (high cholesterol) and other known risk factors for cardiovascular and diet-related chronic disease. 	100% of the Negotiated Charge*	60% of the Recognized Charge
Preventive Care Screening and Counseling Services for Misuse of Alcohol and/or Drugs Screening and counseling services to aid in the prevention or reduction of the use of an alcohol agent or controlled substance. Coverage includes preventive counseling visits, risk factor reduction intervention and a structured assessment.	100% of the Negotiated Charge*	60% of the Recognized Charge

PREVENTIVE CARE EXPENSES (continued)	Preferred Care	Non-Preferred Care
<p>Preventive Care Screening and Counseling Services for Use of Tobacco Products Screening and counseling services to aid a covered person to stop the use of tobacco products. Coverage includes:</p> <ul style="list-style-type: none"> • Preventive counseling visits; • Treatment visits; and • Class visits; to aid a covered person to stop the use of tobacco products. <p>Tobacco product means a substance containing tobacco or nicotine including:</p> <ul style="list-style-type: none"> • Cigarettes; • Cigars; • Smoking tobacco; • Snuff; • Smokeless tobacco; and • Candy-like products that contain tobacco. 	100% of the Negotiated Charge*	60% of the Recognized Charge
<p>Preventive Care Screening and Counseling Services for Depression Screening Screening or test to determine if depression is present.</p>	100% of the Negotiated Charge*	60% of the Recognized Charge
<p>Preventive Care Routine Cancer Screenings Covered expenses include but are not limited to: Pap smears; Mammograms; Fecal occult blood tests; Digital rectal exams; Prostate specific antigen (PSA) tests; Sigmoidoscopies; Double contrast barium enemas (DCBE); Colonoscopies (anesthesia and the removal of polyps performed during a screening procedure are covered medical expenses); and Lung cancer screenings.</p>	100% of the Negotiated Charge*	60% of the Recognized Charge
<p>Preventive Care Screening and Counseling Services for Genetic Risk for Breast and Ovarian Cancer Covered medical expenses include the counseling and evaluation services to help assess a covered person's risk of breast and ovarian cancer susceptibility.</p>	100% of the Negotiated Charge*	60% of the Recognized Charge
<p>Preventive Care Prenatal Care Coverage for prenatal care under this Preventive Care Expense benefit is limited to pregnancy-related physician office visits including the initial and subsequent history and physical exams of the pregnant woman (maternal weight, blood pressure, fetal heart rate check, and fundal height). Refer to the Maternity Expense benefit for more information on coverage for maternity expenses under the Policy, including other prenatal care, delivery and postnatal care office visits.</p>	100% of the Negotiated Charge*	60% of the Recognized Charge
<p>Preventive Care Lactation Counseling Services Lactation support and lactation counseling services are covered medical expenses when provided in either a group or individual setting.</p>	100% of the Negotiated Charge*	60% of the Recognized Charge
<p>Preventive Care Breast Pumps and Supplies</p>	100% of the Negotiated Charge*	60% of the Recognized Charge

PREVENTIVE CARE EXPENSES (continued)	Preferred Care	Non-Preferred Care
<p>Preventive Care Female Contraceptive Counseling Services, Preventive Care Female Contraceptive Generic, Brand Name, Biosimilar Prescription Drugs and Devices provided, administered, or removed, by a Physician during an Office Visit, Preventive Care Female Voluntary Sterilization (Inpatient), Preventive Care Female Voluntary Sterilization (Outpatient)</p> <p>Includes counseling services on contraceptive methods provided by a physician, obstetrician or gynecologist. Such counseling services are covered medical expenses when provided in either a group or individual setting.</p> <p>Voluntary Sterilization</p> <p>Includes charges billed separately by the provider for female voluntary sterilization procedures & related services & supplies including, but not limited to, tubal ligation and sterilization implants. Covered medical expenses under this benefit would not include charges for a voluntary sterilization procedure to the extent that the procedure was not billed separately by the provider or because it was not the primary purpose of a confinement.</p> <p>Contraceptives can be paid either under this benefit or the prescribed medicines expense depending on the type of expense and how and where the expense is incurred. Benefits are paid under this benefit for female contraceptive prescription drugs and devices (including any related services and supplies) when they are provided, administered, or removed, by a physician during an office visit.</p>	<p>100% of the Negotiated Charge*</p>	<p>60% of the Recognized Charge</p>
OTHER FAMILY PLANNING SERVICES EXPENSE	Preferred Care	Non-Preferred Care
<p>Voluntary Sterilization for Males (Outpatient)</p> <p>Covered medical expenses include charges for certain family planning services, even though not provided to treat a sickness or injury as follows:</p> <ul style="list-style-type: none"> • Voluntary sterilization for males 	<p>80% of the Negotiated Charge</p>	<p>60% of the Recognized Charge</p>
AMBULANCE EXPENSE	Preferred Care	Non-Preferred Care
<p>Ground, Air, Water and Non-Emergency Ambulance</p> <p>Includes charges incurred by a covered person for the use of a professional ambulance in an emergency. Covered medical expenses for the service are limited to charges for ground transportation to the nearest hospital equipped to render treatment for the condition. Air transportation is covered only when medically necessary.</p>	<p>80% of the Negotiated Charge</p>	<p>80% of the Recognized Charge</p>
ADDITIONAL BENEFITS	Preferred Care	Non-Preferred Care
<p>Allergy Testing and Treatment Expense</p> <p>Includes charges incurred by a covered person for diagnostic testing and treatment of allergies and immunology services.</p>	<p>Payable in accordance with the type of expense incurred and the place where service is provided.</p>	
<p>Diagnostic Testing For Learning Disabilities Expense</p> <p>Covered medical expenses include charges incurred by a covered person for diagnostic testing for:</p> <ul style="list-style-type: none"> • Attention deficit disorder; or • Attention deficit hyperactive disorder. 	<p>80% of the Negotiated Charge</p>	<p>60% of the Recognized Charge</p>

ADDITIONAL BENEFITS (continued)	Preferred Care	Non-Preferred Care
<p>High Cost Procedures Expense Includes charges incurred by a covered person as a result of certain high cost procedures provided on an outpatient basis. Covered medical expenses for high cost procedures include; but are not limited to; charges for the following procedures and services:</p> <ul style="list-style-type: none"> • Computerized Axial Tomography (C.A.T.) scans; • Magnetic Resonance Imaging (MRI); and • Positron Emission Tomography (PET) Scans. 	After a \$200 Copay per visit, 80% of the Negotiated Charge	After a \$200 per visit Deductible, 60% of the Recognized Charge
<p>Urgent Care Expense</p>	After a \$50 Copay per visit, 100% of the Negotiated Charge*	After a \$50 per visit Deductible, 100% of the Recognized Charge*
<p>Dental Expense for Impacted Wisdom Teeth Includes charges incurred by a covered person for services of a dentist or dental surgeon for removal of one or more impacted wisdom teeth. Not more than the Maximum Benefit will be paid.</p> <p>Includes expenses for the treatment of: the mouth; teeth; and jaws; but only those for services rendered and supplies needed for the following treatment of; or related to conditions; of the:</p> <ul style="list-style-type: none"> • mouth; jaws; jaw joints; or • supporting tissues; (this includes: bones; muscles; and nerves). 	80% of the Negotiated Charge	80% of the Recognized Charge
<p>Accidental Injury to Sound Natural Teeth Expense Covered medical expenses include charges incurred by a covered person for services of a dentist or dental surgeon as a result of an injury to sound natural teeth.</p> <p>EXTENSION OF BENEFITS If a covered person is not totally disabled when his or her Dental Expense coverage ceases because This Plan discontinues as to the class of which he or she is a member:</p> <ul style="list-style-type: none"> • Dental Expense benefits will be available for up to 90 days from the date this Plan discontinues, but only for services and supplies needed for treatment of any dental condition diagnosed prior to the date coverage ceases and while coverage was in force for such person. • These include services and supplies which have been rendered and received, including delivered and installed, if these apply, prior to the end of the 90 day period. Not included are routine services and services and supplies for orthodontic treatment. <p>This Extension of Benefits will cease on the earlier of:</p> <ul style="list-style-type: none"> • The end of the 90 day period after the covered person's coverage ceases under this Plan, and • The date the person covered under this Plan becomes covered under the succeeding policy providing coverage or services for similar dental procedures. 	80% of the Negotiated Charge	80% of the Recognized Charge

ADDITIONAL BENEFITS (continued)	Preferred Care	Non-Preferred Care
<p>Accidental Injury to Sound Natural Teeth Expense (continued)</p> <p>However, during any time that an elimination period in the succeeding policy excludes either the patient or the services rendered as a result of any dental condition diagnosed prior to the date coverage ceases and while coverage was in force for such person, this Extension of Benefits will be deemed to continue until the end of the 90 day period.</p>	<p>80% of the Negotiated Charge</p>	<p>80% of the Recognized Charge</p>
<p>Anesthesia and Hospitalization Dental Services Expense Expenses incurred by a covered person for anesthesia and hospitalization benefits for dental services are covered expenses as follows: With respect to</p> <ul style="list-style-type: none"> • Children who are under 8 years of age; and • Persons with medical conditions that would create an undue medical risk if the dental service or surgery is not rendered in a hospital or in a surgery center. <p>Covered Medical Expenses include charges for general anesthesia and hospitalization performed in connection with non-covered dental services.</p>	<p>Payable in accordance with the type of expense incurred and the place where service is provided.</p>	
<p>Non-Elective Second Surgical Opinion Expense</p>	<p>Payable in accordance with the type of expense incurred and the place where service is provided.</p>	
<p>Consultant Expense Includes the charges incurred by covered person in connection with the services of a consultant. The services must be requested by the attending physician to confirm or determine a diagnosis.</p> <p>Coverage may be extended to include treatment by the consultant.</p>	<p>After a \$30 Copay per visit, 80% of the Negotiated Charge*</p>	<p>60% of the Recognized Charge</p>
<p>Skilled Nursing Facility Expense</p>	<p>80% of the Negotiated Charge</p>	<p>60% of the Recognized Charge</p>
<p>Rehabilitation Facility Expense Includes charges incurred by a covered person for confinement as a full time inpatient in a rehabilitation facility.</p>	<p>80% of the Negotiated Charge</p>	<p>60% of the Recognized Charge</p>
<p>Home Health Care Expense Covered medical expenses will not include:</p> <ul style="list-style-type: none"> • Services by a person who resides in the covered person's home, or is a member of the covered person's immediate family • Homemaker or housekeeper services; • Maintenance therapy; • Dialysis treatment; • Purchase or rental of dialysis equipment; • Food or home delivered services; or • Custodial care. 	<p>80% of the Negotiated Charge</p>	<p>60% of the Recognized Charge</p>

ADDITIONAL BENEFITS (continued)	Preferred Care	Non-Preferred Care
<p>Temporomandibular Joint Dysfunction Expense Covered medical expenses include physician's charges incurred by a covered person for treatment of Temporomandibular Joint (TMJ) Dysfunction.</p>	Payable in accordance with the type of expense incurred and the place where service is provided.	
<p>Dermatological Expense Includes physician's charges incurred by a covered person for the diagnosis and treatment of skin disorders. Related laboratory expenses are covered under the Lab and X-ray Expense benefit. Unless specified above, not covered under this benefit are charges incurred for:</p> <ul style="list-style-type: none"> • Treatment for acne; • Cosmetic treatment and procedures; and Laboratory fees. 	Payable in accordance with the type of expense incurred and the place where service is provided.	
<p>Prosthetic Devices Expense Includes charges made for internal and external prosthetic devices and special appliances, if the device or appliance improves or restores body part function that has been lost or damaged by sickness, injury or congenital defect. Covered medical expenses also include instruction and incidental supplies needed to use a covered prosthetic device. The plan covers the first prosthesis a covered person need that temporarily or permanently replaces all or part of an body part lost or impaired as a result of sickness or injury or congenital defects as described in the list of covered devices below for an:</p> <ul style="list-style-type: none"> • Internal body part or organ; or • External body part. <p>Limitations Unless specified above, not covered under this benefit are charges for:</p> <ul style="list-style-type: none"> • Eye exams; • Eyeglasses; • Vision aids; • Hearing aids; • Communication aids. 	80% of the Negotiated Charge	60% of the Recognized Charge
<p>Podiatric Expense Includes charges incurred by a covered person for podiatric services; provided on an outpatient basis following an injury. Unless specified above, not covered under this benefit are charges incurred for routine foot care, such as trimming of corns, calluses, and nails.</p>	Payable in accordance with the type of expense incurred and the place where service is provided.	
<p>Bones and Joints of the Facial Region Expense Covered Medical Expenses include charges incurred by a covered person for diagnostic and surgical procedures involving bones or joints of the facial region. Such services must be medically necessary to treat conditions caused by congenital or developmental deformity, disease or injury.</p>	Payable in accordance with the type of expense incurred and the place where service is provided.	
<p>Hypodermic Needles Expense Includes expenses incurred by a covered person for hypodermic needles and syringes.</p>	Payable in accordance with the type of expense incurred and the place where service is provided.	

ADDITIONAL BENEFITS (continued)	Preferred Care	Non-Preferred Care
<p>Maternity Expense Covered Medical Expenses for pregnancy, childbirth, and complications of pregnancy are payable on the same basis as any other Sickness. In the event of an inpatient confinement, such benefits would be payable for inpatient care of the Covered Person, and any newborn child, for a minimum of 48 hours after a vaginal delivery and for a minimum of 96 hours after a cesarean delivery. Any decision to shorten such minimum coverages shall be made by the attending Physician in consultation with the mother and done in accordance with the rules and regulations promulgated by State Mandate. Covered medical expenses may include home visits, parent education, and assistance and training in breast or bottle-feeding. Includes services rendered by a certified nurse midwife, licensed midwife or birthing center in connection with childbirth.</p>	<p>Payable in accordance with the type of expense incurred and the place where service is provided.</p>	
<p>Enteral Formula Expense Covered medical expenses include charges incurred by a covered person, for: Dietary formulas for the treatment of inherited diseases of amino acids; organic acids; carbohydrate or fat metabolism; and malabsorption originating from congenital defects at birth or acquired during the neonatal period. Low-protein food products for the treatment of inherited diseases of: amino acids; and organic acids. Not covered are expenses incurred for: dietary formulas and low-protein food products which are:</p> <ul style="list-style-type: none"> • not prescribed by a physician, and; • not accompanied by appropriate documentation; and • low-protein food products incurred by a person over the age of 24. 	<p>80% of the Negotiated Charge</p>	<p>60% of the Recognized Charge</p>
<p>Non-Prescription Enteral Formula Expense Includes charges incurred by a covered person, for non-prescription enteral formulas for which a physician has issued a written order, and are for the treatment of malabsorption caused by:</p> <ul style="list-style-type: none"> • Crohn’s Disease; • Ulcerative colitis; • Gastroesophageal reflux; • Gastrointestinal motility; • Chronic intestinal pseudo obstruction; and • Inherited diseases of amino acids and organic acids. <p>Covered medical expenses for inherited diseases of amino acids; and organic acids; will also include food products modified to be low protein.</p>	<p>80% of the Negotiated Charge</p>	<p>60% of the Recognized Charge</p>
<p>Acupuncture in Lieu of Anesthesia Expense Includes charges incurred by a covered person for acupuncture therapy when acupuncture is used in lieu of other anesthesia for a surgical or dental procedure covered under this Plan. The acupuncture must be administered by a health care provider who is a legally qualified physician; practicing within the scope of their license.</p>	<p>Payable in accordance with the type of expense incurred and the place where service is provided.</p>	

ADDITIONAL BENEFITS (continued)	Preferred Care	Non-Preferred Care
<p>Transfusion or Kidney Dialysis of Blood Expense Includes charges incurred by a covered person for the transfusion or kidney dialysis of blood, including the cost of: Whole blood; blood components; and the administration of whole blood and blood components.</p>	Payable in accordance with the type of expense incurred and the place where service is provided.	
<p>Hospice Expense</p>	80% of the Negotiated Charge	60% of the Recognized Charge
<p>Diabetes Benefit Expense Includes charges for services, supplies, equipment, & training for the treatment of insulin and non-insulin dependent diabetes & elevated blood glucose levels during pregnancy. Self-management training provided by a licensed health care provider certified in diabetes self-management training.</p>	Payable in accordance with the type of expense incurred and the place where service is provided.	
<p>Mastectomy Reconstruction and Prosthetic Expense Benefit Covered Medical Expenses include charges incurred for Mastectomy Reconstruction and Prosthetic Expense charges incurred incident to a mastectomy for: a) the initial prosthetic device; and b) reconstructive surgery.</p>	Payable in accordance with the type of expense incurred and the place where service is provided.	
<p>Osteoporosis Expense Covered Medical Expenses include medically necessary diagnosis and treatment of osteoporosis for high-risk covered persons. High risk covered persons include, but are not limited to the following: estrogen-deficient individuals who are at clinical risk for osteoporosis; individuals who have vertebral abnormalities; individuals who are receiving long-term glucocorticoid (steroid) therapy individuals who have primary hyperparathyroidism; and individuals who have a family history or osteoporosis.</p>	Payable in accordance with the type of expense incurred and the place where service is provided.	
<p>Basic Infertility Expense Covered medical expenses include charges made by a physician to diagnose and to surgically treat the underlying medical cause of infertility.</p>	Payable in accordance with the type of expense incurred and the place where service is provided.	
<p>Clinical Trials Expense (Experimental or Investigational Treatment) Includes charges made by a provider for experimental or investigational drugs, devices, treatments or procedures "under an approved clinical trial" only when a covered person has cancer or a terminal illness.</p>	Payable in accordance with the type of expense incurred and the place where service is provided.	
<p>Clinical Trials Expense Routine Patient Costs Covered Percentage Includes charges made by a provider for "routine patient costs" furnished in connection with a covered person's participation in an "approved clinical trial" for cancer or other life-threatening disease or condition, as those terms are defined in the federal Public Health Service Act, Section 2709.</p>	Payable in accordance with the type of expense incurred and the place where service is provided.	

ADDITIONAL BENEFITS (continued)	Preferred Care	Non-Preferred Care
<p>Chiropractic Treatment Expense Includes charges made by a physician on an outpatient basis for manipulative (adjustive) treatment or other physical treatment for conditions caused by (or related to) biomechanical or nerve conduction disorders of the spine.</p>	After a \$10 Copay per visit, 80% of the Negotiated Charge*	60% of the Recognized Charge
<p>SHORT-TERM CARDIAC AND PULMONARY REHABILITATION THERAPY SERVICES EXPENSE</p> <p>Inpatient rehabilitation benefits for the services listed will be paid as part of the Hospital Expense and Skilled Nursing Facility Expense benefits.</p> <p>Cardiac Rehabilitation Benefits Cardiac rehabilitation benefits received at a hospital, skilled nursing facility, or physician's office. This Plan will cover charges in accordance with a treatment plan as determined by a covered person's risk level when recommended by a physician.</p> <p>Pulmonary Rehabilitation Benefits Pulmonary rehabilitation benefits are available as part of an inpatient hospital stay. A limited course of outpatient pulmonary rehabilitation is covered for the treatment of reversible pulmonary disease states.</p>		
Cardiac Rehabilitation	80% of the Negotiated Charge	60% of the Recognized Charge
Pulmonary Rehabilitation	80% of the Negotiated Charge	60% of the Recognized Charge
<p>SHORT-TERM REHABILITATION EXPENSE</p> <p>Includes charges for short-term rehabilitation services, as described below, when prescribed by a physician. Short-term rehabilitation services must follow a specific treatment plan that:</p> <ul style="list-style-type: none"> • Details the treatment, and specifies frequency and duration; • Provides for ongoing reviews and is renewed only if continued therapy is appropriate; and • Allows therapy services, provided in a covered person's home, if the covered person is homebound. <p>Inpatient rehabilitation benefits for the services listed will be paid as part of the inpatient hospital and skilled nursing facility benefits.</p>		
Short-Term Rehabilitation Expense Outpatient Cognitive, Physical, Occupational and Speech Rehabilitation and Habilitation Therapy Services (combined)	After a \$10 Copay per visit, 80% of the Negotiated Charge*	60% of the Recognized Charge
<p>HEARING AIDS</p>		
Cochlear Implants	80% of the Negotiated Charge	60% of the Recognized Charge
<p>TREATMENT OF MENTAL DISORDER EXPENSE</p>		
Inpatient Mental Health Expense & Residential Mental Health Treatment Facility Expense Covered medical expenses include charges made by a hospital, psychiatric hospital, residential treatment facility, physician or behavioral health provider for the treatment of mental disorders for Inpatient room and board at the semi-private room rate, and other services and supplies related to a covered person's condition that are provided during a covered person's stay in a hospital, psychiatric hospital, or residential treatment facility.	80% of the Negotiated Charge	60% of the Recognized Charge
Inpatient Mental Health Physician Services per Admission Expense & Residential Mental Health Treatment Physician Services Expense	80% of the Negotiated Charge	60% of the Recognized Charge

TREATMENT OF MENTAL DISORDER EXPENSE (continued)	Preferred Care	Non-Preferred Care
Outpatient Mental Health Expense	After a \$30 Copay per visit, 80% of the Negotiated Charge*	60% of the Recognized Charge
Outpatient Mental Health Partial Hospitalization Expense	80% of the Negotiated Charge	60% of the Recognized Charge
ALCOHOLISM AND DRUG ADDICTION TREATMENT	Preferred Care	Non-Preferred Care
Inpatient Substance Abuse Treatment Residential Treatment Facility Expense Covered medical expenses include charges made by a hospital, psychiatric hospital, residential treatment facility, physician or behavioral health provider for the treatment of mental disorders for Inpatient room and board at the semi-private room rate, and other services and supplies related to a covered person's condition that are provided during a covered person's stay in a hospital, psychiatric hospital, or residential treatment facility.	80% of the Negotiated Charge	60% of the Recognized Charge
Inpatient Substance Abuse Physician Services per Admission Expense & Residential Treatment Physician Services Expense	80% of the Negotiated Charge	60% of the Recognized Charge
Outpatient Substance Abuse Treatment	After a \$30 Copay per visit, 80% of the Negotiated Charge*	60% of the Recognized Charge
TRANSPLANT SERVICE EXPENSE	Preferred Care	Non-Preferred Care
Transplant Services Expense Benefits may vary if an Institute of Excellence™ (IOE) facility or non-IOE or non-preferred care provider is used. Through the IOE network, the covered person will have access to a provider network that specializes in transplants. In addition, some expenses listed below are payable only within the IOE network. The IOE facility must be specifically approved and designated by Aetna to perform the procedure the covered person requires. Each facility in the IOE network has been selected to perform only certain types of transplants, based on quality of care and successful clinical outcomes.	Payable in accordance with the type of expense incurred and the place where service is provided.	
Transplant Travel and Lodging Expense The plan will reimburse a covered person for some of the cost of their travel and lodging expenses.	\$50 per night Maximum Benefit for Lodging Expenses per IOE patient & \$50 per night Maximum Benefit for Lodging Expenses per companion up to \$10,000 per transplant.	

PEDIATRIC DENTAL SERVICES EXPENSE (Coverage is limited to covered persons until the end of the month in which the covered person turns 19.)	Preferred Care	Non-Preferred Care
Type A Expense (Pediatric Routine Dental Exam Expense) Benefit maximum of 1 exam every 6 months.	100% of the Negotiated Charge*	70% of the Recognized Charge
Type B Expense (Pediatric Basic Dental Care Expense)	70% of the Negotiated Charge*	50% of the Recognized Charge
Type C Expense (Pediatric Major Dental Care Expense)	50% of the Negotiated Charge*	50% of the Recognized Charge
Pediatric Orthodontia Expense Orthodontics Medically necessary comprehensive treatment • Replacement of retainer (limit one per lifetime).	50% of the Negotiated Charge*	50% of the Recognized Charge
PEDIATRIC ROUTINE VISION (Coverage is limited to covered persons until the end of the month in which the covered person turns 19.)	Preferred Care	Non-Preferred Care
Pediatric Routine Vision Exams (including refractions) Includes charges made by a legally qualified ophthalmologist or optometrist for a routine vision exam. The exam will include refraction & glaucoma testing. Benefits limited to 1 visit per policy year.	100% of the Negotiated Charge*	50% of the Recognized Charge*
Pediatric Visit for the fitting of prescription contact lenses, Pediatric Eyeglass Frames, Prescription Lenses or Prescription Contact Lenses Includes charges for the following vision care services and supplies: • Office visits to an ophthalmologist, optometrist or optician related to the fitting of prescription contact lenses. • Eyeglass frames, prescription lenses or prescription contact lenses provided by a vision provider who is a preferred care provider. Eyeglass frames, prescription lenses or prescription contact lenses provided by a vision provider who is a non-preferred care provider. Coverage includes charges incurred for: • 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. 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. Benefits limited to 1 pair of glasses (lenses and frames) per policy year.	100% of the Negotiated Charge *	50% of the Recognized Charge*

***Annual Deductible does not apply to these services**

PRESCRIBED MEDICINES EXPENSE

COVERED PERCENTAGE*	Preferred Care	Non-Preferred Care
Preventive Care Drugs and Supplements Coverage will be subject to any sex, age, medical condition, family history, and frequency guidelines in the recommendations of the United States Preventive Services Task Force.		
Risk Reducing Breast Cancer Prescription Drugs For each 30-day supply filled at a retail pharmacy.	Refer to the Copay and Deductible Waiver Provision later in this Schedule of Benefits	Refer to the Copay and Deductible Waiver Provision later in this Schedule of Benefits
Other preventive care drugs and supplements For each 30-day supply filled at a retail pharmacy.	100% per supply	100% of the Recognized Charge
Tobacco Cessation Prescription Drugs and Over-the-Counter Drugs. For two 90-day treatment regimens only)	Refer to the Copay and Deductible Waiver Provision later in this Schedule of Benefits	100% of the Recognized Charge
CONTRACEPTIVES	Preferred Care	Non-Preferred Care
FDA-Approved Female Generic Over-the-Counter Contraceptives (Non-Emergency) For each 30-day Supply	Refer to the Copay and Deductible Waiver Provision later in this Schedule of Benefits	100% of the Recognized Charge
FDA-Approved Female Generic Emergency Contraceptives	Refer to the Copay and Deductible Waiver Provision later in this Schedule of Benefits	100% of the Recognized Charge
ALL OTHER PRESCRIPTION DRUGS	Preferred Care	Non-Preferred Care
For each 30-day supply filled at a retail pharmacy.	100% of the Negotiated Charge	100% of the Recognized Charge

*The prescription drug plan covered percentage is the percentage of prescription drug covered medical expenses that the plan pays after any applicable deductibles and copays have been met.

PER PRESCRIPTION COPAY/DEDUCTIBLE

	Preferred Care	Non-Preferred Care
GENERIC PRESCRIPTION DRUGS For each 30-day supply filled at a retail pharmacy.	\$15 Copay per supply	\$15 Deductible per supply
For all fills of at least a 30-day supply and up to a 90-day supply filled at a mail order pharmacy.	\$37.50 Copay per supply	\$37.50 Deductible per supply
PREFERRED BRAND-NAME PRESCRIPTION DRUGS For each 30-day supply filled at a retail pharmacy.	\$40 Copay per supply	\$40 Deductible per supply
For all fills of at least a 30-day supply and up to a 90-day supply filled at a mail order pharmacy.	\$100 Copay per supply	\$100 Deductible per supply
NON-PREFERRED BRAND-NAME PRESCRIPTION DRUGS For each 30-day supply filled at a retail pharmacy.	\$40 Copay per supply	\$40 Deductible per supply
For all fills of at least a 30-day supply and up to a 90-day supply filled at a mail order pharmacy.	\$100 Copay per supply	\$100 Deductible per supply

PER PRESCRIPTION COPAY/DEDUCTIBLE (continued)	Preferred Care	Non-Preferred Care
SPECIALTY PRESCRIPTION DRUGS	Copay per supply of 33% of the negotiated charge	Copay per supply of 33% of the recognized charge
Orally Administered Anti-Cancer Prescription Drugs (including Chemotherapy Drugs)	Payable on the same basis as covered cancer chemotherapy medications that are administered intravenously or by injection.	

Copay and Deductible Waiver

Waiver for Risk-Reducing Breast Cancer Prescription Drugs

The per prescription copay/deductible and policy year deductible will not apply to risk-reducing breast cancer generic, prescription drugs when obtained at a preferred care pharmacy. This means that such risk-reducing breast cancer generic prescription drugs will be paid at 100%.

Waiver for Prescription Drug Contraceptives

The per prescription copay/deductible and policy year deductible will not apply to:

- Female contraceptives that are:
 - Oral prescription drugs that are generic prescription drugs.
 - Injectable prescription drugs that are generic prescription drugs.
 - Vaginal ring prescription drugs that are generic prescription drugs, brand-name prescription drugs and biosimilar prescription drugs.
 - Transdermal contraceptive patch prescription drugs that are generic prescription drugs, brand-name prescription drugs, and biosimilar prescription drugs.
- Female contraceptive devices.
- FDA-approved female:
 - generic emergency contraceptives; and
 - generic over-the-counter (OTC) emergency contraceptives.

when obtained at a preferred care pharmacy. This means that such contraceptive methods will be paid at 100%.

The per prescription copay/deductible and policy year deductible continue to apply:

- When the contraceptive methods listed above are obtained at a non-preferred pharmacy.
- To female contraceptives that are:
 - Oral prescription drugs that are brand-name prescription drugs and biosimilar prescription drugs.
 - Injectable prescription drugs that are brand-name prescription drugs and biosimilar prescription drugs.
- To female contraceptive devices that are brand-name devices.
- To FDA-approved female:
 - brand-name and biosimilar emergency contraceptives; and
 - brand-name over-the-counter (OTC) emergency contraceptives.
- To FDA-approved female brand-name over-the-counter (OTC) contraceptives.

- To FDA-approved male brand-name over-the-counter (OTC) contraceptives.

However, the per prescription copay/deductible and policy year deductible will not apply to such contraceptive methods if:

- A generic equivalent, biosimilar or generic alternative, within the same therapeutic drug class is not available; or
- A covered person is granted a medical exception; or
- A physician specifies "Dispense as Written" (DAW).

A covered person's prescriber may seek a medical exception by submitting a request to Aetna's Pre-certification Department. Any waiver granted as a result of a medical exception shall be based upon an individual, case by case medically necessary determination and coverage will not apply or extend to other covered persons.

A covered person, a covered person's designee or a covered person's prescriber may seek an expedited medical exception process to obtain coverage for non-covered drugs in exigent circumstances. An "exigent circumstance" exists when a covered person is suffering from a health condition that may seriously jeopardize a covered person's life, health, or ability to regain maximum function or when a covered person is undergoing a current course of treatment using a non-formulary drug.

The request for an expedited review of an exigent circumstance may be submitted by contacting Aetna's Pre-certification Department at **1-855-240-0535**, faxing the request to **1-877-269-9916** or submitting the request in writing to:

CVS Health
ATTN: Aetna PA
1300 E Campbell Road
Richardson, TX 75081

Aetna will make a coverage determination within 24 hours after receipt of the request and will notify the covered person, the covered person's designee or the covered person's prescriber of Aetna's decision.

Exclusions

This Plan does not cover nor provide benefits for:

1. Expense incurred for services normally provided without charge by the Policyholder's school health services, infirmary or hospital, or by health care providers employed by the Policyholder.
2. Expense incurred as a result of injury due to participation in a riot. "Participation in a riot" means taking part in a riot in any way including inciting the riot or conspiring to incite it. It does not include actions taken in self-defense so long as they are not taken against persons who are trying to restore law and order.
3. Expense incurred as a result of an accident occurring in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation except as a fare paying passenger in an aircraft operated by a scheduled airline maintaining regular published schedules on a regularly established route.
4. Expense incurred as a result of an injury or sickness due to working for wage or profit or for which benefits are payable under any Workers' Compensation or Occupational Disease Law.

5. Expense incurred as a result of an injury sustained or sickness contracted while in the service of the Armed Forces of any country. Upon the covered person entering the Armed Forces of any country, the unearned pro rata premium will be refunded to the Policyholder.
6. Expense incurred for treatment provided in a governmental hospital unless there is a legal or regulatory obligation to pay such charges in the absence of insurance.
7. Expense incurred for elective treatment or elective surgery except as specifically covered under the Policy and provided while the Policy is in effect.
8. Expense incurred for cosmetic surgery, reconstructive surgery, or other services and supplies which improve, alter, or enhance appearance whether or not for psychological or emotional reasons; except to the extent needed to:
 - Improve the function of a part of the body that is not a tooth or structure that supports the teeth and is malformed as a result of a severe birth defect, including harelip, webbed fingers or toes, or as direct result of disease or surgery performed to treat a disease or injury.
 - Repair an injury (including reconstructive surgery for prosthetic device for a covered person who has undergone a mastectomy) which occurs while the covered person is covered under the Policy. Surgery must be performed in the policy year of the accident which causes the injury or in the next policy year.
9. Expense covered by any other valid and collectible medical, health or accident insurance to the extent that benefits are payable under other valid and collectible insurance whether or not a claim is made for such benefits.
10. Expense for injuries sustained as the result of a motor vehicle accident to the extent that benefits are payable under other valid and collectible insurance whether or not claim is made for such benefits.
11. Expense incurred as a result of commission of a felony.
12. Expense incurred after the date insurance terminates for a covered person except as may be specifically provided in the Extension of Benefits provision.
13. Expense incurred for services normally provided without charge by the school and covered by the school fee for services.
14. Expense incurred for any services rendered by a member of the covered person's immediate family or a person who lives in the covered person's home.
15. Expense incurred for injury resulting from the play or practice of collegiate or intercollegiate sports including collegiate or intercollegiate club sports and intramurals.
16. Treatment for injury to the extent benefits are payable under any state no-fault automobile coverage, first party medical benefits payable under any other mandatory No-fault law.

17. Expense for or related to artificial insemination, in-vitro fertilization or embryo transfer procedures, or elective abortion unless specifically covered under the Policy.
18. Expense incurred for the male or female reversal of voluntary sterilizations, including related follow-up care and treatment of complications of such procedures.
19. Expenses for treatment of injury or sickness to the extent that payment is made as a judgment or settlement by any person deemed responsible for the injury or sickness (or their insurers).
20. Expense incurred for which no member of the covered person's immediate family has any legal obligation for payment.
21. Expense incurred for custodial care.
22. Expense incurred for the removal of an organ from a covered person for the purpose of donating or selling the organ to any person or organization except as specifically covered in the Policy. This limitation does not apply to a donation by a covered person to a spouse, child, brother, sister, or parent.
23. Expense incurred for, or in connection with, drugs, devices, procedures, or treatments that are, as determined by Aetna to be, experimental or investigational except as specifically covered under the Policy.
24. Expenses incurred for breast reduction/mammoplasty.
25. Expenses incurred for gynecomastia (male breasts).
26. Expenses incurred for any sinus surgery except for acute purulent sinusitis.
27. Expenses incurred for care, treatment, services, or supplies for or related to obstructive sleep apnea and sleep disorders, including CPAP and UPP.
28. Expense incurred by a covered person not a United States citizen for services performed within the covered person's home country if the covered person's home country has a socialized medicine program.
29. Expense incurred for acupuncture except as specifically covered under the Policy.
30. Expense incurred for alternative holistic medicine and/or therapy, including but not limited to yoga and hypnotherapy, unless specifically covered under the Policy.
31. Expense incurred when the person or individual is acting beyond the scope of his/her/its legal authority.
32. Expense incurred for hearing exams, hearing aids, the fitting or prescription of hearing aids except as specifically covered under the Policy. Not covered are:
 - Any hearing service or supply that does not meet professionally accepted standards;
 - Hearing exams given during a stay in a hospital or other facility;

- Any tests, appliances, and devices for the improvement of hearing, including aids, hearing aids and amplifiers, or to enhance other forms of communication to compensate for hearing loss or devices that simulate speech; and
 - Routine hearing exams, except for routine hearing screenings as specifically described under Preventive Care Benefits.
33. Expense for services or supplies used to treat conditions related to autism, pervasive development disorder, hyperkinetic syndromes, learning disabilities, behavioral problems, mental retardation, or senile deterioration beyond the period necessary to diagnose the condition except for behavioral health services as specifically covered in the Policy.
34. Expense for care or services to the extent the charge would have been covered under Medicare Part A or Part B even though the covered person is eligible but did not enroll in Part B.
35. Expense for telephone consultations, charges for failure to keep a scheduled visit, or charges for completion of a claim form.
36. Expense for personal hygiene and convenience items such as air conditioners, humidifiers, hot tubs, whirlpools, or physical exercise equipment even if such items are prescribed by a physician.
37. Expense incurred for any non-emergency charges incurred outside of the United States 1) if you traveled to such location to obtain prescription drugs, or supplies, even if otherwise covered under this Policy, or 2) such drugs or supplies are unavailable or illegal in the United States, or 3) the purchase of such prescription drugs or supplies outside the United States is considered illegal.
38. Expense for services or supplies provided for the treatment of obesity and/or weight control except screening and counseling services as specifically covered under the Policy. Not covered is any treatment, drug service or supply intended to decrease or increase body weight, control weight or treat obesity, including morbid obesity, regardless of the existence of comorbid conditions, including but not limited to:
- Liposuction, banding, gastric stapling, gastric by-pass and other forms of bariatric surgery;
 - surgical procedures, medical treatments, weight control/loss programs and other services and supplies that are primarily intended to treat, or are related to the treatment of obesity, including morbid obesity;
 - Drugs, stimulants, preparations, foods or diet supplements, dietary regimens and supplements, food or food supplements, appetite suppressants and other medications;
 - Counseling, coaching, training, hypnosis, or other forms of therapy; and
 - Exercise programs, exercise equipment, membership to health or fitness clubs, recreational therapy, or other forms of activity or activity enhancement.
39. Expense for incidental surgeries and standby charges of a physician.
40. Expense incurred for foot orthotics, orthopedic shoes, therapeutic shoes (including inserts and/or modifications) or supportive devices of the feet, unless when medically necessary because the covered person is diabetic or suffers from circulatory problems.

41. Expense incurred for or related to gender reassignment (sex change) surgery.
42. Expense incurred for non-preferred care charges that are not recognized charges.
43. Expense for treatment of covered students who specialize in the mental health care field and who receive treatment as a part of their training in that field.
44. Expense incurred for routine physical exams, routine eye exams, routine dental exams, routine hearing exams and other preventive services and supplies, except as specifically covered in the Policy.
45. Expense incurred for a treatment, service, prescription drug, or supply which is not medically necessary as determined by Aetna for the diagnosis, care, or treatment of the sickness or injury involved, the restoration of physiological functions, or covered preventive services. This includes behavioral health services that are not primarily aimed at treatment of sickness, injury, restoration of physiological functions or that do not have a physiological or organic basis. This applies even if they are prescribed, recommended, or approved by the person's attending physician, dentist, or vision provider.
46. Expenses incurred for vision-related services and supplies, except as specifically covered in the Policy. In addition, the plan does not cover:
 - Special supplies such as non-prescription sunglasses;
 - Vision service or supply which does not meet professionally accepted standards;
 - Special vision procedures, such as orthoptics or vision training;
 - Eye exams during a stay in a hospital or other facility for health care;
 - Eye exams for contact lenses or their fitting;
 - Eyeglasses or duplicate or spare eyeglasses or lenses or frames;
 - Replacement of lenses or frames that are lost or stolen or broken;
 - Acuity tests; and
 - Eye surgery for the correction of vision, including radial keratotomy, LASIK and similar procedures;
 - Services to treat errors of refraction.
47. Expense incurred for private duty nursing services during a stay in a hospital, and outpatient private duty nursing services. Skilled nursing services are covered as specifically described in the Policy in accordance with a home health care plan approved by Aetna.
48. Expense incurred for preferred care charges in excess of the negotiated charge.
49. Expense incurred for behavioral health services for the following categories (or equivalent terms as listed in the most recent version of the International Classification of Diseases (ICD)) except as specifically covered in the Policy:
 - Dementias and amnesias without behavioral disturbances;
 - Sexual deviations and disorders except for gender identity disorders;
 - Tobacco use disorders;
 - Specific disorders of sleep;
 - Antisocial or dissocial personality disorder;

- Pathological gambling, kleptomania, pyromania;
- Specific delays in development (learning disorders, academic underachievement); and
- Mental retardation.

50. Expense incurred in a facility for care, services or supplies provided in:

- Rest homes;
- Assisted living facilities;
- Similar institutions serving as an individual's primary residence or providing primarily custodial or rest care;
- Health resorts;
- Spas, sanitariums;
- Infirmaries at schools, colleges or camps; and
- Wilderness Treatment Programs or any such related or similar program, school and/or education service.

51. Expense incurred for early intensive behavioral interventions (including Applied Behavior Analysis, Denver, LEAP, TEACHH, Rutgers, floor time, Lovaas and similar programs) except as specifically covered in the Policy.

52. 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).

53. Expense incurred for drugs, medications and supplies, except as specifically covered in the Policy. Not covered are:

- Over-the-counter drugs, biological or chemical preparations and supplies that may be obtained without a prescription including vitamins;
- Services related to the dispensing, injection or application of a drug;
- A prescription drug purchased illegally outside the United States, even if otherwise covered under this plan within the United States;
- Needles, syringes and other injectable aids, except as covered for diabetic supplies, and for a covered drug;
- Drugs related to the treatment of non-covered medical expenses;
- Performance enhancing steroids;
- Implantable drugs and associated devices;
- Injectable drugs if an alternative oral drug is available, unless medically necessary;
- Any expenses for prescription drugs, and supplies covered under the Pharmacy Plan will not be covered under this medical expense plan. Prescription drug exclusions that apply to the Aetna Pharmacy plan will apply to the medical expense coverage; and
- Charges for any prescription drug for the treatment of erectile dysfunction, impotence, or sexual dysfunction or inadequacy whether functional or organic.

54. Expense incurred for educational services:

- Any services or supplies related to education, training or retraining services or testing, including: special education, remedial education, job training and job hardening programs;
- Evaluation or treatment of learning disabilities, attention deficit disorder, developmental, learning and communication disorders, behavioral disorders, (including pervasive developmental disorders) training or cognitive rehabilitation, regardless of the underlying cause; and

- Services, treatment, and educational testing and training related to behavioral (conduct) problems, learning disabilities and delays in developing skills
 - Services eligible under the Individuals with Disabilities in Education Act (IDEA).
55. Expenses incurred for food items except as specifically covered under the Policy: Any food item, including infant formulas, nutritional supplements, vitamins, including prescription vitamins, medical foods and other nutritional items, even if it is the sole source of nutrition.
56. Expense incurred in relation to genetics: Except as specifically covered in the Policy, the plan does not cover any treatment, device, drug, service or supply to alter the body's genes, genetic make-up, or the expression of the body's genes except for the correction of congenital birth defects.
57. Expense incurred for any treatment, device, drug, service or supply to increase or decrease height or alter the rate of growth, including surgical procedures, devices to stimulate growth, and growth hormones except as specifically covered in the Policy.
58. Expense incurred for outpatient cognitive therapy, physical therapy, and occupational therapy, except as specifically covered in the Policy. Not covered under the Policy are charges for:
- Educational services;
 - Any services unless provided in accordance with a specific treatment plan;
 - Any services which are covered medical expenses in whole or in part under any other group plan sponsored by an employer;
 - Services provided during a stay in a hospital, skilled nursing facility or hospice facility except as specifically covered in Policy section;
 - Services provided by a home health care agency;
 - Services provided by a physician or treatment covered as part of Chiropractic Treatment. This applies whether or not benefits have been paid under the Chiropractic Treatment benefit;
 - Services not performed by a physician, occupational or physical therapist or under the direct supervision of a physician;
 - Services provided by a physician or physical or occupational therapist who resides in your home; or who is a member of your family, or a member of your spouse's or your domestic partner's family; and
 - Special education to instruct a person to function. This includes lessons in sign language.
59. Expense incurred for outpatient speech therapy. Except as specifically covered in the Policy, not covered are charges for:
- Any services unless provided in accordance with a specific treatment plan;
 - Services provided during a stay in a hospital, skilled nursing facility or hospice facility except as specifically covered in the Policy;
 - Services provided by a home health care agency;
 - Services not performed by a physician, or speech therapist or under the direct supervision of a physician;
 - Services provided by a physician or speech therapist who resides in your home; or who is a member of your family, or a member of your spouse's or your domestic partner's family; and
 - Special education to instruct a person whose speech has been lost or impaired, to function without that ability. This includes lessons in sign language.

60. Expense incurred for therapies and tests: Any of the following treatments or procedures including but not limited to:
- Aromatherapy;
 - Bio-feedback and bioenergetic therapy;
 - Carbon dioxide therapy;
 - Chelation therapy (except for heavy metal poisoning);
 - Computer-aided tomography (CAT) scanning of the entire body;
 - Early intensive behavioral interventions (including Applied Behavior Analysis, Denver, LEAP, TEACHH, Rutgers programs) except as specifically covered in the What the Medical Plan Covers Section;
 - Educational therapy;
 - Gastric irrigation;
 - Hair analysis;
 - Hyperbaric therapy, except for the treatment of decompression or to promote healing of wounds;
 - Hypnosis, and hypnotherapy, except when performed by a physician as a form of anesthesia in connection with covered surgery;
 - Lovaas therapy;
 - Massage therapy;]
 - Megavitamin therapy;
 - Primal therapy;
 - Psychodrama;
 - Purging;
 - Recreational therapy;
 - Rolfing;
 - Sensory or auditory integration therapy;
 - Sleep therapy;
 - Thermograms and thermography.

Additional Pediatric Dental Services Exclusions and Limitations

The Pediatric Dental Services benefit is subject to the following additional exclusions and limitations:

61. Expenses incurred for any instruction for diet, plaque control and oral hygiene.
62. Expenses incurred for 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 covered in the Policy. Facings on molar crowns and pontics will always be considered cosmetic.
63. Expenses incurred for crown, inlays and onlays, and veneers unless:
- It is treatment for decay or traumatic injury and teeth cannot be restored with a filling material; or
 - The tooth is an abutment to a covered partial denture or fixed bridge.

64. Expenses incurred for dental examinations that are:
- Required by a third party, including examinations and treatments required to obtain or maintain employment, or which an employer is required to provide under a labor agreement;
 - Required by any law of a government, securing insurance or school admissions, or professional or other licenses;
 - Required to travel, attend a school, camp, or sporting event or participate in a sport or other recreational activity; and
 - Any special medical reports not directly related to treatment except when provided as part of a covered service.
65. Expenses incurred for dental implants, braces (that are not determined to be medically necessary), mouth guards, and other devices to protect, replace or reposition teeth and removal of implants.
66. Expenses incurred for dental services and supplies that are covered in whole or in part under any other part of this plan.
67. Expenses incurred for dentures, crowns, inlays, onlays, bridges, or other appliances or services used for the purpose of splinting, to alter vertical dimension, to restore occlusion, or correcting attrition, abrasion, abfraction, or erosion.
68. Expenses incurred for general anesthesia and intravenous sedation, except as specifically covered in the Policy and only when done in connection with another medically necessary covered service or supply.
69. Expenses incurred for orthodontic treatment except as specifically covered in the Policy.
70. Expenses incurred for pontics, crowns, cast or processed restorations made with high noble metals (gold or titanium).
71. Expenses incurred for 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.
72. Expenses incurred for replacement of teeth beyond the normal complement of 32.
73. Expenses incurred for routine dental exams and other preventive services and supplies, except as specifically covered in the Policy.
74. Expenses incurred for space maintainers except when needed to preserve space resulting from the premature loss of deciduous teeth.
75. Expenses incurred for the surgical removal of impacted wisdom teeth only for orthodontic reasons.
76. Expenses incurred for treatment by other than a dentist or dental provider that is legally qualified to furnish dental services or supplies.

Any exclusion above will not apply to the extent that coverage of the charges is required under any law that applies to the coverage.

The Florida Atlantic University Student Health Insurance Plan is underwritten by Aetna Life Insurance Company. Aetna Student HealthSM is the brand name for products and services provided by Aetna Life Insurance Company and its applicable affiliated companies (Aetna).

IMPORTANT NOTICES:

- **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.

- **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>.