

Aetna MedPremier 1K90 Major Medical

Benefit Overview of plan features for full-time employees. Please see Plan Summary for detailed information about the benefits and exclusions and shall prevail over the terms of this benefit overview.

Full-Time Benefits		
Monthly Hours	120+	
Medical Benefits	In-Network	Out-of-Network
Plan Coinsurance	90%	70%
Individual / Family Deductible	\$1,000 / \$2,000	\$2,000 / \$4,000
Individual / Family Coinsurance Limit	\$3,000 / \$6,000	\$6,000 / \$12,000
Lifetime Maximum	Unlimited	Unlimited
Doctor's Office Visit		
• Non-Specialist	\$25 copay	Plan pays 70%; after deductible
• Specialist	\$45 copay	Plan pays 70%; after deductible
Inpatient Hospital	Plan pays 90%; after deductible	Plan pays 70%; after deductible
Outpatient Hospital	Plan pays 90%; after deductible	Plan pays 70%; after deductible
Emergency Room Benefit	Plan pays 90%; after \$300 copay	Same as In-Network Care
Urgent Care Benefit	Plan pays 90%; after \$45 copay	Plan pays 70%; after deductible
Pharmacy Benefit	Copay:	
• Prescription Drug	Preferred Generic: \$5	Plan pays 70% of submitted cost; after applicable in-network cost share
	Preferred Brand: \$30	
	Non-Preferred Generic and Brand: \$50	
	Preferred Specialty*: Plan pays 60%	
	Non-Preferred Specialty*: Plan pays 50%	
Mail Order Pharmacy	2x copay	Not Applicable
* Specialty Drugs are not covered by Mail Order or Out-of-Network		
Durable Medical Equipment	Plan pays 90%; after deductible	Plan pays 70%; after deductible
Ancillary Benefits		
Aetna Dental Benefit		
Annual Maximum per covered person	\$2,000	
Annual Deductible per covered person	\$25	
Preventive and Diagnostic Care	100% up to the Annual Maximum	
Basic Care	80% up to the Annual Maximum	
Major Restorative Care	50% up to the Annual Maximum	
Aetna Vision Benefits		
Vision Exam (every 12 months)	\$85	
Single Lenses (every 24 months)	\$95	
Contact Lenses (every 24 months)	\$95	
Bi-focal Lenses (every 24 months)	\$120	
Frames (every 24 months)	\$120	
Transamerica Short Term Disability Benefits (EE Only)**		
Maximum Weekly Benefit*	\$400	
Maximum Benefit Period (number of months)	3	
Elimination Period (number of days)	14	
* The actual weekly benefit will be the amount selected or 80% of the employee's salary, whichever is less		
Transamerica Life and AD&D (EE only)		
Life	\$10,000	
Accidental Death and Dismemberment	\$10,000	
Aetna Employee Assistance Program (EAP)	Included	
HealthiestYou Telehealth Services	Included	

Employee Hourly Premium: \$4.93

Elective Monthly Dependent Premium:

Spouse	\$936.68
Child(ren)	\$761.62
Spouse & Child(ren)	\$1,625.83

** Coverage is not available if you reside in California, Hawaii, New Jersey, New York, Rhode Island, and Puerto Rico.

** 12 month pre-ex provision on Disability income, even for coverage issued on GI basis. Rates include load for Waiver of Premium beginning the next premium due date after satisfaction of the elimination period.

** Mental Illness Benefit is limited to 50% of the illustrated Maximum Disability Benefit Period. Policy is issued as monthly benefit; if the disability lasts less than one month, the benefits will be pro-rated based on the days of actual disability following the satisfaction of the Elimination Period.