



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, for medical, call Aetna at 1-800-743-0910 or visit [www.Aetna.com](http://www.Aetna.com); for pharmacy call Navitus at 1-866-333-2757 or visit [www.Navitus.com](http://www.Navitus.com). 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://hr.vanderbilt.edu/benefits/UniformGlossaryTerms.pdf> or call 1-800-743-0910 request a copy.

Important Questions	Answers	Why This Matters:
<a href="#">What is the overall deductible?</a>	\$800 individual or \$1,600 family for In-Network Aetna National Network; \$2,400 individual or \$4,800 family for Out of Network	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
<a href="#">Are there services covered before you meet your deductible?</a>	Yes. <a href="#">Preventive care</a> and primary care services are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount, but a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<a href="#">Are there other deductibles for specific services?</a>	No other specific <a href="#">deductibles</a> .	
<a href="#">What is the out-of-pocket limit for this plan?</a>	For in- <a href="#">network providers</a> , \$3,500 individual/ \$7,000 family; for <a href="#">out-of-network providers</a> \$7,000 individual / \$13,000 family; Pharmacy Plan has a separate OOP max, therefore pharmacy claims are not included in the Medical OOP max	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<a href="#">What is not included in the out-of-pocket limit?</a>	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<a href="#">Will you pay less if you use a network provider?</a>	Yes, For a list of preferred in-network providers visit <a href="https://www.aetna.com/dsepublic/#/contentPage?page=providerSearchLanding&amp;site_id=dse&amp;language=en&amp;openPleats">https://www.aetna.com/dsepublic/#/contentPage?page=providerSearchLanding&amp;site_id=dse&amp;language=en&amp;openPleats</a> or call 1-800-743-0910.	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services. See the chart starting on page 2 for how this plan pays different kinds of providers.
<a href="#">Do you need a referral to see a specialist?</a>	No. You don't need a referral to see a specialist.	You can see the specialist you choose without permission from this plan.



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
		In-Network Provider / Pharmacy	Out-of-Network Provider/Pharmacy (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	\$30 <u>copay</u> /office visit.	50% <u>coinsurance</u> after <u>deductible</u>	View plan booklet at <a href="http://hr.vanderbilt.edu/benefits/sbc-eoc.php">http://hr.vanderbilt.edu/benefits/sbc-eoc.php</a>
	<u>Specialist</u> visit	\$50 <u>copay</u> /office visit	50% <u>coinsurance</u> after <u>deductible</u>	
	<u>Preventive care/screening/immunization</u>	No charge	No charge	You may have to pay for services that aren't preventative. Ask your provider if the services needed are preventative. Then check what your plan will pay for. *Refer to bottom of Page 4
If you have a test	<u>Diagnostic test</u> (x-ray, blood work) or imaging.	10% coinsurance after <u>deductible</u>	50% coinsurance after <u>deductible</u>	View plan booklet at <a href="http://hr.vanderbilt.edu/benefits/sbc-eoc.php">http://hr.vanderbilt.edu/benefits/sbc-eoc.php</a>
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at <a href="http://www.Navitus.com">www.Navitus.com</a>	Maintenance Generic	\$1 <u>copay</u> /prescription (in-network pharmacy)  \$10 copay/prescription (mail order)	Not covered	Please refer to Navitus website for in-network pharmacies: <a href="https://www.navitus.com">https://www.navitus.com</a>
	Level 1	\$15 <u>copay</u> /prescription (\$45 copay/prescription (mail order)	Not covered	Vanderbilt encourages members to use generics when available. If you, or your physician, choose a Navitus- <u>formulary</u> brand-name drug instead of the generic equivalent, you will pay the difference between the brand and the generic as well as the applicable copayment. Drugs not listed on Vanderbilt's <u>formulary</u> are not covered by the <u>Plan</u> .
	Level 2	30% <u>coinsurance</u> up to \$150 (in-network pharmacy) 30% <u>coinsurance</u> up to \$450 (mail order) -	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider / Pharmacy	Out-of-Network Provider (You will pay the most)	
	Level 3	50% <u>coinsurance</u> up to \$200 (in-network pharmacy) 50% coinsurance \$600 min (mail order)	Not covered	View plan booklet at <a href="http://hr.vanderbilt.edu/benefits/sbc-eoc.php">http://hr.vanderbilt.edu/benefits/sbc-eoc.php</a>
	<u>Specialty drugs</u>	10% coinsurance up to \$200 (at VUMC pharmacies only)	N/A	Only available for a 30-day supply at the Vanderbilt Outpatient Pharmacies.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$150 <u>copay</u> , then 10% <u>coinsurance</u> after <u>deductible</u>	\$150 / <u>copay</u> then 50% <u>coinsurance</u> after <u>deductible</u> .	View plan booklet at <a href="http://hr.vanderbilt.edu/benefits/sbc-eoc.php">http://hr.vanderbilt.edu/benefits/sbc-eoc.php</a>
	Physician/surgeon fees	10% <u>coinsurance after deductible</u>	50% <u>coinsurance after deductible</u>	
If you need immediate medical attention	<u>Emergency room care</u>	\$250 <u>copay</u> , then 10% after <u>deductible</u>	\$250 <u>copay</u> , then 10% after <u>deductible</u>	View plan booklet at <a href="http://hr.vanderbilt.edu/benefits/sbc-eoc.php">http://hr.vanderbilt.edu/benefits/sbc-eoc.php</a>
	<u>Emergency medical transportation</u>	10% <u>coinsurance after deductible</u>	10% <u>coinsurance after deductible</u>	
	<u>Urgent care</u>	\$50 <u>copay</u> /visit, then 10% <u>coinsurance after deductible</u>	\$75 <u>copay</u> /visit, then 50% <u>coinsurance after deductible</u>	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$150 copay then 10% <u>coinsurance after deductible</u> .	\$150 <u>copay</u> then 50% <u>coinsurance</u> after <u>deductible</u>	View plan booklet at <a href="http://hr.vanderbilt.edu/benefits/sbc-eoc.php">http://hr.vanderbilt.edu/benefits/sbc-eoc.php</a>
	Physician/surgeon fees	10% <u>coinsurance after deductible</u>	50% <u>coinsurance after deductible</u>	View plan booklet at <a href="http://hr.vanderbilt.edu/benefits/sbc-eoc.php">http://hr.vanderbilt.edu/benefits/sbc-eoc.php</a>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider / Pharmacy	Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$50 <u>copay</u> /visit	50% <u>coinsurance after deductible</u>	View plan booklet at <a href="http://hr.vanderbilt.edu/benefits/sbc-eoc.php">http://hr.vanderbilt.edu/benefits/sbc-eoc.php</a>
	Inpatient services	\$150 copay then 10% <u>coinsurance after deductible</u> .	\$150 <u>copay</u> then 50% <u>coinsurance after deductible</u>	
If you are pregnant	Prenatal Office visits	No charge	Not covered	<u>Cost-sharing</u> does not apply for in-network prenatal/postnatal preventative office visits, but depending on the types of services, <u>coinsurance</u> or a deductible may apply. *Refer to bottom of Page 4
	Childbirth/delivery professional services	10% <u>coinsurance after deductible</u>	50% <u>coinsurance after deductible</u>	
	Childbirth/delivery facility services	\$150 copay then 10% <u>coinsurance after deductible</u> .	\$150 copay then 50% <u>coinsurance after deductible</u> .	
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>coinsurance</u> after <u>deductible</u> .	50% <u>coinsurance</u> after <u>deductible</u> .	Home health care – 120 visit max per calendar year Physical Therapy, Occupational Therapy, & Speech Therapy, Skilled Nursing Care - 60 visit max per calendar year Chiropractor Services - 15 visit max per calendar year *Refer to bottom of Page 4
	<u>Rehabilitation services</u>	10% <u>coinsurance</u> after <u>deductible</u> .	50% <u>coinsurance</u> after <u>deductible</u> .	
	<u>Habilitation services</u>	10% <u>coinsurance</u> after <u>deductible</u> .	50% <u>coinsurance</u> after <u>deductible</u> .	
	<u>Skilled nursing care</u>	10% <u>coinsurance</u> after <u>deductible</u> .	50% <u>coinsurance</u> after <u>deductible</u> .	
	<u>Durable medical equipment</u>	10% <u>coinsurance</u> after <u>deductible</u> .	50% <u>coinsurance</u> after <u>deductible</u> .	
	<u>Hospice services</u>	\$150 copay then 10% <u>coinsurance</u> after <u>deductible</u> .	50% <u>coinsurance</u> after <u>deductible</u> .	
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	N/A
	Children's glasses	Not covered	Not covered	N/A
	Children's dental check-up	Not covered	Not covered	N/A

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider / Non- Vanderbilt Pharmacy	Out-of-Network Provider (You will pay the most)	
Limits for Infertility Services - Comprehensive and Advanced Reproductive Technology (ART)	Limit per year for Comprehensive and ART medical services combined	\$5,000  This limit is combined for in-network and out-of-network benefits	\$5,000  This limit is combined for in-network and out-of-network benefits	N/A
	Limit per lifetime for Comprehensive and ART medical services combined	\$10,000  Combined for in-network and out-of-network benefits	\$10,000  Combined for in-network and out-of-network benefits	N/A
	Limit per lifetime for Comprehensive and ART medical services combined	\$5,000	Not Covered	N/A
	Limit per lifetime for infertility medications.*	\$10,000	Not Covered	N/A

\* Infertility medications are provided by the pharmacy plan.

\*For more information about limitations and exceptions, see plan or policy documents at <http://hr.vanderbilt.edu/benefits/sbc-eoc.php>

**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.)**

• Acupuncture	• Hearing aids for adults	• Routine eye care
• Cosmetic Surgery	• Long Term Care	• Routine Foot Care
• Dental Care	• Private Duty Nursing	• Weight loss programs

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

• Bariatric Surgery (limitations apply)	• Hearing aids for children under 18	• Non-emergency care when traveling outside the U.S.
• Chiropractic Care (limitations apply)	• Infertility Treatment (limitations apply)	

**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:

Tennessee Department of Commerce & Insurance

500 James Robertson Parkway

Davy Crockett Tower, 4th Floor

Nashville, TN 37243-0565

(615) 741-2241

<https://www.tn.gov/commerce/consumer-services.html>

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](http://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 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: For medical, call Aetna at **1-800-743-0910** or visit [www.Aetna.com](http://www.Aetna.com); for pharmacy call Navitus at **1-866-333-2757** or visit [www.Navitus.com](http://www.Navitus.com).

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

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**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 (Family Coverage) (9 months of in-network pre-natal care and a hospital delivery)	Managing Joe's type 2 Diabetes (Family Coverage) (a year of routine in-network care of a well- controlled condition)	Mia's Simple Fracture (Individual Coverage) (in-network emergency room visit and follow up care)
<ul style="list-style-type: none"> <li>■ The <a href="#">plan's</a> overall <a href="#">deductible</a> \$1,600</li> <li>■ <a href="#">Specialist copayment</a> \$50</li> <li>■ <a href="#">Hospital (facility) copayment</a> \$150</li> <li>■ <a href="#">Hospital (facility) coinsurance</a> 10%</li> <li>■ <a href="#">Other coinsurance</a> 10%</li> </ul>	<ul style="list-style-type: none"> <li>■ The <a href="#">plan's</a> overall <a href="#">deductible</a> \$1600</li> <li>■ <a href="#">Specialist copayment</a> \$50</li> <li>■ <a href="#">Primary copayment</a> \$30</li> <li>■ <a href="#">Other coinsurance</a> 10%</li> </ul>	<ul style="list-style-type: none"> <li>■ The <a href="#">plan's</a> overall <a href="#">deductible</a> \$800</li> <li>■ <a href="#">Specialist copayment</a> \$50</li> <li>■ <a href="#">Emergency Room copayment</a> \$250</li> <li>■ <a href="#">Emergency Room coinsurance</a> 10%</li> <li>■ <a href="#">Other coinsurance</a> 10%</li> </ul>
<b>This EXAMPLE event includes services like:</b> Specialist office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood work</i> ) Specialist visit ( <i>anesthesia</i> )	<b>This EXAMPLE event includes services like:</b> Primary care physician office visits ( <i>including disease education</i> ) Diagnostic tests ( <i>blood work</i> ) Prescription drugs Durable medical equipment ( <i>glucose meter</i> )	<b>This EXAMPLE event includes services like:</b> Emergency room care ( <i>including medical supplies</i> ) Diagnostic test ( <i>x-ray</i> ) Durable medical equipment ( <i>crutches</i> ) Rehabilitation services ( <i>physical therapy</i> )
<b>Total Example Cost</b> \$12,800	<b>Total Example Cost</b> \$7,400	<b>Total Example Cost</b> \$1,900
<b>In this example, Peg would pay:</b> <i>Cost Sharing</i>	<b>In this example, Joe would pay:</b> <i>Cost Sharing</i>	<b>In this example, Mia would pay:</b> <i>Cost Sharing</i>
Deductibles \$1,600	Deductibles* \$1600	Deductibles* \$800
Copayments \$200	Copayments \$50	Copayments \$300
Coinsurance \$1100	Coinsurance \$60	Coinsurance \$80
Pharmacy \$0	Pharmacy \$150	Pharmacy \$0
<i>What isn't covered</i>	<i>What isn't covered</i>	<i>What isn't covered</i>
Limits or exclusions \$0	Limits or exclusions \$60	Limits or exclusions \$0
<b>The total Peg would pay is</b> \$2,900	<b>The total Joe would pay is</b> \$2,420	<b>The total Mia would pay is</b> \$1,180

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: Human Resources, [human.resources@vanderbilt.edu](mailto:human.resources@vanderbilt.edu) or 615-343-4788.

\*Note: This plan has other [deductibles](#) for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.