Choice POS II High Deductible Health Plan

Schedule of Benefits

Prepared exclusively for:

Employer:	Millard Public Schools
Contract number:	MSA-737381
	Schedule of Benefits 1B
Plan effective date:	January 1, 2019
Plan issue date:	December 20, 2018

These benefits are not insured with Aetna but will be paid from the Employer's funds. Aetna will provide certain administrative services under the Aetna medical benefits plan.

Schedule of benefits

This schedule of benefits lists the **deductibles** and **copayments/payment percentage**, if any, that apply to the services you receive under this plan. You should review this schedule to become familiar with your **deductibles** and **copayments/payment percentage** and any limits that apply to the services.

How to read your schedule of benefits

- When we say:
  - "In-network coverage", we mean you get care from a **network provider**.
  - "Out-of-network coverage", we mean you can get care from **providers** who are not **network providers**.
- The **deductibles** and **copayments/payment percentage** listed in the schedule of benefits below reflect the **deductibles** and **copayment/payment percentage** amounts under your plan.
- Any **payment percentage** listed in the schedule of benefits reflects the plan **payment percentage**. This is the amount the Plan pays. You are responsible to pay any **deductibles**, **copayments**, and the remaining **payment percentage**.
- You are responsible for full payment of any health care services you receive that are not a **covered benefit**.
- This plan has maximums for specific **covered benefits**. For example, these could be visit, day or dollar maximums. They are combined maximums between **network providers** and **out-of-network providers** unless we state otherwise.
- At the end of this schedule you will find detailed explanations about your:
  - **Deductible**
  - **Maximum out-of-pocket limits**
  - Maximums

Important note:
All **covered benefits** are subject to the Calendar Year **deductible** and **copayment/payment percentage** unless otherwise noted in the schedule of benefits below.

We are here to answer any questions. Contact Member Services by logging onto your Aetna Navigator® secure member website at www.aetna.com or at the toll-free number on your ID card.

This schedule of benefits replaces any schedule of benefits previously in effect under your plan of benefits. Keep this schedule of benefits with your booklet.

Plan features	Deductible/Maximums	
	In-network coverage*	**Out-of-network coverage***
Deductible		
You have to meet your Calendar Year **deductible** before this plan pays for benefits.		
Individual	$3,600 per Calendar Year	$7,200 per Calendar Year
Family	$7,200 per Calendar Year	$14,400 per Calendar Year
Deductible waiver		
The Calendar Year in-network **deductible** is waived for all of the following **eligible health services:** • Preventive care and wellness • Family planning services - female contraceptives		
Maximum out-of-pocket limit		
Maximum out-of-pocket limit per Calendar Year.		
Individual	$3,600 per Calendar Year	$12,200 per Calendar Year
Family	$7,200 per Calendar Year	$24,400 per Calendar Year
Precertification covered benefit reduction		
This only applies to out-of-network coverage. The booklet contains a complete description of the **precertification** program. You will find details on **precertification** requirements in the *Medical necessity and precertification requirements* section. Failure to **precertify** your **eligible health services** when required will result in the following benefits reduction: • A $400 benefit reduction will be applied separately to each type of **eligible health services** or • The **eligible health services** will not be covered. The additional percentage or dollar amount of the **recognized charge** which you may pay as a penalty for failure to obtain **precertification** is not a **covered benefit**, and will not be applied to the **deductible** amount or the **maximum out-of-pocket limit**, if any.		

*See *How to read your schedule of benefits* at the beginning of this schedule of benefits

Eligible health services	In-network coverage*	Out-of-network coverage*
Preventive care and wellness		
Routine physical exams		
Performed at a **physician's**, **PCP** office	100% per visit No **deductible** applies	80% (of the **recognized charge**) per visit
Covered persons through age 21:	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 member website at www.aetna.com or calling the number on your ID card.	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 member website at www.aetna.com or calling the number on your ID card.
Covered persons age 22 and over but less than 65: Maximum visits per Calendar Year	1 visit	1 visit
Covered persons age 65 and over: Maximum visits per Calendar Year	1 visit	1 visit
Preventive care immunizations		
Performed in a facility or at a **physician's** office	100% per visit No **deductible** applies	80% (of the **recognized charge**) per visit
	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 member website at www.aetna.com or calling the number on your ID card.	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 member website at www.aetna.com or calling the number on your ID card.

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Well woman preventive visits routine gynecological exams (including pap smears)		
Performed at a **physician's**, **PCP**, obstetrician (OB), gynecologist (GYN) or OB/GYN office	100% per visit No **deductible** applies	80% (of the **recognized charge**) per visit
Maximums	Subject to any age limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration.	Subject to any age limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration.
Maximum visits per Calendar Year	1 visit	1 visit
Preventive screening and counseling services		
Office visits • Obesity and/or healthy diet counseling • Misuse of alcohol and/or drugs • Use of tobacco products • Sexually transmitted infection counseling • Genetic risk counseling for breast and ovarian cancer	100% per visit No **deductible** applies	80% (of the **recognized charge**) per visit
Obesity and/or healthy diet counseling maximums:		
Maximum visits per 12 months (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)*	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)*
*Note: In figuring the maximum visits, each session of up to 60 minutes is equal to one visit.		
Misuse of alcohol and/or drugs maximums:		
Maximum visits per 12 months	5 visits*	5 visits*
*Note: In figuring the maximum visits, each session of up to 60 minutes is equal to one visit.		

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Use of tobacco products maximums:		
Maximum visits per 12 months	8 visits*	8 visits*
*Note: In figuring the maximum visits, each session of up to 60 minutes is equal to one visit.		
Sexually transmitted infection counseling maximums:		
Maximum visits per 12 months	2 visits*	2 visits*
*Note: In figuring the maximum visits, each session of up to 30 minutes is equal to one visit.		
Genetic risk counseling for breast and ovarian cancer maximums:		
Genetic risk counseling for breast and ovarian cancer	Not subject to any age or frequency limitations	Not subject to any age or frequency limitations
Routine cancer screenings (applies whether performed at a physician's, PCP, specialist office or facility)		
Routine cancer screenings	100% per visit No **deductible** applies	80% (of the **recognized charge**) per visit
Maximums	Subject to any age, family history, and frequency guidelines as set forth in the most current: • 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 member website at www.aetna.com or calling the number on your ID card.	Subject to any age, family history, and frequency guidelines as set forth in the most current: • 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 member website at www.aetna.com or calling the number on your ID card.
Lung cancer screening maximums	1 screening every Calendar Year*	1 screening every Calendar Year*
***Important note**: Any lung cancer screenings that exceed the lung cancer screening maximum above are covered under the *Outpatient diagnostic testing* section.		

*See *How to read your schedule of benefits* at the beginning of this schedule of benefits

Prenatal care **Prenatal care services (provided by an obstetrician (OB), gynecologist (GYN), and/or OB/GYN)**		
Preventive care services only	100% per visit No **deductible** applies	80% (of the **recognized charge**) per visit
Important note: You should review the *Maternity and related newborn care* sections. They will give you more information on coverage levels for maternity care under this plan.		
Comprehensive lactation support and counseling services		
Lactation counseling services – facility or office visits	100% per visit No **deductible** applies	80% (of the **recognized charge**) per visit
Lactation counseling services maximum visits per 12 months either in a group or individual setting	6 visits*	6 visits*
***Important note:** Any visits that exceed the lactation counseling services maximum are covered under **Physician** services office visits.		
Breast feeding durable medical equipment		
Breast pump supplies and accessories	100% per item No **deductible** applies	80% (of the **recognized charge**) per item
Important note: See the *Breast feeding durable medical equipment* section of the booklet for limitations on breast pump and supplies.		
Family planning services – female contraceptives		
Counseling services		
Female contraceptive counseling services office visit	100% per visit No **deductible** applies	80% (of the **recognized charge**) per visit
Contraceptive counseling services maximum visits per 12 months either in a group or individual setting	2 visits*	2 visits*
***Important note:** Any visits that exceed the contraceptive counseling services maximum are covered under **Physician** services office visits.		

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Devices		
Female contraceptive device provided, administered, or removed, by a **physician** during an office visit	100% per item No **deductible** applies	80% (of the **recognized charge**) per item
Female voluntary sterilization		
Inpatient	100% per admission No **deductible** applies	80% (of the **recognized charge**) per admission
Outpatient	100% per visit No **deductible** applies	80% (of the **recognized charge**) per visit
Eligible health services	**In-network coverage***	**Out-of-network coverage***
Physicians and other health professionals		
Physicians and **specialists** office visits (non-surgical)		
Physician services		
Office hours visits (non-surgical) non preventive care	100% (of the **negotiated charge**) per visit	80% (of the **recognized charge**) per visit
Immunizations that are not considered preventive care		
Immunizations that are not considered preventive 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.
Specialist		
Specialist office visits		
Office hours visits (non-surgical)	100% (of the **negotiated charge**) per visit	80% (of the **recognized charge**) per visit
Physician surgical services		
Physicians and **specialists** office visits		
Performed at a **physician's**, **PCP** office	100% (of the **negotiated charge**) per visit	80% (of the **recognized charge**) per visit
Performed at a **specialist's** office	100% (of the **negotiated charge**) per visit	80% (of the **recognized charge**) per visit

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Alternatives to physician office visits		
Walk-in clinic visits		
Preventive Care Services		
Immunizations	100% per visit No **deductible** applies	80% (of the **recognized charge**) per visit
	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 member website at www.aetna.com or calling the number on your ID card.	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 member website at www.aetna.com or calling the number on your ID card.
All non preventive care services for which cost sharing is not shown above		
All other services	100% (of the **negotiated charge**) per visit	Not covered

*See *How to read your schedule of benefits* at the beginning of this schedule of benefits

Eligible health services	In-network coverage*	Out-of-network coverage*
Hospital and other facility care		
Hospital care		
Inpatient **hospital**	100% (of the **negotiated charge**) per admission	80% (of the **recognized charge**) per admission
Alternatives to hospital stays		
Outpatient surgery and physician surgical services		
	100% (of the **negotiated charge**) per visit	80% (of the **recognized charge**) per visit
Home health care		
Outpatient	100% (of the **negotiated charge**) per visit	80% (of the **recognized charge**) per visit
Maximum visits per Calendar Year	60	60
Hospice care		
Inpatient facility	100% (of the **negotiated charge**) per admission	80% (of the **recognized charge**) per admission
Maximum days per lifetime	Unlimited	Unlimited
Hospice care		
Outpatient	100% (of the **negotiated charge**) per visit	80% (of the **recognized charge**) per visit
Skilled nursing facility		
Inpatient facility	100% (of the **negotiated charge**) per admission	80% (of the **recognized charge**) per admission
Maximum days per Calendar Year	120	120

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Eligible health services	In-network coverage*	Out-of-network coverage*
Emergency services and urgent care		
Emergency services		
Hospital emergency room	100% (of the **negotiated charge**) per visit	Paid the same as in-network coverage
Non-emergency care in a **hospital** emergency room	Not covered	Not covered

Important Note:
As **out-of-network providers** do not have a contract with us the **provider** may not accept payment of your cost share, (**deductible, copayment,** and **payment percentage**, 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 your ID card, and we will resolve any payment dispute with the **provider** over that amount. Make sure the member's ID number is on the bill.

Urgent care		
Urgent medical care (at a non-**hospital** free standing facility)	100% (of the **negotiated charge**) per visit	80% (of the **recognized charge**) per visit
Non-urgent use of **urgent care provider** (at a non-**hospital** free standing facility)	Not covered	Not covered

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Eligible health services	In-network coverage*	Out-of-network coverage*
Specific conditions		
Birthing center		
Inpatient	100% (of the **negotiated charge**) per admission	80% (of the **recognized charge**) per admission
Family planning services - other		
Voluntary sterilization for males		
Outpatient	100% (of the **negotiated charge**) per visit	80% (of the **recognized charge**) per visit
Jaw joint disorder treatment		
Jaw joint disorder treatment	100% (of the **negotiated charge**) per visit	80% (of the **recognized charge**) per visit
Maternity and related newborn care		
Inpatient	100% (of the **negotiated charge**) per admission	80% (of the **recognized charge**) per admission
Delivery services and postpartum care services		
Performed in a facility or at a **physician's** office	100% (of the **negotiated charge**) per visit	80% (of the **recognized charge**) per visit
Other prenatal care services	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.
Mental health treatment - inpatient		
Inpatient mental health treatment Inpatient **residential treatment facility** Coverage is provided under the same terms, conditions as any other **illness**.	100% (of the **negotiated charge**) per admission	80% (of the **recognized charge**) per admission

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Mental health treatment - outpatient		
Outpatient mental health treatment Coverage is provided under the same terms, conditions as any other **illness**.	100% (of the **negotiated charge**) per visit	80% (of the **recognized charge**) per visit
Substance related disorders treatment - inpatient		
Inpatient **substance abuse detoxification** during a **hospital** confinement Inpatient **substance abuse** rehabilitation during a **hospital** confinement Inpatient **residential treatment facility** during a **hospital** confinement Coverage is provided under the same terms, conditions as any other **illness**.	100% (of the **negotiated charge**) per admission	80% (of the **recognized charge**) per admission
Substance related disorders treatment - outpatient: detoxification and rehabilitation		
Outpatient **substance abuse** treatment Coverage is provided under the same terms, conditions as any other **illness**.	100% (of the **negotiated charge**) per visit	80% (of the **recognized charge**) per visit
Oral and maxillofacial treatment (mouth, jaws and teeth)		
Oral and maxillofacial treatment (mouth, jaws and teeth)	100% (of the **negotiated charge**) per visit	80% (of the **recognized charge**) per visit

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Reconstructive breast surgery		
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
Reconstructive surgery and supplies		
Reconstructive **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	**Network (IOE facility)**	**Network (Non-IOE facility)**	**Out-of-network coverage***
Transplant services facility and non-facility			
Inpatient **hospital** transplant services	100% (of the **negotiated charge**) per transplant	Not covered	Not covered
Physician services including office visits	Covered according to the type of benefit and the place where the service is received.	Not covered	Not covered

Eligible health services	**In-network coverage***	**Out-of-network coverage***
Treatment of infertility		
Basic infertility		
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

Eligible health services	**In-network coverage***	**Out-of-network coverage***
Specific therapies and tests		
Outpatient diagnostic testing		
Diagnostic complex imaging services		
	100% (of the **negotiated** charge) per visit	80% (of the **recognized** charge) per visit
Diagnostic lab work		
	100% (of the **negotiated** charge) per visit.	80% (of the **recognized** charge) per visit.

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Diagnostic radiological services		
	100% (of the **negotiated charge**) per visit.	80% (of the **recognized charge**) per visit.
Chemotherapy		
	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 infusion therapy		
	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		
Radiation therapy	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		
Cardiac rehabilitation	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
Pulmonary rehabilitation		
Pulmonary rehabilitation	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 rehabilitation services		
Short-term rehabilitation services (outpatient physical, occupational, speech therapies)		
	100% (of the **negotiated charge**) per visit	80% (of the **recognized charge**) per visit
Maximum visits per Calendar Year	60 visits	60 visits

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Eligible health services	In-network coverage*	Out-of-network coverage*
Other services		
Acupuncture		
Acupuncture	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
Ambulance service		
Ground, air or water **ambulance**	100% (of the **negotiated charge**) per trip	100% (of the **recognized charge**) per trip
Clinical trial therapies (experimental or investigational)		
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 trials (routine patient costs)		
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 equipment (DME)		
DME	100% (of the **negotiated charge**) per item	80% (of the **recognized charge**) per item
Prosthetic devices		
Prosthetic devices	100% (of the **negotiated charge**) per item	80% (of the **recognized charge**) per item
Spinal manipulation		
Spinal manipulation	100% (of the **negotiated charge**) per visit	80% (of the **recognized charge**) per visit
Maximum visits per Calendar Year	36 visits	36 visits

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Eligible health services	In-network coverage*	Out-of-network coverage*
Outpatient prescription drugs		
Plan features	**Deductible/Copayment/Payment Percentage/Maximums**	
Deductible and copayment/payment percentage waiver for risk reducing breast cancer prescription drugs		
The Calendar Year **deductible** and the per **prescription copayment/payment percentage** will not apply to risk reducing breast cancer **prescription drugs** when obtained at a **network pharmacy**. This means that such risk reducing breast cancer **prescription drugs** will be paid at 100%.		
Deductible and copayment/payment percentage waiver for tobacco cessation prescription and over-the-counter drugs		
The Calendar Year **deductible** and the per **prescription copayment/payment percentage** will not apply to two 90-day treatment regimens for tobacco cessation **prescription drugs** and OTC drugs when obtained at a **network pharmacy**. This means that such **prescription drugs** and OTC drugs will be paid at 100%.		
Deductible and copayment/payment percentage waiver for contraceptives		
The Calendar Year **deductible** and the per **prescription copayment/payment percentage** will not apply to female contraceptive methods when obtained at a **network pharmacy**. This means that the following will be paid at 100%: • 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 drugs** for that method paid at 100%. The Calendar Year **deductible** and the per **prescription copayment/payment percentage** continue to apply to **prescription drugs** that have a generic equivalent or generic alternative available within the same **therapeutic drug class** obtained at a **network pharmacy** unless you are granted a medical exception.		
Important note: Review the *How to access out-of-network pharmacies* section of the booklet for more information on how these **pharmacies** are subject to higher out-of-pocket costs.		

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Generic prescription drugs (including specialty drugs)		
Per prescription copayment/payment percentage		
For each fill up to a 30 day supply filled at a **retail pharmacy**	$0 **copayment** per supply **Payment percentage** is 100% (of the **negotiated charge**)	$0 **deductible** per supply **Payment percentage** is 80% (of the **recognized charge**)
More than a 30 day supply but less than a 91 day supply filled at a **mail order pharmacy**	$0 **copayment** per supply **Payment percentage** is 100% (of the **negotiated charge**)	Not covered
Brand-name prescription drugs (including specialty drugs)		
Per prescription copayment/payment percentage		
For each fill up to a 30 day supply filled at a **retail pharmacy**	$0 **copayment** per supply **Payment percentage** is 100% (of the **negotiated charge**)	$0 **deductible** per supply **Payment percentage** is 80% (of the **recognized charge**)
More than a 30 day supply but less than a 91 day supply filled at a **mail order pharmacy**	$0 **copayment** per supply **Payment percentage** is 100% (of the **negotiated charge**)	Not covered
Preventive care drugs and supplements		
Preventive care drugs and supplements filled at a **pharmacy**	100% per **prescription** or refill	Not covered
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 member website at www.aetna.com or calling the number on your ID card.	

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Risk reducing breast cancer prescription drugs		
Risk reducing breast cancer **prescription drugs** filled at a **pharmacy**	100% per **prescription** or refill	Not covered
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 member website at www.aetna.com or calling the number on your ID card.	
Tobacco cessation prescription and over-the-counter drugs		
Tobacco cessation **prescription drugs** and OTC drugs filled at a **pharmacy**	$0 per **prescription** or refill No **deductible** applies	Not covered
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 member website at www.aetna.com or calling the number on your ID card.	
If you or your **prescriber** requests a covered **brand-name prescription drug** when a covered **generic prescription drug** equivalent is available, you will be responsible for the cost difference between **the generic prescription drug** and the **brand-name prescription drug**, plus the cost sharing that applies to the **brand-name prescription drug**.		

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General coverage provisions

This section provides detailed explanations about the:

- **Deductible**
- **Maximum out-of-pocket limits**
- Maximums

that are listed in the first part of this schedule of benefits.

Deductible provisions

Eligible health services that are subject to the **deductible** include **prescription drug eligible health services** provided under the medical plan **prescription drug** plan.

Eligible health services applied to the out-of-network **deductibles** will be applied to satisfy the in-network **deductibles**. **Eligible health services** applied to the in-network **deductibles** will be applied to satisfy the out-of-network **deductibles**.

The **deductible** may not apply to certain **eligible health services**. You must pay any applicable **copayments/payment percentage** for **eligible health services** to which the **deductible** does not apply.

For purposes of the Calendar Year **deductible** provision below, an individual means an employee enrolled for self only coverage with no dependent coverage and a family means an employee enrolled with one or more dependents. The family **deductible** can be met by one family member, or a combination of family members. For purposes of the Calendar Year **deductible** provision below:

- The individual **deductible** applies to a person who is enrolled for self only coverage with no dependent coverage
- The family **deductible** applies to a person who is enrolled with one or more dependents. The family **deductible** can be met by one family member, or a combination of family members.

Individual

This is the amount you owe for in-network and out-of-network **eligible health services** each Calendar Year before the plan begins to pay for **eligible health services**. After the amount you pay for **eligible health services** reaches this individual Calendar Year **deductible**, this plan will begin to pay for **eligible health services** for the rest of the Calendar Year.

Family

This is the amount you and your covered dependents owe for in-network and out-of-network **eligible health services** each Calendar Year before the plan begins to pay for **eligible health services**. After the amount you and your covered dependents pay for **eligible health services** reach this family Calendar Year **deductible**, this plan will begin to pay for **eligible health services** that you and your covered dependents incur for the rest of the Calendar Year.

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Copayments

Copayment
As it applies to in-network coverage, this is a specified dollar amount or percentage that must be paid by you at the time you receive **eligible health services** from a **network provider**.

Payment percentage

The specific percentage the plan pays for a health care service listed in the schedule of benefits.

Maximum out-of-pocket limits provisions

Eligible health services that are subject to the **maximum out-of-pocket limit** include **prescription drug eligible health services** provided under the medical plan outpatient **prescription drug** plan.

Eligible health services applied to the **out-of-network maximum out-of-pocket limit** will be applied to satisfy the in-network **maximum out-of-pocket limit** and **eligible health services** applied to the in-network **maximum out-of-pocket limit** will be applied to satisfy the out-of-network **maximum out-of-pocket limit**.

The **maximum out-of-pocket limit** is the maximum amount you are responsible to pay for **copayments/payment percentage** and **deductibles** for **eligible health services** during the Calendar Year. This plan has an individual and family **maximum out of pocket limit.**

For purposes of the following **maximum out-of-pocket limit** provisions:

- The individual **maximum out-of-pocket limit** applies to a person enrolled for self only coverage with no dependents coverage
- The family **maximum out-of-pocket limit** applies to a person enrolled with one or more dependents. The family **maximum out-of-pocket limit** can be met by a combination of family members or by any single individual within the family.

Individual
Once the amount of the **copayments/payment percentage** and **deductibles** you have paid during the Calendar Year for **eligible health services** meet the Individual **maximum out-of-pocket limit** this plan will pay 100% of **covered benefits** that apply toward the limit for you for the remainder of the Calendar Year.

Family
Once the amount of the **copayments/payment percentage** and **deductibles** paid during the Calendar Year for **eligible health services** meets this family **maximum out-of-pocket limit**, this plan will pay 100% of the family's **covered benefits** that apply toward the limit for the rest of the Calendar Year..

*See *How to read your schedule of benefits* at the beginning of this schedule of benefits

The **maximum out-of-pocket limit** may not apply to certain **eligible health services**. If the **maximum out-of-pocket limit** does not apply to a covered benefit, your **copayment/payment percentage** for that covered benefit will not count toward satisfying the **maximum out-of-pocket limit** amount.

Certain costs that you incur do not apply toward the **maximum out-of-pocket limit**. These include:

- All costs for non-covered services
- All costs for non-emergency use of the emergency room
- All costs incurred for non-urgent use of an **urgent care provider**
- As it applies to out-of-network coverage: Charges, expenses or costs in excess of the **recognized charge**

Maximum provisions

Eligible health services applied to the **out-of-network** maximum will be applied to satisfy the network maximum and **eligible health services** applied to the network maximum will be applied to satisfy the **out-of-network** maximum.

Calculations; determination of recognized charge; determination of benefits provisions

Your financial responsibility for the costs of services will be calculated on the basis of when the service or supply is provided, not when payment is made. Benefits will be pro-rated to account for treatment or portions of stays that occur in more than one Calendar Year. Determinations regarding when benefits are covered are subject to the terms and conditions of the booklet.

Outpatient prescription drug maximum out-of-pocket limits provisions

Eligible health services that are subject to the **maximum out-of-pocket limit** include **eligible health services** provided under the medical plan and the outpatient **prescription drug** plan.

*See *How to read your schedule of benefits* at the beginning of this schedule of benefits