

Schedule of Benefits

Prepared for:

Employer: LIMRiCC (Library Insurance Management and Risk Control Combination)
Contract number: MSA-170183
Plan name: Open Access Aetna Select
Summary of Coverage: 1A
Plan effective date: January 1, 2021
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Third Party Administrative Services provided by Aetna Life Insurance Company

Schedule of benefits

This schedule of benefits (schedule) lists the **deductibles, copayments** 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** and **copayments**, if any, 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
 - For pharmacy benefits where a percentage cost share acts like a **copayment**, you will be responsible for the percentage 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 **copayment** that you will be responsible for and the **payment percentage** that your plan will pay.
- You are responsible to pay any **deductibles, copayments** 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:
 - Based on a rolling, 12 month period starting with the date of your most recent visit under this planSee the schedule of benefits for more information about limits.
- 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 of benefits.

Under this plan, you will:

1. Pay your **copayment**
2. Then pay any remaining **deductible**
3. Then pay your **payment percentage**

Your **copayment** does not apply to any **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 of benefits 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.

Per admission copayment

Per admission copayment type	In-network
Per admission copayment	\$150 per admission

Maximum out-of-pocket limit

Maximum out-of-pocket type	In-network
Individual	\$1,500 per year
Family	\$3,000 per year

Outpatient prescription drug maximum out-of-pocket limit

Individual	\$1,000 per year
Family	\$3,000 per year

General coverage provisions

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

Deductible provisions

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 **copayment** or **payment percentage**, if any, for these **covered services**.

Copayment

This is a flat fee you pay for certain visits or **covered services**. A copay can be a dollar amount or percentage. This is in addition to any out-of-pocket costs you have to pay to meet your **deductible**, if you have one.

Per admission copayment

This is the amount you are required to pay when you or a covered dependent have a **stay** in an inpatient facility. This **copayment** is equal to a facility's **semi-private room rate** for one day. For the **stay** of a well newborn baby, starting at birth, this amount will not exceed the facility's actual **room and board** charge on the first day of the **stay**.

Payment Percentage

This is the percentage of the bill you pay after you meet your **deductible**. This is in addition to any out-of-pocket costs you have to pay to meet your **deductible**, if you have one.

Maximum out-of-pocket limit provisions

Maximum out-of-pocket limit

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**. **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.

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 **allowable amount**

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 group policy.

Individual prescription drug maximum out-of-pocket limit

Once the amount of the cost share you have paid during the year for **covered services** meets the individual **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charge for **covered services** that apply toward the limit for you for the remainder of the year.

Family prescription drug maximum out-of-pocket limit

After the amount of the cost share you and your covered dependent pay for **covered services** during the year meets the family **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charges for **covered services** that apply toward the limit for the rest of the year for all covered family members.

This plan has an individual and family **prescription drug maximum out-of-pocket limit**.

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

- The family **maximum out-of-pocket limit** is a cumulative **maximum out-of-pocket limit** for all family members. The family **prescription drug maximum out-of-pocket limit** is met by a combination of family members with no single person in the family contributing more than the individual **maximum out-of-pocket limit** in a year.

When this happens, the individual **maximum out-of-pocket limit** is also met for the rest of the year.

The **maximum out-of-pocket limit** may not apply to certain **covered services**. 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**.

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

- All costs for non-**covered services**

Covered services

Acupuncture

Description	In-network
Acupuncture	\$30 then the plan pays 100% per visit, no deductible applies

Ambulance services

Description	In-network
Emergency services	100% per trip, no deductible applies
Description	In-network
Non-emergency services	100% per trip, no deductible applies

Applied behavior analysis

Description	In-network
Applied behavior analysis	Covered based on type of service and where it is received

Autism spectrum disorder

Description	In-network
Diagnosis and testing	Covered based on type of service and where it is received
Treatment	Covered based on type of service and where it is received
Occupational (OT), physical (PT) and speech (ST) therapy for autism spectrum disorder	Covered based on type of service and where it is received

Behavioral health

Mental health treatment

Coverage provided is the same as for any other illness

Description	In-network
Inpatient services- room and board including residential treatment facility	\$150 then the plan pays 100% per admission, no deductible applies

Description	In-network
Outpatient office visit to a physician or behavioral health provider Includes telemedicine consultation	\$20 then the plan pays 100% per visit, no deductible applies
Outpatient mental health telemedicine cognitive therapy consultations by a physician or behavioral health provider	\$20 then the plan pays 100% per visit, no deductible applies

Description	In-network
Other outpatient services including: <ul style="list-style-type: none"> Behavioral health services in the home Partial hospitalization treatment Intensive outpatient program <p>The cost share doesn't apply to in-network peer counseling support services</p>	100% per visit, no deductible applies

Substance related disorders treatment

Includes **detoxification**, rehabilitation and **residential treatment facility**

Coverage provided is the same as for any other illness

Description	In-network
Inpatient services- room and board during a hospital stay	\$150 then the plan pays 100% per admission, no deductible applies

Description	In-network
Outpatient office visit to a physician or behavioral health provider Includes telemedicine consultation	\$20 then the plan pays 100% per visit, no deductible applies
Outpatient telemedicine cognitive therapy consultations by a physician or behavioral health provider	\$20 then the plan pays 100% per visit, no deductible applies

Description	In-network
Other outpatient services including: <ul style="list-style-type: none"> • Behavioral health services in the home • Partial hospitalization treatment • Intensive outpatient program <p>The cost share doesn't apply to in-network peer counseling support services</p>	100% per visit, no deductible applies

Clinical trials

Description	In-network
Experimental or investigational therapies	Covered based on type of service and where it is received
Routine patient costs	Covered based on type of service and where it is received

Durable medical equipment (DME)

Description	In-network
DME	100% per item, no deductible applies

Emergency services

Description	In-network	Out-of-network
Emergency room	\$150 then the plan pays 100% per visit, no deductible applies	Paid same as in-network
Non-emergency care in a hospital emergency room	\$400 then the plan pays 100% per visit, no deductible applies	Not covered

Emergency services important note:

Out-of-network providers do not have a contract with us. The **provider** may not accept payment of your cost share as payment in full. You may receive a bill for the difference between the amount billed by the **provider** and the amount paid by the plan. 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** as 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.

Habilitation therapy services**Physical (PT), occupational (OT) and speech (ST) therapies**

Description	In-network
PT, OT, ST therapies	Covered based on type of service and where it is received

Hearing aids

Description	In-network
Hearing aids	100% per item, no deductible applies

Limit	One per ear every 24 months
Limit	\$5,000

Hearing exams

Description	In-network
Hearing exams	Covered based on type of service and where it is received
Visit limit	1 visit every 24 months

Home health care

A visit is a period of 4 hours or less

Description	In-network
Home health care	100% per visit, no deductible applies

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. Services must be provided within 10 days of discharge.

Hospice care

Description	In-network
Inpatient services - room and board	\$150 then the plan pays 100% per admission, no deductible applies

Description	In-network
Outpatient services	100% per visit, no deductible applies

Limit per lifetime	unlimited
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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 8-12 hours a day. It also includes part-time or infrequent home health aide services to care for you up to 8-12 hours a day.

Hospital care

Description	In-network
Inpatient services - room and board	\$150 then the plan pays 100% per admission, no deductible applies

Infertility services

Basic infertility

Description	In-network
Treatment of basic infertility	Covered based on type of service and where it is received

Comprehensive infertility services

Description	In-network
	100% per visit, no deductible applies

Maternity and related newborn care

Includes complications

Description	In-network
Inpatient services – room and board	\$150 then the plan pays 100% per admission, no deductible applies
Services performed in physician or specialist office or a facility	100% per visit, no deductible applies
Other services and supplies	100%, no deductible applies

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 certificate. It will give you more information about coverage for maternity care under this plan.

Nutritional support

Description	In-network
Nutritional support	Covered based on type of service and where it is received

Obesity surgery

Description	In-network
Inpatient services – room and board	\$150 then the plan pays 100% per admission, no deductible applies

Description	In-network
Outpatient services	100% per visit, no deductible applies

Oral and maxillofacial treatment (mouth, jaws and teeth)

Description	In-network
Treatment of mouth, jaws and teeth	Covered based on type of service and where it is received

Outpatient prescription drugs

Generic prescription drugs

Description	In-network
34 day supply at a retail pharmacy or an Extended Day Supply (EDS) network retail pharmacy	\$10, no deductible applies
90 day supply at an Extended Day Supply (EDS) network retail pharmacy or a mail order pharmacy	\$20, no deductible applies

Preferred brand-name prescription drugs

Description	In-network
34 day supply at a retail pharmacy or an Extended Day Supply (EDS) network retail pharmacy	\$40, no deductible applies
90 day supply at an Extended Day Supply (EDS) network retail pharmacy or a mail order pharmacy	\$80, no deductible applies

Non-preferred brand-name prescription drugs

Description	In-network
34 day supply at a retail pharmacy or an Extended Day Supply (EDS) network retail pharmacy	\$60, no deductible applies
90 day supply at an Extended Day Supply (EDS) network retail pharmacy or a mail order pharmacy	\$120, no deductible applies

Brand-name specialty prescription drugs

Description	In-network
34 day supply at a specialty pharmacy or a retail pharmacy	\$100, no deductible applies

Anti-cancer drugs taken by mouth

34 day supply at a retail pharmacy	\$0, no deductible applies
90 day supply at a mail order pharmacy	\$0, no deductible applies

Contraceptives (birth control)

Brand-name prescription drugs and devices are covered at 100% when a generic is not available

Description	In-network
34 day supply of generic and OTC drugs and devices	\$0, no deductible applies
34 day supply of brand-name prescription drugs and devices	Paid based on the tier of drug in the schedule

Preventive care drugs and supplements

Description	In-network
Preventive care drugs and supplements	\$0, no deductible applies
Limits	Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF) For a current list of covered preventive care drugs and supplements or more information, see the <i>Contact us</i> section

Risk reducing breast cancer drugs

Description	In-network
Risk reducing breast cancer prescription drugs	\$0, no deductible applies
Limits	Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF) For a current list of risk reducing breast cancer drugs or more information, see the <i>Contact us</i> section

Tobacco cessation drugs

Description	In-network
Tobacco cessation prescription and OTC drugs	\$0, no deductible applies
Limits	Subject to any sex, age, medical condition, family history and frequency guidelines in the recommendations of the USPSTF.

	For a current list of covered tobacco cessation drugs or more information, see the <i>Contact us</i> section. See the <i>Other services</i> section of this schedule for more information.
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Outpatient prescription drug important note:
 If a **provider** prescribes a covered **brand-name prescription drug** when a **generic prescription drug** equivalent is available and specifies “Dispense As Written” (DAW), you will pay the cost share for the brand-name drug. If a **provider** does not specify DAW and you request a covered **brand-name prescription drug**, you will be responsible for the cost difference between the brand-name drug and the generic drug, plus the cost share that applies to the brand-name drug.

Outpatient surgery

Description	In-network
At hospital outpatient department	100% per visit, no deductible applies

Physician and specialist services

Physician services-general or family practitioner

Description	In-network
Physician office hours (not-surgical, not preventive)	\$20 then the plan pays 100% per visit, no deductible applies
Physician surgical services	\$20 then the plan pays 100% per visit, no deductible applies

Description	In-network
Physician telemedicine consultation	\$20 then the plan pays 100% per visit, no deductible applies

Description	In-network
Physician visit during inpatient stay	100% per visit, no deductible applies

Specialist

Description	In-network
Specialist office hours (not surgical, not preventive)	\$30 then the plan pays 100% per visit, no deductible applies
Specialist surgical services	\$30 then the plan pays 100% per visit, no deductible applies

Specialist

Description	In-network
Specialist telemedicine consultation	\$30 then the plan pays 100% per visit, no deductible applies

All other services not shown above

Description	In-network
All other services	100% per visit, no deductible applies

Preventive care

Description	In-network
Preventive care services	100% per visit, no deductible applies
Breast feeding counseling and support	100% per visit, no deductible applies
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
Breast pump, accessories and supplies limit	Electric pump: 1 every 3 years 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: 3 years to replace an existing electric pump
Counseling for alcohol or drug misuse	100% per visit, no deductible applies
Counseling for alcohol or drug misuse visit limit	5 visits/12 months
Counseling for obesity, healthy diet	100% per visit, no deductible applies
Counseling for obesity, healthy diet visit limit	Age 22 and older: 26 visits per 12 months, of which up to 10 visits may be used for healthy diet counseling.
Counseling for sexually transmitted infection	100% per visit, no deductible applies
Counseling for sexually transmitted infection visit limit	2 visits/12 months
Counseling for tobacco cessation	100% per visit, no deductible applies
Counseling for tobacco cessation visit limit	8 visits/12 months
Family planning services (female contraception counseling)	100% per visit, no deductible applies
Family planning services (female contraception counseling) limit	Contraceptive counseling limited to 2 visits/12 months in a group or individual setting
Immunizations	100%, 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
Routine cancer screenings	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 <i>Contact us</i> section
Lung cancer screening	100% per visit, no deductible applies
Routine lung cancer screening limit	1 screenings every 12 months Screenings that exceed this limit covered as outpatient diagnostic testing
Routine physical exam	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 every 12 months after that age, up to age 22; 1 exam every 12 months 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
Well woman GYN exam limit	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration
Limit	1 visit

Prosthetic devices

Description	In-network
Prosthetic devices	Covered based on type of service and where it is received

Reconstructive surgery and supplies

Including breast **surgery**

Description	In-network
Surgery and supplies	Covered based on type of service and where it is received

Short-term rehabilitation services

Cardiac Rehabilitation

Description	In-network
Cardiac rehabilitation	Covered based on type of service and where it is received

Pulmonary Rehabilitation

Description	In-network
Pulmonary	Covered based on type of service and where it is received

Cognitive Rehabilitation

Description	In-network
Cognitive Rehabilitation	Covered based on type of service and where it is received

Physical, Occupational and Speech Therapies

Description	In-network
PT, OT and ST	\$30 then the plan pays 100% per visit; no deductible applies

Physical, occupational and speech therapies

Description	In-network
Visit limit per year	60

Spinal Manipulation

Description	In-network
Spinal Manipulation	\$30 then the plan pays 100% per visit, no deductible applies

Skilled nursing facility

Description	In-network
Inpatient services - room and board	\$150 then the plan pays 100% per admission, no deductible applies
Other inpatient services and supplies	100% per admission, no deductible applies

Tests, images and labs – outpatient

Diagnostic complex imaging services

Description	In-network
	100% per visit, no deductible applies

Diagnostic lab work

Description	In-network
	100% per visit, no deductible applies

Diagnostic x-ray and other radiological services

Description	In-network
	100% per visit, no deductible applies

Therapies

Chemotherapy

Description	In-network
Chemotherapy services	Covered based on type of service and where it is received

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

Description	In-network (GCIT-designated facility/provider)
Services and supplies	Covered based on type of service and where it is received

Infusion

Outpatient services

Description	In-network
In physician office	\$30 then the plan pays 100% per visit, no deductible applies
At an infusion location	\$30 then the plan pays 100% per visit, no deductible applies
In the home	\$30 then the plan pays 100% per visit, no deductible applies
At hospital outpatient department	100% per visit, no deductible applies
At facility that is not a hospital	100% per visit, no deductible applies

Radiation therapy

Description	In-network
Radiation therapy	Covered based on type of service and where it is received

Respiratory therapy

Description	In-network
Respiratory therapy	Covered based on type of service and where it is received

Transplant services

Description	In-network (IOE facility)
Inpatient services and supplies	\$150 then the plan pays 100% per transplant, no deductible applies
Physician services	Covered based on type of service and where it is received

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	\$20 then the plan pays 100% per visit, no deductible applies	Not covered

Vision care

Performed by an ophthalmologist or optometrist and includes refraction

Description	In-network
	100% per visit, no deductible applies

Visit limit	1 visit every 12 months
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Walk-in clinic

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

Description	Designated network	Non-designated network
Non-emergency services	100% per visit, no deductible applies	\$20 then the plan pays 100% per visit, no deductible applies
Preventive immunizations	100% per visit, no deductible applies	100% per visit, no deductible applies
Immunization limits	Subject to any age and frequency limits	Subject to any age and frequency 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 <i>Preventive care services</i> section of the schedule	See the <i>Preventive care services</i> section of the schedule
<p>Important Note: Designated network provider A network provider listed in the directory under <i>Best Results for your plan</i> as a provider for your plan.</p> <p>Non-designated network provider A provider listed in the directory under the <i>All other results</i> tab as a provider for your plan. See the <i>Contact us</i> section if you have questions.</p> <p>You will pay less cost share when you use a designated network walk-in clinic provider. Non-designated network walk-in clinic providers are available to you, but the cost share will be at a higher level when these providers are used.</p>		