



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, www.HealthReformPlanSBC.com or by calling 1-800-544-5307. 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 1-800-544-5307 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	Cone Health/THN In- <u>Network Provider</u> : \$500 / Family \$1,000. AWH Duke/WakeMed In- <u>Network Provider</u> : Individual \$500 / Family \$1,000. Aetna In- <u>Network Provider</u> : \$900 / Family \$1,800.	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 <u>deductible</u> ?	Yes. In- <u>network</u> primary office visits & <u>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 <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	Cone Health/THN In- <u>Network</u> : \$7,900 / Family \$15,800. AWH Duke/WakeMed In- <u>Network</u> : Individual \$7,900 / Family \$15,800. Aetna In- <u>Network Provider</u> : \$9,450 / Family \$18,900.	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 <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billing</u> charges & health care this <u>plan</u> doesn't cover.	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 <u>network provider</u> ?	Yes. See www.aetna.com/docfind or call 1-800-544-5307 for a list of in- <u>network</u> Cone Health/THN <u>providers</u> .	You pay the least if you use a <u>provider</u> in Cone Health/THN In- <u>Network Provider</u> (Tier 1). You pay more if you use a <u>provider</u> in AWH Duke/WakeMed In- <u>Network Provider</u> (Tier 2) or Aetna In- <u>Network Provider</u> (Tier 3). 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 <u>referral</u> to see a <u>specialist</u> ?	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
		Cone Health/THN In-Network Provider (Tier 1) (You will pay the least)	AWH Duke/WakeMed In-Network Provider (Tier 2) (You will pay more)	Aetna In-Network Provider (Tier 3) (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$25 <u>copay</u> /visit, <u>deductible</u> doesn't apply; except 20% <u>coinsurance</u> for office surgery, procedures and infusions	\$50 <u>copay</u> /visit; except 30% <u>coinsurance</u> for office surgery, procedures and infusions	\$60 <u>copay</u> /visit; except 50% <u>coinsurance</u> for office surgery, procedures and infusions	Not covered	None
	<u>Specialist</u> visit	\$50 <u>copay</u> /visit; except 20% <u>coinsurance</u> for office surgery, procedures and infusions	\$60 <u>copay</u> /visit; except 30% <u>coinsurance</u> for office surgery, procedures and infusions	\$70 <u>copay</u> /visit; except 50% <u>coinsurance</u> for office surgery, procedures and infusions	Not covered	None
	<u>Preventive care</u> / <u>screening</u> /immunization	No charge	No charge	No charge	Not covered	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)	20% <u>coinsurance</u>	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Not covered	None
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u> after \$250 <u>copay</u> /visit	30% <u>coinsurance</u> after \$500 <u>copay</u> /visit	50% <u>coinsurance</u> after \$1,000 <u>copay</u> /visit	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Cone Health/THN In-Network Provider (Tier 1) (You will pay the least)	AWH Duke/WakeMed In-Network Provider (Tier 2) (You will pay more)	Aetna In-Network Provider (Tier 3) (You will pay more)	Out-of-Network Provider (You will pay the most)	
<p>If you need drugs to treat your illness or condition</p> <p><u>Prescription drug coverage</u> is administered by MedImpact</p>	Preferred generic drugs (includes Non-preferred generic drugs) (Tier 1)	Cone Health Outpatient and Home Delivery Pharmacies: Preferred - \$5/\$10/\$15 <u>copayment</u> . Non-Preferred - 20% <u>coinsurance</u> with minimum of \$15	Retail: Preferred - \$20 <u>copayment</u> . Non-Preferred - 30% <u>coinsurance</u> with a minimum of \$25	Retail: Preferred - \$20 <u>copayment</u> . Non-Preferred - 30% <u>coinsurance</u> with a minimum of \$25	Not covered	Covers up to a 30-day supply for retail and Cone Health Pharmacies. 60 and 90-day supply also available at Cone Health Pharmacies for additional <u>copay</u> and minimum amounts. <u>Cost sharing</u> does not apply to certain generics and <u>preventive care prescription drugs</u> at Cone Health Pharmacies. Coverage for certain drugs is subject to preauthorization, step therapy requirements, and/or quantity, dose or
<p>More information about <u>prescription drug coverage</u> is available at www.medimpact.com/members</p>	Preferred brand drugs (Tier 2)	Cone Health Outpatient and Home Delivery Pharmacies: 20% <u>coinsurance</u> with minimum of \$30 and \$125 maximum	Retail: 30% <u>coinsurance</u> with minimum of \$50 and \$150 maximum	Retail: 30% <u>coinsurance</u> with minimum of \$50 and \$150 maximum	Not covered	

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Cone Health/THN In-Network Provider (Tier 1) (You will pay the least)	AWH Duke/WakeMed In-Network Provider (Tier 2) (You will pay more)	Aetna In-Network Provider (Tier 3) (You will pay more)	Out-of-Network Provider (You will pay the most)	
	Non-preferred brand drugs (Tier 3)	Cone Health Outpatient and Home Delivery Pharmacies: 20% <u>coinsurance</u> with minimum of \$100	Retail: 50% <u>coinsurance</u> with minimum of \$150 and \$350 maximum	Retail: 50% <u>coinsurance</u> with minimum of \$150 and \$350 maximum	Not covered	duration limits. To confirm whether this applies to a specific drug, contact MedImpact by calling (844) 401-2055. If you or your physician chooses a brand drug when an equivalent generic is available, cost difference between brand and generic plus a brand copay will apply. After one 30-day retail pharmacy fill, maintenance drugs are covered only if purchased from the Cone Health Outpatient or Home Delivery Pharmacies.
	<u>Specialty drugs</u> (Tier 4)	Cone Health Specialty Pharmacy Only: Generic 20% <u>coinsurance</u> with \$15 minimum and \$250 maximum; Brand \$250 <u>copayment</u> limited to a 30-day supply.	Not covered	Not covered	Not covered	<u>Specialty drugs</u> limited to Cone Health Specialty Pharmacy only. Certain <u>specialty drugs</u> , such as infused or physician-administered drugs, may be covered under the medical portion of the <u>plan</u> - see medical coverage section of this summary for cost information.

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Cone Health/THN In-Network Provider (Tier 1) (You will pay the least)	AWH Duke/WakeMed In-Network Provider (Tier 2) (You will pay more)	Aetna In-Network Provider (Tier 3) (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u> after \$250 <u>copay/visit</u>	30% <u>coinsurance</u> after \$500 <u>copay/visit</u>	50% <u>coinsurance</u> after \$1,000 <u>copay/visit</u>	Not covered	None
	Physician/surgeon fees	20% <u>coinsurance</u>	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Not covered	None
If you need immediate medical attention	<u>Emergency room care</u>	\$500 <u>copay/visit</u>	\$500 <u>copay/visit</u>	\$500 <u>copay/visit</u>	\$500 <u>copay/visit</u>	Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> .
	<u>Emergency medical transportation</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> . Non-emergency transport: not covered, except if pre-authorized
	<u>Urgent care</u>	\$50 <u>copay/visit</u>	\$100 <u>copay/visit</u>	\$150 <u>copay/visit</u>	Not covered	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u> after \$500 <u>copay/stay</u>	30% <u>coinsurance</u> after \$1,000 <u>copay/stay</u>	50% <u>coinsurance</u> after \$1,500 <u>copay/stay</u>	Not covered	None
	Physician/surgeon fees	20% <u>coinsurance</u>	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Not covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office: \$50 <u>copay/visit</u> , <u>deductible</u> doesn't apply; other outpatient services: no charge	Office: \$50 <u>copay/visit</u> , <u>deductible</u> doesn't apply; other outpatient services: no charge	Office: \$50 <u>copay/visit</u> , <u>deductible</u> doesn't apply; other outpatient services: no charge	Not covered	None
	Inpatient services	20% <u>coinsurance</u> after \$500 <u>copay/stay</u>	30% <u>coinsurance</u> after \$1,000 <u>copay/stay</u>	50% <u>coinsurance</u> after \$1,500 <u>copay/stay</u>	Not covered	None
If you are pregnant	Office visits	No charge	No charge	No charge	Not covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care
	Childbirth/delivery professional services	20% <u>coinsurance</u>	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Not covered	

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Cone Health/THN In-Network Provider (Tier 1) (You will pay the least)	AWH Duke/WakeMed In-Network Provider (Tier 2) (You will pay more)	Aetna In-Network Provider (Tier 3) (You will pay more)	Out-of-Network Provider (You will pay the most)	
	Childbirth/delivery facility services	20% <u>coinsurance</u> after \$500 <u>copay</u> /stay	30% <u>coinsurance</u> after \$1,000 <u>copay</u> /stay	50% <u>coinsurance</u> after \$1,500 <u>copay</u> /stay	Not covered	may include tests and services described elsewhere in the SBC (i.e., ultrasound).
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Not covered	None
	<u>Rehabilitation services</u>	\$25 <u>copay</u> /visit	\$50 <u>copay</u> /visit	\$60 <u>copay</u> /visit	Not covered	None
	<u>Habilitation services</u>	No charge	No charge	No charge	Not covered	None
	<u>Skilled nursing care</u>	20% <u>coinsurance</u> after \$500 <u>copay</u> /stay	30% <u>coinsurance</u> after \$1,000 <u>copay</u> /stay	30% <u>coinsurance</u> after \$1,500 <u>copay</u> /stay	Not covered	120 days/calendar year.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Not covered	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.
	<u>Hospice services</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Not covered	None
If your child needs dental or eye care	Children's eye exam	No charge	No charge	No charge	Not covered	1 routine eye exam/calendar year.
	Children's glasses	Not covered	Not covered	Not covered	Not covered	Not covered.
	Children's dental check-up	Not covered	Not covered	Not covered	Not covered	Not covered.

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.)

- Cosmetic surgery
- Dental care (Adult & Child)
- Glasses (Child)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- 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.)

- Acupuncture - 3 visits/calendar year.
- Bariatric surgery - Limited to 1 surgery/lifetime.
- Chiropractic care - 12 visits/calendar year.
- Hearing aids
- Infertility treatment - For more information & exceptions, see policy document provided by your employer or call the number on your ID.
- Routine eye care (Adult) - 1 routine eye exam/calendar year.

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:

- For more information on your rights to continue coverage, contact the plan at 1-800-544-5307.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>
- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- If your coverage is a church plan, church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law.

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 on how 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:

- If your group health coverage is subject to ERISA, you may contact Aetna directly by calling the toll-free number on your Medical ID Card, or by calling our general number at 1-800-544-5307. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>
- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- Additionally, a consumer assistance program can help you file your appeal. Contact information is at: <http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html>.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

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.

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 \$500
- Specialist copayment \$50
- 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*)

Total Example Cost	\$12,700
In this example, Peg would pay:	
<u>Cost Sharing</u>	
<u>Deductibles</u>	\$500
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$2,200
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$2,770

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

- The plan's overall deductible \$500
- Specialist copayment \$50
- 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
Diabetic supplies (*glucose meter*)

Total Example Cost	\$5,600
In this example, Joe would pay:	
<u>Cost Sharing</u>	
<u>Deductibles</u>	\$500
<u>Copayments</u>	\$900
<u>Coinsurance</u>	\$20
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,440

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

- The plan's overall deductible \$500
- Specialist copayment \$50
- 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*)

Total Example Cost	\$2,800
In this example, Mia would pay:	
<u>Cost Sharing</u>	
<u>Deductibles</u>	\$500
<u>Copayments</u>	\$1,100
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,600

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-800-544-5307.

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 unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, disability, gender identity or sexual orientation.

We provide 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: P.O. Box 24030, Fresno, CA 93779),

1-800-648-7817, TTY: 711,

Fax: 859-425-3379 (CA HMO customers: 860-262-7705), 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).

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