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Aetna Student Health Plan Design and Benefits Summary The Royal Thai Embassy

Policy Year: 2019 - 2020

Policy Number: 299959

www.aetnastudenthealth.com

(877)375-7910



สำนักงานผู้ดูแลนักเรียนในสหรัฐอเมริกา
Office of Educational Affairs
Royal Thai Embassy, Washington DC



This is a brief description of the Student Health Plan. The Plan is available for The Royal Thai Embassy students. The Plan is underwritten by Aetna Life and Casualty (Bermuda). The exact provisions, including definitions, governing this insurance are contained in the Certificate of Coverage issued to you and may be viewed online at www.aetnastudenthealth.com. If there is a difference between this Benefit Summary and the Certificate of Coverage, the Certificate will control.

ROYAL THAI EMBASSY HEALTH SERVICES

Please seek non emergent medical care at the Student Health Center of the University or College you are attending. They are normally staffed by nurse practitioners and registered nurses and can provide a wide variety of medical services. In the event of an emergency, call **911** or the Campus Police for assistance

Coverage Periods

Students: Coverage for all insured students enrolled for coverage in the Plan for the following Coverage Periods. Coverage will become effective at 12:01 AM on the Coverage Start Date indicated below, and will terminate at 11:59 PM on the Coverage End Date indicated.

| Coverage Period | Coverage Start Date | Coverage End Date |
|-----------------|---------------------|-------------------|
| Annual | 09/01/2019 | 08/31/2020 |

Rates

The rates below are underwritten by Aetna Life and Casualty (Bermuda), Ltd.

| Rates Undergraduates and Graduate Students | | |
|---|-----------|----------|
| | Annual | Monthly |
| Student | \$1902.00 | \$158.50 |
| Student Only – Plan Does Not Cover Dependents | | |

Student Coverage

Eligibility

All Thai students and scholars who are taking credit hours at a United States educational institution under the supervisor of the Office of Educational Affairs of the Royal Thai Embassy and for whom the Embassy is responsible for remitting the insurance premium are required to enroll in this insurance plan.

Students and scholars must actively attend classes for at least 31 days after the date for which coverage is purchased, except in the case of medical withdrawal. Part-Time study, independent study, internet classes and television (TV) courses may not fulfill the eligibility requirements that the covered student actively attends classes. If the eligibility requirements are not met, Aetna’s only obligation is to refund the premium.

Enrollment

Eligible students must contact the Royal Thai Embassy, Office of Educational Affairs.

A person who is eligible for Medicare at the time of enrollment under this plan is not eligible for medical expense coverage and prescribed medicines expense coverage. If a covered person becomes eligible for Medicare after he or she is enrolled in this plan, such Medicare eligibility will not result in the termination of medical expense coverage and prescribed medicines expense coverage under this plan. As used within this provision, persons are “eligible for Medicare” if they are entitled to benefits under Part A (receiving free Part A) or enrolled in Part B or Premium Part A.

In-network Provider Network

Aetna Student Health offers Aetna’s broad network of In-network Providers. You can save money by seeing In-network Providers because Aetna has negotiated special rates with them, and because the Plan’s benefits are better.

If you need care that is covered under the Plan but not available from an In-network Provider, contact Member Services for assistance at the toll-free number on the back of your ID card. In this situation, Aetna may issue a pre-approval for you to receive the care from an Out-of-network Provider. When a pre-approval is issued by Aetna, the benefit level is the same as for In-network Providers.

Pre-certification

You need pre-approval from us for some eligible health services. Pre-approval is also called pre-certification.

Pre-certification for medical services and supplies

In-network care

Your in-network physician is responsible for obtaining any necessary pre-certification before you get the care. If your in-network physician doesn't get a required pre-certification, we won't pay the provider who gives you the care. You won't have to pay either if your in-network physician fails to ask us for pre-certification. If your in-network physician requests pre-certification and we refuse it, you can still get the care but the plan won't pay for it. You will find additional details on requirements in the Certificate of Coverage.

Out-of-network care

When you go to an out-of-network provider, it is your responsibility to obtain pre-certification from us for any services and supplies on the pre-certification list. If you do not pre-certify, your benefits may be reduced, or the plan may not pay any benefits. Refer to your schedule of benefits for this information. The list of services and supplies requiring pre-certification appears later in this section.

Pre-certification call

Pre-certification should be secured within the timeframes specified below. To obtain pre-certification, call Member Services at the toll-free number on your ID card. This call must be made:

| | |
|--|---|
| Non-emergency admissions: | You, your physician or the facility will need to call and request pre-certification at least 14 days before the date you are scheduled to be admitted. |
| An emergency admission: | You, your physician or the facility must call within 48 hours or as soon as reasonably possible after you have been admitted. |
| An urgent admission: | You, your physician or the facility will need to call before you are scheduled to be admitted. An urgent admission is a hospital admission by a physician due to the onset of or change in an illness, the diagnosis of an illness, or an injury. |
| Outpatient non-emergency services requiring pre-certification: | You or your physician must call at least 14 days before the outpatient care is provided, or the treatment or procedure is scheduled. |
| Delivery: | You, your physician, or the facility must call within 48 hours of the birth or as soon thereafter as possible. No penalty will be applied for the first 48 hours after delivery for a routine delivery and 96 hours for a cesarean delivery. |

We will provide a written notification to you and your physician of the pre-certification decision, where required by state law. If your pre-certified services are approved, the approval is valid for 30 days as long as you remain enrolled in the plan.

If you require an extension to the services that have been pre-certified, you, your physician, or the facility will need to call us at the number on your ID card as soon as reasonably possible, but no later than the final authorized day.

If pre-certification determines that the stay or outpatient services and supplies are not covered benefits, the notification will explain why and how you can appeal our decision. You or your provider may request a review of the pre-certification decision. See the *When you disagree - claim decisions and appeals procedures* section of Certificate of Coverage.

What if you don't obtain the required pre-certification?

If you don't obtain the required pre-certification:

- Your benefits may be reduced, or the plan may not pay any benefits. See the schedule of benefits *Pre-certification penalty* section.
- You will be responsible for the unpaid balance of the bills.
- Any additional out-of-pocket expenses incurred will not count toward your deductibles or maximum out-of-pocket limits.

What types of services and supplies require pre-certification?

Pre-certification is required for the following types of services and supplies:

| Inpatient services and supplies | Outpatient services and supplies |
|--|---|
| ART services | Applied behavior analysis |
| Obesity (bariatric) surgery | Certain prescription drugs and devices* |
| Stays in a hospice facility | Complex imaging |
| Stays in a hospital | Comprehensive infertility services |
| Stays in a rehabilitation facility | Cosmetic and reconstructive surgery |
| Stays in a residential treatment facility for treatment of mental disorders and substance abuse | Emergency transportation by airplane |
| Stays in a skilled nursing facility | Intensive outpatient program (IOP) – mental disorder and substance abuse diagnoses |
| | Kidney dialysis |
| | Knee surgery |
| | Medical injectable drugs , (immunoglobulins, growth hormones, multiple sclerosis medications, osteoporosis medications, botox, hepatitis C medications)* |
| | Outpatient back surgery not performed in a physician’s office |
| | Outpatient detoxification |
| | Partial hospitalization treatment – mental disorder and substance abuse diagnoses |
| | Private duty nursing services |
| | Psychological testing/neuropsychological testing |
| | Sleep studies |
| | Transcranial magnetic stimulation (TMS) |
| | Wrist surgery |

*For a current listing of the prescription drugs and medical injectable drugs that require pre-certification, contact Member Services by calling the toll-free number on your ID card in the How to contact us for help section or by logging onto the Aetna website at www.aetnastudenthealth.com.

Coordination of Benefits (COB)

Some people have health coverage under more than one health plan. If you do, we will work together with your other plan(s) to decide how much each plan pays. This is called coordination of benefits (COB).

Here’s how COB works

- When this is the primary plan, we will pay your medical claims first as if the other plan does not exist
- When this is the secondary plan, we will pay benefits after the primary plan and will reduce the payment based on any amount the primary plan paid
- We will never pay an amount that, together with payments from your other coverage, add up to more than 100% of the allowable submitted expenses

For more information about the Coordination of Benefits provision, including determining which plan is primary and which is secondary, you may call the Member Services telephone number shown on your ID card. A complete description of the Coordination of Benefits provision is contained in the Policy issued to Royal Thai Embassy, and may be viewed online at www.aetnastudenthealth.com.

Description of Benefits

The Plan excludes coverage for certain services (referred to as exceptions in the certificate of coverage) and has limitations on the amounts it will pay. While this Plan Design and Benefit Summary document will tell you about some of the important features of the Plan, other features may be important to you and some may further limit what the Plan will pay. To look at the full Plan description, which is contained in the Certificate of Coverage issued to you, go to www.aetnastudenthealth.com. If any discrepancy exists between this Benefit Summary and the Certificate of Coverage, the Certificate will control.

This Plan will pay benefits in accordance with any applicable District of Columbia Insurance Law(s).

| Policy year deductible | In-network coverage | Out-of-network coverage |
|--|-------------------------|-------------------------|
| You have to meet your policy year deductible before this plan pays for benefits. | | |
| Student | None | \$250 per policy year |
| Policy year deductible waiver | | |
| The policy year deductible is waived for all of the following eligible health services: | | |
| <ul style="list-style-type: none"> • In-network care for <i>Preventive care and wellness</i> • In-network care, and out-of-network care for: <ul style="list-style-type: none"> - Emergency Room Expense; - Pap Smear Screening Expense; - Mammogram Expense; - Prescribed Medicines Expense; - Pediatric Preventive Vision Services; and - Preferred Care Pediatric Dental Services. | | |
| Maximum out-of-pocket limits | | |
| Maximum out-of-pocket limit per policy year | | |
| Student | \$6,350 per policy year | None |
| Pre-certification covered benefit penalty | | |
| This only applies to out-of-network coverage: The certificate of coverage contains a complete description of the pre-certification program. You will find details on pre-certification requirements in the <i>Medical necessity and pre-certification requirements</i> section. | | |
| Failure to pre-certify your eligible health services when required will result in the following benefit penalties: | | |
| <ul style="list-style-type: none"> • A \$500 benefit penalty will be applied separately to each type of eligible health services. | | |
| The additional percentage or dollar amount of the recognized charge which you may pay as a penalty for failure to obtain pre-certification is not a covered benefit, and will not be applied to the policy year deductible amount or the maximum out-of-pocket limit, if any. | | |

The coinsurance listed in the schedule of benefits below reflects the plan coinsurance percentage. This is the coinsurance amount that the plan pays. You are responsible for paying any remaining coinsurance.

| Eligible health services | In-network coverage | Out-of-network coverage |
|--|--|--|
| Preventive care and wellness | | |
| Routine physical exams <i>Includes routine vision & hearing screening given as part of the routine physical exam</i> | | |
| Performed at a physician's office | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |
| Covered persons through age 21: Maximum age and visit limits per policy year | 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 guidelines for children and adolescents. For details, contact your physician or Member Services by logging onto your Aetna Navigator® secure website at www.aetnastudenthealth.com or calling the toll-free number on your ID card. | |
| Covered persons age 22 and over: Maximum visits per policy year | 1 visit | |
| Preventive care immunizations | | |
| Performed in a facility or at a physician's office | 100% (of the negotiated charge) per visit. No copayment or policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |
| Maximums | Subject to any age limits provided for in the comprehensive guidelines supported by Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your physician or Member Services by logging onto your Aetna Navigator® secure website at www.aetnastudenthealth.com or calling the toll-free number on your ID card. | |
| Well woman preventive visits | | |
| Routine gynecological exams (including Pap smears and cytology tests) | | |
| Performed at a physician's, obstetrician (OB), gynecologist (GYN) or OB/GYN office | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |
| Maximums | Subject to any age limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration. | |
| Preventive screening and counseling services | | |
| Obesity and/or healthy diet counseling office visits | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |
| Maximum visits per policy year (This maximum applies only to covered persons age 22 and older.) | 26 visits (however, of these only 10 visits will be allowed under the plan for healthy diet counseling provided in connection with Hyperlipidemia (high cholesterol) and other known risk factors for cardiovascular and diet-related chronic disease) | |

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|--|--|
| Preventive screening and counseling services (continued) | | |
| Misuse of alcohol and/or drugs counseling office visits | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |
| Maximum visits per policy year | 5 visits | |
| Use of tobacco products counseling office visits | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |
| Maximum visits per policy year | 8 visits | |
| Depression screening counseling office visits | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |
| Maximum visits per policy year | 1 visit | |
| Sexually transmitted infection counseling office visits | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |
| Maximum visits per policy year | 2 visits | |
| Genetic risk counseling for breast and ovarian cancer counseling office visits | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |
| Routine cancer screenings performed at a physician's office, specialist's office or facility. | | |
| Routine cancer screenings | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |
| Maximums | Subject to any age; family history; and frequency guidelines as set forth in the most current: <ul style="list-style-type: none"> Evidence-based items that have in effect a rating of A or B in the current recommendations of the United States Preventive Services Task Force; and The comprehensive guidelines supported by the Health Resources and Services Administration. For details, contact your physician or Member Services by logging onto your Aetna Navigator® secure website at www.aetnastudenthealth.com or calling the toll-free number on your ID card. | |
| Lung cancer screening maximums | 1 screening every 12 months* | |
| *Important note: Any lung cancer screenings that exceed the lung cancer screening maximum above are covered under the Outpatient diagnostic testing section. | | |
| Prenatal care services (provided by a physician, an obstetrician (OB), gynecologist (GYN), and/or OB/GYN) | | |
| Preventive care services only | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |
| Important note: You should review the <i>Maternity care and Well newborn nursery care</i> sections. They will give you more information on coverage levels for maternity care under this plan. | | |

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|---|--|
| Comprehensive lactation support and counseling services | | |
| Lactation counseling services - facility or office visits | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |
| Lactation counseling services maximum visits per policy year either in a group or individual setting | 6 visits | |
| Important note: Any visits that exceed the lactation counseling services maximum are covered under the <i>Physicians and other health professionals</i> section. | | |
| Breast pump supplies and accessories | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |
| Maximums | An electric breast pump (non-hospital grade, cost is covered by your plan once every three years) or A manual breast pump (cost is covered by your plan once per pregnancy) If an electric breast pump was purchased within the previous three year period, the purchase of another electric breast pump will not be covered until a three year period has elapsed since the last purchase. | |
| Family planning services – female contraceptives | | |
| Female contraceptive counseling services office visit | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |
| Contraceptives (prescription drugs and devices) | | |
| Female contraceptive prescription drugs and devices provided, administered, or removed, by a physician during an office visit | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |
| Female voluntary sterilization | | |
| Inpatient provider services | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |
| Outpatient provider services | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |

| Eligible health services | In-network coverage | Out-of-network coverage |
|--|---|---|
| Physicians and other health professionals | | |
| Physician and specialist services | | |
| Office hours visits (non-surgical and non-preventive care by a physician and specialist) | 100% (of the negotiated charge) per visit Policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |
| Telemedicine consultation by a physician or specialist | 100% (of the negotiated charge) per visit Policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |
| Allergy testing and treatment | | |
| Allergy testing performed at a physician's or specialist's office | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Allergy injections treatment performed at a physician's, or specialist office | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Allergy sera and extracts administered via injection at a physician's or specialist's office | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Physician and specialist - inpatient surgical services | | |
| Inpatient surgery performed during your stay in a hospital or birthing center by a surgeon | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Anesthetist | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Surgical assistant | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Physician and specialist - outpatient surgical services | | |
| Outpatient surgery performed at a physician's or specialist's office or outpatient department of a hospital or surgery center by a surgeon | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| In-hospital non-surgical physician services | | |
| In-hospital non-surgical physician services | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Consultant services (non-surgical and non-preventive) | | |
| Office hours visits (non-surgical and non-preventive care) | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Telemedicine consultation by a consultant | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|---|---|
| Consultant services (non-surgical and non-preventive) (continued) | | |
| Second surgical opinion | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Alternatives to physician office visits | | |
| Walk-in clinic visits(non-emergency visit) | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Hospital and other facility care | | |
| Inpatient hospital (room and board) and other miscellaneous services and supplies) Subject to semi-private room rate unless intensive care unit required Room and board includes intensive care For physician charges, refer to the Physician and specialist – inpatient surgical services benefit | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Preadmission testing | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Alternatives to hospital stays | | |
| Outpatient surgery (facility charges) | | |
| Facility charges for surgery performed in the outpatient department of a hospital or surgery center For physician charges, refer to the <i>Physician and specialist - outpatient surgical services</i> benefit | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Home health care | | |
| Outpatient | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Maximum visits per policy year | unlimited | |

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|--|--|
| Hospice care | | |
| Inpatient facility (room and board and other miscellaneous services and supplies) | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Maximum days per confinement per policy year | unlimited | |
| Outpatient | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Maximum visits per policy year | unlimited | |
| Skilled nursing facility | | |
| Inpatient facility (room and board and miscellaneous inpatient care services and supplies) Subject to semi-private room rate unless intensive care unit is required Room and board includes intensive care | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Maximum days of confinement per policy year | unlimited | |
| Emergency services and urgent care | | |
| Emergency services | | |
| Hospital emergency room *Includes complex imaging services, lab work and radiological services performed during a hospital emergency room visit, and any surgery which results from the hospital emergency room visit | 100% (of the negotiated charge) per visit No policy year deductible applies | Paid the same as in-network coverage |
| Non-emergency care in a hospital emergency room | Not covered | Not covered |
| Important note: | | |
| <ul style="list-style-type: none"> As out-of-network providers do not have a contract with us the provider may not accept payment of your cost share, (copayment/coinsurance), as payment in full. You may receive a bill for the difference between the amount billed by the provider and the amount paid by this plan. If the provider bills you for an amount above your cost share, you are not responsible for paying that amount. You should send the bill to the address listed on the back of your ID card, and we will resolve any payment dispute with the provider over that amount. Make sure the ID card number is on the bill. A separate hospital emergency room copayment/coinsurance will apply for each visit to an emergency room. If you are admitted to a hospital as an inpatient right after a visit to an emergency room, your emergency room copayment/coinsurance will be waived and your inpatient copayment/coinsurance will apply. | | |

| Eligible health services | In-network coverage | Out-of-network coverage |
|--|---|--|
| Emergency services (continued) | | |
| <p>Important note: (continued)</p> <ul style="list-style-type: none"> Covered benefits that are applied to the hospital emergency room copayment/coinsurance cannot be applied to any other copayment/coinsurance under the plan. Likewise, a copayment/coinsurance that applies to other covered benefits under the plan cannot be applied to the hospital emergency room copayment/coinsurance. Separate copayment/coinsurance amounts may apply for certain services given to you in the hospital emergency room that are not part of the hospital emergency room benefit. These copayment/coinsurance amounts may be different from the hospital emergency room copayment/coinsurance. They are based on the specific service given to you. Services given to you in the hospital emergency room that are not part of the hospital emergency room benefit may be subject to copayment/coinsurance amounts. | | |
| Urgent care | | |
| Urgent medical care provided by an urgent care provider Does not include complex imaging services, lab work and radiological services performed during an urgent medical care visit | 100% (of the negotiated charge) per visit Policy year deductible applies | 80% (of the recognized charge) per visit Policy year deductible applies |
| Non-urgent use of urgent care provider Examples of non-urgent care are: <ul style="list-style-type: none"> Routine or preventive care (this includes immunizations) Follow-up care Physical therapy Elective treatment Any diagnostic lab work and radiological services which are not related to the treatment of the urgent condition. | Not covered | Not covered |
| Pediatric dental care (Limited to covered persons through the end of the month in which the person turns age 19) | | |
| Type A services | 100% (of the negotiated charge) per visit No copayment or deductible applies | 70% (of the recognized charge) per visit Policy year deductible applies |
| Type B services | 70% (of the negotiated charge) per visit No policy year deductible applies | 50% (of the recognized charge) per visit Policy year deductible applies |

| Eligible health services | In-network coverage | Out-of-network coverage |
|--|---|---|
| Type C services | 50% (of the negotiated charge) per visit No policy year deductible applies | 50% (of the recognized charge) per visit Policy year deductible applies |
| Orthodontic services | 50% (of the negotiated charge) per visit No policy year deductible applies | 50% (of the recognized charge) per visit Policy year deductible applies |
| Dental emergency treatment | Covered according to the type of benefit and the place where the service is received | Covered according to the type of benefit and the place where the service is received. |
| Specific conditions | | |
| Birth center (facility charges) | | |
| Inpatient (room and board and other miscellaneous services and supplies) | Paid at the same cost-sharing as hospital care. | Paid at the same cost-sharing as hospital care. |
| Diabetic services and supplies (including equipment and training) | | |
| Diabetic services and supplies (including equipment and training) | Covered according to the type of benefit and the place where the service is received | Covered according to the type of benefit and the place where the service is received |
| Impacted wisdom teeth | | |
| Impacted wisdom teeth | 100% (of the negotiated charge) Policy year deductible applies | 100% (of the recognized charge) Policy year deductible applies |
| Accidental injury to sound natural teeth | | |
| Accidental injury to sound natural teeth | 100% (of the negotiated charge) No policy year deductible applies | 100% (of the recognized charge) No policy year deductible applies |
| Temporomandibular joint dysfunction (TMJ) and craniomandibular joint dysfunction (CMJ) treatment | | |
| TMJ and CMJ treatment | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Dermatological treatment | | |
| Dermatological treatment | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Maternity care | | |
| Maternity care (includes delivery and postpartum care services in a hospital or birthing center) | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Well newborn nursery care in a hospital or birthing center | 100% (of the negotiated charge) No policy year deductible applies | 80% (of the recognized charge) No policy year deductible applies |
| Note: The per admission copayment amount and/or policy year deductible for newborns will be waived for nursery charges for the duration of the newborn's initial routine facility stay. The nursery charges waiver will not apply for non-routine facility stays. | | |

| Eligible health services | In-network coverage | Out-of-network coverage |
|--|---|---|
| Pregnancy complications | | |
| Inpatient (room and board and other miscellaneous services and supplies) Subject to semi-private room rate unless intensive care unit required Room and board includes intensive care | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Family planning services – other | | |
| Voluntary sterilization for males Inpatient physician or specialist surgical services | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Voluntary sterilization for males Outpatient physician or specialist surgical services | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Abortion Inpatient physician or specialist surgical services Benefits are limited to \$500 per policy year | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Abortion Outpatient physician or specialist surgical services Benefits are limited to \$500 per policy year | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Gender reassignment (sex change) treatment | | |
| Surgical, hormone replacement therapy, and counseling treatment | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Tracheal shave | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Electrolysis of face and neck | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Important Note: Just log into your Aetna Navigator® secure website at www.aetnastudenthealth.com for detailed information about this covered benefit, including eligibility requirements in Aetna’s clinical policy bulletin #0615. You can also call <i>Member Services</i> at the toll-free number on the back of your ID card. | | |

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|--|--|
| Autism spectrum disorder | | |
| Autism spectrum disorder treatment (includes physician and specialist office visits, diagnosis and testing) | Covered according to the type of benefit and the place where the service is received | Covered according to the type of benefit and the place where the service is received |
| Physical, occupational, and speech therapy associated with diagnosis of autism spectrum disorder | Covered according to the type of benefit and the place where the service is received | Covered according to the type of benefit and the place where the service is received |
| Applied behavior analysis* | Covered according to the type of benefit and the place where the service is received | Covered according to the type of benefit and the place where the service is received |
| * Important note: Applied behavior analysis requires pre-certification by Aetna. Your in-network provider is responsible for obtaining pre-certification. You are responsible for obtaining pre-certification when you use an out-of-network provider. | | |
| Mental health treatment | | |
| Mental health treatment – inpatient | | |
| Inpatient hospital mental disorders treatment (room and board and other miscellaneous hospital services and supplies) Inpatient residential treatment facility mental disorders treatment (room and board and other miscellaneous residential treatment facility services and supplies) Subject to semi-private room rate unless intensive care unit is required Mental disorder room and board intensive care | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Mental health treatment - outpatient | | |
| Outpatient mental disorders treatment office visits to a physician or behavioral health provider (includes telemedicine cognitive behavioral therapy consultations) | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |

| Eligible health services | In-network coverage | Out-of-network coverage |
|--|--|---|
| <p>Other outpatient mental disorders treatment (includes skilled behavioral health services in the home)</p> <p>Partial hospitalization treatment (at least 6 hours, but less than 24 hours per day of clinical treatment)</p> <p>Intensive Outpatient Program (at least 2 hours per day and at least 8 hours per week of clinical treatment)</p> | <p>100% (of the negotiated charge)</p> <p>Policy year deductible applies</p> | <p>80% (of the recognized charge)</p> <p>Policy year deductible applies</p> |
| Substance abuse related disorders treatment-inpatient | | |
| <p>Inpatient hospital substance abuse detoxification (room and board and other miscellaneous hospital services and supplies)</p> <p>Inpatient hospital substance abuse rehabilitation (room and board and other miscellaneous hospital services and supplies)</p> <p>Inpatient residential treatment facility substance abuse (room and board and other miscellaneous residential treatment facility services and supplies)</p> <p>Subject to semi-private room rate unless intensive care unit is required</p> <p>Substance abuse room and board intensive care</p> | <p>100% (of the negotiated charge)</p> <p>Policy year deductible applies</p> | <p>80% (of the recognized charge)</p> <p>Policy year deductible applies</p> |

| Substance abuse related disorders treatment-outpatient: detoxification and rehabilitation | | | |
|--|---|---|--------------------------------|
| Outpatient substance abuse office visits to a physician or behavioral health provider (includes telemedicine cognitive behavioral therapy consultations) | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies | |
| Other outpatient substance abuse services (includes skilled behavioral health services in the home) Partial hospitalization treatment (at least 6 hours, but less than 24 hours per day of clinical treatment) Intensive Outpatient Program (at least 2 hours per day and at least 8 hours per week of clinical treatment) | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies | |
| Reconstructive surgery and supplies | | | |
| Reconstructive surgery and supplies (includes reconstructive breast surgery) | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. | |
| Eligible health services | In-network coverage (IOE facility) | In-network coverage (Non-IOE facility) | Out-of-network coverage |
| Transplant services | | | |
| Inpatient and outpatient transplant facility services | Covered according to the type of benefit and the place where the service is received. | | |
| Inpatient and outpatient transplant physician and specialist services | Covered according to the type of benefit and the place where the service is received. | | |
| Transplant services-travel and lodging | Covered | Covered | Covered |
| Lifetime Maximum payable for Travel and Lodging Expenses for any one transplant, including tandem transplants | \$10,000 | \$10,000 | \$10,000 |
| Maximum payable for Lodging Expenses per IOE patient | \$50 per night | \$50 per night | \$50 per night |
| Maximum payable for Lodging Expenses per companion | \$50 per night | \$50 per night | \$50 per night |

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|---|---|
| Treatment of infertility | | |
| Basic infertility services Inpatient and outpatient care - basic infertility | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Specific therapies and tests | | |
| Outpatient diagnostic testing | | |
| Diagnostic complex imaging services performed in the outpatient department of a hospital or other facility | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Diagnostic lab work and radiological services performed in a physician's office, the outpatient department of a hospital or other facility | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Chemotherapy | | |
| Chemotherapy | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Outpatient infusion therapy | | |
| Outpatient infusion therapy performed in a covered person's home, physician's office, outpatient department of a hospital or other facility | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Outpatient radiation therapy | | |
| Outpatient radiation therapy | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Outpatient respiratory therapy | | |
| Respiratory therapy | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Transfusion or kidney dialysis of blood | | |
| Transfusion or kidney dialysis of blood | Covered according to the type of benefit and the place where the service is received | Covered according to the type of benefit and the place where the service is received |
| Short-term cardiac and pulmonary rehabilitation services | | |
| Cardiac rehabilitation | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Pulmonary rehabilitation | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|---|---|
| Short-term rehabilitation and habilitation therapy services | | |
| Outpatient physical, occupational, speech, and cognitive therapies Combined for short-term rehabilitation services and habilitation therapy services | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Acupuncture therapy | | |
| Acupuncture therapy | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Chiropractic services | | |
| Chiropractic services | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Diagnostic testing for learning disabilities | | |
| Diagnostic testing for learning disabilities | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Specialty prescription drugs (Purchased and injected or infused by your provider in an outpatient setting) | | |
| Specialty prescription drugs purchased and injected or infused by your provider in an outpatient setting | Covered according to the type of benefit or the place where the service is received. | Covered according to the type of benefit or the place where the service is received. |
| Other services and supplies | | |
| Acupuncture in lieu of anesthesia | Covered according to the type of benefit and the place where the service is received | Covered according to the type of benefit and the place where the service is received |
| Emergency ground, air, and water ambulance (includes non-emergency ambulance) | 100% (of the negotiated charge) per trip Policy year deductible applies | Paid the same as in-network coverage |
| Clinical trial therapies | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Clinical trial (routine patient costs) | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Durable medical and surgical equipment | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Enteral formulas and nutritional supplements | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |

| Eligible health services | In-network coverage | Out-of-network coverage |
|--|---|---|
| Prosthetic devices | | |
| All other prosthetic devices | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Cochlear implants Coverage is limited to covered persons age 18 and over | 100% (of the negotiated charge) Policy year deductible applies | 80% (of the recognized charge) Policy year deductible applies |
| Podiatric (foot care) treatment | | |
| Physician and Specialist non-routine foot care treatment | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Vision care | | |
| Pediatric vision care (Limited to covered persons through the end of the month in which the person turns age 19) | | |
| Pediatric routine vision exams (including refraction) | | |
| Performed by a legally qualified ophthalmologist or optometrist | 100% (of the negotiated charge) Policy year deductible applies | 70% (of the recognized charge) Policy year deductible applies |
| Maximum visits per policy year | 1 visit | |
| Pediatric comprehensive low vision evaluations | | |
| Performed by a legally qualified ophthalmologist or optometrist | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Pediatric vision care services and supplies | | |
| Eyeglass frames, prescription lenses or prescription contact lenses | 100% (of the negotiated charge) Policy year deductible applies | 70% (of the recognized charge) Policy year deductible applies |
| Maximum number of eyeglass frames per policy year Maximum number of prescription lenses per policy year | One set of eyeglass frames One pair of prescription lenses | |
| Maximum number of prescription contact lenses per policy year (includes non-conventional prescription contact lenses and aphakic lenses prescribed after cataract surgery) | Daily disposables: up to 3 month supply Extended wear disposable: up to 6 month supply Non-disposable lenses: one set | |
| Office visit for fitting of contact lenses | 100% (of the negotiated charge) Policy year deductible applies | 70% (of the recognized charge) Policy year deductible applies |

| Eligible health services | In-network coverage | Out-of-network coverage |
|--|---|---|
| Pediatric vision care services and supplies (continued) | | |
| Optical devices | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| <p>Important note: Refer to the Vision care section in the certificate of coverage for the explanation of these vision care supplies.</p> <p>As to coverage for prescription lenses in a policy year, this benefit will cover either prescription lenses for eyeglass frames or prescription contact lenses, but not both.</p> <p>Coverage does not include the office visit for the fitting of prescription contact lenses.</p> | | |
| Outpatient prescription drugs | | |
| Policy year deductible and copayment/coinsurance waiver for risk reducing breast cancer | | |
| The policy year deductible and the per prescription copayment/coinsurance will not apply to risk reducing breast cancer prescription drugs when obtained at a retail in-network, pharmacy. This means that such risk reducing breast cancer prescription drugs are paid at 100%. | | |
| Policy year deductible and copayment/coinsurance waiver for tobacco cessation prescription and over-the-counter drugs | | |
| <p>The policy year deductible and the per prescription copayment/coinsurance will not apply to the first two 90-day treatment regimens per policy year for tobacco cessation prescription drugs and OTC drugs when obtained at a retail in-network pharmacy. This means that such prescription drugs and OTC drugs are paid at 100%.</p> <p>Your policy year deductible and any prescription copayment/coinsurance will apply after those two regimens per policy year have been exhausted.</p> | | |
| Policy year deductible and copayment/coinsurance waiver for contraceptives | | |
| <p>The policy year deductible and the per prescription copayment/coinsurance will not apply to female contraceptive methods when obtained at an in-network pharmacy.</p> <p>This means that such contraceptive methods are paid at 100% for:</p> <ul style="list-style-type: none"> • Certain over-the-counter (OTC) and generic contraceptive prescription drugs and devices for each of the methods identified by the FDA. Related services and supplies needed to administer covered devices will also be paid at 100%. • If a generic prescription drug or device is not available for a certain method, you may obtain certain brand-name prescription drug or device for that method paid at 100%. <p>The policy year deductible prescription drug policy year deductible and the per prescription copayment/coinsurance continue to apply to prescription drugs that have a generic equivalent, biosimilar or generic alternative available within the same therapeutic drug class obtained at a in-network pharmacy unless you are granted a medical exception. The certificate of coverage explains how to get a medical exception.</p> | | |
| Preferred Generic prescription drugs | | |
| Per prescription copayment/coinsurance | | |
| For each fill up to a 30 day supply filled at a retail pharmacy | \$10 copayment per supply then the plan pays 100% (of the negotiated charge) No policy year deductible applies | \$10 copayment per supply then the plan pays 100% (of the recognized charge) No policy year deductible applies |

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|--|---|
| Preferred brand-name prescription drugs | | |
| Per prescription copayment/coinsurance | | |
| For each fill up to a 30 day supply filled at a retail pharmacy | \$20 copayment per supply then the plan pays 100% (of the negotiated charge) No policy year deductible applies | \$20 copayment per supply then the plan pays 100% (of the recognized charge) No policy year deductible applies |
| Non-preferred brand-name prescription drugs | | |
| Per prescription copayment/coinsurance | | |
| For each fill up to a 30 day supply filled at a retail pharmacy | \$20 copayment per supply then the plan pays 100% (of the negotiated charge) No policy year deductible applies | \$20 copayment per supply then the plan pays 100% (of the recognized charge) No policy year deductible applies |
| Orally administered anti-cancer prescription drugs | | |
| Per prescription copayment/coinsurance | | |
| For each fill up to a 30 day supply filled at a retail pharmacy | 100% (of the negotiated charge) No policy year deductible applies | 100% (of the recognized charge) No policy year deductible applies |
| Preventive care drugs and supplements | | |
| Preventive care drugs and supplements filled at a retail pharmacy For each 30 day supply | 100% (of the negotiated charge per prescription or refill) No copayment or policy year deductible applies | 100% (of the recognized charge) No policy year deductible applies |
| Maximums | Coverage will be subject to any sex, age, medical condition, family history, and frequency guidelines in the recommendations of the United States Preventive Services Task Force. For details on the guidelines and the current list of covered preventive care drugs and supplements, contact Member Services by logging onto your Aetna Navigator® secure website at www.aetnastudenthealth.com or calling the toll-free number on the back of your ID card. | |
| Risk reducing breast cancer prescription drugs | | |
| Risk reducing breast cancer prescription drugs filled at a pharmacy For each 30 day supply | 100% (of the negotiated charge) per prescription or refill No copayment or policy year deductible applies | 100% (of the recognized charge) No policy year deductible applies |
| Maximums: | Coverage will be subject to any sex, age, medical condition, family history, and frequency guidelines in the recommendations of the United States Preventive Services Task Force. For details on the guidelines and the current list of covered preventive care drugs and supplements, contact Member Services by logging onto your Aetna Navigator® secure website at www.aetnastudenthealth.com or calling the toll-free number on the back of your ID card. | |

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|--|--|
| Tobacco cessation prescription and over-the-counter drugs | | |
| Tobacco cessation prescription drugs and OTC drugs filled at a pharmacy For each 30 day supply | 100% (of the negotiated charge per prescription or refill) No copayment or policy year deductible applies | 100% (of the recognized charge) No policy year deductible applies |
| Maximums: | Coverage is permitted for two 90-day treatment regimens only. Coverage will be subject to any sex, age, medical condition, family history, and frequency guidelines in the recommendations of the United States Preventive Services Task Force. For details on the guidelines and the current list of covered tobacco cessation prescription drugs and OTC drugs, contact Member Services by logging onto your Aetna Navigator® secure website at www.aetnastudenthealth.com or calling the toll-free number on the back of your ID card. | |

What your plan doesn't cover – eligible health service exceptions and exclusions

We already told you about the many health care services and supplies that are eligible for coverage under your plan in the *Eligible health services under your plan* section. In that section we also told you that some health care services and supplies have exceptions and some are not covered at all which are called “exclusions”.

In this section we tell you about the exceptions and exclusions that apply to your plan.

And just a reminder, you'll find coverage limitations in the schedule of benefits.

General exceptions and exclusions

Acupuncture therapy

- Maintenance treatment
- Acupuncture when provided for the following conditions:
 - Acute low back pain
 - Addiction
 - AIDS
 - Amblyopia
 - Allergic rhinitis
 - Asthma
 - Autism spectrum disorders
 - Bell's Palsy
 - Burning mouth syndrome
 - Cancer-related dyspnea
 - Carpal tunnel syndrome
 - Chemotherapy-induced leukopenia
 - Chemotherapy-induced neuropathic pain
 - Chronic pain syndrome (e.g., RSD, facial pain)
 - Chronic obstructive pulmonary disease
 - Diabetic peripheral neuropathy
 - Dry eyes

- Erectile dysfunction
- Facial spasm
- Fetal breech presentation
- Fibromyalgia
- Fibrotic contractures
- Glaucoma
- Hypertension
- Induction of labor
- Infertility(e.g., to assist oocyte retrieval and embryo transfer during IVF treatment cycle)
- Insomnia
- Irritable bowel syndrome
- Menstrual cramps/dysmenorrhea
- Mumps
- Myofascial pain
- Myopia
- Neck pain/cervical spondylosis
- Obesity
- Painful neuropathies
- Parkinson's disease
- Peripheral arterial disease (e.g., intermittent claudication)
- Phantom leg pain
- Polycystic ovary syndrome
- Post-herpetic neuralgia
- Psoriasis
- Psychiatric disorders (e.g., depression)
- Raynaud's disease pain
- Respiratory disorders
- Rheumatoid arthritis
- Rhinitis
- Sensorineural deafness
- Shoulder pain (e.g., bursitis)
- Stroke rehabilitation (e.g., dysphagia)
- Tennis elbow/ epicondylitis
- Tension headache
- Tinnitus
- Tobacco Cessation
- Urinary incontinence
- Uterine fibroids
- Xerostomia
- Whiplash

Air or space travel

- Traveling in, on or descending from any aircraft, including a hang glider, while the aircraft is in flight. This includes descending by a parachute, wingsuit or any other similar device.
This exclusion does not apply if:
 - You are traveling solely as a fare-paying passenger
 - You are traveling on a licensed, commercial, regularly scheduled non-military aircraft
 - You are traveling solely in a civil aircraft with a current valid "Standard Federal Aviation Agency Airworthiness Certificate" and:
 - The civil aircraft is piloted by a person with a current valid pilot's certificate with proper ratings for the type of flight and aircraft involved
 - You are as a passenger with no duties at all on an aircraft used only to carry passengers or you are a pilot or a part of the flight crew on an aircraft owned or leased by the policyholder performing duties for the policyholder

Alternative health care

- Services and supplies given by a provider for alternative health care. This includes but is not limited to aromatherapy, naturopathic medicine, herbal remedies, homeopathy, energy medicine, Christian faith-healing medicine, Ayurvedic medicine, yoga, hypnotherapy, and traditional Chinese medicine.

Armed forces

- Services and supplies received from a provider as a result of an injury sustained, or illness contracted, while in the service of the armed forces of any country. When you enter the armed forces of any country, we will refund any unearned pro rata premium to the policyholder.

Beyond legal authority

- Services and supplies provided by a health professional or other provider that is acting beyond the scope of its legal authority

Blood, blood plasma, synthetic blood, blood derivatives or substitutes

Examples of these are:

- The provision of blood to the hospital, other than blood derived clotting factors
- The services of blood donors, apheresis or plasmapheresis
- For autologous blood donations, only administration and processing expenses are covered

Breasts

- Services and supplies given by a provider for breast reduction or gynecomastia.

Cosmetic services and plastic surgery

- Any treatment, surgery (cosmetic or plastic), service or supply to alter, improve or enhance the shape or appearance of the body whether or not for psychological or emotional reasons. Injuries that occur during medical treatments are not considered accidental injuries even if unplanned or unexpected.

This exclusion does not apply to:

- Surgery after an accidental injury when performed as soon as medically feasible
- Coverage that may be provided under the *Eligible health services under your plan - Gender reassignment (sex change) treatment* section.

Custodial care

Examples are:

- Routine patient care such as changing dressings, periodic turning and positioning in bed
- Administering oral medications
- Care of a stable tracheostomy (including intermittent suctioning)
- Care of a stable colostomy/ileostomy
- Care of stable gastrostomy/jejunostomy/nasogastric tube (intermittent or continuous) feedings
- Care of a bladder catheter (including emptying/changing containers and clamping tubing)
- Watching or protecting you
- Respite care, adult (or child) day care, or convalescent care
- Institutional care. This includes room and board for rest cures, adult day care and convalescent care
- Help with walking, grooming, bathing, dressing, getting in or out of bed, toileting, eating or preparing foods
- Any other services that a person without medical or paramedical training could be trained to perform
- Any service that can be performed by a person without any medical or paramedical training

Dental care for adults

- Dental services for adults including services related to:
 - The care, filling, removal or replacement of teeth and treatment of injuries to or diseases of the teeth
 - Dental services related to the gums
 - Apicoectomy (dental root resection)
 - Orthodontics
 - Root canal treatment
 - Soft tissue impactions
 - Alveolectomy
 - Augmentation and vestibuloplasty treatment of periodontal disease
 - False teeth
 - Prosthetic restoration of dental implants
 - Dental implants

This exception does not include removal of bony impacted teeth, bone fractures, removal of tumors, and odontogenic cysts.

Durable medical equipment (DME)

Examples of these items are:

- Whirlpools
- Portable whirlpool pumps
- Sauna baths
- Massage devices
- Over bed tables
- Elevators
- Communication aids
- Vision aids
- Telephone alert systems
- Personal hygiene and convenience items such as air conditioners, humidifiers, hot tubs, or physical exercise equipment even if they are prescribed by a physician

Early intensive behavioral interventions

Examples of these services are:

- Certain early intensive behavioral interventions (Denver, LEAP, TEACCH, Rutgers, floor time, Lovaas and similar programs) and other intensive educational interventions

Educational services

Examples of these services are:

- Any service or supply for education, training or retraining services or testing. This includes:
 - Special education
 - Remedial education
 - Wilderness treatment program
 - Job training
 - Job hardening programs
- Services provided by a governmental school district

Elective treatment or elective surgery

- Elective treatment or elective surgery except as specifically covered under the student policy and provided while the student policy is in effect

Experimental or investigational

- Experimental or investigational drugs, devices, treatments or procedures unless otherwise covered under clinical trial therapies (experimental or investigational) or covered under clinical trials (routine patient costs). See the *Eligible health services under your plan – Other services* section.

Facility charges

For care, services or supplies provided in:

- Rest homes
- Assisted living facilities
- Similar institutions serving as a persons' main residence or providing mainly custodial or rest care
- Health resorts
- Spas or sanitariums
- Infirmaries at camps

Family planning services - other

- Voluntary sterilization for males
- Abortion except when the pregnancy is the result of rape or incest or if it places the woman's life in serious danger
- Reversal of voluntary sterilization procedures, including related follow-up care
- Services provided as a result of complications resulting from a male voluntary sterilization procedure and related follow-up care

Felony

- Services and supplies that you receive as a result of an injury due to your commission of a felony.

Foot care

- Services and supplies for:
 - The treatment of calluses, bunions, toenails, flat feet, hammertoes, fallen arches
 - The treatment of weak feet, chronic foot pain or conditions caused by routine activities, such as walking, running, working or wearing shoes
 - Supplies (including orthopedic shoes), foot orthotics, arch supports, shoe inserts, ankle braces, guards, protectors, creams, ointments and other equipment, devices and supplies
 - Routine pedicure services, such as cutting of nails, corns and calluses when there is no illness or injury of the feet

Gender reassignment (sex change) treatment

- Cosmetic services and supplies such as:
 - Rhinoplasty
 - Face-lifting
 - Lip enhancement
 - Facial bone reduction
 - Lepharoplasty
 - Breast augmentation
 - Liposuction of the waist (body contouring)
 - Reduction thyroid chondroplasty (tracheal shave)
 - Hair removal (including electrolysis of face and neck)
 - Voice modification surgery (laryngoplasty or shortening of the vocal cords), and skin resurfacing, which are used in feminization
 - Chin implants, nose implants, and lip reduction, which are used to assist masculinization, are considered cosmetic

Genetic care

- Any treatment, device, drug, service or supply to alter the body's genes, genetic make-up, or the expression of the body's genes except for the correction of congenital birth defects

Growth/Height care

- A treatment, device, drug, service or supply to increase or decrease height or alter the rate of growth
- Surgical procedures, devices and growth hormones to stimulate growth

Hearing aids and exams

The following services or supplies:

- A replacement of:
 - A hearing aid that is lost, stolen or broken
 - A hearing aid installed within the prior 12 month period
- Replacement parts or repairs for a hearing aid
- Batteries or cords
- Cochlear implants
- A hearing aid that does not meet the specifications prescribed for correction of hearing loss
- Any ear or hearing exam performed by a physician who is not certified as an otolaryngologist or otologist
- Hearing exams given during a stay in a hospital or other facility, except those provided to newborns as part of the overall hospital stay
- Any tests, appliances and devices to:
 - Improve your hearing. This includes hearing aid batteries, amplifiers, and auxiliary equipment
 - Enhance other forms of communication to make up for hearing loss or devices that simulate speech

Home health care

- Nursing and home health aide services or therapeutic support services provided outside of the home (such as in conjunction with school, vacation, work or recreational activities)
- Transportation
- Services or supplies provided to a minor or dependent adult when a family member or caregiver is not present
- Homemaker or housekeeper services
- Food or home delivered services
- Maintenance therapy

Hospice care

- Funeral arrangements
- Pastoral counseling
- Respite care
- Bereavement counseling
- Financial or legal counseling which includes estate planning and the drafting of a will
- Homemaker or caretaker services that are services which are not solely related to your care and may include:
 - Sitter or companion services for either you or other family members
 - Transportation
 - Maintenance of the house

Incidental surgeries

- Charges made by a physician for incidental surgeries. These are non-medically necessary surgeries performed during the same procedure as a medically necessary surgery.

Jaw joint disorder

- Surgical treatment of jaw joint disorders
- Non-surgical treatment of jaw joint disorders
- Jaw joint disorder treatment performed by prosthesis placed directly on the teeth, surgical and non-surgical medical and dental services, and diagnostic or therapeutics services related to jaw joint disorders including associated myofascial pain

This exclusion does not apply to covered benefits for treatment of TMJ and CMJ as described in the *Eligible health services under your plan –Temporomandibular joint dysfunction (TMJ) and craniomandibular joint dysfunction (CMJ) treatment* section.

Judgment or settlement

- Services and supplies for the treatment of an injury or illness to the extent that payment is made as a judgment or settlement by any person deemed responsible for the injury or illness (or their insurers)

Mandatory no-fault laws

- Treatment for an injury to the extent benefits are payable under any state no fault automobile coverage or first party medical benefits payable under any other mandatory no fault law

Medical supplies – outpatient disposable

- Any outpatient disposable supply or device. Examples of these are:
 - Sheaths
 - Bags
 - Elastic garments
 - Support hose
 - Bandages
 - Bedpans
 - Syringes
 - Blood or urine testing supplies
 - Other home test kits
 - Splints
 - Neck braces
 - Compresses
 - Other devices not intended for reuse by another patient

Medicare

- Services and supplies available under Medicare, if you are entitled to premium-free Medicare Part A or enrolled in Medicare Part B, or if you are not entitled to premium-free Medicare Part A or enrolled in Medicare Part B because you refused it, dropped it, or did not make a proper request for it

Mental health treatment

- Mental health services for the following categories (or equivalent terms as listed in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) of the American Psychiatric Association:
 - Stays in a facility for treatment of dementias and amnesia without a behavioral disturbance that necessitates mental health treatment
 - Sexual deviations and disorders except for gender identity disorders
 - Tobacco use disorders except as described in the Eligible health services under your plan – Preventive care and wellness section
 - Pathological gambling, kleptomania, pyromania
 - School and/or education service including special educational, remedial education, wilderness treatment programs, or any such related or similar programs
 - Services provided in conjunction with school, vocation, work or recreational activities
 - Transportation

Motor vehicle accidents

- Services and supplies given by a provider for injuries sustained from a motor vehicle accident but only when benefits are payable under other valid and collectible insurance. This applies whether or not a claim is made for such benefits.

Non-medically necessary services and supplies

- Services and supplies which are not medically necessary for the diagnosis, care, or treatment of an illness or injury or the restoration of physiological functions. This includes behavioral health services that are not primarily aimed at the treatment of illness, injury, restoration of physiological functions or that do not have a physiological or organic basis. This applies even if they are prescribed, recommended, or approved by your physician, dental provider, or vision care provider. This exception does not apply to *Preventive care and wellness* benefits.

Non-U.S. citizen

- Services and supplies received by a covered person (who is not a United States citizen) within the covered person's home country but only if the home country has a socialized medicine program

Obesity (bariatric) surgery

- Weight management treatment or drugs intended to decrease or increase body weight, control weight or treat obesity, including morbid obesity except as described in the *Eligible health services under your plan – Preventive care and wellness* section, including preventive services for obesity screening and weight management interventions. This is regardless of the existence of other medical conditions. Examples of these are:
 - Liposuction, banding, gastric stapling, gastric by-pass and other forms of bariatric surgery
 - Surgical procedures, medical treatments and weight control/loss programs primarily intended to treat, or are related to the treatment of obesity, including morbid obesity
 - Drugs, stimulants, preparations, foods or diet supplements, dietary regimens and supplements, food supplements, appetite suppressants and other medications
 - Hypnosis or other forms of therapy
 - Exercise programs, exercise equipment, membership to health or fitness clubs, recreational therapy or other forms of activity or activity enhancement

Organ removal

- Services and supplies given by a provider to remove an organ from your body for the purpose of donating or selling the organ except as described in the *Eligible health services under your plan* section. This does not apply if you are donating the organ to a spouse, domestic partner, civil union partner, child, brother, sister, or parent.

Personal care, comfort or convenience items

- Any service or supply primarily for your convenience and personal comfort or that of a third party

Private duty nursing (outpatient only)**Prosthetic devices**

- Services covered under any other benefit
- Orthopedic shoes, therapeutic shoes, foot orthotics, or other devices to support the feet, unless required for the treatment of or to prevent complications of diabetes, or if the orthopedic shoe is an integral part of a covered leg brace
- Trusses, corsets, and other support items
- Repair and replacement due to loss, misuse, abuse or theft
- Communication aids
- Cochlear implants

Riot

- Services and supplies that you receive from providers as a result of an injury from your “participation in a riot”. This means when you take part in a riot in any way such as inciting, or conspiring to incite, the riot. It does not include actions that you take in self-defense as long as they are not against people who are trying to restore law and order.

Routine exams

- Routine physical exams, routine eye exams, routine dental exams, routine hearing exams and other preventive services and supplies, except as specifically provided in the *Eligible health services under your plan* section

Services provided by a family member

- Services provided by a spouse, domestic partner, civil union partner, parent, child, step-child, brother, sister, in-law or any household member

Sleep apnea

- Any services or supplies given by providers for the treatment of obstructive sleep apnea and sleep disorders

Sports

- Any services or supplies given by providers as a result from play or practice of collegiate or intercollegiate sports, not including intercollegiate club sports and intramurals

Students in mental health field

- Any services and supplies provided to a covered student who is specializing in the mental health care field and who receives treatment from a provider as part of their training in that field

Therapies and tests

- Full body CT scans
- Hair analysis
- Hypnosis and hypnotherapy
- Massage therapy, except when used as a physical therapy modality
- Sensory or auditory integration therapy

Tobacco cessation

- Any treatment, drug, service or supply to stop or reduce smoking or the use of other tobacco products or to treat or reduce nicotine addiction, dependence or cravings, including, medications, nicotine patches and gum unless recommended by the United States Preventive Services Task Force (USPSTF). This also includes:
 - Counseling, except as specifically provided in the Eligible health services under your plan – Preventive care and wellness section
 - Hypnosis and other therapies
 - Medications, except as specifically provided in the Eligible health services under your plan – Outpatient prescription drugs section
 - Nicotine patches
 - Gum

Treatment in a federal, state, or governmental entity

- Any care in a hospital or other facility owned or operated by any federal, state or other governmental entity, except to the extent coverage is required by applicable laws

Treatment of infertility

- Injectable infertility medication, including but not limited to menotropins, hCG, and GnRH agonists.
- All charges associated with:
 - Surrogacy for you or the surrogate. A surrogate is a female carrying her own genetically related child where the child is conceived with the intention of turning the child over to be raised by others, including the biological father
 - Cryopreservation of eggs, embryos or sperm
 - Storage of eggs, embryos, or sperm
 - Thawing of cryopreserved eggs, embryos or sperm
 - The care of the donor in a donor egg cycle which includes, but is not limited to, any payments to the donor, donor screening fees, fees for lab tests, and any charges associated with care of the donor required for donor egg retrievals or transfers
 - The use of a gestational carrier for the female acting as the gestational carrier. A gestational carrier is a female carrying an embryo to which the person is not genetically related
 - Obtaining sperm for ART services from males who are not covered under this plan
- Home ovulation prediction kits or home pregnancy tests
- The purchase of donor embryos, donor oocytes, or donor sperm
- Reversal of voluntary sterilizations, including follow-up care
- Ovulation induction with menotropins, Intrauterine insemination and any related services, products or procedures
- In vitro fertilization (IVF), Zygote intrafallopian transfer (ZIFT), Gamete intrafallopian transfer (GIFT), Cryopreserved embryo transfers and any related services, products or procedures (such as Intracytoplasmic sperm injection (ICSI) or ovum microsurgery)

Vision Care

Pediatric vision care services and supplies

- Office visits to an ophthalmologist, optometrist or optician related to the fitting of prescription contact lenses
- Eyeglass frames, non-prescription lenses and non-prescription contact lenses that are for cosmetic purposes

Adult vision care

- Office visits to an ophthalmologist, optometrist or optician related to the fitting of prescription contact lenses
- Eyeglass frames, non-prescription lenses and non-prescription contact lenses that are for cosmetic purposes

Adult vision care services and supplies

Your plan does not cover adult vision care services and supplies, except as described in the *Eligible health services under your plan – Other services* section.

- Special supplies such as non-prescription sunglasses
- Special vision procedures, such as orthoptics or vision therapy
- Eye exams during your stay in a hospital or other facility for health care
- Eye exams for contact lenses or their fitting
- Eyeglasses or duplicate or spare eyeglasses or lenses or frames
- Replacement of lenses or frames that are lost or stolen or broken
- Acuity tests
- Eye surgery for the correction of vision, including radial keratotomy, LASIK and similar procedures
- Services to treat errors of refraction

Work related illness or injuries

- Coverage available to you under worker's compensation or under a similar program under local, state or federal law for any illness or injury related to employment or self-employment.
- A source of coverage or reimbursement will be considered available to you even if you waived your right to payment from that source. You may also be covered under a workers' compensation law or similar law. If you submit proof that you are not covered for a particular illness or injury under such law, then that illness or injury will be considered "non-occupational" regardless of cause.

Drugs or medications

- Administered or entirely consumed at the time and place it is prescribed or dispensed
- Which do not, by federal or state law, require a prescription order (i.e. over-the-counter (OTC) drugs), even if a prescription is written except as specifically provided in the Eligible health services under your plan – Outpatient prescription drugs section
- That is therapeutically equivalent or therapeutically alternative to a covered outpatient prescription drug (unless a medical exception is approved)
- That is therapeutically equivalent or therapeutically alternative to an over-the-counter (OTC) product (unless a medical exception is approved)
- Not approved by the FDA or not proven safe and effective
- Provided under your medical plan while an inpatient of a healthcare facility
- Recently approved by the U.S. Food and Drug Administration (FDA), but which have not yet been reviewed by Aetna's Pharmacy and Therapeutics Committee
- That includes vitamins and minerals unless recommended by the United States Preventive Services Task Force (USPSTF)
- That are used to treat sexual dysfunction, enhance sexual performance or increase sexual desire, including drugs, implants, devices or preparations to correct or enhance erectile function, enhance sensitivity, or alter the shape or appearance of a sex organ
- That are drugs or growth hormones used to stimulate growth and treat idiopathic short stature unless there is evidence that the covered person meets one or more clinical criteria detailed in our precertification and clinical policies

A covered person, a covered person's designee or a covered person's prescriber may seek an expedited medical exception process to obtain coverage for non-covered drugs in exigent circumstances. An "exigent circumstance" exists when a covered person is suffering from a health condition that may seriously jeopardize a covered person's life, health, or ability to regain maximum function or when a covered person is undergoing a current course of treatment using a non-formulary drug.

The request for an expedited review of an exigent circumstance may be submitted by contacting Aetna's *Pre-certification Department* at **1-855-240-0535**, faxing the request to **1-877-269-9916**, or submitting the request in writing to:

CVS Health
ATTN: Aetna PA
1300 E. Campbell Road
Richardson, TX 75081

Sanctioned Countries

If coverage provided by this policy violates or will violate any economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,
P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),
1-800-648-7817, TTY: 711,
Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

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TTY: 711

To access language services at no cost to you, call (877) 375-7910.

Para acceder a los servicios de idiomas sin costo, llame al (877) 375-7910. (Spanish)

如欲使用免費語言服務，請致電 (877)375-7910. (Chinese)

Afin d'accéder aux services langagiers sans frais, composez le (877) 375-7910. (French)

Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa (877) 375-7910. (Tagalog)

Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie an(877) 375-7910. (German)

Pou jwenn sèvis lang gratis, rele (877)375-7910. (French Creole-Haitian)

Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero (877) 375-7910. (Italian)

言語サービスを無料でご利用いただくには、 までお電話ください(877) 375-7910。 (Japanese)

무료 언어 서비스를 이용하려면 번으로 전화해 주십시오(877) 375-7910. (Korean)

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć (877) 375-7910. (Polish)

Para acessar os serviços de idiomas sem custo para você, ligue para (877) 375-7910. (Portuguese)

Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону (877) 375-7910. (Russian)

Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số (877) 375-7910. (Vietnamese)

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