Schedule of benefits

If this is an ERISA plan, you may have certain rights under this plan. ERISA may not apply to a church or government group. Please contact the employer for additional information.

Prepared for:

Employer:	Adobe Inc.
Contract number:	MSA-0660819
Plan name:	Choice POS II High Deductible Health Plan - 90%/70%Plan
Schedule of benefits:	1A
Plan effective date:	January 1, 2025
Plan issue date:	April 4, 2025

Third Party Administrative Services provided by Aetna Life Insurance Company

Schedule of benefits

This schedule of benefits (schedule) lists the **deductibles**, **copayments** or **payment percentage**, if any apply to the **covered services** you receive under the plan. You should review this schedule to become aware of these and any limits that apply to these services.

How your cost share works

- The **deductibles** and **copayments**, if any, listed in the schedule below are the amounts that you pay for **covered services**.
  - For the **covered services** under your medical plan, you will be responsible for the dollar amount
  - For pharmacy benefits where a percentage cost share acts like a **copayment**, you will be responsible for the percentage amount
- **Payment percentage** amounts, if any, listed in the schedule below are what the plan will pay for **covered services**.
- Sometimes your cost share shows a combination of your dollar amount **copayment** that you will be responsible for and the **payment percentage** that your plan will pay.
- You are responsible to pay any **deductibles**, **copayments** and remaining **payment percentage**, if they apply and before the plan will pay for any **covered services**.
- This plan doesn't cover every health care service. You pay the full amount of any health care service you get that is not a **covered service**.
- This plan has limits for some **covered services**. For example, these could be visit, day or dollar limits. They may be:
  - Combined limits between in-network and **out-of-network providers**
  - Separate limits for in-network and **out-of-network providers**
  - Based on a rolling, 12 month period starting with the date of your most recent visit under this plan

  See the schedule for more information about limits.
- Your cost share may vary if the **covered service** is preventive or not. Ask your **physician** or contact us if you have a question about what your cost share will be.

For examples of how cost share and **deductible** work, go to the *Using your Aetna benefits* section under Individuals & Families at https://www.aetna.com/

Important note:
Covered services are subject to the **deductible**, maximum out-of-pocket, limits, **copayment** or **payment percentage** unless otherwise stated in this schedule. The *Surprise bill* section in the booklet explains your protections from a surprise bill.

How your deductible works

The **deductible** is the amount you pay for **covered services** each year before the plan starts to pay. This is in addition to any **copayment** or **payment percentage** you pay when you get **covered services** from an in-network, **out-of-network provider**. This schedule shows the **deductible** amounts that apply to your plan. Once you have met your **deductible**, we will start sharing the cost when you get **covered services**. You will continue to pay **copayments** or **payment percentage**, if any, for **covered services** after you meet your **deductible**.

How your PCP or physician office visit cost share works

You will pay the **PCP** cost share when you get **covered services** from any **PCP**.

How your maximum out-of-pocket works

This schedule shows the **maximum out-of-pocket limits** that apply to your plan. Once you reach your **maximum out-of-pocket limit**, your plan will pay for **covered services** for the remainder of that year.

Contact us

We are here to answer questions. See the *Contact us* section in your booklet.

This schedule replaces any schedule of benefits previously in use. Keep it with your booklet.

Plan features

Precertification covered services reduction

This only applies to **out-of-network covered services**:
Your booklet contains a complete description of the **precertification** process. You will find details in the *Medical necessity and precertification* section.

If **precertification** for **covered services** isn't completed, when required, it results in the following benefit reduction:

- A $400 benefit reduction applied separately to each type of **covered service**

You may have to pay an additional portion of the **recognized charge** because you didn't get **precertification**. This portion is not a **covered service** and doesn't apply to your **deductible** or **maximum out-of-pocket limit**, if you have one.

Deductible

You have to meet your **deductible** before this plan pays for benefits.

Deductible type	In-network	Out-of-network
Individual	$1,650 per year	$3,300 per year
Family	$3,300 per year	$6,600 per year

Deductible waiver provisions for preventive prescription drugs

No **deductible** will apply to preventive covered **prescription** drug expenses:

Preventive:
Preventive drugs as defined in guidance issued by the U.S. Department of the Treasury and Internal Revenue Service (IRS) for Health Savings Accounts (HSAs) and qualified High Deductible Health Plans (HDHPs). This list will be reviewed periodically and is subject to change as federal guidelines change.

Maximum out-of-pocket limit

Includes the **deductible**.

Maximum out-of-pocket type	In-network	Out-of-network
Individual	$3,300 per year	$6,600 per year
Family	$7,600 per year	$13,200 per year

General coverage provisions

This section explains the **deductible, maximum out-of-pocket limit** and limitations listed in this schedule.

Deductible provisions

Covered services that are subject to the **deductible** include those provided under the medical plan and the **prescription** drug plan.

Covered services apply to the in-network and out-of-network **deductibles.**

The **deductible** may not apply to some **covered services**. You still pay the **copayment** or **payment percentage**, if any, for these **covered services**.

Individual deductible
You pay for **covered services** each year before the plan begins to pay. After the amount paid for **covered services** reaches this individual **deductible**, this plan starts to pay for **covered services** for the rest of the year. The individual **deductible** applies to a person who is enrolled for self-only coverage with no dependent coverage.

Family deductible
You and your covered dependents pay for **covered services** each year before the plan begins to pay. After the amount paid for **covered services** reaches this family **deductible**, this plan starts to pay for **covered services** for the rest of the year. The family **deductible** applies to a person enrolled with one or more dependents.

Copayment
This is the dollar amount you pay for **covered services**. In most plans, you pay this after you meet your **deductible** limit. In **prescription** drug plans, it is the amount you pay for covered drugs.

Payment Percentage
This is the percentage of the bill you pay after you meet your **deductible**.

Maximum out-of-pocket limit
The **maximum out-of-pocket limit** is the most you will pay per year in **copayments**, **payment percentage** and **deductible**, if any, for **covered services**. **Covered services** that are subject to the **maximum out-of-pocket limit** include those provided under the medical plan and the outpatient **prescription** drug plan.

Covered services apply to the in-network and out-of-network **maximum out-of-pocket limit**.

Individual maximum out-of-pocket limit
After the amount of the cost share and **deductible** paid during the year for **covered services** meets the individual **maximum out-of-pocket limit,** this plan will pay 100% of the eligible charge for **covered services** that would apply toward the limit for you for the remainder of the year.

Family maximum out-of-pocket limit
After the amount of the cost share and **deductible** paid during the year for **covered services** meets this family **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charge for **covered services** that would apply toward the limit for the rest of the year.

For the purposes of the **maximum out-of-pocket limit** provision:
- The individual **maximum out-of-pocket limit** applies to a person enrolled for self-only coverage with no dependent coverage
- The family **maximum out-of-pocket limit** applies to a person enrolled with one or more dependents

If the **maximum out-of-pocket limit** does not apply to a **covered service**, your cost share for that service will not count toward satisfying the **maximum out-of-pocket limit** amount.

Certain costs that you have do not apply toward the **maximum out-of-pocket limit**. These include:
- All costs for non-**covered services** which are identified in the booklet and the schedule
- Charges, expenses or costs in excess of the **recognized charge**

Limit provisions

Covered services will apply to the in-network and out-of-network limits.

Your financial responsibility and decisions regarding benefits

We base your financial responsibility for the cost of **covered services** on when the service or supply is provided, not when payment is made. Benefits will be pro-rated to account for treatment or portions of **stays** that occur in more than one year. Decisions regarding when benefits are covered are subject to the terms and conditions of the booklet.

Prescription drug – outpatient deductible provisions

Covered services that are subject to the **deductible** include **covered services** provided under the medical plan and the **prescription** drug plan.

The **deductible** may not apply to certain **covered services**. You still pay the **copayment** or **payment percentage**, if any, for these **covered services**.

Prescription drug – outpatient maximum out-of-pocket limit provisions

Covered services that are subject to the **maximum out-of-pocket limit** include **covered services** provided under the medical plan and the **prescription** drug plan.

The **maximum out-of-pocket limit** is the most you will pay per year in **copayments**, **payment percentage** and **deductible**, if any, for **covered services**. This plan may have an individual and family **maximum out-of-pocket limit**.

Covered services

Abortion

Description	In-network	Out-of-network
Abortion	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Acupuncture

Description	In-network	Out-of-network
Acupuncture	90% per visit after **deductible**	70% per visit after **deductible**

Ambulance services

Description	In-network	Out-of-network
Emergency services	90% per trip after **deductible**	Paid same as in-network
Non-**emergency services** ground, air, or water ambulance	50% per trip after **deductible**	Paid same as in-network

Applied behavior analysis

Description	In-network	Out-of-network
Applied behavior analysis	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Autism spectrum disorder

Description	In-network	Out-of-network
Diagnosis and testing	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Treatment	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Occupational (OT), physical (PT) and speech (ST) therapy for autism spectrum disorder	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Behavioral health

Mental health treatment

Coverage provided is the same as for any other illness

Description	In-network	Out-of-network
Inpatient services-**room and board** including **residential treatment facility**	90% per admission after **deductible**	70% per admission after **deductible**
Other inpatient services and supplies Other **residential treatment facility** services and supplies	90% per admission after **deductible**	70% per admission after **deductible**

Description	In-network	Out-of-network
Outpatient office visit to a **physician** or **behavioral health provider**	90% per visit after **deductible**	70% per visit after **deductible**
Physician or **behavioral health provider telemedicine** consultation	90% per visit after **deductible**	70% per visit after **deductible**
Outpatient **mental health disorders telemedicine** cognitive therapy consultations by a **physician** or **behavioral health provider**	Covered based on type of service and **provider** from which it is received	Covered based on type of service and **provider** from which it is received

Description	In-network	Out-of-network
Other outpatient services including: • Behavioral health services in the home • Partial hospitalization treatment • Intensive outpatient program The cost share doesn't apply to in-network peer counseling support services after you meet your **deductible**	90% per visit after **deductible**	70% per visit after **deductible**

Substance related disorders treatment

Includes **detoxification**, rehabilitation and **residential treatment facility**

Coverage provided is the same as for any other illness

Description	In-network	Out-of-network
Inpatient services-**room and board** during a **hospital stay**	90% per admission after **deductible**	70% per admission after **deductible**
Other inpatient services and supplies during a **hospital stay**	90% per admission after **deductible**	70% per admission after **deductible**
Description	**In-network**	**Out-of-network**
Outpatient office visit to a **physician** or **behavioral health provider**	90% per visit after **deductible**	70% per visit after **deductible**
Physician or **behavioral health provider telemedicine** consultation	90% per visit after **deductible**	70% per visit after **deductible**
Outpatient **telemedicine** cognitive therapy consultations by a **physician** or **behavioral health provider**	Covered based on type of service and **provider** from which it is received	Covered based on type of service and **provider** from which it is received

Description	In-network	Out-of-network
Other outpatient services including: • Behavioral health services in the home • Partial hospitalization treatment • Intensive outpatient program The cost share doesn't apply to in-network peer counseling support services after you meet your **deductible**	90% per visit after **deductible**	70% per visit after **deductible**

Clinical trials

Description	In-network	Out-of-network
Experimental or investigational therapies	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Routine patient costs	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Durable medical equipment (DME)

Description	In-network	Out-of-network
DME	90% per item after **deductible**	70% per item after **deductible**

Emergency services

Description	In-network	Out-of-network
Emergency room	90% per visit after **deductible**	Paid same as in-network

Non-emergency care in a **hospital** emergency room	50% per visit after **deductible**	Paid same as in-network

Emergency services important note: Out-of-network providers do not have a contract with us. However, for out of network emergencies the federal No Surprises Act applies. If the **provider** bills you for an amount above your cost share, you are not responsible for payment of that amount. You should send the bill to the address on your ID card and we will resolve any payment issue with the **provider**. Make sure the member ID is on the bill. If you are admitted to the **hospital** for an inpatient **stay** right after you visit the emergency room, you will not pay your emergency room cost share if you have one. You will pay the inpatient **hospital** cost share, if any.

Habilitation therapy services

Outpatient physical (PT), occupational (OT) therapies

Description	In-network	Out-of-network
PT, OT therapies	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Outpatient speech therapy (ST)

Description	In-network	Out-of-network
ST therapy	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Hearing aids

Description	In-network	Out-of-network
Hearing aids	100% per item after **deductible**	100% per item after **deductible**
Limit	Two hearing aids per ear every 24 months	Two hearing aids per ear every 24 months

Hearing exams

Description	In-network	Out-of-network
Hearing exams	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Visit limit	1 visit per year	1 visit per year

Home health care

A visit is a period of 4 hours or less

Description	In-network	Out-of-network
Home health care	90% per visit after **deductible**	70% per visit after **deductible**
Visit limit per year	180	180

Home health care important note:
Intermittent visits are periodic and recurring visits that skilled nurses make to ensure your proper care. The intermittent requirement may be waived to allow for coverage for up to 12 hours with a daily maximum of 3 visits.

Hospice care

Description	In-network	Out-of-network
Inpatient services - **room and board**	100% after **deductible**	100% after **deductible**
Other inpatient services and supplies	100% per admission after **deductible**	100% after **deductible**

Description	In-network	Out-of-network
Outpatient services	100% per visit after **deductible**	100% per visit after **deductible**

Limit per lifetime	unlimited	unlimited

Hospice important note:
This includes part-time or infrequent nursing care by an R.N. or L.P.N. to care for you up to 8 hours a day. It also includes part-time or infrequent home health aide services to care for you up to 8 hours a day.

Hospital care

Description	In-network	Out-of-network
Inpatient services – **room and board**	90% after **deductible**	70% after **deductible**

Description	In-network	Out-of-network
Other inpatient services and supplies	90% per admission after **deductible**	70% after **deductible**

Fertility services

Basic infertility

Description	In-network	Out-of-network
Treatment of basic infertility	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Advanced reproductive technology (ART)

Description	In-network	Out-of-network
Outpatient services performed at ART **specialist** office	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Services performed at **hospital** outpatient department	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Services performed at a facility other than a **hospital** outpatient department	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Fertility preservation	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Limits

Description	In-network	Out-of-network
Maximum number of ovulation induction cycles per lifetime while on medications to stimulate the ovaries	6 This limit is combined for in-network and out-of-network benefits	6 This limit is combined for in-network and out-of-network benefits
Maximum ART cycles per lifetime	3 This limit is combined for in-network and out-of-network benefits	3 This limit is combined for in-network and out-of-network benefits

Important note:
The fertility lifetime limit applies combined with charges made by a network pharmacy and out-of-network pharmacy for:

- Synthetic ovulation stimulant drugs, taken by mouth or injected prescribed as part of the ART benefits

This lifetime limit does not apply to drugs prescribed for the diagnosis and treatment of basic infertility.

Jaw joint disorder

Includes TMJ

Description	In-network	Out-of-network
Jaw joint disorder treatment	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Maternity and related newborn care

Includes complications

Description	In-network	Out-of-network
Inpatient services – **room and board**	90% per admission after **deductible**	70% per admission after **deductible**
Other inpatient services and supplies	90% per admission after **deductible**	70% per admission after **deductible**
Services performed in **physician** or **specialist** office or a facility	90% per visit after **deductible**	70% per visit after **deductible**
Other services and supplies	90% per visit after **deductible**	70% per visit after **deductible**

Maternity and related newborn care important note:
Any cost share collected applies only to the delivery and postpartum care services provided by an OB, GYN or OB/GYN. Review the *Maternity* section of the booklet. It will give you more information about coverage for maternity care under this plan.

Obesity surgery

Description	In-network	Out-of-network
Inpatient services – **room and board**	90% per admission after **deductible**	70% per admission after **deductible**
Other inpatient services and supplies	90% per admission after **deductible**	70% per admission after **deductible**

Description	In-network	Out-of-network
Outpatient services	90% per visit after **deductible**	70% per visit after **deductible**

Oral and maxillofacial treatment (mouth, jaws and teeth)

Description	In-network	Out-of-network
Treatment of mouth, jaws and teeth	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Outpatient surgery

Description	In-network	Out-of-network
At **hospital** outpatient department	90% per visit after **deductible**	70% per visit after **deductible**
At facility that is not a **hospital**	90% per visit after **deductible**	70% per visit after **deductible**
At the **physician** office	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Physician and specialist services

Physician services-general or family practitioner

Including surgical services

Description	In-network	Out-of-network
Physician office hours (not-surgical, not preventive)	90% per visit after **deductible**	70% per visit after **deductible**
Physician surgical services	90% per visit after **deductible**	70% per visit after **deductible**

Description	In-network	Out-of-network
Physician visit during inpatient **stay**	90% per visit after **deductible**	70% per visit after **deductible**

Description	In-network	Out-of-network
Physician telemedicine consultation	90% per visit after **deductible**	70% per visit after **deductible**

Specialist

Description	In-network	Out-of-network
Specialist office hours (not-surgical, not preventive)	90% per visit after **deductible**	70% per visit after **deductible**

Specialist surgical services	90% per visit after **deductible**	70% per visit after **deductible**

Description	In-network	Out-of-network
Specialist telemedicine consultation	90% per visit after **deductible**	70% per visit after **deductible**

All other services not shown above

Description	In-network	Out-of-network
All other services	90% per visit after **deductible**	70% per visit after **deductible**

Prescription drugs - outpatient

Generic prescription drugs

Description	In-network	Out-of-network
30 day supply at a **retail pharmacy**	$15 after **deductible**	50% after **deductible**
90 day supply at a **mail order pharmacy,** a designated network pharmacy, or a CVS pharmacy	$30 after **deductible**	Not covered

Preferred brand-name prescription drugs

Description	In-network	Out-of-network
30 day supply at a **retail pharmacy**	$45 after **deductible**	50% after **deductible**
90 day supply at a **mail order pharmacy,** a designated network pharmacy, or a CVS pharmacy	$90 after **deductible**	Not covered

Non-preferred brand-name prescription drugs

Description	In-network	Out-of-network
30 day supply at a **retail pharmacy**	$65 after **deductible**	50% after **deductible**
90 day supply at a **mail order pharmacy**, a designated network pharmacy, or a CVS pharmacy	$130 after **deductible**	Not covered

Contraceptives (birth control)

Brand-name prescription drugs and devices are covered at 100% when a generic is not available

Description	In-network	Out-of-network
30 day supply or 12 month supply of generic and OTC drugs and devices	$0, no **deductible** applies	Paid based on the tier of drug in the schedule
30 day supply or 12 month supply of **brand-name prescription drugs** and devices	Paid based on the tier of drug in the schedule	Paid based on the tier of drug in the schedule

Infertility drugs

Description	In-network	Out-of-network
Infertility drugs	Paid based on the tier of drug in the schedule	Paid based on the tier of drug in the schedule
Lifetime limit	$60,000	$60,000

Important note:
The infertility lifetime limit applies combined with charges made by a network pharmacy and out-of-network pharmacy for:

- Synthetic ovulation stimulant drugs, taken by mouth or injected prescribed as part of the limited infertility and ART benefits

This lifetime limit does not apply to drugs prescribed for the diagnosis and treatment of basic infertility.

Preventive care drugs and supplements

Description	In-network	Out-of-network
Preventive care drugs and supplements	$0, no **deductible** applies	Paid based on the tier of drug in the schedule
Limits	Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF) For a current list of covered preventive care drugs and supplements or more information, see the *Contact us* section	Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF) For a current list of covered preventive care drugs and supplements or more information, see the *Contact us* section

Risk reducing breast cancer prescription drugs

Description	In-network	Out-of-network
Risk reducing breast cancer **prescription** drugs	$0, no **deductible** applies	Paid based on the tier of drug in the schedule
Limits	Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF) For a current list of risk reducing breast cancer drugs or more information, see the *Contact us* section	Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF) For a current list of risk reducing breast cancer drugs or more information, see the *Contact us* section

Tobacco cessation prescription and OTC drugs (preventive care)

Description	In-network	Out-of-network
Tobacco cessation **prescription** and OTC drugs	$0, no **deductible** applies for the first two 90-day treatment programs. Additional treatment programs will be paid based on the tier of drug in the schedule.	Paid based on the tier of drug in the schedule
Limits	Subject to any sex, age, medical condition, family history and frequency guidelines in the recommendations of the USPSTF. For a current list of covered tobacco cessation drugs or more information, see the *Contact us* section. See the *Other services* section of this schedule for more information.	Subject to any sex, age, medical condition, family history and frequency guidelines in the recommendations of the USPSTF. For a current list of covered tobacco cessation drugs or more information, see the *Contact us* section. See the *Other services* section of this schedule for more information.

Preventive care

Description	In-network	Out-of-network
Preventive care services	100% per visit, no **deductible** applies	100% per visit after **deductible**
Breast feeding counseling and support	100% per visit, no **deductible** applies	70% per visit after **deductible**
Breast feeding counseling and support limit	6 visits in a group or individual setting Visits that exceed the limit are covered under the **physician** services office visit	6 visits in a group or individual setting Visits that exceed the limit are covered under the **physician** services office visit
Breast pump, accessories and supplies limit	Electric pump: 1 every 12 months Manual pump: 1 per pregnancy Pump supplies and accessories: 1 purchase per pregnancy if not eligible to purchase a new pump	Electric pump: 1 every 12 months Manual pump: 1 per pregnancy Pump supplies and accessories: 1 purchase per pregnancy if not eligible to purchase a new pump
Breast pump waiting period	Electric pump: 12 months to replace an existing electric pump	Electric pump: 12 months to replace an existing electric pump
Counseling for alcohol or drug misuse	100% per visit, no **deductible** applies	100% per visit after **deductible**
Counseling for alcohol or drug misuse visit limit	5 visits per year	5 visits per year
Counseling for obesity, healthy diet	100% per visit, no **deductible** applies	100% per visit after **deductible**
Counseling for obesity, healthy diet visit limit	Age 22 and older: 26 visits per year, of which up to 10 visits may be used for healthy diet counseling.	Age 22 and older: 26 visits per year, of which up to 10 visits may be used for healthy diet counseling.
Counseling for sexually transmitted infection	100% per visit, no **deductible** applies	100% per visit after **deductible**
Counseling for sexually transmitted infection visit limit	2 visits per year	2 visits per year
Counseling for tobacco cessation	100% per visit, no **deductible** applies	100% per visit after **deductible**
Counseling for tobacco cessation visit limit	8 visits per year	8 visits per year
Family planning services (female contraception counseling)	100% per visit, no **deductible** applies	70% per visit after **deductible**
Family planning services (female contraception counseling) limit	Contraceptive counseling limited to 2 visits per year in a group or individual setting Counseling that exceeds this limit covered as a **physician** services office visit	Contraceptive counseling limited to 2 visits per year in a group or individual setting Counseling that exceeds this limit are covered as a **physician** services office visit
Immunizations	100%, no **deductible** applies	100% after **deductible**
Immunizations limit	Subject to any age limits provided for in the comprehensive guidelines	Subject to any age limits provided for in the comprehensive guidelines

	supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your **physician**	supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your **physician**
Routine cancer screenings	100% per visit, no **deductible** applies	100% per visit after **deductible**
Routine cancer screening limits	Subject to any age, family history and frequency guidelines as set forth in the most current: Evidence-based items that have a rating of A or B in the current recommendations of the USPSTF The comprehensive guidelines supported by the Health Resources and Services Administration For more information contact your **physician** or see the *Contact us* section	Subject to any age, family history and frequency guidelines as set forth in the most current: Evidence-based items that have a rating of A or B in the current recommendations of the USPSTF The comprehensive guidelines supported by the Health Resources and Services Administration For more information contact your **physician** or see the *Contact us* section
Routine lung cancer screening limit	1 screening per year Screenings that exceed this limit are covered as outpatient diagnostic testing	1 screening per year Screenings that exceed this limit are covered as outpatient diagnostic testing
Routine physical exam	100% per visit, no **deductible** applies	100% per visit after **deductible**
Routine physical exam limits	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures/Health Resources and Services Administration for children and adolescents Limited to 7 exams from age 0-1 year; 3 exams per year age 1-2; 3 exams per year age 2-3; and 1 exam per year after that age, up to age 18; 1 exam per year after age 18 High risk Human Papillomavirus (HPV) DNA testing for woman age 30 and older limited to 1 every 36 months	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures/Health Resources and Services Administration for children and adolescents Limited to 7 exams from age 0-1 year; 3 exams per year age 1-2; 3 exams per year age 2-3; and 1 exam per year after that age, up to age 18; 1 exam per year after age 18 High risk Human Papillomavirus (HPV) DNA testing for woman age 30 and older limited to 1 every 36 months
Well woman GYN exam	100% per visit, no **deductible** applies	100% per visit after **deductible**
Well woman GYN exam limit	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration

Prosthetic devices

Description	In-network	Out-of-network
Prosthetic devices	90% per item after **deductible**	70% per item after **deductible**

Reconstructive surgery and supplies

Including breast **surgery**

Description	In-network	Out-of-network
Surgery and supplies	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Short-term rehabilitation services

A visit is equal to no more than 1 hour of therapy.

Cardiac rehabilitation

Description	In-network	Out-of-network
Cardiac rehabilitation	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Pulmonary rehabilitation

Description	In-network	Out-of-network
Pulmonary rehabilitation	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Cognitive rehabilitation

Description	In-network	Out-of-network
Cognitive rehabilitation	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Physical and occupational therapies

Description	In-network	Out-of-network
	90% per visit after **deductible**	70% per visit after **deductible**

Speech therapy (ST)

Description	In-network	Out-of-network
	90% per visit after **deductible**	70% per visit after **deductible**

Physical and occupational therapies

Description	In-network	Out-of-network
Visit limit per year Physical, occupational therapies combined In-network and out-of-network combined	60	60

Speech Therapy (ST)

Description	In-network	Out-of-network
Visit limit per year In-network and out-of-network combined	60	60

Spinal manipulation

Description	In-network	Out-of-network
	90% per visit after **deductible**	70% per visit after **deductible**

Visit limit per year In-network and out-of-network combined	45	45

Skilled nursing facility

Description	In-network	Out-of-network
Inpatient services - **room and board**	90% per admission after **deductible**	70% per admission after **deductible**
Other inpatient services and supplies	90% per admission after **deductible**	70% per admission after **deductible**

Day limit per year	120	120

Tests, images and labs – outpatient

Diagnostic complex imaging services

Description	In-network	Out-of-network
	90% per visit after **deductible**	70% per visit after **deductible**

Diagnostic lab work

Description	In-network	Out-of-network
	90% per visit after **deductible**	70% per visit after **deductible**

Diagnostic x-ray and other radiological services

Description	In-network	Out-of-network
	90% per visit after **deductible**	70% per visit after **deductible**

Therapies

Chemotherapy

Description	In-network	Out-of-network
Chemotherapy services	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Gene-based, cellular and other innovative therapies (GCIT)

Description	In-network (GCIT-designated facility/provider)	Out-of-network (Including **providers** who are otherwise part of Aetna's network but are not GCIT-designated facilities/**providers**)
Services and supplies	Covered based on type of service and where it is received	Not covered
Gene therapy products, **prescription** drugs	90% after **deductible**	Not covered

Infusion therapy

Outpatient services

Description	In-network	Out-of-network
In **physician** office	90% per visit after **deductible**	70% per visit after **deductible**
At an infusion location	Covered based on type of service and where it is received	Covered based on type of service and where it is received
In the home	90% per visit after **deductible**	70% per visit after **deductible**
At **hospital** outpatient department	90% per visit after **deductible**	70% per visit after **deductible**
At facility that is not a **hospital**	90% per visit after **deductible**	70% per visit after **deductible**

Radiation therapy

Description	In-network	Out-of-network
Radiation therapy	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Respiratory therapy

Description	In-network	Out-of-network
Respiratory therapy	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Transplant services

Description	In-network (IOE facility)	Out-of-network (Includes **providers** who are otherwise part of Aetna's network but are non-IOE **providers**)
Inpatient services and supplies	90% per transplant after **deductible**	70% per transplant after **deductible**
Physician services	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Urgent care services

At a freestanding facility or **provider** that is not a **hospital**

A separate urgent care cost share will apply for each visit to an urgent care facility or **provider**

Description	In-network	Out-of- network
Urgent care facility	90% per visit after **deductible**	70% per visit after **deductible**

Virtual primary care

Telemedicine consultation

Description	In-network	Out-of-network
Preventive care consultations	100% per visit no **deductible** applies	Not covered
All other basic medical services consultations	100% per visit after **deductible**	Not covered
Routine physical check-up limit	1 virtual visit per year	Not covered

Description	In-network	Out-of-network
Outpatient behavioral health consultations	100% per visit after **deductible**	Not covered

Description	In-network	Out-of-network
Outpatient dermatology consultations	100% per visit after **deductible**	Not covered

Walk-in clinic

Not all preventive care services are available at a **walk-in clinic**. All services are available from a network **physician.**

Description	Designated network	Non-designated network	Out-of-network
Non-emergency services	100% per visit after **deductible**	90% per visit after **deductible**	70% per visit after **deductible**
Preventive care immunizations	100% per visit, no **deductible** applies	100% per visit, no **deductible** applies	100% per visit after **deductible**
Preventive care immunization limits	Subject to any age and frequency limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your **physician**	Subject to any age and frequency limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your **physician**	Subject to any age and frequency limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your **physician**
Preventive screening and counseling services	100% per visit, no **deductible** applies	100% per visit, no **deductible** applies	100% per visit after **deductible**
Preventive screening and counseling limits	See the *Preventive care* section of the schedule	See the *Preventive care* section of the schedule	See the *Preventive care* section of the schedule

Important note:
Key terms
Designated network provider
A **network provider** listed in the directory under *Best results for your plan* as a **provider** for your plan.

Non-designated network provider
A **provider** listed in the directory under the *All other results* tab as a **provider** for your plan.
See the *Contact us* section if you have questions.

You will pay less cost share when you use a designated network **walk-in clinic provider**. Non-designated network **walk-in clinic providers** are available to you, but the cost share will be at a higher level when these **providers** are used.