Schedule of benefits

If this is an ERISA plan, you may have certain rights under this plan. ERISA may not apply to a church or government group. Please contact the employer for additional information.

Prepared for:

Employer:	Vanderbilt University
Contract number:	MSA-0811338
Plan name:	Choice POS II CDHP (Consumer Directed Health Plan)
Schedule of benefits:	1A
Plan effective date:	January 1, 2025
Plan issue date:	December 8, 2024

Third Party Administrative Services provided by Aetna Life Insurance Company

Schedule of benefits

This schedule of benefits (schedule) lists the **deductible** or **payment percentage**, if any apply to the **covered services** you receive under the plan. You should review this schedule to become aware of these and any limits that apply to these services.

How your cost share works

- The **deductibles**, listed in the schedule below are the amounts that you pay for **covered services**.
  - For the **covered services** under your medical plan, you will be responsible for the dollar amount
- **Payment percentage** amounts, if any, listed in the schedule below are what the plan will pay for **covered services**.
- Sometimes your cost share shows a combination of your dollar amount that you will be responsible for and the **payment percentage** that your plan will pay.
- You are responsible to pay any **deductible** and remaining **payment percentage**, if they apply and before the plan will pay for any **covered services**.
- This plan doesn't cover every health care service. You pay the full amount of any health care service you get that is not a **covered service**.
- This plan has limits for some **covered services**. For example, these could be visit, day or dollar limits. They may be:
  - Combined limits between in-network and **out-of-network providers**
  - Separate limits for in-network and **out-of-network providers**
- Your cost share may vary if the **covered service** is preventive or not. Ask your **physician** or contact us if you have a question about what your cost share will be.

For examples of how cost share and **deductible** work, go to the *Using your Aetna benefits* section under Individuals & Families at https://www.aetna.com/

Important note:
Covered services are subject to the **deductible**, maximum out-of-pocket, limits, **copayment** or **payment percentage** unless otherwise stated in this schedule. The *Surprise bill* section in the booklet explains your protections from a surprise bill.

How your deductible works

The **deductible** is the amount you pay for **covered services** each year before the plan starts to pay. This is in addition to any **payment percentage** you pay when you get **covered services** from an in-network, **out-of-network provider**. This schedule shows the **deductible** amounts that apply to your plan. Once you have met your **deductible**, we will start sharing the cost when you get **covered services**. You will continue to pay **payment percentage**, if any, for **covered services** after you meet your **deductible**.

How your PCP or physician office visit cost share works

You will pay the **PCP** cost share when you get **covered services** from any **PCP**.

How your maximum out-of-pocket works

This schedule shows the **maximum out-of-pocket limits** that apply to your plan. Once you reach your **maximum out-of-pocket limit**, your plan will pay for **covered services** for the remainder of that year.

Contact us

We are here to answer questions. See the *Contact us* section in your booklet.

This schedule replaces any schedule of benefits previously in use. Keep it with your booklet.

Plan features

Deductible

You have to meet your **deductible** before this plan pays for benefits.

Deductible type	In-network	Out-of-network
Individual	$2,000 per year	$3,550 per year
Family	$4,000 per year	$7,100 per year

Maximum out-of-pocket limit

Includes the **deductible**.

Maximum out-of-pocket type	In-network	Out-of-network
Individual	$4,500 per year	$7,000 per year
Family	$9,000 per year	$13,000 per year

General coverage provisions

This section explains the **deductible, maximum out-of-pocket limit** and limitations listed in this schedule.

Deductible provisions

Covered services that are subject to the **deductible** include those provided under the medical plan and the **prescription** drug plan.

In-network **covered services** will apply only to the in-network **deductible**. Out-of-network **covered services** will apply only to the out-of-network **deductible**.

The **deductible** may not apply to some **covered services**. You still pay the **payment percentage**, if any, for these **covered services**.

Individual deductible

You pay for **covered services** each year before the plan begins to pay. After the amount paid for **covered services** reaches this individual **deductible**, this plan starts to pay for **covered services** for the rest of the year. The individual **deductible** applies to a person who is enrolled for self-only coverage with no dependent coverage.

Family deductible

You and your covered dependents pay for **covered services** each year before the plan begins to pay. After the amount paid for **covered services** reaches this family **deductible**, this plan starts to pay for **covered services** for the rest of the year. The family **deductible** applies to a person enrolled with one or more dependents.

Payment Percentage

This is the percentage of the bill you pay after you meet your **deductible**.

Maximum out-of-pocket limit

The **maximum out-of-pocket limit** is the most you will pay per year in **payment percentage** and **deductible**, if any, for **covered services**. **Covered services** that are subject to the **maximum out-of-pocket limit** include those provided under the medical plan and the outpatient **prescription** drug plan.

In-network **covered services** will apply only to the in-network **maximum out-of-pocket limit**. Out-of-network **covered services** will apply only to the out-of-network **maximum out-of-pocket limit**.

Individual maximum out-of-pocket limit

- This plan may have an individual and family **maximum out-of-pocket limit**. As to the individual **maximum out-of-pocket limit**, each of you must meet your **maximum out-of-pocket limit** separately.
- After you or your covered dependents meet the individual **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charge for **covered services** that would apply toward the limit for the rest of the year for that person.

Family maximum out-of-pocket limit

After you or your covered dependents meet the family **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charge for **covered services** that would apply toward the limit for the remainder of the year for all covered family members. The family **maximum out-of-pocket limit** is a cumulative **maximum out-of-pocket limit** for all family members.

To satisfy this **maximum out-of-pocket limit** for the rest of the year, the following must happen:

- The family **maximum out-of-pocket limit** is met by a combination of family members
- No one person within a family will contribute more than the individual **maximum out-of-pocket limit** amount in a year

If the **maximum out-of-pocket limit** does not apply to a **covered service**, your cost share for that service will not count toward satisfying the **maximum out-of-pocket limit** amount.

Certain costs that you have do not apply toward the **maximum out-of-pocket limit**. These include:

- All costs for non-**covered services** which are identified in the booklet and the schedule
- Charges, expenses or costs in excess of the **recognized charge**
- Costs for non-emergency use of the emergency room
- Costs for non-urgent use of an urgent care **provider**

Limit provisions

Covered services will apply to the in-network and out-of-network limits.

Your financial responsibility and decisions regarding benefits

We base your financial responsibility for the cost of **covered services** on when the service or supply is provided, not when payment is made. Benefits will be pro-rated to account for treatment or portions of **stays** that occur in more than one year. Decisions regarding when benefits are covered are subject to the terms and conditions of the booklet.

Prescription drug – outpatient deductible provisions

Covered services that are subject to the **deductible** include **covered services** provided under the medical plan and the **prescription** drug plan.

The **deductible** may not apply to certain **covered services**. You still pay the **copayment** or **payment percentage**, if any, for these **covered services**.

Prescription drug – outpatient maximum out-of-pocket limit provisions

Covered services that are subject to the **maximum out-of-pocket limit** include **covered services** provided under the medical plan and the **prescription** drug plan.

The **maximum out-of-pocket limit** is the most you will pay per year in **copayments**, **payment percentage** and **deductible**, if any, for **covered services**. This plan may have an individual and family **maximum out-of-pocket limit**.

Covered services

Abortion

Description	In-network	Out-of-network
Abortion	80% per visit after **deductible**	40% per visit after **deductible**

Acupuncture

Description	In-network	Out-of-network
Acupuncture	80% per visit after **deductible**	40% per visit after **deductible**
Visit limit per year	10	10

Ambulance services

Description	In-network	Out-of-network
Emergency services	80% per trip after **deductible**	Paid same as in-network
Non-**emergency services** ground, air, or water ambulance	Not covered	Not covered

Applied behavior analysis

Description	In-network	Out-of-network
Applied behavior analysis	80% per visit after **deductible**	40% per visit after **deductible**

Autism spectrum disorder

Description	In-network	Out-of-network
Diagnosis and testing	80% per visit after **deductible**	40% per visit after **deductible**
Treatment	80% per visit after **deductible**	40% per visit after **deductible**
Occupational (OT), physical (PT) and speech (ST) therapy for autism spectrum disorder	80% per visit after **deductible**	40% per visit after **deductible**

Behavioral health

Mental health treatment

Coverage provided is the same as for any other illness

Description	In-network	Out-of-network
Inpatient services-**room and board** including **residential treatment facility**	80% per admission after **deductible**	40% per admission after **deductible**
Other inpatient services and supplies Other **residential treatment facility** services and supplies	80% per admission after **deductible**	40% per admission after **deductible**

Description	In-network	Out-of-network
Outpatient office visit to a **physician** or **behavioral health provider**	80% per visit after **deductible**	80% per visit after **deductible**
Physician or **behavioral health provider telemedicine** consultation	80% per visit after **deductible**	80% per visit after **deductible**
Outpatient **mental health disorders telemedicine** cognitive therapy consultations by a **physician** or **behavioral health provider**	80% per visit after **deductible**	80% per visit after **deductible**

Description	In-network	Out-of-network
Other outpatient services including: • Behavioral health services in the home • Partial hospitalization treatment • Intensive outpatient program The cost share doesn't apply to in-network peer counseling support services after you meet	80% per visit after **deductible**	40% per visit after **deductible**

your **deductible**		

Substance related disorders treatment

Includes **detoxification**, rehabilitation and **residential treatment facility**
Coverage provided is the same as for any other illness

Description	In-network	Out-of-network
Inpatient services-**room and board** during a **hospital stay**	80% per admission after **deductible**	40% per admission after **deductible**
Other inpatient services and supplies during a **hospital stay**	80% per admission after **deductible**	40% per admission after **deductible**
Description	**In-network**	**Out-of-network**
Outpatient office visit to a **physician** or **behavioral health provider**	80% per visit after **deductible**	80% per visit after **deductible**
Physician or **behavioral health provider telemedicine** consultation	80% per visit after **deductible**	80% per visit after **deductible**
Outpatient **telemedicine** cognitive therapy consultations by a **physician** or **behavioral health provider**	80% per visit after **deductible**	80% per visit after **deductible**

Description	In-network	Out-of-network
Other outpatient services including: • Behavioral health services in the home • Partial hospitalization treatment • Intensive outpatient program The cost share doesn't apply to in-network peer counseling support services after you meet your **deductible**	80% per visit after **deductible**	40% per visit after **deductible**

Clinical trials

Description	In-network	Out-of-network
Experimental or investigational therapies	80% per visit after **deductible**	40% per visit after **deductible**
Routine patient costs	80% per visit after **deductible**	40% per visit after **deductible**

Durable medical equipment (DME)

Description	In-network	Out-of-network
DME	80% per item after **deductible**	40% per item after **deductible**

Emergency services

Description	In-network	Out-of-network
Emergency room	80% per visit after **deductible**	Paid same as in-network

Non-emergency care in a **hospital** emergency room	Not covered	Not covered

Emergency services important note: Out-of-network providers do not have a contract with us. However, for out of network emergencies the federal No Surprises Act applies. If the **provider** bills you for an amount above your cost share, you are not responsible for payment of that amount. You should send the bill to the address on your ID card and we will resolve any payment issue with the **provider**. Make sure the member ID is on the bill. If you are admitted to the **hospital** for an inpatient **stay** right after you visit the emergency room, you will not pay your emergency room cost share if you have one. You will pay the inpatient **hospital** cost share, if any.

Foot orthotic devices (For diabetics only)

Description	In-network	Out-of-network
Orthotic devices	80% per item after **deductible**	40% per item after **deductible**

Habilitation therapy services

Outpatient physical (PT), occupational (OT) therapies

Description	In-network	Out-of-network
PT, OT therapies	80% per visit after **deductible**	40% per visit after **deductible**

Outpatient speech therapy (ST)

Description	In-network	Out-of-network
ST therapy	80% per visit after **deductible**	40% per visit after **deductible**

Hearing aids

Description	In-network	Out-of-network
Hearing aids	80% per item after **deductible**	40% per item after **deductible**

Limit every 3 years to age 18	$1,000	$1,000

Hearing exams

Description	In-network	Out-of-network
Hearing exams	80% per visit after **deductible**	40% per visit after **deductible**
Visit limit	1 visit every per year	1 visit every per year

Home health care

A visit is a period of 4 hours or less

Description	In-network	Out-of-network
Home health care	80% per visit after **deductible**	40% per visit after **deductible**
Visit limit per year	120	120

Home health care important note:
Intermittent visits are periodic and recurring visits that skilled nurses make to ensure your proper care. The intermittent requirement may be waived to allow for coverage for up to 12 hours with a daily maximum of 3 visits.

Hospice care

Description	In-network	Out-of-network
Inpatient services - **room and board**	80% after **deductible**	40% after **deductible**
Other inpatient services and supplies	80% per admission after **deductible**	40% after **deductible**

Description	In-network	Out-of-network
Outpatient services	80% per visit after **deductible**	40% per visit after **deductible**
Limit per lifetime	unlimited	unlimited

Hospice important note:
This includes part-time or infrequent nursing care by an R.N. or L.P.N. to care for you up to 8 hours a day. It also includes part-time or infrequent home health aide services to care for you up to 8 hours a day.

Hospital care

Description	In-network	Out-of-network
Inpatient services – **room and board**	80% after **deductible**	40% after **deductible**
Other inpatient services and supplies	80% per admission after **deductible**	40% after **deductible**

Infertility services

Basic infertility

Description	In-network	Out-of-network
Treatment of basic **infertility**	80% per visit after **deductible**	40% per visit after **deductible**

Advanced reproductive technology (ART)

Description	In-network	Out-of-network
Outpatient services performed at ART **specialist** office	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Services performed at **hospital** outpatient department	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Services performed at a facility other than a **hospital** outpatient department	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Fertility preservation	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Limits for Advanced reproductive technology (ART)

Description	In-network	Out-of-network
Limit per year	$5,000 Combined for in-network and out-of-network benefits	$5,000 Combined for in-network and out-of-network benefits
Limit per lifetime	$10,000 Combined for in-network and out-of-network benefits	$10,000 Combined for in-network and out-of-network benefits
Limit per year for fertility drugs provided by the pharmacy vendor	$5,000	Not covered
Limit per year for fertility drugs provided by the pharmacy vendor	$10,000	Not covered

Jaw joint disorder

Includes TMJ

Description	In-network	Out-of-network
Jaw joint disorder treatment	80% per visit after **deductible**	40% per visit after **deductible**

Maternity and related newborn care

Includes complications

Description	In-network	Out-of-network
Inpatient services – **room and board**	80% per admission after **deductible**	40% per admission after **deductible**
Other inpatient services and supplies	80% per admission after **deductible**	40% per admission after **deductible**
Services performed in **physician** or **specialist** office or a facility	80% per visit after **deductible**	40% per visit after **deductible**
Other services and supplies	80% per visit after **deductible**	40% per visit after **deductible**

Maternity and related newborn care important note:
Any cost share collected applies only to the delivery and postpartum care services provided by an OB, GYN or OB/GYN. Review the *Maternity* section of the booklet. It will give you more information about coverage for maternity care under this plan.

Nutritional support

Description	In-network	Out-of-network
Nutritional support	80% per visit after **deductible**	40% per visit after **deductible**

Obesity surgery

Description	In-network	Out-of-network
Inpatient services – **room and board**	80% per admission after **deductible**	40% per admission after **deductible**
Other inpatient services and supplies	80% per admission after **deductible**	40% per admission after **deductible**

Description	In-network	Out-of-network
Outpatient services	80% per visit after **deductible**	40% per visit after **deductible**

Oral and maxillofacial treatment (mouth, jaws and teeth)

Description	In-network	Out-of-network
Treatment of mouth, jaws and teeth	80% per visit after **deductible**	40% per visit after **deductible**

Outpatient surgery

Description	In-network	Out-of-network
At **hospital** outpatient department	80% per visit after **deductible**	40% per visit after **deductible**
At facility that is not a **hospital**	80% per visit after **deductible**	40% per visit after **deductible**
At the **physician** office	80% per visit after **deductible**	40% per visit after **deductible**

Physician and specialist services

Physician services-general or family practitioner

Including surgical services

Description	In-network	Out-of-network

Physician office hours (not-surgical, not preventive)	80% per visit after **deductible**	40% per visit after **deductible**
Physician surgical services	80% per visit after **deductible**	40% per visit after **deductible**

Description	In-network	Out-of-network
Physician visit during inpatient **stay**	80% per visit after **deductible**	40% per visit after **deductible**

Description	In-network	Out-of-network
Physician telemedicine consultation	80% per visit after **deductible**	40% per visit after **deductible**

Specialist

Description	In-network	Out-of-network
Specialist office hours (not-surgical, not preventive)	80% per visit after **deductible**	40% per visit after **deductible**
Specialist surgical services	80% per visit after **deductible**	40% per visit after **deductible**

Description	In-network	Out-of-network
Specialist telemedicine consultation	80% per visit after **deductible**	40% per visit after **deductible**

All other services not shown above

Description	In-network	Out-of-network
All other services	80% per visit after **deductible**	40% per visit after **deductible**

Preventive care

Description	In-network	Out-of-network
Preventive care services	100% per visit, no **deductible** applies	100% per visit no **deductible** applies
Breast feeding counseling and support	100% per visit, no **deductible** applies	Not covered
Breast feeding counseling and support limit	6 visits in a group or individual setting Visits that exceed the limit are covered under the **physician** services office visit	Not Applicable
Breast pump, accessories and supplies	100% per visit, no **deductible** applies	40% per visit after **deductible**
Breast pump, accessories and supplies limit	Electric pump: 1 every 12 months Manual pump: 1 per pregnancy Pump supplies and accessories: 1 purchase per pregnancy if not eligible to purchase a new pump	Electric pump: 1 every 12 months Manual pump: 1 per pregnancy Pump supplies and accessories: 1 purchase per pregnancy if not eligible to purchase a new pump
Breast pump waiting period	Electric pump: 12 months to replace an existing electric pump	Electric pump: 12 months to replace an existing electric pump
Counseling for alcohol or drug misuse	100% per visit, no **deductible** applies	100% per visit no **deductible** applies
Counseling for alcohol or drug misuse visit limit	5 visits/per year	5 visits/per year
Counseling for obesity, healthy diet	100% per visit, no **deductible** applies	100% per visit, no **deductible** applies
Counseling for obesity, healthy diet visit limit	Age 22 and older: 26 visits per year , of which up to 10 visits may be used for healthy diet counseling.	Age 22 and older: 26 visits per year , of which up to 10 visits may be used for healthy diet counseling.
Counseling for sexually transmitted infection	100% per visit, no **deductible** applies	100% per visit, no **deductible** applies
Counseling for sexually transmitted infection visit limit	2 visits/per year	2 visits/per year
Counseling for tobacco cessation	100% per visit, no **deductible** applies	100% per visit, no **deductible** applies
Counseling for tobacco cessation visit limit	8 visits/per year	8 visits/per year
Family planning services (female contraception counseling)	100% per visit, no **deductible** applies	40% per visit after **deductible**
Family planning services (female contraception counseling) limit	Contraceptive counseling limited to 2 visits/12 months in a group or individual setting	Contraceptive counseling limited to 2 visits/12 months in a group or individual setting

Immunizations	100%, no **deductible** applies	100% per visit, no **deductible** applies
Immunizations limit	Subject to any age limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your **physician**	Subject to any age limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your **physician**
Routine cancer screenings	100% per visit, no **deductible** applies	100% per visit, no **deductible** applies
Routine cancer screening limits	Subject to any age, family history and frequency guidelines as set forth in the most current: Evidence-based items that have a rating of A or B in the current recommendations of the USPSTF The comprehensive guidelines supported by the Health Resources and Services Administration For more information contact your **physician** or see the *Contact us* section	Subject to any age, family history and frequency guidelines as set forth in the most current: Evidence-based items that have a rating of A or B in the current recommendations of the USPSTF The comprehensive guidelines supported by the Health Resources and Services Administration For more information contact your **physician** or see the *Contact us* section
Generic preventive care female contraceptives (birth control)	100%	Not Covered
Preventive care drugs and supplements	100%	Not Covered %
Preventive care drugs and supplements limit	Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the USPSTF For a current list of covered preventive care drugs and supplements or more information, see the *Contact us* section	Not Applicable
Preventive care risk reducing breast cancer **prescription** drugs	100%	Not Covered

Preventive care risk reducing breast cancer **prescription** drugs limit	Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the USPSTF For a current list of covered preventive care drugs and supplements or more information, see the *Contact us* section	Not Applicable
Preventive care tobacco cessation **prescription** and OTC drugs	100%	Not covered
Limit	Two 90 day treatments only	Not Applicable
Routine lung cancer screening	100% per visit, no **deductible** applies	100% per visit, no **deductible** applies
Routine lung cancer screening limit	1 screening every per year Screenings that exceed this limit covered as outpatient diagnostic testing	1 screening every per year Screenings that exceed this limit covered as outpatient diagnostic testing
Routine physical exam	100% per visit, no **deductible** applies	100% per visit, no **deductible** applies
Routine physical exam limits	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures/Health Resources and Services Administration for children and adolescents Limited to 7 exams from age 0-1 year; 3 exams every 12 months age 1-2; 3 exams every 12 months age 2-3; and 1 exam per year after that age, up to age 22; 1 exam per year after age 22 High risk Human Papillomavirus (HPV) DNA testing for woman age 30 and older limited to 1 every 36 months	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures/Health Resources and Services Administration for children and adolescents Limited to 7 exams from age 0-1 year; 3 exams every 12 months age 1-2; 3 exams every 12 months age 2-3; and 1 exam per year after that age, up to age 22; 1 exam per year after age 22 High risk Human Papillomavirus (HPV) DNA testing for woman age 30 and older limited to 1 every 36 months
Well woman GYN exam	100% per visit, no **deductible** applies	100% per visit, no **deductible** applies
Well woman GYN exam limit	1 exam per year	1 exam per year

Prosthetic devices

Description	In-network	Out-of-network
Prosthetic devices	80% per item after **deductible**	40% per item after **deductible**

Reconstructive surgery and supplies

Including breast **surgery**

Description	In-network	Out-of-network
Surgery and supplies	80% per visit after **deductible**	40% per visit after **deductible**

Short-term rehabilitation services

A visit is equal to no more than 1 hour of therapy.

Cardiac rehabilitation

Description	In-network	Out-of-network
Cardiac rehabilitation	80% per visit after **deductible**	40% per visit after **deductible**

Pulmonary rehabilitation

Description	In-network	Out-of-network
Pulmonary rehabilitation	80% per visit after **deductible**	40% per visit after **deductible**

Cognitive rehabilitation

Description	In-network	Out-of-network
Cognitive rehabilitation	80% per visit after **deductible**	40% per visit after **deductible**

Physical and occupational therapies

Description	In-network	Out-of-network
	80% per visit after **deductible**	40% per visit after **deductible**

Speech therapy (ST)

Description	In-network	Out-of-network
	80% per visit after **deductible**	40% per visit after **deductible**

Physical therapy

Description	In-network	Out-of-network
Visit limit per year In-network and out-of-network combined	60	60

Occupational therapy (OT)

Description	In-network	Out-of-network
Visit limit per year In-network and out-of-network combined	60	60

Speech Therapy (ST)

Description	In-network	Out-of-network
Visit limit per year In-network and out-of-network combined	60	60

Spinal manipulation

Description	In-network	Out-of-network
	80% per visit after **deductible**	40% per visit after **deductible**

Visit limit per year In-network and out-of-network combined	15	15

Skilled nursing facility

Description	In-network	Out-of-network
Inpatient services - **room and board**	80% per admission after **deductible**	40% per admission after **deductible**
Other inpatient services and supplies	80% per admission after **deductible**	40% per admission after **deductible**

Day limit per year	60	60

Tests, images and labs – outpatient

Diagnostic complex imaging services

Description	In-network	Out-of-network
	80% per visit after **deductible**	40% per visit after **deductible**

Diagnostic lab work

Description	In-network	Out-of-network
	80% per visit after **deductible**	40% per visit after **deductible**

Diagnostic x-ray and other radiological services

Description	In-network	Out-of-network
	80% per visit after **deductible**	40% per visit after **deductible**

Therapies

Chemotherapy

Description	In-network	Out-of-network
Chemotherapy services	80% per visit after **deductible**	40% per visit after **deductible**

Gene-based, cellular and other innovative therapies (GCIT)

Description	In-network (GCIT-designated facility/provider)	Out-of-network (Including **providers** who are otherwise part of Aetna's network but are not GCIT-designated facilities/**providers**)
Services and supplies	80% per visit after **deductible**	Not covered
Gene therapy products, **prescription** drugs	80% after **deductible**	Not covered

Infusion therapy

Outpatient services

Description	In-network	Out-of-network
In **physician** office	80% per visit after **deductible**	40% per visit after **deductible**
At an infusion location	Covered based on type of service and where it is received	Covered based on type of service and where it is received
In the home	80% per visit after **deductible**	40% per visit after **deductible**
At **hospital** outpatient department	80% per visit after **deductible**	40% per visit after **deductible**
At facility that is not a **hospital**	80% per visit after **deductible**	40% per visit after **deductible**

Radiation therapy

Description	In-network	Out-of-network
Radiation therapy	80% per visit after **deductible**	40% per visit after **deductible**

Respiratory therapy

Description	In-network	Out-of-network
Respiratory therapy	80% per visit after **deductible**	40% per visit after **deductible**

Transplant services

Description	In-network (IOE facility)	Out-of-network (Includes **providers** who are otherwise part of Aetna's network but are non-IOE **providers**)
Inpatient services and supplies	80% per transplant after **deductible**	40% per transplant after **deductible**
Physician services	80% per transplant after **deductible**	40% per transplant after **deductible**

Urgent care services

At a freestanding facility or **provider** that is not a **hospital**

A separate urgent care cost share will apply for each visit to an urgent care facility or **provider**

Description	In-network	Out-of- network
Urgent care facility	80% per visit after **deductible**	40% per visit after **deductible**
Non-urgent use of an urgent care facility or **provider**	Not covered	Not covered

Walk-in clinic

Not all preventive care services are available at a **walk-in clinic**. All services are available from a network **physician**.

Description	In-network	Out-of-network
Non-**emergency services**	80% per visit after **deductible**	40% per visit after **deductible**
Preventive care immunizations	100% per visit, no **deductible** applies	100% per visit, no **deductible** applies
Preventive care	Subject to any age and frequency limits	Subject to any age and frequency limits

immunization limits	provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your **physician**	provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your **physician**
Preventive screening and counseling services	100% per visit, no **deductible** applies	100% per visit, no **deductible** applies
Preventive screening and counseling limits	See the *Preventive care* section of the schedule	See the *Preventive care* section of the schedule