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 policyholder for additional information.

This schedule of benefits (schedule) lists the
you receive under the plan. You should review this schedule to become aware of these and

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

You will pay the cost share when you get

from any

This schedule shows the , your plan will pay for

that apply to your plan. Once you reach your for the remainder of that year.

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We are here to answer questions. See the

section in your booklet.

is the most you will pay per year in

, if any, for

apply to the in-network and out-of-network

- This plan may have an individual and family
 , each of you must meet your
 . As to the individual
 separately.
- After you or your covered dependents meet the individual , this plan will pay 100% of the eligible charge for that would apply toward the limit for the rest of the year for that person.

After you or your covered dependents meet the family , this plan will pay 100% of the eligible charge for that would apply toward the limit for the remainder of the year for all covered family members. The family for all family members.

To satisfy this for the rest of the year, the following must happen:

- The family is met by a combination of family members
- No one person within a family will contribute more than the individual amount in a year

If the	does not apply to a		, your cost share for that service will not
count toward satisfying the		amount.	

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Coverage provided is the same as for any other illness

Inpatient services- including	80% per admission after	60% per admission after

Outpatient office visit to	\$25 then the plan pays 100% per visit,	60% per visit after
a or	no applies	
or		

PT, OT therapies	Covered based on type of service and	Covered based on type of service and
	where it is received	where it is received

ST	Covered based on type of service and	Covered based on type of service and
	where it is received	where it is received

A visit is a period of 4 hours or less

Home health care	100% per visit after	60% per visit after
Visit limit per year	130	130

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.

Inpatient services -	100% after	60% after

Outpatient services	100% per visit after

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60% per visit after

At outpatient	80% per visit after	60% per visit after
department		
At facility that is not a	80% per visit after	60% per visit after
At the office	80% per visit after	60% per visit after

office hours	\$25 then the plan pays 100% per visit,	60% per visit after
(not-surgical, not preventive)	no applies	
surgical	\$25 then the plan pays 100% per visit,	60% per visit after
services	no applies	



Counseling for obesity, healthy diet	100% per visit, no appli	es 60% per visit after
Counseling for obesity, healthy diet visit limit	Age 22 and older: 26 visits per 12 months, of which up to 10 visits ma used for healthy diet counseling.	Age 22 and older: 26 visits per 12 months, of which up to 10 visits may be used for healthy diet counseling.
Counseling for sexually transmitted infection	100% per visit, no appli	es 60% per visit after
Counseling for sexually transmitted infection visit limit	2 visits/12 months	2 visits/12 months
Counseling for tobacco cessation	100% per visit, no appli	es 60% per visit after
Counseling for tobacco cessation visit limit	8 visits/12 months	8 visits/12 months
Family planning services (female contraception counseling)	Your plan provides coverage. Conta member Services / Aetna Concierg review the eligible health services available to you within category of coverage.	
Family planning services (female contraception counseling) limit	Your plan provides coverage. Conta member Services / Aetna Concierg review the eligible health services available to you within category of coverage.	

Preventive care risk reducing breast cancer drugs limit Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the USPSTF

For a current list of covered preventive care drugs and supplements or more information, see the section Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the USPSTF

For a current list of covered preventive care drugs and supplements or more information, see the section Including breast

and supplies	Covered based on type of service and	Covered based on type of service and
	where it is received	where it is received

	\$25 then the plan pays 100% per visit, no applies	60% per visit after
-		

Visit limit per year	10	10
In-network and out-of- network combined		

Inpatient services -	80% per admission after	60% per admission after	
Other inpatient services and supplies	80% per admission after	60% per admission after	
Day limit per year	90	90	

80% per visit after	60% per visit after

80% per visit after	

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consultation for non- through a	100% per visit, no applies	Covered based on type of service and where it is received	Not covered
consultation for preventive screening and counseling services through a	100% per visit, no applies	Covered based on type of service and where it is received	Not covered

A	listed in the directory under		as a	for your plan.
A See the	listed in the directory under the section if you have questions.	tab as a	for yo	ur plan.
You will pay less cost share when you use a designated network . Non-designated network are available to you, but the cost share will be at a higher level when these are used.				