



Androscoggin Home Healthcare & Hospice
Effective Date: 01-01-2022
Open Choice® PPO - Maine
PPO \$2000

PLAN DESIGN & BENEFITS
MEDICAL PLAN PROVIDED BY AETNA LIFE INSURANCE COMPANY

| PLAN FEATURES | IN-NETWORK | OUT-OF-NETWORK |
|---|---------------------------------------|--|
| Benefit Limitations - For any service or supply that is subject to a maximum visit, day, or dollar limitation on a per year basis, the benefit year begins on January 1st unless otherwise mandated. Refer to your plan documents for more information. | | |
| Deductible (per calendar year) | \$2,000 Individual \$4,000 Family | \$15,000 Individual \$30,000 Family |
| All covered expenses, accumulate separately toward the in-network or out-of-network Deductible. Unless otherwise indicated, the deductible must be met prior to benefits being payable. Member cost sharing for certain services, as indicated in the plan, are excluded from charges to meet the Deductible. Pharmacy expenses do not apply towards the Deductible. The family Deductible is a cumulative Deductible for all family members. The family Deductible can be met by a combination of family members; however, no single individual within the family will be subject to more than the individual Deductible amount. | | |
| Member Coinsurance | 20% | 40% |
| Applies to all expenses unless otherwise stated. | | |
| Payment Limit (per calendar year) | \$5,000 Individual \$10,000 Family | \$30,000 Individual \$60,000 Family |
| All covered expenses accumulate separately toward the in-network or out-of-network Payment Limit. Certain member cost sharing elements may not apply toward the Payment Limit. Pharmacy expenses apply towards the Payment Limit. Only those out-of-pocket expenses resulting from the application of coinsurance percentage, copays, and deductibles (except any penalty amounts) may be used to satisfy the Payment Limit. The family Payment Limit is a cumulative Payment Limit for all family members. The family Payment Limit can be met by a combination of family members; however, no single individual within the family will be subject to more than the individual Payment Limit amount. | | |
| Lifetime Maximum Unlimited except where otherwise indicated. | | |
| Payment for Out-of-Network Care** | Not Applicable | Professional: 105% of Medicare Facility: 140% of Medicare |
| Primary Care Physician Selection | Optional | Not Applicable |
| Certification Requirements - Certification for certain types of Out-of-Network care must be obtained to avoid a reduction in benefits paid for that care. Certification for Hospital Admissions, Treatment Facility Admissions, Convalescent Facility Admissions, Home Health Care, Hospice Care and Private Duty Nursing is required - excluded amount applied separately to each type of expense is \$400 per occurrence. | | |
| Referral Requirement | None | None |



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| PREVENTIVE CARE | IN-NETWORK | OUT-OF-NETWORK |
|--|---|---|
| Routine Adult Physical Exams/ Immunizations 1 exam every 12 months up to age 65, 1 exam every 12 months age 65 and older | Covered 100%; deductible waived | 20%; after deductible |
| Routine Well Child Exams/Immunizations 7 exams first 12 months, 3 exams 13th - 24th months, 3 exams 25th - 36th months, 1 exam per 12 months thereafter to age 22. | Covered 100%; deductible waived | 20%; after deductible |
| Routine Gynecological Care Exams | Covered 100%; deductible waived | 20%; deductible waived |
| Routine Mammograms | Covered 100%; deductible waived | 20%; after deductible |
| Women's Health 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. Contraceptive methods, sterilization procedures, patient education and counseling. Limitations may apply. | Covered 100%; deductible waived | 20%; after deductible |
| Routine Digital Rectal Exam Recommended: For covered males age 40 and over. | Covered 100%; deductible waived | 20%; after deductible |
| Prostate-specific Antigen Test Recommended: For covered males age 40 and over. | Covered 100%; deductible waived | 20%; after deductible |
| Colorectal Cancer Screening Recommended: For all members age 45 and over. | Covered 100%; deductible waived | 20%; after deductible |
| Routine Eye Exams 1 routine exam per 12 months. | Covered 100%; deductible waived | 20%; after deductible |
| Routine Hearing Screening | Covered 100%; deductible waived | 20%; after deductible |
| PHYSICIAN SERVICES | IN-NETWORK | OUT-OF-NETWORK |
| Office Visits to non-Specialist Includes services of an internist, general physician, family practitioner or pediatrician. | \$30 office visit copay; deductible waived | 20%; after deductible |
| Specialist Office Visits | \$50 office visit copay; deductible waived | 20%; after deductible |
| Hearing Exams | Not Covered | Not Covered |
| Pre-Natal Maternity | Covered 100%; deductible waived | 20%; after deductible |
| Walk-in Clinics Walk-in Clinics are free-standing health care facilities that (a) may be located in or with a pharmacy, drug store, supermarket or other retail store; and (b) provide limited medical care and services on a scheduled or unscheduled basis. Urgent care centers, emergency rooms, the outpatient department of a hospital, ambulatory surgical centers, and physician offices are not considered to be Walk-in Clinics. | \$30 office visit copay; deductible waived | 20%; after deductible |
| Allergy Testing | Your cost sharing is based on the type of service and where it is performed | Your cost sharing is based on the type of service and where it is performed |
| Allergy Injections | Your cost sharing is based on the type of service and where it is performed | Your cost sharing is based on the type of service and where it is performed |



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| DIAGNOSTIC PROCEDURES | IN-NETWORK | OUT-OF-NETWORK |
|--|--|-------------------------|
| Diagnostic X-ray (other than Complex Imaging Services) If performed as a part of a physician office visit and billed by the physician, expenses are covered subject to the applicable physician's office visit member cost sharing. | 20%; after deductible | 40%; after deductible |
| Diagnostic Laboratory If performed as a part of a physician office visit and billed by the physician, expenses are covered subject to the applicable physician's office visit member cost sharing. | 20%; after deductible | 40%; after deductible |
| Diagnostic Complex Imaging If performed as a part of a physician office visit and billed by the physician, expenses are covered subject to the applicable physician's office visit member cost sharing. | 20%; after deductible | 40%; after deductible |
| EMERGENCY MEDICAL CARE | IN-NETWORK | OUT-OF-NETWORK |
| Urgent Care Provider | \$50 office visit copay; deductible waived | 20%; after deductible |
| Non-Urgent Use of Urgent Care Provider | Not Covered | Not Covered |
| Emergency Room Copay waived if admitted | \$200 copay; deductible waived | Same as in-network care |
| Non-Emergency Care in an Emergency Room | Not Covered | Not Covered |
| Emergency Use of Ambulance | 20%; after deductible | Same as in-network care |
| Non-Emergency Use of Ambulance | Not Covered | Not Covered |
| HOSPITAL CARE | IN-NETWORK | OUT-OF-NETWORK |
| Inpatient Coverage Your cost sharing applies to all covered benefits incurred during your inpatient stay. | 20%; after deductible | 40%; after deductible |
| Inpatient Maternity Coverage (includes delivery and postpartum care) Your cost sharing applies to all covered benefits incurred during your inpatient stay. | 20%; after deductible | 40%; after deductible |
| Outpatient Hospital Expenses Your cost sharing applies to all covered benefits incurred during your outpatient visit. | 20%; after deductible | 40%; after deductible |
| Outpatient Surgery - Hospital Your cost sharing applies to all covered benefits incurred during your outpatient visit. | 20%; after deductible | 40%; after deductible |
| Outpatient Surgery - Freestanding Facility Your cost sharing applies to all covered benefits incurred during your outpatient visit. | 20%; after deductible | 40%; after deductible |
| MENTAL HEALTH SERVICES | IN-NETWORK | OUT-OF-NETWORK |
| Inpatient Your cost sharing applies to all covered benefits incurred during your inpatient stay. | 20%; after deductible | 40%; after deductible |
| Mental Health Office Visits Your cost sharing applies to all covered benefits incurred during your outpatient visit. | \$50 copay; deductible waived | 20%; after deductible |
| Other Mental Health Services | 20%; after deductible | 40%; after deductible |
| SUBSTANCE ABUSE | IN-NETWORK | OUT-OF-NETWORK |
| Inpatient Your cost sharing applies to all covered benefits incurred during your inpatient stay. | 20%; after deductible | 40%; after deductible |
| Residential Treatment Facility | 20%; after deductible | 40%; after deductible |
| Substance Abuse Office Visits Your cost sharing applies to all covered benefits incurred during your outpatient visit. | \$50 copay; deductible waived | 20%; after deductible |
| Other Substance Abuse Services | 20%; after deductible | 40%; after deductible |



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| OTHER SERVICES | IN-NETWORK | OUT-OF-NETWORK |
|---|---|---|
| Skilled Nursing Facility Limited to 100 days per year Your cost sharing applies to all covered benefits incurred during your inpatient stay. | 20%; after deductible | 40%; after deductible |
| Home Health Care Home health care services include private duty nursing Limited to 3 intermittent visits per day by a participating home health care agency; 1 visit equals a period of 4 hrs or less. | 20%; after deductible | 40%; after deductible |
| Hospice Care - Inpatient Your cost sharing applies to all covered benefits incurred during your inpatient stay. | Covered 100%; deductible waived | 20%; after deductible |
| Hospice Care - Outpatient Your cost sharing applies to all covered benefits incurred during your outpatient visit. | Covered 100%; deductible waived | 20%; after deductible |
| Private Duty Nursing - Outpatient Each period of private duty nursing of up to 8 hours will be deemed to be one private duty nursing shift. | Covered as part of Home Health Care | Covered as part of Home Health Care |
| Spinal Manipulation Therapy | \$50 copay; deductible waived | 20%; after deductible |
| Outpatient Short-Term Rehabilitation Limited to 40 visits per year Includes speech, physical, occupational therapy | \$50 copay; deductible waived | 20%; after deductible |
| Early Intervention Services Children from birth to age 3; maximum of \$3,200 per child per year. Lifetime maximum of \$9,600. | Your cost sharing is based on the type of service and where it is performed | Your cost sharing is based on the type of service and where it is performed |
| Habilitative Physical Therapy | 20%; after deductible | 40%; after deductible |
| Habilitative Occupational Therapy | 20%; after deductible | 40%; after deductible |
| Habilitative Speech Therapy | 20%; after deductible | 40%; after deductible |
| Autism Behavioral Therapy Covered same as any other Outpatient Mental Health benefit | \$50 copay; deductible waived | 20%; after deductible |
| Autism Applied Behavior Analysis Covered same as any other Outpatient Mental Health Other Services benefit | 20%; after deductible | 40%; after deductible |
| Autism Physical Therapy | 20%; after deductible | 40%; after deductible |
| Autism Occupational Therapy | 20%; after deductible | 40%; after deductible |
| Autism Speech Therapy | 20%; after deductible | 40%; after deductible |
| Durable Medical Equipment | 20%; after deductible | 40%; after deductible |
| Prosthetics | 20%; deductible waived | 40%; after deductible |
| Diabetic Supplies -- (if not covered under Pharmacy benefit) | Covered same as any other medical expense. | Covered same as any other medical expense. |
| Affordable Care Act mandated Women's Contraceptives | Covered 100%; deductible waived | Covered same as any other expense. |
| Women's Contraceptive drugs and devices not obtainable at a pharmacy | Covered 100%; deductible waived | Covered same as any other expense. |
| Hearing Aids 1 hearing aid to a maximum of \$3,000 per ear every 36 months | Covered 100%; after deductible | Covered 100%; after deductible |
| Infusion Therapy Administered in the home or physician's office | \$50 copay; deductible waived | 20%; after deductible |
| Infusion Therapy Administered in an outpatient hospital department or freestanding facility | 20%; after deductible | 40%; after deductible |



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|--|--|--|
| Vision Eyewear | Not Covered | Not Covered |
| Transplants | 20%; after deductible Preferred coverage is provided at an IOE contracted facility only. | 40%; after deductible Non-Preferred coverage is provided at a Non-IOE facility. |
| Bariatric Surgery | 20%; after deductible | 40%; after deductible |
| Acupuncture Limited to 10 visits per year | \$30 copay; deductible waived | 20%; after deductible |
| "Other" Health Care -- 20% member coinsurance, after deductible, for services that are neither in-network nor out-of-network. | | |
| FAMILY PLANNING | IN-NETWORK | OUT-OF-NETWORK |
| Infertility Treatment | Your cost sharing is based on the type of service and where it is performed Diagnosis and treatment of the underlying medical condition only. | Your cost sharing is based on the type of service and where it is performed |
| Comprehensive Infertility Services Artificial insemination and ovulation induction | Not Covered | Not Covered |
| Advanced Reproductive Technology (ART) In-vitro fertilization (IVF), zygote intrafallopian transfer (ZIFT), gamete intrafallopian transfer (GIFT), cryopreserved embryo transfers, intracytoplasmic sperm injection (ICSI), or ovum microsurgery | Not Covered | Not Covered |
| Vasectomy | Your cost sharing is based on the type of service and where it is performed | 40%; after deductible |
| Tubal Ligation | Covered 100%; deductible waived | 20%; after deductible |



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| PHARMACY | | IN-NETWORK | OUT-OF-NETWORK |
|---|-------------------------|--|---|
| Pharmacy Plan Type | | Advanced Control Plan - Aetna | |
| Preferred Generic Drugs | | | |
| | Retail | \$20 copay | 20% of submitted cost; after applicable in-network cost share |
| | Mail Order | \$40 copay | 20% of submitted cost; after applicable in-network cost share |
| Preferred Brand-Name Drugs | | | |
| | Retail | \$30 copay | 20% of submitted cost; after applicable in-network cost share |
| | Mail Order | \$60 copay | 20% of submitted cost; after applicable in-network cost share |
| Non-Preferred Generic and Brand-Name Drugs | | | |
| | Retail | \$50 copay | 20% of submitted cost; after applicable in-network cost share |
| | Mail Order | \$100 copay | 20% of submitted cost; after applicable in-network cost share |
| Specialty Drugs | | | |
| | Preferred Specialty | \$250 copay | 20% of submitted cost; after applicable in-network cost share |
| | Non-Preferred Specialty | \$250 copay | 20% of submitted cost; after applicable in-network cost share |
| Pharmacy Day Supply and Requirements | | | |
| | Retail | Up to a 30 day supply from Aetna National Network For a 31-90 day supply you will be responsible for the Mail Order Drug copay. | |
| | Mail Order | A 31-90 day supply from CVS Caremark® Mail Service Pharmacy | |
| | Specialty | Up to a 30 day supply Advanced Control Formulary Aetna Insured List | |
| Choose Generics with Dispense as Written (DAW) override - the member pays the applicable copay. If the physician requires brand-name, member would pay brand-name copay. If the member requests brand-name when a generic is available, the member pays the applicable copay plus the difference between the generic price and the brand-name price. | | | |
| Plan Includes: Diabetic supplies and Contraceptive drugs and devices obtainable from a pharmacy. \$35 member payment maximum per fill per 30-day supply of insulin drugs Contraceptives covered up to a 12 month supply. Contraceptive copay strategy applies. A limited list of over-the-counter medications are covered when filled with a prescription. Oral chemotherapy drugs covered 100% Precertification and quantity limits included Step Therapy included Seasonal Vaccinations covered 100% in-network Preventive Vaccinations covered 100% in-network Affordable Care Act mandated female contraceptives and preventive medications covered 100% in-network. | | | |
| GENERAL PROVISIONS | | | |
| Dependents Eligibility | | Spouse, children from birth to age 26 regardless of student status. | |

**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.



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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.

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 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, coinsurance 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, coinsurance and deductibles.

Plans are provided by: Aetna Life Insurance Company. 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. You may be responsible for the health care provider's full charges for any non-covered services, including circumstances where you have exceeded a benefit limit contained in the plan. 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 the material into another language may be available. Please call Member Services at **1-888-982-3862**.

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**.

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.

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