

**Summary of Benefits and Coverage: What this Plan Covers and What You Pay for Covered Services** Coverage Period: 01/01/2018–12/31/2018  
**Standard Employee Medical Plan**



Coverage for Employee + Family | Plan Type: PPO



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, contact our office at (800) 821-2251. 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 [AlaskaCare.gov](#) or call (800) 821-2251 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <a href="#">deductible</a> ?	\$400/Individual or \$800/family	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> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> services with an in-network provider 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. For example, this <a href="#">plan</a> covers certain in-network <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="#">www.alaskacare.gov</a>
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	For <a href="#">network providers</a> \$1,850 individual / \$3,700 family; for <a href="#">out-of-network</a> facilities \$3,700 individual / \$7,400 family; <a href="#">prescription drug coverage</a> : individual \$1,000 / family \$2,000.	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</a> limit has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, precertification penalties, and health care this <a href="#">plan</a> does not cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="#">AlaskaCare.gov</a> or call (855) 784-8646 for a list of network <a href="#">providers</a> .	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.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> 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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Coverage is limited to 20 visits per calendar year for Chiropractic care. 20% <a href="#">coinsurance</a> for hearing benefits
	<a href="#">Specialist</a> visit	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	None
	<a href="#">Preventive care/screening/immunization</a>	No charge	20% <a href="#">coinsurance</a>	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a> facility services	Use of designated preferred hospital is required for non-emergency care in Anchorage and outside of Alaska. <a href="#">Pre-certification</a> is required for some imaging services when using of out-of-network providers. A \$400 benefit reduction applies if you fail to obtain pre-certification as required.
	Imaging (CT/PET scans, MRIs)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a> facility services	
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="#">AlaskaCare.gov</a>	Generic drugs	20% <a href="#">coinsurance</a> with \$10 minimum (min) / \$50 maximum (max) at retail per prescription; \$20 <a href="#">copayment</a> /prescription mail order	40% <a href="#">coinsurance</a>	Covers up to a 30-day supply (retail); 31-90 day supply (mail order prescription).
	Preferred brand drugs	25% <a href="#">coinsurance</a> with \$25 min / \$75 max at retail per prescription; \$50 <a href="#">copayment</a> /prescription mail order	40% <a href="#">coinsurance</a>	
	Non-preferred brand drugs	35% <a href="#">coinsurance</a> with \$80 min / \$150 max at retail per prescription; \$100 <a href="#">copayment</a> /prescription mail order	40% <a href="#">coinsurance</a>	
	<a href="#">Specialty drugs</a>	See preferred/non-preferred	40% <a href="#">coinsurance</a>	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a> facility services	Use of designated preferred hospital is required for non-emergency care in Anchorage and outside Alaska. <a href="#">Pre-certification</a> is required for some services when using of out-of-network providers. A \$400 benefit reduction applies if you fail to obtain <a href="#">pre-certification</a> as required.
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	<a href="#">Emergency room care</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a> after \$100 <a href="#">copay</a> /visit for non-emergency use.
	<a href="#">Emergency medical transportation</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	None
	<a href="#">Urgent care</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a> facility services	Use of designated preferred hospital is required for non-emergency care in Anchorage and outside Alaska. <a href="#">Pre-certification</a> required for out-of-network care. A \$400 benefit reduction applies if you fail to obtain <a href="#">pre-certification</a> as required.
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Use of designated preferred hospital is required for non-emergency care in Anchorage and outside Alaska. <a href="#">Pre-certification</a> required for out-of-network care. A \$400 benefit reduction applies if you fail to obtain <a href="#">pre-certification</a> as required.
	Inpatient services	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a> facility services	
If you are pregnant	Office visits	No charge	20% <a href="#">coinsurance</a>	None
	Childbirth/delivery professional services	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Use of designated preferred hospital is required for non-emergency care in Anchorage and outside Alaska. <a href="#">Pre-certification</a> required for out-of-network care. A \$400 benefit reduction applies if you fail to obtain <a href="#">pre-certification</a> as required. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a> facility services	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Coverage is limited to 120 visits per calendar year. <a href="#">Pre-certification</a> required for out-of-network care. A \$400 benefit reduction applies if you fail to obtain <a href="#">pre-certification</a> as required.
	<a href="#">Rehabilitation services</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Coverage is limited to 20 visits per benefit year for spinal manipulations.
	<a href="#">Habilitation services</a>	Not covered	Not covered	
	<a href="#">Skilled nursing care</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	<a href="#">Pre-certification</a> required for out-of-network care. A \$400 benefit reduction applies if you fail to obtain <a href="#">pre-</a>

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				<a href="#">certification</a> as required.
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	None
	<a href="#">Hospice services</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	<a href="#">Pre-certification</a> required for out-of-network care. A \$400 benefit reduction applies if you fail to obtain <a href="#">pre-certification</a> as required.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	
	Children's glasses	Not covered	Not covered	
	Children's dental check-up	Not covered	Not covered	

### Excluded Services and Other Covered Services:

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

- Acupuncture
- Dental care (Adult and Child) except as related to medical conditions of the teeth, jaw, and jaw joints as well as supporting tissues including bones, muscles, and nerves.
- Habilitation services
- Infertility treatment
- Long-term care
- Routine eye care (Adult and Child)
- Routine foot care
- 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 (one morbid obesity surgical procedure within a two year period, beginning with the date of the first morbid obesity surgical procedure, unless a multi-stage procedure is planned.)
- Chiropractic care (20 visit limit per benefit year)
- Cosmetic surgery (Only to improve a significant functional impairment of a body part; to correct the result of an accidental injury; to correct the result of an injury that occurred during a covered surgical procedure within 24 months after the original injury; to correct a gross anatomical defect present at birth or appearing after birth (but not the result of an illness or injury) when the defect results in severe facial disfigurement, or the defect results in significant functional impairment and the surgery is needed to improve function.)
- Hearing Exam (once every 24 rolling months), 20% [coinsurance](#)
- Hearing Aids (maximum \$3,000 payable every 36 rolling months), 20% [coinsurance](#)
- Non-emergency care when traveling outside the U.S.
- Private duty nursing (provided by R.N. or L.P.N. if medical condition requires skilled nursing services and visiting nursing care is inadequate)
- Medical treatment of obesity including physical exam and diagnostic tests, weight loss prescription drugs and morbid obesity surgical procedures

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**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 plan at (855) 784-8646. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at (866) 444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at (877) 267-2323 x61565 or [www.cciio.cms.gov](http://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](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 the claims administrator at (855) 784-8646, the plan administrator at (800) 821-2251, or:

Aetna  
Attn: National Account CRT  
P.O. Box 14079  
Lexington, KY 40512-4079

**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](#).

**Language Access Services:**

Para obtener asistencia en Español, llame al (855) 784-8646.

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (855) 784-8646.

如果需要中文的帮助, 请拨打这个号码 (855) 784-8646.

Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' (855) 784-8646.

-----*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*-----

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## 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](#) \$400
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

**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*)

<b>Total Example Cost</b>	<b>\$12,800</b>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
Deductibles	\$400
Copayment	\$0
Coinsurance	\$1,457
<i>What Isn't Covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$1,917</b>

### Managing Joe's Type-2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$400
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

**This EXAMPLE event includes services like:**

Primary care physician office visits (*including disease education*)  
 Diagnostic tests (*blood work*)  
 Prescription drugs  
 Durable medical equipment (*glucose meter*)

<b>Total Example Cost</b>	<b>\$7,400</b>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
Deductibles	\$400
Copayment	\$0
Coinsurance	\$1,616
<i>What Isn't Covered</i>	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$2,071</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow-up care)

- The [plan's](#) overall [deductible](#) \$400
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

**This EXAMPLE event includes services like:**

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$1,900</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
Deductibles	\$400
Copayment	\$0
Coinsurance	\$385
<i>What Isn't Covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$785</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

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