New Castle County
Effective Date: 01-01-2027
Aetna Choice® PPO -- ASC

PLAN DESIGN & BENEFITS
ADMINISTERED BY AETNA LIFE INSURANCE COMPANY - SELF FUNDED

PLAN FEATURES	IN-NETWORK	OUT-OF-NETWORK
Benefit limitations - 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.		
Deductible (per calendar year)	$0 Individual	$200 per Individual
	$0 Family	$400 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 do not count toward the deductible. Refer to your plan documents for details. Your family will have one deductible. You will meet it when the expenses of several family members add up to the family deductible. No one person will have to pay more than the individual deductible.		
Member coinsurance	Covered 100%	You pay 20%
Applies to all expenses except as noted.		
Out-of-pocket limit (per calendar year)	$12,000 per Individual	$12,000 per Individual
	$24,000 per Family	$24,000 Family
Covered expenses in-network add up towards your in-network an out of network out-of-pocket limit. Pharmacy expenses do count toward the out-of-pocket limit. In-network expenses include coinsurance/copays and deductibles. Your family will have one out-of-pocket limit. You will meet it when the expenses of several family members add up to the family out-of-pocket limit. No one person will have to pay more than the individual out-of-pocket limit amount.		
Lifetime maximum		
Unlimited except where otherwise indicated.		
Payment for out-of-network care**	Does not apply	Professional: 80% of Reasonable and Customary Facility: 80% of Reasonable and Customary
Primary care physician selection	Encouraged	Does not apply
Precertification requirements -		
Some out-of-network services need approval by us in advance (precertification). Without this approval, we reduce benefits by $500. Refer to your plan documents for a full list of services that need this approval.		
Referral requirement	Not required	None
Telehealth consultations - You can access covered services for telehealth visits from different kinds of providers in your network. Log on to **Aetna.com** to see a list of telehealth providers. You'll also find more about your options, including cost share amounts.		
Virtual care consultations - You can access covered services for virtual care visits from different kinds of providers in your network. Log on to **Aetna.com** to see a list of virtual care providers. You'll also find more about your options, including cost share amounts.		

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CVS VIRTUAL CARE	IN-NETWORK	OUT-OF-NETWORK
CVS Health Virtual Care (VC) - general medicine	$25 copay; no deductible	Not applicable
CVS Health Virtual Care (VC) - mental health	Covered 100%; no deductible	Not applicable
PREVENTIVE CARE	**IN-NETWORK**	**OUT-OF-NETWORK**
Routine adult physical exams/ immunizations	Covered 100%; no deductible	Not Covered
1 exam every 12 months until age 65, then 1 exam every 12 months age 65 and older		
Routine well child exams/immunizations	Covered 100%; no deductible	Not Covered
• 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 18		
Routine gynecological care exams	Covered 100%; no deductible	Not Covered (except PAP @100%)
1 exam and pap smear per year, includes related fees.		
Breast cancer screening	Covered 100%; no deductible	Not Covered
Recommended: One per year for members age 40 and over		
Women's health	Covered 100%; no deductible	Not Covered
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.		
Pre-natal maternity	Covered 100%; no deductible	20%; after deductible
Routine digital rectal exam	Covered 100%; no deductible	Not Covered
Recommended: For members age 40 and over		
Prostate-specific antigen test	Covered 100%; no deductible	Not Covered
Recommended: For members age 40 and over		
Colorectal cancer screening	Covered 100%; no deductible	Not Covered
Recommended: For members age 45 and over		
Routine eye exams	Covered 100%; no deductible	Not Covered
1 routine exam per 24 months.		
Vision Eyewear	Covered 100% up to $100 every 24 months	

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PHYSICIAN SERVICES	IN-NETWORK	OUT-OF-NETWORK
Primary Care Office Visits	$25 office visit copay; no deductible	20%; after deductible
Telehealth consultation with non-specialist	$25 office visit copay; no deductible	20%; after deductible
Specialist office visits	$35 office visit copay; no deductible	20%; after deductible
Telehealth consultation with specialist	$35 office visit copay; no deductible	20%; after deductible
Hearing exams 1 exam in any 24 consecutive month period	$35 office visit copay; no deductible	20%; after deductible
Walk-in clinics	$25 copay; no deductible	Not Covered
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.		
Allergy testing	Your cost sharing amount depends on the type of service and where you receive it.	20%; after deductible
Allergy injections	Your cost sharing amount depends on the type of service and where you receive it.	20%; after deductible

DIAGNOSTIC PROCEDURES	IN-NETWORK	OUT-OF-NETWORK
Diagnostic x-ray (Other than complex imaging services)	Covered 100%; no deductible	20%; after deductible
When your physician performs and bills for this service at their office, you pay your office visit cost share amount.		
Diagnostic laboratory	Covered 100%; no deductible	20%; after deductible
When your physician performs and bills for this service at their office, you pay your office visit cost share amount.		
Diagnostic complex imaging	Covered 100%; no deductible	20%; after deductible
When your physician performs and bills for this service at their office, you pay your office visit cost share amount.		

EMERGENCY MEDICAL CARE	IN-NETWORK	OUT-OF-NETWORK
Urgent care provider	$25 copay; no deductible	20%; after deductible
Non-urgent use of urgent care provider	Not Covered	Not Covered
Emergency room Copay waived if admitted	$100 copay; no deductible	Same as in-network care
Non-emergency care in an emergency room	Not Covered	Not Covered
Emergency use of ambulance	Covered 100%; no deductible	Same as in-network care
Non-emergency use of ambulance	Not Covered	Not Covered

HOSPITAL CARE	IN-NETWORK	OUT-OF-NETWORK
Inpatient coverage	Covered 100%; no deductible	20%; 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.		

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Inpatient maternity coverage (includes delivery and postpartum care)	Covered 100%; no deductible	20%; 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.		
Outpatient hospital	Covered 100%; no deductible	20%; after deductible
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.		
Outpatient surgery - hospital	Covered 100%; no deductible	20%; after deductible
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.		
Outpatient surgery - freestanding facility	Covered 100%; no deductible	20%; after deductible
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.		
MENTAL HEALTH SERVICES	**IN-NETWORK**	**OUT-OF-NETWORK**
Inpatient	Covered 100%; no deductible	20%; 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.		
Mental health office visits	Covered 100%; no deductible	20%; after deductible
Mental health telehealth consultations	Covered 100%; no deductible	20%; after deductible
Other mental health services	Covered 100%; no deductible	20%; 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.		
SUBSTANCE ABUSE	**IN-NETWORK**	**OUT-OF-NETWORK**
Inpatient	Covered 100%; no deductible	20%; 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.		
Residential treatment facility	Covered 100%; no deductible	20%; after deductible
When admitted into a facility, cost sharing amount counts toward all covered benefits received.		
Substance abuse office visits	Covered 100%; no deductible	20%; after deductible
Substance abuse telehealth consultations	Covered 100%; no deductible	20%; after deductible
Other substance abuse services	Covered 100%; no deductible	20%; 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.		

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THERAPY SERVICES	IN-NETWORK	OUT-OF-NETWORK
Spinal manipulation therapy Limited to 30 visits per year	Covered 100%; no deductible	20%; after deductible
Outpatient short-term rehabilitation Includes physical, occupational, and speech therapies	Covered 100%; no deductible	20%; after deductible
Habilitative physical therapy	Covered 100%; no deductible	20%; after deductible
Habilitative occupational therapy	Covered 100%; no deductible	20%; after deductible
Habilitative speech therapy	Covered 100%; no deductible	20%; after deductible
Autism related physical therapy	Covered 100%; no deductible	20%; after deductible
Autism related occupational therapy	Covered 100%; no deductible	20%; after deductible
Autism related speech therapy	Covered 100%; no deductible	20%; after deductible
Autism related behavioral therapy These benefits are combined with outpatient mental health visits	Covered 100%; no deductible	20%; after deductible
Autism related applied behavior analysis Your benefits for these services are the same as any other outpatient mental health other services benefit	Covered 100%; no deductible	20%; after deductible

OTHER SERVICES	IN-NETWORK	OUT-OF-NETWORK
Skilled nursing facility Limited to 120 days per year When admitted into a facility, cost sharing amount counts toward all covered benefits received.	Covered 100%; no deductible	Covered 100%; no deductible
Home health care Limited to 240 visits per year Private duty nursing not included. Limited to three visits per day by staff from a home health care agency.	Covered 100%; no deductible	Covered 100%; no deductible
Hospice care - inpatient When admitted into a facility, cost sharing amount counts toward all covered benefits received.	Covered 100%; no deductible	Covered 100%; no deductible
Hospice care - outpatient 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.	Covered 100%; no deductible	Covered 100%; no deductible
Private duty nursing 30 (8 hr) shifts per year	Covered 100%; no deductible	20%; after deductible

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Durable medical equipment	20%; no deductible	20%; after deductible
Diabetic supplies		
• If not covered under the prescription drug benefit	You pay your PCP visit cost sharing amount	You pay your PCP visit cost sharing amount
• If covered under the prescription drug benefit	Applicable prescription drug cost sharing amount applies	Applicable prescription drug cost sharing amount applies
Infusion therapy - home/office	$35 copay; no deductible	20%; after deductible
Infusion therapy - outpatient hospital/freestanding facility	Covered 100%; no deductible	20%; after deductible
Gene-based, Cellular, and other Innovative Therapies (GCIT™)	Your cost sharing amount depends on the type of service and where you receive it. Covered 100%; no deductible for gene therapy drugs, if applicable. In-network coverage is provided at GCIT™ designated facilities.	Not Covered
Transplants	Covered 100%; no deductible In-network coverage is only available at Institutes of Excellence (IOE) contracted facility.	20%; after deductible Out-of-network coverage applies when you use a non-IOE facility. You will pay more out of pocket when using a non-IOE facility.
Bariatric surgery	Covered 100%; no deductible	Not Covered
Acupuncture Covered in lieu of anesthesia	Not Covered	Not Covered

FAMILY PLANNING	IN-NETWORK	OUT-OF-NETWORK
Basic infertility	Your cost sharing amount depends on the type of service and where you receive it.	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.		
Advanced Reproductive Technology (ART)	Your cost sharing amount depends on the type of service and where you receive it.	Your cost sharing depends on the type of service and where you receive it.
ART coverage includes Invitro fertilization (IVF), zygote intrafallopian transfer (ZIFT), gamete intrafallopian transfer (GIFT), cryopreserved embryo transfers, intracytoplasmic sperm injection (ICSI) or ovum microsurgery. Maximum $40,000 per lifetime combined for AI/OI and ART. Limited to 6 completed egg retrievals per lifetime, with unlimited embryo transfers in accordance with the guidelines of the American Society for Reproductive Medicine, using single embryo transfer (SET) when recommended and medically appropriate.		

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Vasectomy	Covered 100%; no deductible	20%; after deductible
Tubal ligation	Covered 100%; no deductible	20%; after deductible

PRESCRIPTION DRUG

RX Benefits/Express Scripts manages the prescription-drug benefits for NEW CASTLE COUNTY employees. Your Pharmacy benefit includes:

- Access to Member Services at 1-800-334-8134 or customercare@rxbenefits.com 7am-8pm, Mon-Fri.
- Use a Retail pharmacy or Home Delivery from the Express Scripts Pharmacy℠ for your maintenance medications for the same copayment amount.

Copayments for Your Prescription-Drug Program

Prescriptions from a Participating Retail Pharmacy (up to a 30 day supply)	**Participating Retail Pharmacy or Express Scripts Pharmacy (Home Delivery) (up to a 90 day supply)**
Generic medication: $8	Generic medication: $16
Preferred brand-name medication: $30	Preferred brand-name medication: $60
Non-preferred brand-name medication: $50	Non-preferred brand-name medication: $100

Pharmacy Out-of-Pocket Maximum Combined with Medical:

$12,000 Individual
$24,000 Family

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.

**We cover the cost of services based on whether doctors are "in network" or "out of network." We want to help you understand how much we pay for your out-of-network care. At the same time, we want to make it clear how much more you will need to pay for this "out-of-network" care.
You may choose a provider (doctor or hospital) in our network. You may choose to visit an out-of-network provider. If you choose a doctor who is out of network, your health plan may pay some of that doctor's bill. Most of the time, you will pay a lot more money out of your own pocket if you choose to use an out-of-network doctor or hospital.

When you choose out-of-network care, we limit the amount it will pay. This limit is called the "recognized" or "allowed" amount.
This amount is based on the out-of-network plan you or your employer picks.
• For doctors and other professionals the amount is based on the "prevailing" charges. We get this data from an external database.

• For hospitals and other facilities, the amount is based on the Facility Fee Schedule.

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Your doctor sets his or her own rate to charge you. It may be higher -- sometimes much higher -- than what your plan "recognizes." Your doctor may bill you for the dollar amount that we don't "recognize." You must also pay any copayments, coinsurance and deductibles under your plan. No dollar amount above the "recognized charge" counts toward your deductible or out-of-pocket maximums. To learn more about how we pay out-of-network benefits visit our website.
You can avoid these extra costs by getting your care from Aetna's broad network of health care providers. Go to www.aetna.com and click on "Find a Doctor" on the left side of the page. If you are already a member, sign on to your Navigator member site.
This applies when you choose to get care out of network. When you have no choice (for example: emergency room visit after a car accident, or for other emergency services), we will pay the bill as if you got care in network. You pay cost sharing and deductibles for your in-network level of benefits. Contact us if your provider asks you to pay more. You are not responsible for any outstanding balance billed by your providers for emergency services beyond your cost sharing and deductibles.
This way of paying out-of-network doctors and hospitals applies when you choose to get care out of network. When you have no choice (for example: emergency room visit after a car accident), we will pay the bill as if you got care in-network. You pay your plan's copayments and deductibles for your in-network level of benefits. Contact us if your provider asks you to pay more. You are not responsible for any outstanding balance billed by your providers for emergency services beyond your copayments and deductibles.

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.

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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 traduccion 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.

For more information about Aetna plans, refer to **www.aetna.com.**