

	POS Open Access 5000	
MEMBER BENEFITS	In-Network	Out-of-Network*
Deductible Individual/Family	\$5,000/\$10,000	\$10,000/\$20,000
Coinsurance	20%	50%
Out-of-Pocket Maximum Individual/Family (includes deductible)	\$7,500/\$15,000	\$12,500/\$25,000
Lifetime Maximum*	\$5,000,000	\$5,000,000
Non-specialist Office Visit (General Physician, Family Practitioner, Pediatrician or Internist)	\$40 copay (ded. waived)	50%
Specialist Visit	\$50 copay (ded. waived)	50%
Hospital Admission	20%	50%
Outpatient Surgery	20%	50%
Emergency Room	\$150 copay (waived if admitted)	\$150 copay (waived if admitted)
Annual Routine Ob/Gyn Exam (Annual Pap/Mammogram)	\$0	50%
Maternity	Not covered	Not covered
Preventive Health (Annual Physical) (\$200 per calendar year*)	\$40 copay (ded. waived)	50%
Lab/X-Ray	20%	50%
Skilled Nursing (in lieu of hospital) (30 days per calendar year*)	20%	50%
Physical/Occupational Therapy (24 visits per calendar year*)	20% (Aetna will pay a maximum of \$25 per visit)	50% (Aetna will pay a maximum of \$25 per visit)
Home Health Care (30 visits per calendar year*)	20%	50%
Durable Medical Equipment (\$2,000 per calendar year*)	20%	50%
PHARMACY		
Pharmacy Deductible	\$500 (does not apply to generic)	\$500 (does not apply to generic)
Generic (Oral Contraceptives Included)	\$15 copay	50%
Preferred Brand Name	\$25 copay	50%
Non-Preferred Brand Name (Oral Contraceptives Included)	\$40 copay	50%
Self-Injectables	20%	20%
Calendar Year Maximum per Individual*	Unlimited	Unlimited

* Maximum applies to combined in and out of network benefits

+ Payment for out-of-network facility care is determined based upon Aetna's Allowable Fee Schedule. Payment for other out-of-network care is determined based upon the negotiated charge that would apply if such services were received from a Network Provider.

For a full list of benefit coverage and exclusions refer to the plan documents.

All products not available in all counties. Please refer to the state map located on page 2 of the Aetna Advantage Brochure.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna companies that offer, underwrite, or administer benefits coverage include: Aetna Health Inc. and/or Aetna Life Insurance Company.

