



**PLAN DESIGN & BENEFITS**  
**ADMINISTERED BY AETNA LIFE INSURANCE COMPANY - SELF FUNDED**

PLAN FEATURES	IN-NETWORK	OUT-OF-NETWORK
<b>Benefit limitations</b> - Some services or supplies have limits on them per year. There might be a maximum number of visits or days, or a dollar limit per year. In such cases, the benefit year begins on the day your plan coverage takes effect (unless otherwise noted). Refer to your plan documents to learn more.		
<b>Deductible</b> (per plan year)	\$2,000 per Individual \$4,000 per Family	\$5,000 per Individual \$10,000 per Family
Covered expenses in-network add up towards your in-network deductible. Covered expenses out-of-network add up towards your out-of-network deductible. You must first meet the deductible before the plan begins paying benefits, unless otherwise noted. The amount you pay (cost sharing) for some medical services does not count toward your deductible. Prescription drug costs count toward the deductible. Refer to your plan documents for details. Once you meet the family deductible, then all family members have met it for the rest of the year. There is no individual deductible for members of a family.		
<b>Member coinsurance</b>	You pay 10%	You pay 50%
Applies to all expenses except as noted.		
<b>Out-of-pocket limit</b> (per plan year)	\$5,600 per Individual \$11,200 per Family	\$10,000 per Individual \$20,000 per Family
Covered expenses in-network add up towards your in-network out-of-pocket limit. Covered expenses out-of-network add up towards your out-of-network out-of-pocket limit. Your pharmacy expenses count toward your out-of-pocket limit. In-network expenses include coinsurance/copays and deductibles. Your family will have one out-of-pocket limit. You will meet it when the expenses of several family members add up to the family out-of-pocket limit. No one person will have to pay more than the individual out-of-pocket limit amount. Out-of-network expenses include coinsurance and deductibles. Penalty amounts do not apply.		
<b>Lifetime maximum</b> Unlimited except where otherwise indicated.		
<b>Payment for out-of-network care**</b>	Does not apply	Professional: 105% of Medicare Facility: 140% of Medicare
<b>Primary care physician selection</b>	Encouraged	Does not apply
<b>Precertification requirements</b> - Some out-of-network services need approval by us in advance (precertification). Without this approval, we reduce benefits by \$400. Refer to your plan documents for a full list of services that need this approval.		
<b>Referral requirement</b>	Not required	None
<b>Telehealth consultations</b> - You can access covered services for telehealth visits from different kinds of providers in your network. Log on to <b>Aetna.com</b> to see a list of telehealth providers. You'll also find more about your options, including cost share amounts.		
<b>Virtual care consultations</b> - You can access covered services for virtual care visits from different kinds of providers in your network. Log on to <b>Aetna.com</b> to see a list of virtual care providers. You'll also find more about your options, including cost share amounts.		
CVS VIRTUAL CARE	IN-NETWORK	OUT-OF-NETWORK
<b>CVS Health Virtual Care (VC) - general medicine</b>	Covered 100%; after deductible	Not applicable
<b>CVS Health Virtual Care (VC) - mental health</b>	Covered 100%; after deductible	Not applicable



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<b>PREVENTIVE CARE</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Routine adult physical exams/ immunizations</b> 1 exam every 12 months until age 65, then 1 exam every 12 months age 65 and older	Covered 100%; no deductible	50%; no deductible
<b>Routine well child exams/immunizations</b> • 7 exams in the first 12 months • 3 exams from age 13 months to 24 months • 3 exams from age 25 months to 36 months • 1 exam every 12 months thereafter until age 22	Covered 100%; no deductible	50%; no deductible
<b>Routine gynecological care exams</b> 1 exam and pap smear per year, includes related fees.	Covered 100%; no deductible	50%; no deductible
<b>Breast Cancer Screening</b> Recommended: One per year for members age 40 and over	Covered 100%; no deductible	50%; no deductible
<b>Women's health</b> Includes: Screening for gestational diabetes, HPV (Human- Papillomavirus) DNA testing, counseling for sexually transmitted infections, counseling and screening for human immunodeficiency virus, screening and counseling for interpersonal and domestic violence, breastfeeding support, supplies and counseling. Also includes: contraceptive methods (ACA mandated contraceptives, including contraceptives and devices you can't get at a pharmacy), sterilization procedures (including tubal ligation), patient education and counseling. Limits may apply.	Covered 100%; no deductible	50%; no deductible
<b>Pre-natal maternity</b>	Covered 100%; no deductible	50%; after deductible
<b>Routine digital rectal exam</b> Recommended: For members age 40 and over	Covered 100%; no deductible	50%; no deductible
<b>Prostate-specific antigen test</b> Recommended: For members age 40 and over	Covered 100%; no deductible	50%; no deductible
<b>Colorectal cancer screening</b> Recommended: For members age 45 and over	Covered 100%; no deductible	50%; after deductible
<b>Routine eye exams</b>	Not Covered	Not Covered
<b>Routine hearing screening</b>	Covered 100%; no deductible	50%; no deductible
<b>PHYSICIAN SERVICES</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Office visits to primary care physician (PCP)</b> Includes services of an internist, general physician, family practitioner or pediatrician.	10%; after deductible	50%; after deductible
<b>Telehealth consultation with non-specialist</b>	10%; after deductible	50%; after deductible
<b>Specialist office visits</b>	10%; after deductible	50%; after deductible
<b>Telehealth consultation with specialist</b>	10%; after deductible	50%; after deductible
<b>Hearing exams</b>	Not Covered	Not Covered
<b>Walk-in clinics</b> Walk-in clinics are free-standing health care facilities. Sometimes they may be within a pharmacy, drug store, supermarket, or other retail store. They offer some limited medical care and services. Not walk-in clinics: Urgent care centers, emergency rooms, the outpatient department of a hospital, ambulatory surgical centers, and physician offices.	10%; after deductible	Not Covered
<b>Allergy testing</b>	Your cost sharing amount depends on the type of service and where you receive it.	Your cost sharing amount depends on the type of service and where you receive it.



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<b>Allergy injections</b>	Your cost sharing amount depends on the type of service and where you receive it.	Your cost sharing amount depends on the type of service and where you receive it.
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<b>DIAGNOSTIC PROCEDURES</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
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<b>Diagnostic X-ray</b> (Other than complex imaging services) When your physician performs and bills for this service at their office, you pay your office visit cost share amount.	10%; after deductible	50%; after deductible
<b>Diagnostic laboratory</b> When your physician performs and bills for this service at their office, you pay your office visit cost share amount.	10%; after deductible	50%; after deductible
<b>Diagnostic complex imaging</b> When your physician performs and bills for this service at their office, you pay your office visit cost share amount.	10%; after deductible	50%; after deductible

<b>EMERGENCY MEDICAL CARE</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
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<b>Urgent care provider</b>	10%; after deductible	50%; after deductible
<b>Non-urgent use of urgent care provider</b>	10%; after deductible	50%; after deductible
<b>Emergency room</b>	10%; after deductible	Same as in-network care
<b>Non-emergency care in an emergency room</b>	Not Covered	Not Covered
<b>Emergency use of ambulance</b>	10%; after deductible	Same as in-network care
<b>Non-emergency use of ambulance</b>	10%; after deductible	Covered 100%; after deductible

<b>HOSPITAL CARE</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
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<b>Inpatient coverage</b> When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.	10%; after deductible	50%; after deductible
<b>Inpatient maternity coverage</b> (includes delivery and postpartum care) When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.	10%; after deductible	50%; after deductible
<b>Outpatient hospital</b> When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	10%; after deductible	50%; after deductible
<b>Outpatient surgery - hospital</b> When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	10%; after deductible	50%; after deductible
<b>Outpatient surgery - freestanding facility</b> When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	10%; after deductible	50%; after deductible

<b>MENTAL HEALTH SERVICES</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
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<b>Inpatient</b> When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.	10%; after deductible	50%; after deductible
<b>Mental health office visits</b>	10%; after deductible	50%; after deductible
<b>Mental health telehealth consultations</b>	10%; after deductible	50%; after deductible
<b>Other mental health services</b>	10%; after deductible	50%; after deductible



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When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.

<b>SUBSTANCE ABUSE</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Inpatient</b> When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.	10%; after deductible	50%; after deductible
<b>Residential treatment facility</b> When you're admitted into a facility for the care you need, your cost sharing amount counts toward all covered benefits you receive.	10%; after deductible	50%; after deductible
<b>Substance abuse office visits</b>	10%; after deductible	50%; after deductible
<b>Substance abuse telehealth consultations</b>	10%; after deductible	50%; after deductible
<b>Other substance abuse services</b> When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	10%; after deductible	50%; after deductible

<b>THERAPY SERVICES</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Spinal manipulation therapy</b> Limited to 20 visits per year	10%; after deductible	50%; after deductible
<b>Outpatient rehabilitative physical and occupational therapy</b> Limited to 30 visits per year	10%; after deductible	50%; after deductible
<b>Outpatient rehabilitative speech therapy</b> Limited to 20 visits per year	10%; after deductible	50%; after deductible
<b>Habilitative physical therapy</b>	10%; after deductible	50%; after deductible
<b>Habilitative occupational therapy</b>	10%; after deductible	50%; after deductible
<b>Habilitative speech therapy</b>	10%; after deductible	50%; after deductible
<b>Autism related physical therapy</b>	10%; after deductible	50%; after deductible
<b>Autism related occupational therapy</b>	10%; after deductible	50%; after deductible
<b>Autism related speech therapy</b>	10%; after deductible	50%; after deductible
<b>Autism related behavioral therapy</b> These benefits are combined with outpatient mental health visits	10%; after deductible	50%; after deductible
<b>Autism related applied behavior analysis</b> Your benefits for these services are the same as any other outpatient mental health other services benefit	10%; after deductible	50%; after deductible

<b>OTHER SERVICES</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Skilled nursing facility</b> Limited to 120 days per year When you're admitted into a facility for the care you need, your cost sharing amount counts toward all covered benefits you receive.	10%; after deductible	50%; after deductible
<b>Home health care</b> Private duty nursing not included. Limited to three visits per day by staff from a home health care agency.	10%; after deductible	50%; after deductible
<b>Hospice care - inpatient</b> When you're admitted into a facility for the care you need, your cost sharing amount counts toward all covered benefits you receive.	10%; after deductible	50%; after deductible



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<b>Hospice care - outpatient</b>	10%; after deductible	50%; after deductible
When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.		
<b>Private duty nursing</b>	10%; after deductible	50%; after deductible
Limited to 45 eight hour shifts per year. We count each period of up to 8 hours as one private duty nursing shift.		
<b>Durable medical equipment</b>	10%; after deductible	50%; after deductible
<b>Diabetic supplies</b>		
• If not covered under the prescription drug benefit	You pay your PCP visit cost sharing amount	You pay your PCP visit cost sharing amount
• If covered under the prescription drug benefit	You pay your applicable prescription drug cost sharing amount	You pay your applicable prescription drug cost sharing amount
<b>Infusion therapy - home/office</b>	10%; after deductible	50%; after deductible
<b>Infusion therapy - outpatient hospital/freestanding facility</b>	10%; after deductible	50%; after deductible
<b>Gene-based, Cellular, and other Innovative Therapies (GCIT™)</b>	Your cost sharing amount depends on the type of service and where you receive it. 10%: after deductible for gene therapy drugs, if applicable In-network coverage is provided at GCIT™ designated facilities only.	Not Covered
<b>Transplants</b>	10%; after deductible In-network coverage is only available at Institutes of Excellence (IOE) contracted facility.	50%; after deductible Out-of-network coverage applies when you use a non-IOE facility. You will pay more out of pocket when using a non-IOE facility.
<b>Bariatric surgery</b>	Not Covered	Not Covered
<b>Acupuncture</b>	Not Covered	Not Covered
<b>FAMILY PLANNING</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Basic Infertility</b>	Your cost sharing amount depends on the type of service and where you receive it.	Your cost sharing amount depends on the type of service and where you receive it.
You have coverage for artificial insemination and the diagnosis and treatment of the underlying cause of infertility.		
<b>Advanced Reproductive Technology (ART)</b>	Not Covered	Not Covered
<b>Fertility preservation</b>	Not Covered	Not Covered
<b>Vasectomy</b>	Your cost sharing amount depends on the type of service and where you receive it.	50%; after deductible
<b>Tubal ligation</b>	Covered 100%; no deductible	50%; after deductible



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PHARMACY	IN-NETWORK	OUT-OF-NETWORK
The full cost of the drug is applied to the deductible before any benefits are considered for payment under the pharmacy plan.		
<b>Pharmacy plan type</b>	Aetna Standard Plan	
<b>Prescription drug deductible</b>	Prescription drug expenses apply to your medical deductible.	
<b>Preventive medications</b> - We waive the deductible for certain preventive medications. For a full list of these drugs, go to your secure member site or ask your employer.		
<b>Prescription drug out-of-pocket limit</b>	Prescription drug expenses apply to your medical out-of-pocket limit.	
<b>Generic drugs</b>		
	<b>Retail</b> \$20 copay	50% of submitted cost; after applicable in-network cost share
	<b>Mail order</b> \$40 copay	Not applicable
No deductible for diabetic supplies and insulin No copay for diabetic supplies and insulin.		
<b>Preferred brand-name drugs</b>		
	<b>Retail</b> \$40 copay	50% of submitted cost; after applicable in-network cost share
	<b>Mail order</b> \$80 copay	Not applicable
No deductible for diabetic supplies and insulin No copay for diabetic supplies and insulin.		
<b>Non-preferred brand-name drugs</b>		
	<b>Retail</b> \$70 copay	50% of submitted cost; after applicable in-network cost share
	<b>Mail order</b> \$140 copay	Not applicable
<b>Pharmacy day supply and requirements</b>		
	<b>Retail</b>	You can get up to a 30-day supply from Aetna National Network
<b>Mandatory maintenance choice</b>		Maintenance drugs are prescriptions commonly used to treat conditions that require regular, daily use of medicines. If you take a maintenance drug, you can get two retail fills. Then you must fill a 31-90-day supply of the maintenance drug at CVS Caremark® Mail Service Pharmacy, a designated network pharmacy, or a CVS Pharmacy®. If you do not, you will need to pay 100% of the drug cost.
	<b>Opt Out</b>	You must notify us if you want to continue to fill the medicine at a network retail pharmacy. Just call the number on the member ID card.
<b>Specialty</b>		You can get up to a 30-day supply of specialty drugs You must fill all specialty drugs through our preferred specialty pharmacy network. Aetna Specialty Performance Network Drug List



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**Your prescription drug plan also includes:**

- Diabetic supplies and blood glucose monitors
- Prescription weight loss drugs
- Includes sexual dysfunction for females, and 1 tablet per day for low dose Cialis and additional 6 tablets per month for males for erectile dysfunction.

**Family planning**

- Oral fertility drugs included.

**The following are covered 100% in-network:**

- Seasonal vaccinations
- Preventive vaccinations
- Affordable Care Act (ACA) eligible preventive medications and contraceptives

Refer to [Aetna.com](http://Aetna.com) for a complete list of eligible prescription drugs.

**Precertification requirements**

Some covered prescription drugs need approval from us before we will cover the drug.

To get the most up-to-date precertification requirements, see your plan documents or go online to your member website.

**GENERAL PROVISIONS**

**Dependents who are eligible to be on your plan**      Spouse, children from birth to age 26. Student status of children does not matter.

\*\*We cover the cost of services based on whether doctors are "in network" or "out of network." We want to help you understand how much we pay for your out-of-network care. At the same time, we want to make it clear how much more you will need to pay for this "out-of-network" care.

You may choose a provider (doctor or hospital) in our network. You may choose to visit an out-of-network provider. If you choose a doctor who is out of network, your health plan may pay some of that doctor's bill. Most of the time, you will pay a lot more money out of your own pocket if you choose to use an out-of-network doctor or hospital.

When you choose out-of-network care, we limit the amount it will pay. This limit is called the "recognized" or "allowed" amount.

- For doctors and other professionals the amount is based on what Medicare pays for these services. The government sets the Medicare rate. Exactly how much we "recognize" depends on the plan you or your employer picks.

- For hospitals and other facilities, the amount is based on what Medicare pays for these services. The government sets the Medicare rate. Exactly how much we "recognize" depends on the plan you or your employer picks.



KENCREST SERVICES  
Effective Date: 07-01-2026  
Aetna Choice® POS II -- ASC  
Qualified High Deductible Health Plan

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Your doctor sets his or her own rate to charge you. It may be higher -- sometimes much higher -- than what your plan "recognizes." Your doctor may bill you for the dollar amount that we don't "recognize." You must also pay any copayments, coinsurance and deductibles under your plan. No dollar amount above the "recognized charge" counts toward your deductible or out-of-pocket maximums. To learn more about how we pay out-of-network benefits visit our website.

You can avoid these extra costs by getting your care from Aetna's broad network of health care providers. Go to [www.aetna.com](http://www.aetna.com) and click on "Find a Doctor" on the left side of the page. If you are already a member, sign on to your Navigator member site.

This applies when you choose to get care out of network. When you have no choice (for example: emergency room visit after a car accident, or for other emergency services), we will pay the bill as if you got care in network. You pay cost sharing and deductibles for your in-network level of benefits. Contact us if your provider asks you to pay more. You are not responsible for any outstanding balance billed by your providers for emergency services beyond your cost sharing and deductibles.

This way of paying out-of-network doctors and hospitals applies when you choose to get care out of network. When you have no choice (for example: emergency room visit after a car accident), we will pay the bill as if you got care in-network. You pay your plan's copayments and deductibles for your in-network level of benefits. Contact us if your provider asks you to pay more. You are not responsible for any outstanding balance billed by your providers for emergency services beyond your copayments and deductibles.

Plans are provided by: Aetna Health Inc. While this material is believed to be accurate as of the production date, it is subject to change.

Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered.

See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not our agents. Provider participation may change without notice. We do not provide care or guarantee access to health services.



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The following is a list of services and supplies that are *generally* not covered. However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s) purchased by your employer.

- All medical and hospital services not specifically covered in, or which are limited or excluded by your plan documents.
- Cosmetic surgery, including breast reduction.
- Custodial care.
- Dental care and dental X-rays.
- Donor egg retrieval
- Experimental and investigational procedures, except for coverage for medically necessary routine patient care costs for members participating in a cancer clinical trial.
- Hearing aids
- Home births
- Immunizations for travel or work, except where medically necessary or indicated.
- Implantable drugs and certain injectable drugs including injectable infertility drugs.
- Infertility services, including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in your plan documents.
- Long-term rehabilitation therapy.
- Non-medically necessary services or supplies.
- Outpatient prescription drugs (except for treatment of diabetes), unless covered by a prescription plan rider and over-the-counter medications (except as provided in a hospital) and supplies.
- Radial keratotomy or related procedures.
- Reversal of sterilization.
- Services for the treatment of sexual dysfunction/enhancement, including therapy, supplies or counseling or prescription drugs.
- Special duty nursing.
- Therapy or rehabilitation other than those listed as covered.
- Weight control services including surgical procedures, medical treatments, weight control/loss programs, dietary regimens and supplements, appetite suppressants and other medications; food or food supplements, exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including Morbid Obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions.

In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.

Translation of this material into another language may be available. Please call Member Services at the number on the back of your ID card.

Puede estar disponible la traducción de este material en otro idioma. Por favor llame a Servicios al Miembro al **1-888-982-3862**.

Plan features and availability may vary by location and group size.

For more information about Aetna plans, refer to **[www.aetna.com](http://www.aetna.com)**.



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Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are both within the CVS Health family.

**\*\*\*This plan document provides you with an overview of some of your benefits and your cost share obligations. This information is for illustrative purposes ONLY. This document is not an official document and may differ from your Certificate of Coverage (COC), which is your official document. Refer to your COC for your coverage and services and any obligations on your part.**

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