

## FLORIDA AETNA ADVANTAGE PLAN OPTIONS

POS Open Access Value 5000		
MEMBER BENEFITS	In-Network	Out-of-Network*
<b>Deductible</b>		
Individual	\$5,000	\$10,000
Family	\$10,000	\$20,000
<b>Coinsurance</b> (Member's responsibility)	20% after deductible up to out-of-pocket max. <i>\$0 once out-of-pocket max. is satisfied</i>	50% after deductible up to out-of-pocket max.
<b>Coinsurance Maximum</b>		
Individual	\$2,500	\$2,500
Family	\$5,000	\$5,000
<b>Out-of-Pocket Maximum</b>		
Individual	\$7,500	\$12,500
Family	\$15,000	\$25,000
	<i>Includes deductible</i>	
<b>Lifetime Maximum* per insured</b>	\$5,000,000	\$5,000,000
<b>Non-Specialist Office Visit</b> General Physician, Family Practitioner, Pediatrician or Internist	Visit 1-5 \$40 copay, deductible waived; Visit 6+ member pays 100%; Aetna discount ap- plies; Aetna pays 100% once out of pocket is met. Spec & non-spec share visit max	50% after deductible
<b>Specialist Visit</b>	Visit 1-5 \$50 copay, deductible waived; Visit 6+ member pays 100%; Aetna discount ap- plies; Aetna pays 100% once out of pocket is met. Spec & non-spec share visit max	50% after deductible
<b>Hospital Admission</b>	40% after deductible	50% after deductible
<b>Outpatient Surgery</b>	20% after deductible	50% after deductible
<b>Urgent Care Facility</b>	\$50 copay deductible waived	50% after deductible
<b>Emergency Room</b>	\$150 copay** (waived if admitted) after deductible	
<b>Annual Routine Gyn Exam</b> <i>No waiting period, no calendar year max.</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>Aetna will pay up to \$200 per exam</i> <i>No waiting period</i>	\$40 copay deductible waived <i>Includes lab work and X-rays</i>	50% after deductible
<b>Lab/X-Ray</b>	20% after deductible	50% after deductible
<b>Skilled Nursing —</b> in lieu of hospital <i>30 days per calendar year*</i>	40% after deductible	50% after deductible
<b>Physical/Occupational Therapy and Chiropractic Care</b> <i>24 visits per calendar year*</i>	20% after deductible	50% after deductible <i>Aetna will pay a max. of \$25 per visit</i>
<b>Home Health Care —</b> in lieu of hospital <i>30 visits per calendar year*</i>	20% 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
<b>PHARMACY</b>		
<b>Pharmacy Deductible</b> per individual	Not Applicable	Not Applicable
<b>Generic</b> <i>Oral Contraceptives Included</i>	\$15 copay	Not covered
<b>Preferred Brand</b> <i>Oral Contraceptives Included</i>	Not covered <i>Aetna Discount Applies</i>	Not covered
<b>Non-Preferred Brand</b> <i>Oral Contraceptives Included</i>	Not covered <i>Aetna Discount Applies</i>	Not covered
<b>Self Injectables</b>	Not covered <i>Aetna Discount Applies</i>	Not covered
<b>Calendar Year Maximum</b> per individual*	\$5,000	Not Applicable

\* 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 care is determined based upon Aetna's Allowable Fee Schedule. Payment for other out-of network care is determined based upon the negotiated charge that would apply if such services or supplies were received from a Preferred Provider.

A summary of exclusions is listed in the Aetna Advantage 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. Material subject to change.

Aetna Advantage Plans for individual, families and the self employed are underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out of state blanket trust.

In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans. These plans are medically underwritten and you may be declined coverage in accordance with your health condition.