

SUMMARY OF BENEFITS CHART

DEDUCTIBLES

The following Deductibles are applied before **Covered Medical Expenses** are payable:

Student: **\$350** per Policy Year.

Family: **\$700** per Policy Year.

Note: This Deductible is waived for the following services:

- Care received at IUPUI Health Services.

The prescription Deductible is **\$100** per Covered Person, per Policy Year.

OUT OF POCKET MAXIMUMS

Once the Individual or Family **Out-of-Pocket Limit** has been satisfied, **Covered Medical Expenses** will be payable at **100%** for the remainder of the Policy Year, up to any benefit maximum that may apply.

Individual Out-of-Pocket: \$ **5,000**

Family Out-of-Pocket: **\$10,000**

Note: The annual medical Deductible applies towards meeting the Out-of-Pocket Limit, prescriptions Deductible and Copays, **50%** items, non-covered services, and benefit penalties do not apply towards meeting the Out-of-Pocket Limit.

All coverage is based on Reasonable Charges unless otherwise specified.

Inpatient Hospitalization Benefits

Hospital Room
and Board
Expenses

Covered Medical Expenses are payable as follows:

Preferred Care: **90%** of the Negotiated Charge for an overnight stay.

Non-Preferred Care: **70%** of the Reasonable Charge for a semi-private room.

Intensive Care
Unit Expenses

Covered Medical Expenses are payable as follows:

Preferred Care: **90%** of the Negotiated Charge.

Non-Preferred Care: **70%** of the Reasonable Charge for the Intensive Care Room Rate for an overnight stay.

Miscellaneous Hospital Expenses	<p>Covered Medical Expenses are payable as follows: <u>Preferred Care</u>: 90% of the Negotiated Charge. <u>Non-Preferred Care</u>: 70% of the Reasonable Charge.</p> <p>Covered Medical Expenses include, but are not limited to: laboratory tests, X-rays, surgical dressings, anesthesia, supplies and equipment use, and medicines.</p>
Physician Hospital Visit/ Consultation Expenses	<p>Covered Medical Expenses for charges for the non-surgical services of the attending Physician, or a consulting Physician, are payable as follows: <u>Preferred Care</u>: 90% of the Negotiated Charge. <u>Non-Preferred Care</u>: 70% of the Reasonable Charge.</p>

Surgical Benefits (Inpatient and Outpatient)	
Surgical Expenses	<p>Covered Medical Expenses for charges for surgical services, performed by a Physician, are payable as follows: <u>Preferred Care</u>: 90% of the Negotiated Charge. <u>Non-Preferred Care</u>: 70% of the Reasonable Charge.</p>
Anesthetist and Assistant Surgeon Expenses	<p>Covered Medical Expenses for the charges of an anesthetist and an assistant surgeon, during a surgical procedure for surgical services performed during a surgical operation are payable as follows: <u>Preferred Care</u>: 90% of the Negotiated Charge. <u>Non-Preferred Care</u>: 70% of the Reasonable Charge.</p>
Ambulatory Surgical Expenses	<p>Covered Medical Expenses for outpatient surgery performed in an ambulatory surgical center are payable as follows: <u>Preferred Care</u>: 90% of the Negotiated Charge. <u>Non-Preferred Care</u>: 70% of the Reasonable Charge.</p> <p>Covered Medical Expenses must be incurred on the day of the surgery or within 48 hours after the surgery.</p>

Outpatient Benefits	
<p>Covered Medical Expenses are payable up to a combined maximum of \$1,000,000 per Lifetime, per Condition.</p> <p>Covered Medical Expenses include but are not limited to: Physician's office visits, hospital or outpatient department or emergency room visits, durable medical equipment, clinical lab, or radiological facility.</p>	
Hospital Outpatient Department or Walk-in Clinic Visit Expenses	<p>Covered Medical Expenses for outpatient treatment in a hospital are payable as follows: <u>Preferred Care</u>: 90% of the Negotiated Charge. <u>Non-Preferred Care</u>: 70% of the Reasonable Charge.</p>
Emergency Room Expenses	<p>Covered Medical Expenses incurred for treatment of an Emergency Medical Condition are payable as follows: <u>Preferred Care</u>: After a \$50 Copay (waived if admitted), 90% of the Negotiated Charge. <u>Non-Preferred Care</u>: After a \$50 Deductible (waived if admitted), 90% of the Reasonable Charge.</p> <p><i>Please note: this per visit Deductible does not apply towards meeting the annual Deductible.</i></p>

Urgent Care Expenses	<p><i>Benefits include charges for treatment by an urgent care provider.</i></p> <p>Please note: A Covered Person <u>should not seek medical care or treatment from an urgent care provider if their illness, injury, or condition, is an emergency condition.</u> The Covered Person should go directly to the emergency room of a hospital or call 911 (or the local equivalent) for ambulance and medical assistance.</p> <p><u>Urgent Care</u> Benefits include charges for an urgent care provider to evaluate and treat an urgent condition.</p> <p>Covered Medical Expenses for urgent care treatment are payable as follows: <u>Preferred Care:</u> After a \$20 per visit Copay, 100% of the Negotiated Charge. <u>Non-Preferred Care:</u> 70% of the Reasonable Charge.</p> <p>When travel to a preferred care provider for treatment of an urgent condition is not feasible, a Covered Person may call Aetna to request authorization to see a Non-Preferred urgent care provider so that such treatment may be paid at the Preferred level of benefits. If it is not feasible to request authorization prior to treatment, then it should be done as soon as possible after treatment but not later than:</p> <ul style="list-style-type: none"> • the next day during normal business hours, or • if the Covered Person is confined in a hospital directly after receiving urgent care, not later than 48 hours following the start of the confinement unless it is not possible for the covered person to request authorization within that time. In that case, it must be done as soon as reasonably possible. <p>However:</p> <ul style="list-style-type: none"> • if the treatment is received, or • the confinement occurs, <p>on a Friday or Saturday, authorization must be requested within 72 hours following treatment or the start of the confinement.</p> <p>If the Covered Person does not request authorization from Aetna to see a Non-Preferred urgent care provider, charges incurred for urgent care will be paid at the Non-Preferred covered percentage after the Non-Preferred Deductible.</p> <p>The Covered Person should contact their primary care physician after medical care is provided to treat an urgent condition.</p>
Ambulance Expenses	<p>Covered Medical Expenses are payable as follows: 80% of the Actual Charge to a maximum of \$150 per trip (ground transportation) and \$1,500 per trip (air transportation) for the services of a professional ambulance to or from a hospital, when required due to the emergency nature of a covered Accident or Sickness.</p>
Pre-Admission Testing Expenses	<p>Covered Medical Expenses for Pre-Admission testing charges while an outpatient before scheduled surgery are payable as follows: <u>Preferred Care:</u> 90% of the Negotiated Charge. <u>Non-Preferred Care:</u> 70% of the Reasonable Charge.</p> <p><i>Please see the Definition of Pre-Admission Testing on page 39 for more detailed information on this benefit.</i></p>
Physician's Office Visits	<p>Covered Medical Expenses are payable as follows: <u>Preferred Care:</u> After a \$20 per visit Copay, 100% of the Negotiated Charge. <u>Non-Preferred Care:</u> 70% of the Reasonable Charge.</p>

Laboratory and X-Ray Expenses	<p>Covered Medical Expenses are payable as follows: <u>Preferred Care: 90%</u> of the Negotiated Charge. <u>Non-Preferred Care: 70%</u> of the Reasonable Charge.</p>
High Cost Procedures Expenses	<p>Covered Medical Expenses include charges incurred by a Covered Person are payable as follows: <u>Preferred Care: 90%</u> of the Negotiated Charge. <u>Non-Preferred Care: 70%</u> of the Reasonable Charge.</p> <p>For purposes of this benefit, “High Cost Procedure” means any outpatient procedure costing over \$200.</p> <p><i>Please see the Definition of High Cost Procedures on page 35 for more detailed information on this benefit.</i></p>
Chemotherapy Expenses	<p>Covered Medical Expenses for chemotherapy, including anti-nausea drugs used in conjunction with the chemotherapy, radiation therapy, tests and procedures, physiotherapy (for rehabilitation only after a surgery), and expenses incurred at a radiological facility. Covered Medical Expenses also include expenses for the administration of chemotherapy and visits by a health care professional to administer the chemotherapy. Such expenses are payable as follows: <u>Preferred Care: 90%</u> of the Negotiated Charge. <u>Non-Preferred Care: 70%</u> of the Reasonable Charge.</p>
Durable Medical Equipment Expenses	<p>Covered Medical Expenses are payable as follows: <u>Preferred Care: 80%</u> of the Negotiated Charge. <u>Non-Preferred Care: 80%</u> of the Reasonable Charge.</p> <p>Benefits are limited to \$10,000 per Policy Year.</p>
Prosthetic Devices Expenses	<p>Benefits include charges for: artificial limbs, or eyes, and other non-dental prosthetic devices, as a result of an accident or sickness.</p> <p>Covered Medical Expenses do not include: eye exams, eyeglasses, vision aids, hearing aids, communication aids, and orthopedic shoes, foot orthotics, or other devices to support the feet.</p> <p>Covered Medical Expenses are payable as follows: <u>Preferred Care: 80%</u> of the Negotiated Charge. <u>Non-Preferred Care: 80%</u> of the Reasonable Charge.</p> <p>Benefits are limited to \$30,000 per Policy Year.</p>
Outpatient Physical Therapy Expenses (includes occupational therapy)	<p>Covered Medical Expenses for physical therapy are payable as follows when provided by a licensed physical therapist and only when physical therapy begins within six months of the onset of symptoms: <u>Preferred Care: 90%</u> of the Negotiated Charge. <u>Non-Preferred Care: 70%</u> of the Reasonable Charge.</p> <p>Benefits are limited to \$1,200 per Policy Year.</p>
Dental Injury Expenses	<p>Covered Medical Expenses are payable at 90% of the Actual Charge for the extraction of wisdom teeth or for the treatment of an Injury to sound, natural teeth.</p>
Impacted Wisdom Teeth Expenses	<p>Covered Medical Expenses for removal of one or more impacted wisdom teeth are payable as follows: 90% of the Actual Charge.</p>

Allergy Testing Expenses	Benefits include charges incurred for diagnostic testing of allergies and immunology services. Covered Medical Expenses are payable as any other expense.
Diagnostic Testing for Attention Disorders and Learning Disabilities Expenses	Covered Medical Expenses for diagnostic testing for: <ul style="list-style-type: none"> • Attention Deficit Disorder, or • Attention Deficit Hyperactive Disorder, or • Dyslexia. are payable as follows: <u>Preferred Care</u> : 90% of the Negotiated Charge. <u>Non-Preferred Care</u> : 70% of the Reasonable Charge.
Routine Physical Exam Expenses	Benefits include expenses for a routine physical exam performed by a physician. A routine physical exam is a medical exam given by a physician, for a reason other than to diagnose or treat a suspected or identified injury or sickness. Included as a part of the exam are: <ul style="list-style-type: none"> • X-rays, lab, and other tests given in connection with the exam, and • Materials for the administration of immunizations for infectious disease and testing for tuberculosis. For a child who is a covered dependent: <ul style="list-style-type: none"> • The physical exam must include at least: <ul style="list-style-type: none"> • A review and written record of the patient's complete medical history, • A check of all body systems, and • A review and discussion of the exam results with the patient or with the parent or guardian. • For all exams given to covered dependent under age two, Covered Medical Expenses will not include charges for the following: <ul style="list-style-type: none"> • More than six exams performed during the first year of the child's life, • More than two exams performed during the second year of the child's life. • For all exams given to a covered student or a spouse who is a covered dependent, Covered Medical Expenses will not include charges for more than: <ul style="list-style-type: none"> • One exam in 24 months in a row, if the person is under age 65, and • One exam in 12 months in a row, if the person is age 65 or over. Also included as Covered Medical Expenses are charges made by a physician for one annual routine gynecological exam. Benefits are payable as any sickness and limited to the routine benefits maximum of \$150 per Policy Year.
Consultant or Specialist Expenses	Covered Medical Expenses include the expenses for the services of a consultant or specialist, when referred by the School Health Services. The services must be requested by the attending physician for the purpose of confirming or determining to confirm or determine a diagnosis. Covered Medical Expenses are covered as follows: <u>Preferred Care</u> : After a \$20 per visit Copay, 100% of the Negotiated Charge. <u>Non-Preferred Care</u> : 70% of the Reasonable Charge.

Mental Health Benefits	
Mental and Emotional Disorders Inpatient Expenses	<p>Covered Medical Expenses for the treatment of a mental health condition while confined as a inpatient in a hospital or facility licensed for such treatment are payable as follows: <u>Preferred Care:</u> 100% of the Negotiated Charge. <u>Non-Preferred Care:</u> 100% of the Reasonable Charge.</p> <p>Covered Medical Expenses also include the charges made for treatment received during partial hospitalization in a hospital or treatment facility. Prior review and approval must be obtained on a case-by-case basis by contacting Aetna Student Health. When approved, benefits will be payable in place of an inpatient admission, whereby two days of partial hospitalization may be exchanged for one day of full hospitalization.</p>
Mental and Emotional Disorders Outpatient Expenses	<p>Covered Medical Expenses for outpatient treatment of a mental health condition are payable as follows: <u>Preferred Care:</u> 100% of the Negotiated Charge. <u>Non-Preferred Care:</u> 70% of the Reasonable Charge.</p> <p>Charges for marriage and family therapies are not Covered Medical Expenses.</p>

Substance Abuse Benefits	
Inpatient Expenses	<p>Covered Medical Expenses for the treatment of a substance abuse condition while confined as a inpatient in a hospital or facility licensed for such treatment are payable on the same basis as any other sickness.</p> <p><u>Preferred Care:</u> 80% of the Negotiated Charge. <u>Non-Preferred Care:</u> 50% of the Reasonable Charge.</p> <p>Covered Medical Expenses also include the charges made for treatment received during partial hospitalization in a hospital or treatment facility. Prior review and approval must be obtained on a case-by-case basis by contacting Aetna Student Health. When approved, benefits will be payable in place of an inpatient admission, whereby two days of partial hospitalization may be exchanged for one day of full hospitalization.</p> <p>Benefits are limited to a maximum of 20 days per Policy Year, per condition for any one related condition.</p>
Outpatient Expenses	<p>Covered Medical Expenses for outpatient treatment of a substance abuse condition are payable as follows: <u>Preferred Care:</u> After a \$15 per visit Copay, 80% of the Negotiated Charge. <u>Non-Preferred Care:</u> 50% of the Reasonable Charge.</p> <p>Benefits are limited to 30 visits per condition, per Policy Year.</p>

Maternity Benefits	
Maternity Expenses	<p>Covered Medical Expenses include 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.</p> <p>If a person is discharged earlier, benefits will be payable for one at-home post-delivery care visit by a health care provider. The at-home post-delivery care visit shall be conducted not later than 48 hours following the discharge of the woman and her newborn child from a licensed hospital. However, at the mother's discretion, the visit may occur at the facility of the provider subject to the terms of the Policy or group contract.</p>

	<p>As used in this benefit, “at-home post-delivery care” refers to health care provided to a woman at her residence by a physician, registered nurse, or advance practice nurse, whose scope of practice includes providing postpartum care in the area of maternal and child health care. The health care services provided must include, at a minimum:</p> <ul style="list-style-type: none"> • parent education; • assistance and training in breast or bottle feeding; and • performance of any maternal and neonatal test routinely performed during the usual course of inpatient care for the woman or her newborn child, including the collections of an adequate sample for the hereditary and metabolic newborn screening. <p>Covered Medical Expenses for pregnancy, childbirth, and complications of pregnancy are payable on the same basis as any other sickness.</p>
Well Newborn Nursery Care Expenses	<p>Benefits include charges for routine care of a Covered Person’s newborn child as follows:</p> <ul style="list-style-type: none"> • hospital charges for routine nursery care during the mother’s confinement, but for not more than four days for a normal delivery, • physician’s charges for circumcision, and • physician’s charges for visits to the newborn child in the hospital and consultations, but for not more than one visit per day. <p>Covered Medical Expenses are payable as follows: <u>Preferred Care:</u> 90% of the Negotiated Charge. <u>Non-Preferred Care:</u> 70% of the Reasonable Charge.</p>

Additional Benefits	
Prescription Drug Benefit Expenses	<p>Following a \$100 per Covered Person per Policy Year Deductible, Covered Medical Expenses for outpatient Prescription Drug Expenses associated with a covered Sickness or Accident which occurs during a Policy Year are payable as follows:</p> <p><u>Preferred Care Pharmacy:</u> Covered Medical Expenses are payable at 100% of the Negotiated Charge after a \$10 Copay for Generic Drugs, a \$25 Copay for Brand Name Prescription Drugs.</p> <p><u>Non-Preferred Care Pharmacy:</u> Covered Medical Expenses are payable at 50% of the Reasonable Charge.</p> <p>Please note: that you are required to pay in full at the time of service for all Prescriptions dispensed at a Non-Participating Pharmacy. (Please refer to the Prescription Drug Claim Procedures section of this Brochure for information regarding the claim submission and reimbursement process.)</p> <p>Medications not covered by this benefit include, but are not limited to: allergy sera, drugs to promote or to stimulate hair growth, appetite suppressants, smoking deterrents, and non-self injectables. Prior authorization is required for growth hormones and drugs which are used for the treatment of malaria. For assistance, or for a complete list of excluded medications and drugs available with prior authorization, please contact (800) 238-6279 (available 24 hours). This Pharmacy benefit is provided to cover Medically Necessary Prescriptions associated with a covered Sickness or Accident occurring during the Policy Year. Please use your Aetna Student Health ID card when obtaining your prescriptions.</p> <p>Aetna Specialty Pharmacy provides specialty medications and support to members living with chronic conditions. The medications offered may be injected, infused or taken by mouth. For additional information please go to www.AetnaSpecialtyRx.com.</p>

<p>Diabetic Treatment, Supplies and Outpatient Self-Management Expenses</p>	<p>Covered Medical Expenses includes expenses incurred for the diagnosis and treatment of diabetes, including those for drugs and diabetic supplies, equipment and an outpatient diabetic self-management education program prescribed as part of a treatment plan. Benefits are payable on the same basis as any other sickness.</p> <p>Charges for a diabetic self-management education program are covered but only if:</p> <ul style="list-style-type: none"> • the training is medically necessary, ordered in writing by physician or podiatrist, and provided by a health care professional who is licensed, registered, or certified, and has specialized training in the management of diabetes; • the Covered Person is a diabetic who is covered under this Policy and is not confined in a hospital or skilled nursing facility as a full-time inpatient; or • the person is covered under this Policy and cares for or helps care for a diabetic who is covered under this Policy and is not confined in a hospital or skilled nursing facility as a full-time inpatient. <p>Covered Medical Expenses include:</p> <ul style="list-style-type: none"> • One visit after receiving a diagnosis that represents a significant change in the insured's symptoms or condition. • One visit for re-education or refresher training. <p>Not covered are:</p> <ul style="list-style-type: none"> • Program expenses incurred for a diabetic education program whose only purpose is weight control. • Program expenses incurred for a diabetic education program that is available to the public at no cost. <p><i>Please see the definition on page 34 of this Brochure for more information on Diabetic Self-Management Education Programs.</i></p> <p>Benefits are payable as any sickness.</p>
<p>Hypodermic Needles Expenses</p>	<p>Covered Medical Expenses for hypodermic needles and syringes used in the treatment of diabetes are payable on the same basis as any other sickness: <u>Preferred Care:</u> After a \$10 Copay for Generic and \$25 Copay for Brand Name Prescription Drugs, 100% of the Negotiated Charge. <u>Non-Preferred Care:</u> 50% of the Reasonable Charge.</p>
<p>TMJ</p>	<p>Covered Medical Expenses include charges incurred by a Covered Person for treatment of Temporomandibular Joint (TMJ) Dysfunction. Benefits are payable as follows: Payable as any other expense up to a \$1,000 benefit maximum per Policy Year.</p>
<p>Pap-Smear Expenses</p>	<p>Covered Medical Expenses include one annual routine Pap-smear screening for women age 18 and older.</p> <p>Benefits are payable as follows: <u>Preferred Care:</u> 90% of the Negotiated Charge. <u>Non-Preferred Care:</u> 70% of the Reasonable Charge.</p>
<p>Mammography Expenses</p>	<p>Covered Medical Expenses include one baseline mammogram for women between age 35 and 40. Coverage is also provided for one routine annual mammogram for women age 40 and older, as well as when medically indicated for women with risk factors who are under age 40. Risk factors for women under 40 are:</p> <ul style="list-style-type: none"> • A woman who has a personal history of breast cancer. • A woman who has a personal history of breast disease that was proven benign by biopsy. • A woman whose mother, sister, or daughter has had breast cancer. • A woman who is at least 30 years of age and has not given birth.

	<p>Mammogram screenings coverage must also include comprehensive ultrasound screening for the entire breast or breasts if a mammogram demonstrates heterogenous or dense breast tissue and when determined to be medically necessary by a licensed physician.</p> <p>Benefits are payable as follows: <u>Preferred Care: 90%</u> of the Negotiated Charge. <u>Non-Preferred Care: 70%</u> of the Reasonable Charge.</p>
<p>Mastectomy and Breast Reconstruction Expense Benefits</p>	<p>Coverage will be provided to a Covered Person who is receiving benefits for a necessary mastectomy and who elects breast reconstruction after the mastectomy for:</p> <ul style="list-style-type: none"> • reconstruction of the breast on which a mastectomy has been performed, • surgery and reconstruction of the other breast to produce a symmetrical appearance, • prostheses, • treatment of physical complications of all stages of mastectomy, including lymphedemas, and • reconstruction of the nipple/areolar complex following a mastectomy is covered without regard to the lapse of time between the mastectomy and the reconstruction. This is subject to the approval of the attending physician. <p>Covered Medical Expenses are payable as follows: <u>Preferred Care: 90%</u> of the Negotiated Charge. <u>Non-Preferred Care: 70%</u> of the Reasonable Charge.</p> <p>This coverage will be provided in consultation with the attending physician and the patient. It will be subject to the same annual deductibles and coinsurance provisions that apply to the mastectomy.</p>
<p>Elective Abortion Expenses</p>	<p>If, as a result of pregnancy having its inception during the Policy Year, a Covered Person incurs expenses in connection with an elective abortion, a benefit is payable.</p> <p>Covered Medical Expenses for Elective Abortion Expense are covered as follows: <u>Preferred Care: 90%</u> of the Negotiated Charge. <u>Non-Preferred Care: 70%</u> of the Reasonable Charge.</p> <p>This benefit is in lieu of any other Policy benefits.</p>
<p>Chlamydia Screening Test Expenses</p>	<p>Benefits will be paid for Chlamydia screening expenses incurred for:</p> <ul style="list-style-type: none"> • Women who are: <ul style="list-style-type: none"> • under the age of 20 if they are sexually active, and • at least 20 years old if they have multiple risk factors. • Men who have multiple risk factors. <p>Covered Medical Expenses are payable as follows: <u>Preferred Care: 100%</u> of the Negotiated Charge. <u>Non-Preferred Care: 50%</u> of the Reasonable Charge.</p> <p><i>Please see definition on page 32 for more information on this benefit.</i></p> <p>Benefits are subject to the \$150 Routine Care Maximum.</p>

<p>Routine Screening for Sexually Transmitted Disease Expenses</p>	<p>Covered Medical Expenses include charges for covered persons who are at least 18 years old and who are sexually active for annual routine screening for sexually transmitted diseases.</p> <p>Benefits are payable as follows: <u>Preferred Care:</u> 100% of the Negotiated Charge. <u>Non-Preferred Care:</u> 50% of the Reasonable Charge.</p> <p><i>Please see definition on page 42 for more information on this benefit.</i></p> <p>Benefits are subject to the \$150 Routine Care Maximum.</p>
<p>Routine Prostate Cancer Screening Expenses</p>	<p>Covered Medical Expenses include charges incurred by a Covered Person for the screening of cancer as follows:</p> <ul style="list-style-type: none"> • for a male one prostate specific antigen test each Policy Year. <p>Benefits are payable as follows: <u>Preferred Care:</u> 100% of the Negotiated Charge. <u>Non-Preferred Care:</u> 70% of the Reasonable Charge.</p> <p>Benefits are limited to one visit per Policy Year.</p>
<p>Surgical Second Opinion Expenses</p>	<p>Covered Medical Expenses will include a second opinion consultation by a specialist on the need for surgery which has been recommended by the covered person's physician. The specialist must be board certified in the medical field relating to the surgical procedure being proposed. Coverage will also be provided for any expenses incurred for required X-rays and diagnostic tests done in connection with that consultation. Aetna must receive a written report on the second opinion consultation.</p> <p>Benefits are payable as follows: <u>Preferred Care:</u> After a \$20 per visit Copay, 100% of the Negotiated Charge. <u>Non-Preferred Care:</u> 70% of the Reasonable Charge.</p>
<p>Elective Surgical Second Opinion Expenses</p>	<p>Covered Medical Expenses will include a second opinion consultation by a specialist on the need for non-emergency elective surgery which has been recommended by the Covered Person's physician. The specialist must be board certified in the medical field relating to the surgical procedure being proposed. Coverage will also be provided for any expenses incurred for required X-rays and diagnostic tests done in connection with that consultation. Aetna must receive a written report on the second opinion consultation.</p> <p>Benefits are payable as follows: <u>Preferred Care:</u> After a \$20 per visit Copay, 100% of the Negotiated Charge. <u>Non-Preferred Care:</u> 70% of the Reasonable Charge.</p>
<p>Acupuncture in Lieu of Anesthesia Expenses</p>	<p>Covered Medical Expenses include acupuncture therapy, when acupuncture is used in lieu of other anesthesia, for a surgical or dental procedure covered under this Plan.</p> <p>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><u>Preferred Care:</u> 90% of the Negotiated Charge. <u>Non-Preferred Care:</u> 70% of the Reasonable Charge.</p>
<p>Dermatological Expenses</p>	<p>Covered Medical Expenses include charges for the diagnosis and treatment of skin disorders, excluding laboratory fees. Related laboratory expenses are covered under the Outpatient Expense Benefit.</p>

	<p>Benefits are payable as any sickness.</p> <p><i>Covered Medical Expenses do not include treatment for acne, or cosmetic treatment and procedures.</i></p>
<p>Home Health Care Expenses</p>	<p>Covered Medical Expenses include charges incurred by a covered person for home health care services made by a home health agency pursuant to a home health care plan, but only if:</p> <ul style="list-style-type: none"> • The services are furnished by, or under arrangements made by, a licensed home health agency, • The services are given under a home care plan. This plan must be established pursuant to the written order of a physician, and the physician must renew that plan every 60 days. Such physician must certify that the proper treatment of the condition would require inpatient confinement in a hospital or skilled nursing facility if the services and supplies were not provided under the home health care plan. The physician must examine the Covered Person at least once a month, • Except as specifically provided in the home health care services, the services are delivered in the patient's place of residence on a part-time, intermittent visiting basis while the patient is confined, • The care starts within seven days after discharge from a hospital as an inpatient, and • The care is for the same condition that caused the hospital confinement, or one related to it. • Part-time or intermittent nursing care by: a registered nurse (R.N.), a licensed Practical nurse (L.P.N.), or under the supervision on an R.N. if the services of an R.N. are not available, • Part time or intermittent home health aide services, that consist primarily of care of a medical or therapeutic nature by other than a R.N., • Physical, occupational. speech therapy, or respiratory therapy, • Medical supplies, drugs and medicines, and laboratory services. However, these items are covered only to the extent they would be covered if the patient was confined to a hospital, • Medical social services by licensed or trained social workers, • Nutritional counseling. <p><u>Preferred Care: 90%</u> of the Negotiated Charge. <u>Non-Preferred Care: 70%</u> of the Reasonable Charge.</p> <p>Benefits are limited to 40 visits per Policy Year. Four hours of home health aide service shall be considered as on home care visit.</p> <p>Covered Medical Expenses will not include: 1) services by a person who resides in the Covered Person's home, or is a member of the Covered Person's immediate family, 2) homemaker or housekeeper services, 3) maintenance therapy, 4) dialysis treatment, 5) purchase or rental of dialysis equipment, or 6) food or home delivered services.</p>
<p>Transfusion or Dialysis of Blood Expenses</p>	<p>Covered Medical Expenses include charges for the transfusion or dialysis of blood, including the cost of: whole blood, blood components, and the administration thereof.</p> <p>Benefits are payable as follows: <u>Preferred Care: 90%</u> of the Negotiated Charge. <u>Non-Preferred Care: 70%</u> of the Reasonable Charge.</p>
<p>Hospice Benefit Expenses</p>	<p>Covered Medical Expenses include charges for hospice care provided for a terminally ill Covered Person during a hospice benefit period.</p> <p>Benefits are payable as follows: <u>Preferred Care: 90%</u> of the Negotiated Charge. <u>Non-Preferred Care: 70%</u> of the Reasonable Charge.</p>

	<p><i>Please see definition on page 36 for more information on Hospice Care Expenses.</i></p> <p><i>Benefits for Hospice expenses require pre-certification.</i></p>
Licensed Nurse Expenses	<p>Benefits include 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.</p> <p>Covered Medical Expenses for a Licensed Nurse are covered as follows: <u>Preferred Care:</u> 90% of the Negotiated Charge. <u>Non-Preferred Care:</u> 70% of the Reasonable Charge.</p>
Skilled Nursing Facility Expenses	<p>Covered Medical Expenses include charges incurred by a Covered Person for confinement in a skilled nursing facility for treatment rendered:</p> <ul style="list-style-type: none"> • in lieu of confinement in a hospital as a full time inpatient, or • within 24 hours following a hospital confinement and for the same or related cause(s) as such hospital confinement. <p>Covered Medical Expenses are payable as follows: <u>Preferred Care:</u> 90% of the Negotiated Charge for the semi-private room rate. <u>Non-Preferred Care:</u> 70% of the Reasonable Charge for the semi-private room rate.</p> <p><i>Benefits for Skilled Nursing require pre-certification.</i></p>
Rehabilitation Facility Expenses	<p>Covered Medical Expenses include charges incurred by a Covered Person for confinement as a full time inpatient in a rehabilitation facility. Confinement in the rehabilitation facility must follow within 24 hours of, and be for the same or related cause(s) as, a period of hospital or skilled nursing facility confinement.</p> <p>Covered Medical Expenses for Rehabilitation Facility Expense are covered as follows: <u>Preferred Care:</u> 90% of the Negotiated Charge for the rehabilitation facility's daily room and board maximum for semi-private accommodations. <u>Non-Preferred Care:</u> 70% of the Reasonable Charge for the rehabilitation facility's daily room and board maximum for semi-private accommodations.</p> <p><i>Benefits for Rehabilitation Facility expenses require pre-certification.</i></p>