



**PLAN DESIGN & BENEFITS**  
**MEDICAL PLAN PROVIDED BY AETNA LIFE INSURANCE COMPANY**

<b>PLAN FEATURES</b>	<b>IN-NETWORK</b>
<b>Benefit limitations</b> - Some service or supplies have limits on them per year. There might be a maximum number of visits or days, or a dollar limit per year. In such cases, the benefit year begins on January 1 (unless otherwise noted). Refer to your plan documents to learn more.	
<b>Deductible</b> (per calendar year)	\$2,500 per Individual \$5,000 per Family
You must first meet the deductible before the plan begins paying benefits, unless otherwise noted. The amount you pay (cost sharing) for some medical services does not count toward your deductible. Prescription drug costs count toward the deductible. Refer to your plan documents for details. Once you meet the family deductible, then all family members have met it for the rest of the year. There is no individual deductible for members of a family.	
<b>Member coinsurance</b>	You pay 30%
Applies to all expenses except as noted.	
<b>Out-of-pocket limit</b> (per calendar year)	\$6,000 per Individual \$9,000 per Family
Your pharmacy expenses count toward your out-of-pocket limit. In-network expenses include coinsurance/copays and deductibles. Once you meet the family out-of-pocket limit, then all family members have met it for the rest of the year. There is no individual out-of-pocket limit for members of a family.	
<b>Lifetime maximum</b> Unlimited except where otherwise indicated.	
<b>Primary care physician selection</b>	Encouraged
<b>Referral requirement</b>	Not required
<b>Virtual care consultations</b> - You can access covered services for virtual care visits from different kinds of providers in your network. Log on to <b>Aetna.com</b> to see a list of virtual care providers. You'll also find more about your options, including cost share amounts.	
<b>CVS VIRTUAL CARE</b>	<b>IN-NETWORK</b>
<b>CVS Health Virtual Primary Care (VPC) - preventive care consultations</b>	Covered 100%; no deductible
Includes screening and counseling services through CVS Health Virtual Primary Care for members age 18 and older; refer to Aetna.com for more information.	
<b>CVS Health Virtual Primary Care (VPC) - consultations</b>	Covered 100%; after deductible
Includes basic medical service consultations through CVS Health Virtual Primary Care for members age 18 and older; refer to Aetna.com for additional information.	
<b>CVS Health Virtual Care (VC) - general medicine</b>	Covered 100%; after deductible
<b>CVS Health Virtual Care (VC) - mental health</b>	Covered 100%; after deductible
<b>PREVENTIVE CARE</b>	<b>IN-NETWORK</b>
<b>Routine adult physical exams/immunizations</b>	Covered 100%; no deductible
1 exam every 12 months until age 65, then 1 exam every 12 months age 65 and older	



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<b>Routine well child exams/immunizations</b> • 7 exams in the first 12 months • 3 exams from age 13 months to 24 months • 3 exams from age 25 months to 36 months • 1 exam every 12 months thereafter until age 22	Covered 100%; no deductible
<b>Routine gynecological care exams</b> 1 exam and pap smear per year, includes related fees.	Covered 100%; no deductible
<b>Routine mammogram</b> Recommended: One per year for members age 40 and over	Covered 100%; no deductible
<b>Women's health</b> Includes: Screening for gestational diabetes, HPV (Human- Papillomavirus) DNA testing, counseling for sexually transmitted infections, counseling and screening for human immunodeficiency virus, screening and counseling for interpersonal and domestic violence, breastfeeding support, supplies and counseling. Also includes: contraceptive methods (ACA mandated contraceptives, including contraceptives and devices you can't get at a pharmacy), sterilization procedures (including tubal ligation), patient education and counseling. Limits may apply.	Covered 100%; no deductible
<b>Pre-natal maternity</b>	Covered 100%; no deductible
<b>Routine digital rectal exam</b> Recommended: For members age 40 and over	Covered 100%; no deductible
<b>Prostate-specific antigen test</b> Recommended: For members age 40 and over	Covered 100%; no deductible
<b>Colorectal cancer screening</b> Recommended: For members age 45 and over	Covered 100%; no deductible
<b>Routine eye exams</b> 1 routine exam per 24 months.	Covered 100%; no deductible
<b>Routine hearing screening</b>	Covered 100%; no deductible
<b>Newborn hearing testing and monitoring</b>	Covered 100%; no deductible
<b>PHYSICIAN SERVICES</b>	<b>IN-NETWORK</b>
<b>Office visits to primary care physician (PCP)</b> Includes services of an internist, general physician, family practitioner or pediatrician.	30%; after deductible
<b>Specialist office visits</b>	30%; after deductible
<b>Hearing exams</b> 1 routine exam per 24 months.	Covered 100%; no deductible
<b>Walk-in clinics</b>	30%; after deductible
<b>Designated Walk-in clinics</b> Walk-in clinics are free-standing health care facilities. Sometimes they may be within a pharmacy, drug store, supermarket, or other retail store. They offer some limited medical care and services. Not walk-in clinics: Urgent care centers, emergency rooms, the outpatient department of a hospital, ambulatory surgical centers, and physician offices.	Covered 100%; after deductible
<b>Allergy testing</b>	Your cost sharing amount depends on the type of service and where you receive it.
<b>Allergy injections</b>	Your cost sharing amount depends on the type of service and where you receive it.



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<b>DIAGNOSTIC PROCEDURES</b>	<b>IN-NETWORK</b>
<b>Diagnostic X-ray</b> (Other than complex imaging services) When your physician performs and bills for this service at their office, you pay your office visit cost share amount.	30%; after deductible
<b>Diagnostic laboratory</b> When your physician performs and bills for this service at their office, you pay your office visit cost share amount.	30%; after deductible
<b>Diagnostic complex imaging</b> When your physician performs and bills for this service at their office, you pay your office visit cost share amount.	30%; after deductible
<b>EMERGENCY MEDICAL CARE</b>	<b>IN-NETWORK</b>
<b>Urgent care provider</b>	30%; after deductible
<b>Non-urgent use of urgent care provider</b>	50%; after deductible
<b>Emergency room</b>	30%; after deductible
<b>Non-emergency care in an emergency room</b>	Not Covered
<b>Emergency use of ambulance</b>	30%; after deductible
<b>Non-emergency use of ambulance</b>	Not Covered
<b>HOSPITAL CARE</b>	<b>IN-NETWORK</b>
<b>Inpatient coverage</b> When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.	30%; after deductible
<b>Inpatient maternity coverage</b> (includes delivery and postpartum care) When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.	30%; after deductible
<b>Outpatient hospital</b> When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	30%; after deductible
<b>Outpatient surgery - hospital</b> When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	30%; after deductible
<b>Outpatient surgery - freestanding facility</b> When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	30%; after deductible
<b>MENTAL HEALTH SERVICES</b>	<b>IN-NETWORK</b>
<b>Inpatient</b> When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.	30%; after deductible
<b>Mental health office visits</b>	30%; after deductible
<b>Other mental health services</b> When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	30%; after deductible
<b>SUBSTANCE ABUSE</b>	<b>IN-NETWORK</b>
<b>Inpatient</b> When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.	30%; after deductible



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<b>Residential treatment facility</b>	30%; after deductible
When you're admitted into a facility for the care you need, your cost sharing amount counts toward all covered benefits you receive.	
<b>Substance abuse office visits</b>	30%; after deductible
<b>Other substance abuse services</b>	30%; after deductible
When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	
<b>OTHER THERAPY SERVICES</b>	<b>IN-NETWORK</b>
<b>Spinal manipulation therapy</b>	30%; after deductible
Limited to 20 visits per year	
<b>Outpatient short-term rehabilitation</b>	30%; after deductible
Limited to 30 visits per year Includes physical, occupational, and speech therapies.	
<b>Habilitative physical therapy</b>	Covered 100%; after deductible
<b>Habilitative occupational therapy</b>	Covered 100%; after deductible
<b>Habilitative speech therapy</b>	Covered 100%; after deductible
<b>Autism related physical therapy</b>	Covered 100%; after deductible
<b>Autism related occupational therapy</b>	Covered 100%; after deductible
<b>Autism related speech therapy</b>	Covered 100%; after deductible
<b>Autism related behavioral therapy</b>	30%; after deductible
These benefits are combined with outpatient mental health visits	
<b>Autism related applied behavior analysis</b>	30%; after deductible
Your benefits for these services are the same as any other outpatient mental health other services benefit	
<b>OTHER SERVICES</b>	<b>IN-NETWORK</b>
<b>Skilled nursing facility</b>	30%; after deductible
Limited to 60 days per year When you're admitted into a facility for the care you need, your cost sharing amount counts toward all covered benefits you receive.	
<b>Home health care</b>	30%; after deductible
Limited to 60 visits per year Home health care services include private duty nursing Limited to three visits per day by staff from a home health care agency. One visit equals a period of four hours or less.	
<b>Hospice care - inpatient</b>	30%; after deductible
When you're admitted into a facility for the care you need, your cost sharing amount counts toward all covered benefits you receive.	
<b>Hospice care - outpatient</b>	30%; after deductible
When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	
<b>Private duty nursing</b>	Covered as part of home health care
We count each period of up to 8 hours as one private duty nursing shift.	
<b>Durable medical equipment</b>	50%; after deductible
<b>Prosthetics</b>	30%; after deductible



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<b>Orthotics</b>	30%; after deductible
<b>Diabetic supplies</b>	
• If not covered under the prescription drug benefit	You pay your PCP visit cost sharing amount
• If covered under the prescription drug benefit	You pay your applicable prescription drug cost sharing amount
<b>Infusion therapy - home/office</b>	30%; after deductible
<b>Infusion therapy - outpatient hospital/freestanding facility</b>	30%; after deductible
<b>Hearing aids</b>	30%; after deductible
1 hearing aid per ear every 24 months	
<b>Transplants</b>	30%; after deductible In-network coverage is only available at Institutes of Excellence (IOE) contracted facility.
<b>Bariatric surgery</b>	30%; after deductible
When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.	
<b>Acupuncture</b>	30%; after deductible
Limited to 10 visits per year	
<b>FAMILY PLANNING</b>	<b>IN-NETWORK</b>
<b>Basic Infertility</b>	Your cost sharing amount depends on the type of service and where you receive it. You have coverage for artificial insemination and the diagnosis and treatment of the underlying cause of infertility.
<b>Advanced Reproductive Technology (ART)</b>	Your cost sharing amount depends on the type of service and where you receive it. ART coverage is limited to four egg retrievals per member's lifetime and includes in vitro fertilization (IVF), zygote intrafallopian transfer (ZIFT), gamete intrafallopian transfer (GIFT), cryopreserved embryo transfers, intracytoplasmic sperm injection (ICSI) or ovum microsurgery, and ovulation induction (OI). Maximum applies to all procedures covered by any of our plans except where prohibited by law.
<b>Fertility preservation</b>	Your cost sharing depends on the type of service and where you receive it. Includes coverage for cryopreservation for iatrogenic infertility Iatrogenic infertility is infertility that may occur as a result of certain types of medical treatment
<b>Vasectomy</b>	Covered 100%; after deductible
<b>Tubal ligation</b>	Covered 100%; no deductible
<b>PHARMACY</b>	<b>IN-NETWORK</b>
The full cost of the drug is applied to the deductible before any benefits are considered for payment under the pharmacy plan.	
<b>Pharmacy plan type</b>	Advanced Control Plan - Aetna
<b>Prescription drug deductible</b>	Prescription drug expenses apply to your medical deductible.
<b>Preventive medications</b> - We waive the deductible for certain preventive medications. For a full list of these drugs, go to your secure member site or ask your employer.	
<b>Prescription drug out-of-pocket limit</b>	Prescription drug expenses apply to your medical out-of-pocket limit.



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<b>Generic drugs</b>	
<b>Retail</b>	\$20 copay
<b>Mail order</b>	\$40 copay
<b>Preferred brand-name drugs</b>	
<b>Retail</b>	\$40 copay
<b>Mail order</b>	\$80 copay
<b>Non-preferred brand-name drugs</b>	
<b>Retail</b>	\$70 copay
<b>Mail order</b>	\$140 copay
<b>Pharmacy day supply and requirements</b>	
<b>Retail</b>	You can get up to a 30-day supply from Aetna National Network For a 31-90 day supply you will be responsible for the Mail Order Drug copay.
<b>Mail order</b>	You can get a 31-90-day supply from CVS Caremark® Mail Service Pharmacy.
<b>Specialty</b>	You can get up to a 30-day supply of specialty drugs Advanced Control Formulary Aetna Insured List

**Your prescription drug plan also includes:**

- Diabetic supplies
- \$25 copay maximum per fill per 30 day supply for formulary insulin drugs and \$35 copay maximum per fill per 30 day supply for non-formulary insulin drugs; no deductible for insulin drugs
- \$25 copay maximum per fill per 30-day supply for formulary epinephrine and \$50 copay maximum per fill per 30-day supply for asthma inhaler
- No deductible for asthma inhaler
- Sexual dysfunction drugs, including daily dose, additional 6 tablets a month for erectile dysfunction
- A limited list of over-the-counter medications when filled with a prescription

**Family planning**

- Oral and injectable fertility drugs included (physician charges for injections are not covered under RX, medical coverage is limited).
- Contraceptives covered up to a 12-month supply. Contraceptive copay strategy applies.

**The following are covered 100% in-network:**

- Oral chemotherapy drugs
  - Seasonal vaccinations
  - Preventive vaccinations
  - Affordable Care Act (ACA) eligible preventive medications and contraceptives, also includes male condoms
- Refer to [Aetna.com](http://Aetna.com) for a complete list of eligible prescription drugs.

**Precertification requirements**

Some covered prescription drugs need approval from us before we will cover the drug.  
 Some covered prescription drugs require step therapy before we cover them. With step therapy, you must first try one or more drugs before we will pay for drugs that require step therapy.  
 To get the most up-to-date precertification requirements and a list of drugs that require step therapy, see your plan documents or go online to your member website.

**Choose generics with dispense as written (DAW) override** - Sometimes your physician may say you need a brand-name prescription drug even if a generic is available. If so, you will pay the brand-name copay. If you ask for a brand-name prescription drug when a generic is available, you will pay the applicable brand-name copay plus the difference between the generic price and the brand-name price.

**GENERAL PROVISIONS**

**Dependents who are eligible to be on your plan** Spouse, children from birth to age 26. Student status of children does not matter.



## PLAN DESIGN & BENEFITS MEDICAL PLAN PROVIDED BY AETNA LIFE INSURANCE COMPANY

Plans are provided by: Aetna Health Inc. While this material is believed to be accurate as of the production date, it is subject to change.

Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered.

See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not our agents. Provider participation may change without notice. We do not provide care or guarantee access to health services.

The following is a list of services and supplies that are *generally* not covered. However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s) purchased by your employer.

- All medical and hospital services not specifically covered in, or which are limited or excluded by your plan documents.
- Cosmetic surgery, including breast reduction.
- Custodial care.
- Dental care and dental X-rays.
- Donor egg retrieval
- Experimental and investigational procedures, except for coverage for medically necessary routine patient care costs for members participating in a cancer clinical trial.
- Hearing aids
- Home births
- Immunizations for travel or work, except where medically necessary or indicated.
- Implantable drugs and certain injectable drugs including injectable infertility drugs.
- Infertility services, including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in your plan documents.
- Long-term rehabilitation therapy.
- Non-medically necessary services or supplies.
- Outpatient prescription drugs (except for treatment of diabetes), unless covered by a prescription plan rider and over-the-counter medications (except as provided in a hospital) and supplies.
- Radial keratotomy or related procedures.
- Reversal of sterilization.
- Services for the treatment of sexual dysfunction/enhancement, including therapy, supplies or counseling or prescription drugs.
- Special duty nursing.
- Therapy or rehabilitation other than those listed as covered.
- Weight control services including surgical procedures, medical treatments, weight control/loss programs, dietary regimens and supplements, appetite suppressants and other medications; food or food supplements, exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including Morbid Obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions.

In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.

Translation of this material into another language may be available. Please call Member Services at the number on the back of your ID card.

Puede estar disponible la traducción de este material en otro idioma. Por favor llame a Servicios al Miembro al **1-888-982-3862**.

Plan features and availability may vary by location and group size.



WISS & COMPANY, LLP  
Effective Date: 01-01-2026  
Open Access® Elect Choice® - New Jersey  
Qualified High Deductible Health Plan

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For more information about Aetna plans, refer to **[www.aetna.com](http://www.aetna.com)**.

Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are both within the CVS Health family.

**\*\*\*This plan document provides you with an overview of some of your benefits and your cost share obligations. This information is for illustrative purposes ONLY. This document is not an official document and may differ from your Certificate of Coverage (COC), which is your official document. Refer to your COC for your coverage and services and any obligations on your part.**

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