



SAINT LOUIS UNIVERSITY MEDICAL RESIDENTS:
Open Choice®

Coverage for: Individual + 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, <https://www.aetnastudenthealth.com/> or by calling 1-877-381-3544. 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://www.healthcare.gov/sbc-glossary/> or call 1-877-381-3544 to request a copy.

| Important Questions | Answers | Why This Matters: |
|--|--|---|
| What is the overall deductible? | Tier 1: Select Care (SLU Care): Individual: \$100/ Family \$200. Tier 2: In-Network: Individual: \$500/ Family: \$1,000. Tier 3: Out-of-Network: Individual: \$1,000/ Family: \$2,000 per Plan Year. | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> . |
| Are there services covered before you meet your deductible? | Yes. <u>Prescription drugs</u> ; plus in- <u>network preventive care</u> are covered before you meet your <u>deductible</u> . | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ |
| Are there other deductibles for specific services? | No. | You don't have to meet <u>deductibles</u> for specific services. |
| What is the out-of-pocket limit for this plan? | Tier 1: Select Care (SLU Care): Individual: \$2,500/ Family: \$5,000 per Plan Year. Tier 2: In-Network: Individual: \$5,650/ Family: \$11,300 per Plan Year. Tier 3: Out-of-network: Unlimited. | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met. |
| What is not included in the out-of-pocket limit? | <u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover & penalties for failure to obtain <u>pre-authorization</u> for services. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| Will you pay less if you use a network provider? | Yes. See www.aetna.com/docfind or call 1-877-381-3544 for a list of in- <u>network providers</u> . | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |
| Do you need a referral to see a specialist? | No. | You can see the <u>specialist</u> you choose without a <u>referral</u> . |



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 |
|--|---|--|--|--|---|
| | | Tier 1 Your Cost if You Use a Select Care Provider (SLU Care) | Tier 2 Your Cost if You Use a In-Network Provider (Aetna) | Tier 3 Your Cost if You Use an Out-of-Network Provider (Aetna) | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | No Charge | \$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply | 30% <u>coinsurance</u> | None |
| | <u>Specialist</u> visit | No Charge | \$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply | 30% <u>coinsurance</u> | None |
| | <u>Preventive care</u> / <u>screening</u> /immunization | No Charge | No Charge | 30% <u>coinsurance</u> , except <u>deductible</u> doesn't apply to immunizations up to age 5 | You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. |
| If you have a test | <u>Diagnostic test</u> (x-ray, blood work) | 0% <u>coinsurance</u> | 20% <u>coinsurance</u> | 30% <u>coinsurance</u> | None |
| | Imaging (CT/PET scans, MRIs) | 0% <u>coinsurance</u> | 20% <u>coinsurance</u> | 30% <u>coinsurance</u> | None |
| If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at https://www.aetna.com/individuals-families/pharmacy.html | Generic drugs | Not Applicable | <u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$20 (retail) /\$40 (mail order) | <u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$20 (retail) | Covers 30 day supply (retail). 31-90 day supply (mail order) Includes contraceptive drugs & devices obtainable from a pharmacy. No charge for preferred generic FDA-approved women's contraceptives <u>in-network</u> . |
| | Preferred brand drugs | Not Applicable | <u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$50 (retail) /\$100 (mail order) | <u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$50 (retail) | |
| | Non-preferred brand drugs | Not Applicable | <u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$80 (retail) /\$160 (mail order) | <u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$80 (retail) | |
| | <u>Specialty drugs</u> | Not Applicable | <u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$150 (retail) | <u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$150 (retail) | None |

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| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | \$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply | \$200 <u>copay</u> /visit, <u>deductible</u> doesn't apply | 30% <u>coinsurance</u> | None |
| | Physician/surgeon fees | \$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply | \$200 <u>copay</u> /visit, <u>deductible</u> doesn't apply | 30% <u>coinsurance</u> | None |
| If you need immediate medical attention | <u>Emergency room care</u> | \$200 <u>copay</u> /visit, <u>deductible</u> doesn't apply | \$200 <u>copay</u> /visit, <u>deductible</u> doesn't apply | \$200 <u>copay</u> /visit, <u>deductible</u> doesn't apply | No coverage for non-emergency use. |
| | <u>Emergency medical transportation</u> | Not Applicable | 0% <u>coinsurance</u> | 0% <u>coinsurance</u> | Balance billing may apply for out-of-network provider, refer to policy. |
| | <u>Urgent care</u> | Not Applicable | \$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply | \$75 <u>copay</u> /visit, <u>deductible</u> doesn't apply | No coverage for non-urgent use. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | No Charge | \$565 <u>copay</u> /per admission, <u>deductible</u> doesn't apply | 30% <u>coinsurance</u> | Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care. |
| | Physician/surgeon fees | No Charge | 20% <u>coinsurance</u> , <u>deductible</u> doesn't apply | 30% <u>coinsurance</u> | None |
| If you need mental health or behavioral health, services | Outpatient services | Office & other outpatient services: No Charge | Office & other outpatient services: No charge | Office & other outpatient services: 30% <u>coinsurance</u> | None |
| | Inpatient services | No Charge | \$565 <u>copay</u> /per admission, <u>deductible</u> doesn't apply | 30% <u>coinsurance</u> | Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care. |

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| If you need substance abuse services | Outpatient services | Office & other outpatient services: No charge | Office & other outpatient services: No charge | Office & other outpatient services: 30% <u>coinsurance</u> | None |
| | Inpatient services | Not Applicable | \$565 <u>copay</u> /per admission, <u>deductible</u> doesn't apply | 30% <u>coinsurance</u> | Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care. |
| If you are pregnant | Office visits | No Charge | No Charge | 30% <u>coinsurance</u> | <u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care may apply. |
| | Childbirth/delivery professional services | No Charge | 20% <u>coinsurance</u> , <u>deductible</u> doesn't apply | 30% <u>coinsurance</u> | |
| | Childbirth/delivery facility services | No Charge | \$565 <u>copay</u> /per admission, <u>deductible</u> doesn't apply | 30% <u>coinsurance</u> | |
| If you need help recovering or have other special health needs | <u>Home health care</u> | Not Applicable | 0% <u>coinsurance</u> | 30% <u>coinsurance</u> | 100 visits/ <u>plan</u> year |
| | <u>Rehabilitation services</u> | No Charge | \$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply | 30% <u>coinsurance</u> | Includes Physical, Occupational & Speech Therapy. |
| | <u>Habilitation services</u> | No Charge | \$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply | 30% <u>coinsurance</u> | |
| | <u>Skilled nursing care</u> | Not Applicable | 0% <u>coinsurance</u> | 30% <u>coinsurance</u> | 150 days/ <u>plan</u> year. Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care. |
| | <u>Durable medical equipment</u> | 20% <u>coinsurance</u> | 20% <u>coinsurance</u> | 30% <u>coinsurance</u> | Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse. |
| | <u>Hospice services</u> | Not Applicable | 0% <u>coinsurance</u> | 30% <u>coinsurance</u> | Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care. |

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| If your child needs dental or eye care | Children's eye exam | No Charge | No charge | 30% <u>coinsurance</u> | 1 routine eye exam/ <u>plan</u> year. Covered through the end of the month in which the covered person turns 19. |
| | Children's glasses | No Charge | No charge | 30% <u>coinsurance</u> | 1 pair of glasses or lenses/ <u>plan</u> year. Covered through the end of the month in which the covered person turns 19. |
| | Children's dental check-up | Not Applicable | No charge | 30% <u>coinsurance</u> | Covered through the end of the month in which the covered person turns 19. |

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 (except in lieu of anesthesia)
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Routine foot care
- Weight loss programs - Except for required preventive services.

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

- Chiropractic care
- Hearing aids – 1 hearing aid per ear/plan year
- Infertility treatment - Limited to the diagnosis & treatment of underlying medical condition.
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing – 82 visits/plan year
- Routine eye care (Adult)

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: Missouri Division of Insurance, 301 W. High St., Room 350, Jefferson City, MO 065101, (573) 751-4126, <http://insurance.mo.gov/consumers>. For more information on your rights to continue coverage, contact the plan at 1-877-375-7905. 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 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 Aetna directly by calling the toll free number on your Medical ID Card, or by calling our general toll free number at 1-877-381-3544 or Missouri Division of Insurance, (573) 751-4126, <http://insurance.mo.gov/consumers>. Additionally, a consumer assistance program can help you file your appeal. Contact Missouri Division of Insurance, 301 W. High St., Room 350, Jefferson City, MO 065101, (573) 751- 4126, <https://insurance.mo.gov/consumers/>.

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:

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-381-3544.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-381-3544.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-381-3544.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-877-381-3544.

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
(9 months of in-network pre-natal care and a hospital delivery)

- The plan's overall deductible \$100
- Specialist copayment \$0
- Hospital (facility) coinsurance 0%
- Other coinsurance 0%

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*)

| | |
|--|-----------------|
| Total Example Cost | \$12,800 |
| In this example, Peg would pay: | |
| <i>Cost Sharing</i> | |
| Deductibles | \$100 |
| Copayments | \$80 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$240 |

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$100
- Specialist copayment \$0
- Hospital (facility) coinsurance 0%
- Other coinsurance 0%

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*)

| | |
|--|----------------|
| Total Example Cost | \$7,400 |
| In this example, Joe would pay: | |
| <i>Cost Sharing</i> | |
| Deductibles | \$100 |
| Copayments | \$1,300 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$50 |
| The total Joe would pay is | \$1,420 |

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The plan's overall deductible \$100
- Specialist copayment \$0
- Hospital (facility) coinsurance 0%
- Other coinsurance 0%

This EXAMPLE event includes services like:
 Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

| | |
|--|----------------|
| Total Example Cost | \$1,900 |
| In this example, Mia would pay: | |
| <i>Cost Sharing</i> | |
| Deductibles | \$100 |
| Copayments | \$200 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$300 |

The plan would be responsible for the other costs of these EXAMPLE covered services.

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-877-381-3544.

Smartphone or Tablet

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

Non-Discrimination

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,

P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779)

1-800-648-7817, TTY: 711, Fax: 859-425-3379 (CA HMO customers: 1-860-262-7705)

Email: CRCoordinator@aetna.com

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates.

- Hawaiian - No ke kōkua ma ka ‘ōlelo Hawai‘i, e kahea aku i ka helu kelepona 1-877-381-3544. Kāki ‘ole ‘ia kēia kōkua nei.
- Hindi - हनिदी में भाषा सहायता के लिए, 1-877-381-3544 पर मुफ्त कॉल करें।
- Hmong - Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-877-381-3544.
- Ibo - Maka enyemaka asụsụ na Igbo kpọọ 1-877-381-3544 na akwughị ugwo ọ bụla
- Ilocano - Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-877-381-3544 nga awan ti bayadanyo.
- Italian - Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-877-381-3544.
- Japanese - 日本語で援助をご希望の方は、1-877-381-3544 まで無料でお電話ください。
- Karen - လာဝတ်မစာတတ်ကတိကုန်အင်္ဂါ ကျိန် ကိး 1-877-381-3544 လာဝတ်အိန်ဒီးတတ်လာဝတ်ကျိန်လာဝတ်စာတတ်
- Korean - 한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-877-381-3544 번으로 전화해 주십시오.
- Kru-Bassa - Ɓe m'ké gbo-kpá-kpá dyé pídyi dé Ɓáwó-wuḍuŋ wɛɛ, dǎ 1-877-381-3544
- Kurdish - برای راهنمایی به زبان فارسی با شماره 1-877-381-3544 به خورایی یه یومندی بکن.
- Laotian - ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ 1-877-381-3544 ໂດຍບໍ່ເສຍຄ່າໂທ.
- Marathi - तीलभाषा (मराठी) सहाय्यासाठी 1-877-381-3544 क्रमांकावरकोणत्याहीखर्चाशिवायकॉलकरा.
- Marshallese - Ñan bōk jipañ ilo Kajin Majol, kallok 1-877-381-3544 ilo ejjelok wōnān.
- Micronesian-Pohnpeyan - Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-877-381-3544 ni sohte isais.
- Mon-Khmer, Cambodian - សម្រាប់ជំនួយភាសាជា ភាសាខ្មែរ សូមទូរស័ព្ទទៅកាន់លេខ 1-877-381-3544 ដោយឥតគិតថ្លៃ។
- Navajo - T'áá shi shizaad k'ehjí bee shík'a a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-877-381-3544
- Nepali - (नेपाली) मा निःशुल्क भाषा सहायता पाउनका लागि 1- 877-381-3544 मा फोन गर्नुहोस् ।
- Nilotic-Dinka - Tën kuwoɲy ë thok ë Thuwoɲjäɲ cɔl 1-877-381-3544 kec'in ayöc.
- Norwegian - For språkassistanse på norsk, ring 1-877-381-3544 kostnadsfritt.
- Panjabi - ਪੰਜਾਬੀ ਵਿੱਚ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-877-381-3544 'ਤੇ ਮੁਫਤ ਕਾਲ ਕਰੋ।
- Pennsylvania Dutch - Fer Hefte in Deitsch, ruf: 1-877-381-3544 aa. Es Aaruf koschtet nix.
- Persian - برای راهنمایی به زبان فارسی با شماره 1-877-381-3544 بدون هیچ هزینه ای تماس بگیرید. انگلیسی
- Polish - Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-877-381-3544.

