

ILLINOIS AETNA ADVANTAGE PLAN OPTIONS

	HIGH DEDUCTIBLE PPO 1 (HSA COMPATIBLE)	
MEMBER BENEFITS	In-Network	Out-of-Network ⁺
Deductible Individual/Family	\$2,750/\$5,500	\$5,500/\$11,000
Coinsurance	20%	50%
Out-of-Pocket Maximum Individual/Family (Includes Deductible)	\$5,000/\$10,000	\$10,000/\$20,000
Lifetime Maximum*	\$5,000,000 per member lifetime	
Non-specialist Office Visit (General Physician, Family Practitioner, Pediatrician or Internist)	20%	50%
Specialist Visit**	20%	50%
Hospital Admission**	20%	50%
Outpatient Surgery	20%	50%
Emergency Room	20% after \$100 copay Waived if admitted	
Annual Routine Gyn Exam (Annual Pap/Mammogram)	0% Not subject to deductible	50%
Preventive Health (Annual Physical) (\$200 per calendar year*)	\$20 copay Not subject to deductible	50%
Lab/X-Ray	20%	50%
Skilled Nursing (in lieu of hospital) (30 days per calendar year*)	20%	50%
Physical/Occupational Therapy and Chiropractic Care (24 visits per calendar year*)	20%	50% (Aetna will pay a maximum of \$25 per visit.)
Home Health Care (30 visits per calendar year*)	20%	50%
Durable Medical Equipment (\$2,000 per calendar year*)	20%	50%
PHARMACY		
Generic (Contraceptives Included)	\$15 copay	\$15 copay plus 50%
Brand Name (Calendar Year Deductible per Individual)	Integrated Medical/RX deductible	
Preferred Brand/Non-Preferred Brand (Contraceptives Included)	\$25/\$40 copay	\$25/\$40 copay plus 50%
Calendar Year Maximum per Individual*	\$5,000	\$5,000

* Maximum applies to combined in and out of network benefits.

** Maternity and pregnancy related expenses are not covered.

+ 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 on page 17 of the Aetna Advantage brochure. For a full list of benefit coverage and exclusions refer to the plan documents.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna Advantage Plans for Individuals and families are offered by Aetna Life Insurance Company through an out-of-state blanket trust.