

# AETNA OPEN ACCESS<sup>®</sup> MANAGED CHOICE<sup>®</sup> VALUE 8000 CALIFORNIA AETNA ADVANTAGE PLAN OPTIONS

MEMBER BENEFITS	In-Network	Out-of-Network*
<b>Deductible</b> Individual Family	\$8,000 \$16,000	\$10,000 \$20,000
<b>Coinsurance</b> (Member's responsibility)	30% after deductible up to out-of-pocket max.	50% after deductible up to out-of-pocket max.
	<i>\$0 once out-of-pocket max. is satisfied</i>	
<b>Coinsurance Maximum</b> Individual Family	\$4,500 \$9,000	\$2,500 \$5,000
<b>Out-of-Pocket Maximum</b> Individual Family	\$12,500 \$25,000	\$12,500 \$25,000
	<i>Includes deductible</i>	
<b>Non-Specialist Office Visit</b> <i>Unlimited visits</i> General Physician, Family Practitioner, Pediatrician or Internist	\$50 copay, deductible waived For visits 1-3; 4+ visits member is responsible for 100%. Aetna discount applies; Aetna will pay 100% after out-of-pocket maximum is satisfied. NOTE non-spec and spec do not share visits	50% after deductible
<b>Specialist Visit</b> <i>Unlimited visits</i>	\$50 copay, deductible waived For visits 1-3; 4+ visits member is responsible for 100%. Aetna discount applies; Aetna will pay 100% after out-of-pocket maximum is satisfied. NOTE non-spec and spec do not share visits	50% after deductible
<b>Hospital Admission</b>	40% after deductible	50% after deductible
<b>Outpatient Surgery</b>	40% after deductible	50% after deductible
<b>Urgent Care Facility</b>	\$75 copay deductible waived	50% after deductible
<b>Emergency Room</b>	\$100 copay** (waived if admitted) 30% coinsurance after deductible	
<b>Annual Routine Gyn Exam</b> <i>No waiting period</i> Annual Pap/Mammogram	\$0 copay deductible waived	50% after deductible
<b>Maternity</b>	Not covered <i>Except for pregnancy complications</i>	
<b>Preventive Health — Routine Physical</b> <i>No waiting period</i>	\$0 copay deductible waived	50% after deductible
	<i>Includes lab work and X-rays</i>	
<b>Lab/X-Ray</b> (Non-Preventive)	30% after deductible	50% after deductible
<b>Skilled Nursing</b> — instead of hospital <i>30 days per calendar year*</i>	40% after deductible	50% after deductible
<b>Physical/Occupational Therapy</b> <i>24 visits per calendar year*</i>	30% after deductible	50% after deductible
<b>Home Health Care</b> — instead of hospital <i>30 visits per calendar year*</i>	30% after deductible	50% after deductible
<b>Durable Medical Equipment</b> <i>Aetna will pay up to \$2,000 per calendar year*</i>	40% after deductible	50% after deductible

PHARMACY	In-Network	Out-of-Network*
<b>Pharmacy Deductible</b> per individual	Not Applicable	Not Applicable
<b>Generic</b> <i>Oral Contraceptives Included</i>	\$20 copay	\$20 copay plus 50%
<b>Preferred Brand</b> <i>Oral Contraceptives Included</i>	Not covered	Not covered
<b>Non-Preferred Brand</b> <i>Oral Contraceptives Included</i>	Not covered	Not covered
<b>Self-Injectables</b>	Not covered	Not covered

- \* Maximum applies to combined in and out-of-network benefits.
- \*\* Copay is billed separately and not due at time of service. Copay does not count towards coinsurance or out-of-pocket maximum.
- + Payment for out-of-network facility covered expenses is determined based on Aetna's Market Fee Schedule. Payment for out-of-network non-facility covered expenses is determined based on the negotiated charge that would apply if such services were received from a Network Provider.

Certain areas in California include the Aetna Performance Network<sup>®</sup>, which features Aexcel designated specialists who have demonstrated cost-effectiveness in the delivery of care and met certain clinical performance measures. The Aexcel designation applies to select specialists in 12 specialty areas: Cardiology, Cardiothoracic Surgery, Gastroenterology, General Surgery, Obstetrics and Gynecology, Orthopedics, Otolaryngology/ ENT, Neurology, Neurosurgery, Plastic Surgery, Urology and Vascular Surgery. **Aetna members in the designated counties must choose Aexcel designated specialists or they will incur out-of-network charges. There is no additional cost when members use Aexcel specialists.** You can find them by looking for the star next to the doctor's names at [www.aetna.com/docfind/custom/advplans](http://www.aetna.com/docfind/custom/advplans) or in your printed directory.

This material is for information only. A summary of exclusions is listed in the Aetna Advantage Plan brochure. For a full list of benefit coverage and exclusions refer to the plan documents. Plans may be subject to medical underwriting or other restrictions. Rates and benefits vary by location. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Health insurance plans contain exclusions and limitations. Information is believed to be accurate as of the production date; however, it is subject to change.

**Aetna Advantage Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out-of-state blanket trust or Aetna Health Inc. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans.** To the extent permitted by law, these plans are medically underwritten and you may be declined coverage in accordance with your health condition.

