

PPO HIGH DEDUCTIBLE 5500 (HSA COMPATIBLE)

MICHIGAN

AETNA ADVANTAGE PLAN OPTIONS

MEMBER BENEFITS	In-Network	Out-of-Network*
Deductible		
Individual	\$5,500	\$10,000
Family	\$11,000	\$20,000
Coinsurance (Member's responsibility)	0% 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>	
Coinsurance Maximum		
Individual	\$0	\$2,500
Family	\$0	\$5,000
Out-of-Pocket Maximum		
Individual	\$5,500	\$12,500
Family	\$11,000	\$25,000
	<i>Includes deductible</i>	
Non-Specialist Office Visit <i>Unlimited visits</i> General Physician, Family Practitioner, Pediatrician or Internist	0% after deductible	50% after deductible
Specialist Visit <i>Unlimited visits</i>	0% after deductible	50% after deductible
Hospital Admission	0% after deductible	50% after deductible
Outpatient Surgery	0% after deductible	50% after deductible
Urgent Care Facility	0% after deductible	50% after deductible
Emergency Room	\$0 copay after deductible	
Annual Routine Gyn Exam <i>No waiting period, no calendar year max.</i> Annual Pap/Mammogram	\$0 copay deductible waived	50% after deductible
Maternity	Not covered <i>Except for pregnancy complications</i>	
Preventive Health — Routine Physical	\$0 copay deductible waived	50% after deductible
	<i>Includes lab work and X-rays</i>	
Lab/X-Ray (Non-Preventive)	0% after deductible	50% after deductible
Skilled Nursing — instead of hospital <i>30 days per calendar year*</i>	0% after deductible	50% after deductible
Physical/Occupational Therapy <i>24 visits per calendar year*</i>	0% after deductible	50% after deductible
Home Health Care — instead of hospital <i>30 visits per calendar year*</i>	0% after deductible	50% after deductible
Durable Medical Equipment <i>Aetna will pay up to \$2000 per calendar year*</i>	0% after deductible	50% after deductible

PHARMACY	In-Network	Out-of-Network*
Pharmacy Deductible per individual	<i>Integrated Medical/Rx Deductible</i>	
Generic Oral Contraceptives Included	0% after Medical/Rx Deductible	50% after Medical/Rx Deductible
Preferred Brand Oral Contraceptives Included	0% after Medical/Rx Deductible	50% after Medical/Rx Deductible
Non-Preferred Brand Oral Contraceptives Included	0% after Medical/Rx Deductible	50% after Medical/Rx Deductible
Self-Injectables	0% after Medical/Rx Deductible	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.
- + For important information on your costs and how Aetna pays for out-of-network care, read "What you need to know about your out-of-network costs."

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. Investment services are independently offered by the HSA Administrator.

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.

