aetna® MIAMI-DADE COUNTY: Aetna POS Plan Pre 65 Retirees

Coverage for: Individual + Family | Plan Type: POS

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, www.HealthReformPlanSBC.com or by calling 1-800-370-4526. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call 1-800-370-4526 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$0. Out-of-Network (OON): Individual (IND) $200 / Family (FAM) $500.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Emergency care is covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Maximum Savings/Jackson Health System: IND $3,000 / FAM $6,000. Standard Savings/Aetna National: IND $3,000 / FAM $6,000. OON: IND $3,000 / FAM $6,000.	The out–of–pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out–of–pocket limits until the overall family out–of–pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, prescription drug brand additional charges, and services this plan does not cover.	Even though you pay these expenses, they don't count toward the out–of–pocket limit.
Will you pay less if you use a network provider?	Yes. See Aetna POS Plan - Pre 65 Retirees or call 1-833-704-0009 for a list of Maximum Savings/Jackson Health System Providers.	You pay the least if you use a provider in Maximum Savings/Jackson Health System Provider. You pay more if you use a provider in Standard Savings/Aetna National Provider. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Maximum Savings/Jackson Health System Provider (You will pay the least)	Standard Savings/Aetna National Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness CVS Virtual Primary Care CVS Virtual Care	$15 copay/visit $10 copay $10 copay	$15 copay/visit $10 copay $10 copay	30% coinsurance; after deductible	Additional charges may apply for non-preventive services performed in the Physician's office. Virtual Visits via Participating Primary Care Providers Telehealth/Telemedicine 'service' provided through CVS Virtual Primary Care/CVS Virtual Care
If you visit a health care provider's office or clinic	Specialist visit	$30 copay/visit	$30 copay/visit	30% coinsurance; after deductible	Additional charges may apply for non-preventive services performed in the Physician's office. Virtual Visits via Participating Specialist Providers. Artificial insemination, In-vitro fertilizations, GIFT, ZIFT, and other infertility treatments not covered.
If you visit a health care provider's office or clinic	Preventive care /screening /immunization	No charge	No charge	30% coinsurance; after deductible	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Maximum Savings/Jackson Health System Provider (You will pay the least)	Standard Savings/Aetna National Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you have a test	Diagnostic test (x-ray, blood work)	No charge	$100 copay/visit, deductible doesn't apply for hospital; no charge for non hospital based facility	30% coinsurance; after deductible	Non-preventive ultrasound and mammograms are included in this category.
	Imaging (CT/PET scans, MRIs)	No charge	$100 copay/visit, deductible doesn't apply for hospital; no charge for non hospital based facility	30% coinsurance; after deductible	None
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.aetnapharmacy.com/standard	Generic drugs	Not applicable	Copay/prescription, deductible doesn't apply: $15 (30 day supply), $45 (90 day supply)	30% coinsurance deductible doesn't apply	Covers 30 day supply (retail), 31-90 day supply (retail at Extended Day Supply Network Pharmacy & mail order). Includes contraceptive drugs & devices obtainable from a pharmacy. No charge for preferred generic FDA-approved women's contraceptives in-network. Review your formulary for prescriptions requiring precertification for coverage. Your cost will be higher for choosing Brand over Generics. Review your Aetna Extended Day Supply Network provider directory for a list of network providers.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Maximum Savings/Jackson Health System Provider (You will pay the least)	Standard Savings/Aetna National Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.aetnapharmacy.com/standard	Preferred brand drugs	Not applicable	Copay/prescription, deductible doesn't apply: $40 (30 day supply), $120 (90 day supply)	30% coinsurance deductible doesn't apply	Covers 30 day supply (retail), 31-90 day supply (retail at Extended Day Supply Network Pharmacy & mail order). Includes contraceptive drugs & devices obtainable from a pharmacy. No charge for preferred generic FDA-approved women's contraceptives in-network. Review your formulary for prescriptions requiring precertification for coverage. Your cost will be higher for choosing Brand over Generics. Review your Aetna Extended Day Supply Network provider directory for a list of network providers.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.aetnapharmacy.com/standard	Non-preferred brand drugs	Not applicable	Copay/prescription, deductible doesn't apply: $55 (30 day supply), $165 (90 day supply)	30% coinsurance deductible doesn't apply	Covers 30 day supply (retail), 31-90 day supply (retail at Extended Day Supply Network Pharmacy & mail order). Includes contraceptive drugs & devices obtainable from a pharmacy. No charge for preferred generic FDA-approved women's contraceptives in-network. Review your formulary for prescriptions requiring precertification for coverage. Your cost will be higher for choosing Brand over Generics. Review your Aetna Extended Day Supply Network provider directory for a list of network providers.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Maximum Savings/Jackson Health System Provider (You will pay the least)	Standard Savings/Aetna National Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.aetnapharmacy.com/standard	Specialty drugs	Not applicable	Copay/prescription, deductible doesn't apply: $100 (30 day supply)	30% coinsurance deductible doesn't apply	All prescriptions must be filled through the Aetna Specialty Pharmacy Network.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	$100 copay/visit, deductible doesn't apply for hospital facility; no charge for non hospital based facility	30% coinsurance; after deductible	Prior Authorization May Apply.
	Physician/surgeon fees	No charge	No charge	30% coinsurance; after deductible	
If you need immediate medical attention	Emergency room care	$100 copay/visit, deductible doesn't apply (waived if admitted)	$100 copay/visit, deductible doesn't apply (waived if admitted)	$100 copay/visit, deductible doesn't apply (waived if admitted)	Out-of-network emergency use paid the same as in-network. No coverage for non-emergency use.
	Emergency medical transportation	No charge	No charge	No charge	Out-of-network emergency use paid the same as in-network. Non-emergency transport: not covered, except if pre-authorized.
	Urgent care	$50 copay/visit	$50 copay/visit	$50 copay/visit	No coverage for non-urgent use. Walk-In I Clinics - $15 copay applies to in-network/out-of-network

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Maximum Savings/Jackson Health System Provider (You will pay the least)	Standard Savings/Aetna National Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	$200 copay/stay	30% coinsurance; after deductible	Penalty of $500 for failure to obtain pre-authorization for out-of-network care.
	Physician/surgeon fees	No charge	No charge	30% coinsurance; after deductible	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office & other outpatient services: $15 copay/visit, deductible doesn't apply	Office & other outpatient services: $15 copay/visit, deductible doesn't apply	Office & other outpatient services: 30% coinsurance; after deductible	None
	Inpatient services	No charge	$200 copay/stay	30% coinsurance; after deductible	Penalty of $500 for failure to obtain pre-authorization for out-of-network care.
If you are pregnant	Office visits	No charge	No charge	30% coinsurance; after deductible	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Penalty of $500 for failure to obtain pre-authorization for out-of-network care may apply.
If you are pregnant	Childbirth/delivery professional services	No charge	No charge	30% coinsurance; after deductible	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Penalty of $500 for failure to obtain pre-authorization for out-of-network care may apply.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Maximum Savings/Jackson Health System Provider (You will pay the least)	Standard Savings/Aetna National Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Childbirth/delivery facility services	No charge	$200 copay/stay	30% coinsurance; after deductible	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Penalty of $500 for failure to obtain pre-authorization for out-of-network care may apply.
If you need help recovering or have other special health needs	Home health care	No charge	No charge	30% coinsurance; after deductible	60 visits/calendar year. Penalty of $500 for failure to obtain pre-authorization for out-of-network care.
If you need help recovering or have other special health needs	Rehabilitation services	$30 copay/visit, deductible doesn't apply	$30 copay/visit, deductible doesn't apply	30% coinsurance; after deductible	60 visits/calendar year for Physical, Occupational & Speech Therapy combined.
If you need help recovering or have other special health needs	Habilitation services	$15 copay/visit, deductible doesn't apply	$15 copay/visit, deductible doesn't apply	30% coinsurance; after deductible	None
If you need help recovering or have other special health needs	Skilled nursing care	No charge	No charge	30% coinsurance; after deductible	60 days/calendar year. Penalty of $500 for failure to obtain pre-authorization for out-of-network care.
If you need help recovering or have other special health needs	Durable medical equipment	No charge	No charge DME & Orthotics; $200 copay for Prosthetics	30% coinsurance; after deductible	
If you need help recovering or have other special health needs	Hospice services	No charge	No charge	30% coinsurance; after deductible	Prior Authorization May Apply. Penalty of $500 for failure to obtain pre-authorization for out-of-network care.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Maximum Savings/Jackson Health System Provider (You will pay the least)	Standard Savings/Aetna National Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	$15 copay/exam	$15 copay/exam	30% coinsurance; after deductible	1 routine eye exam/12 months.
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	Not covered	Not covered.
If your child needs dental or eye care	Children's dental check-up	Not covered	Not covered	Not covered	Not covered.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic surgery
- Dental care (Adult & Child)
- Glasses (Adult & Child)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care except diabetics and medical guidelines applied.
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- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture
- Bariatric surgery - Limited to Jackson Health System providers
- Chiropractic care
- Infertility treatment - Limited to the diagnosis & treatment of underlying medical condition.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

- The Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:

- You may contact Aetna directly by calling the toll-free number on your Medical ID Card, or by calling our general number at 1-800-370-4526. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or http://www.dol/gov/ebsa/healthreform
- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- Additionally, a consumer assistance program can help you file your appeal. Contact information is at: http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html.

Does this plan provide Minimum Essential Coverage? **Yes.**

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? **Yes.**

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

To see examples of how this plan might cover costs for a sample medical situation, see the next section

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible	**$0**
Specialist copayment	**$30**
Hospital (facility) copayment	**$0**
Other copayment	**$0**

This EXAMPLE event includes services like:
Specialist office visits (*prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,700**
In this example, Peg would pay:	
Cost Sharing	
Deductibles	$0
Copayments	$400
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$460**

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	**$0**
Specialist copayment	**$30**
Hospital (facility) copayment	**$0**
Other copayment	**$0**

This EXAMPLE event includes services like:
Primary care provider office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Diabetic supplies *(glucose meter)*

Total Example Cost	**$5,600**
In this example, Joe would pay:	
Cost Sharing	
Deductibles	$0
Copayments	$1,200
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,220**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	**$0**
Specialist copayment	**$30**
Hospital (facility) copayment	**$0**
Other copayment	**$0**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**
In this example, Mia would pay:	
Cost Sharing	
Deductibles	$0
Copayments	$500
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$500**

The plan would be responsible for the other costs of these EXAMPLE covered services.

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-800-370-4526.

Smartphone or Tablet

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

TTY: 711

English -	**To access language services at no cost to you, call 1-800-370-4526.**
Amharic -	የቋንቋ አገልግሎቶችን ያለክፍያ ለማግኘት፣ በ 1-800-370-4526 ይደውሉ።.
Arabic -	للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء االتصال على الرقم 1-800-370-4526.
Armenian -	Անվճար լեզվական ծառայություններից օգտվելու համար զանգահարեք 1-800-370-4526 հեռախոսահամարով:
Carolinian (Kapasal Falawasch) -	ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-800-370-4526.
Chamorro -	Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 1-800-370-4526.
Chinese Traditional -	如欲使用免費語言服務，請致電 1-800-370-4526.
Cushitic-Oromo	Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-800-370-4526.
French -	Afin d'accéder aux services langagiers sans frais, composez le 1-800-370-4526.
French Creole (Haitian)-	Pou jwenn sèvis lang gratis, rele 1-800-370-4526.
German -	Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-800-370-4526 an.
Greek -	Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-800-370-4526.
Gujarati -	તમારેકોઇ જાતના ખર્ચવિના ભાષાની સે વિના ઓની પહોીર્ માટે, કોલ કરોr 1-800-370-4526.
Hindi -	आपकेलिए बिना ककसी कीमत केभाषा सेवाओंका उपयोग करनेकेलिए, 1-800-370-4526 पर कॉल करें।.
Hmong -	Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-800-370-4526.
Italian -	Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-800-370-4526.
Japanese -	言語サービスを無料でご利用いただくには、1-800-370-4526 までお電話ください。
Karen -	လၢတၢ်ကမၤနှၢ်ကျိၣ်အတၢ်မၤစၢၤအတၢ်ဖံးတၢ်မၤတဖၣ်လၢတအိၣ်ဒီးအပူၤလၢကဘၣ်ဟ့ၣ်အီၤအဂိၢ်ဘၣ်နှၣ် ကိး 1-800-370-4526 တက့ၢ်.
Korean -	무료 언어 서비스를 이용하려면 1-800-370-4526 번으로 전화해 주십시오.
Laotian -	ເພື່ອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍບໍ່ເສຍຄ່າຕໍ່ກັບທ່ານ, ໃຫ້ໂທຫາເບີ 1-800-370-4526.
Mon-Khmer, Cambodian -	ដើម្បីទទួលបានសេវាកម្មភាសាដែលឥតគិតថ្លៃសម្រាប់លោកអ្នក សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-800-370-4526 ។

Navajo -	T’áá ni nizaad k’ehjí bee níká a’doowoł doo bą́ąh ílínígóó kojį’ hólne’ 1-800-370-4526.
Pennsylvania Dutch -	Um Schprooch Services zu griege mitaus Koscht, ruff 1-800-370-4526.
Persian-Farsi -	برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-800-370-4526 تماس بگیرید .
Polish -	Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-800-370-4526.
Portuguese -	Para acessar os serviços de idiomas sem custo para você, ligue para 1-800-370-4526.
Punjabi -	ਤੁਹਾਡੇ ਲਈ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, 1-800-370-4526 ‘ਤੇ ਫ਼ੋਨ ਕਰੋ।
Russian -	Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-800-370-4526.
Samoan -	Mo le mauaina o auaunaga tau gagana e aunoa ma se totogi, vala’au le 1-800-370-4526.
Serbo-Croatian -	Za besplatne prevodilačke usluge pozovite 1-800-370-4526.
Spanish -	Para acceder a los servicios de idiomas sin costo, llame al 1-800-370-4526.
Syriac-Assyrian -	ܠܡܬܚܡ ،ܒܐܪܟܬ ܚܠܝܢ ܫܘܬܦܘܬ ܒܠܫܢ ܠܟ ܠܡܝܗܒ ܐܢ ܠܡܢ ܒܝܕ 1-800-370-4526.
Tagalog -	Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-800-370-4526.
Thai -	หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 1-800-370-4526.
Ukrainian -	Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-800-370-4526.
Vietnamese -	Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-800-370-4526.