aetna® : **CALIFORNIA INSTITUTE OF TECHNOLOGY HMO**

**Coverage for: Individual + Family | Plan Type: HMO**

**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.aetna.com/sbcsearch/getpolicydocs?u=846742-145107-000013 or by calling 1-888-982-3862. 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 1-888-982-3862 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|---|
| **What is the overall deductible?** | $0. | See the Common Medical Events chart below for your costs for services this plan covers. |
| **Are there services covered before you meet your deductible?** | No. | You will have to meet the deductible before the plan pays for any services |
| **Are there other deductibles for specific services?** | No. | You don't have to meet deductibles for specific services. |
| **What is the out-of-pocket limit for this plan?** | In-Network: Individual $1,500 / Family $3,000. | The out–of–pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out–of–pocket limits until the overall family out–of–pocket limit has been met. |
| **What is not included in the out-of-pocket limit?** | Premiums, balance-billing charges & health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the out–of–pocket limit. |
| **Will you pay less if you use a network provider?** | Yes. See www.aetna.com/docfind or call 1-888-982-3862 for a list of In-Network providers. | This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. |
| **Do you need a referral to see a specialist?** | Yes. | This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist. |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|
| | | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| **If you visit a health care provider's office or clinic** | Primary care visit to treat an injury or illness | $10 copay/visit | Not covered | None |
| | Specialist visit | $10 copay/visit | Not covered | None |
| | Preventive care /screening /immunization | No charge | Not covered | You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. |
| **If you have a test** | Diagnostic test (x-ray, blood work) | No charge for laboratory; $10 copay/visit for x-ray | Not covered | None |
| | Imaging (CT/PET scans, MRIs) | $100 copay/visit | Not covered | None |
| **If you need drugs to treat your illness or condition**<br><br>More information about **prescription drug coverage** is available at www.aetnapharmacy.com/advancedcontrolaetnaca | Generic drugs | Copay/prescription: $15 for 30 day supply, $30 for 60 day supply, $45 for 90 day supply (retail); $30 for 31-90 day supply (mail order) | Not covered | Covers 30 day supply (retail), 31-90 day supply (retail & mail order). Includes contraceptive drugs & devices obtainable from a pharmacy, oral & injectable fertility drugs. No charge for preferred generic FDA-approved women's contraceptives in-network. Review your formulary for prescriptions requiring precertification or step therapy for coverage. Copay/prescription for preferred insulin: $25 for each 30 day supply. Your cost will be higher for choosing Brand over Generics. |
| | Preferred brand drugs | Copay/prescription: $25 for 30 day supply, $50 for 60 day supply, $75 for 90 day supply (retail); $50 for 31-90 day supply (mail order) | Not covered | |
| | Non-preferred brand drugs | Copay/prescription: $40 for 30 day supply, $80 for 60 day supply, $120 for 90 day supply (retail); $80 for 31-90 day supply (mail order) | Not covered | |
| | Specialty drugs | Applicable cost as noted above for generic or brand drugs | Not covered | First prescription fill at a retail pharmacy or specialty pharmacy. Subsequent fills must be through the Aetna Specialty Pharmacy Network. |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|
| | | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| **If you have outpatient surgery** | Facility fee (e.g., ambulatory surgery center) | $100 copay/visit | Not covered | None |
| | Physician/surgeon fees | No charge | Not covered | None |
| **If you need immediate medical attention** | Emergency room care | $100 copay/visit | $100 copay/visit | Out-of-network emergency use paid the same as in-network. No coverage for non-emergency use. |
| | Emergency medical transportation | $100 copay/trip | $100 copay/trip | Out-of-network emergency use paid the same as in-network. Non-emergency transport: not covered, except if pre-authorized. |
| | Urgent care | $35 copay/visit | Not covered | No coverage for non-urgent use. |
| **If you have a hospital stay** | Facility fee (e.g., hospital room) | $100 copay/stay | Not covered | None |
| | Physician/surgeon fees | No charge | Not covered | None |
| **If you need mental health, behavioral health, or substance abuse services** | Outpatient services | Office: $10 copay/visit; other outpatient services: no charge | Not covered | Other outpatient services: partial hospitalization, intensive programs, behavioral health treatment for pervasive developmental disorder/autism, home health care, electroconvulsive therapy, day treatment, medical treatment for withdrawal symptoms & outpatient monitoring of injectable therapy. |
| | Inpatient services | $100 copay/stay | Not covered | None |
| **If you are pregnant** | Office visits | No charge | Not covered | Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). |
| | Childbirth/delivery professional services | $10 copay/pregnancy | Not covered | |
| | Childbirth/delivery facility services | $100 copay/stay | Not covered | |
| **If you need help recovering or have other special health needs** | Home health care | No charge | Not covered | 120 visits/calendar year. |
| | Rehabilitation services | $10 copay/visit | Not covered | None |
| | Habilitation services | No charge | Not covered | None |
| | Skilled nursing care | $100 copay/stay | Not covered | 100 days/calendar year. |
| | Durable medical equipment | 20% coinsurance | Not covered | Limited to 1 durable medical equipment for same/similar purpose. Excludes repairs for misuse/abuse. |
| | Hospice services | $100 copay/stay for inpatient; no charge for outpatient | Not covered | None |
| **If your child needs** | Children's eye exam | No charge | Not covered | 1 routine eye exam/24 months. |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|
| | | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| **dental or eye care** | Children's glasses | Not covered | Not covered | Not covered. |
| | Children's dental check-up | 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)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care

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

- Acupuncture - 20 visits/calendar year for disease, injury & chronic pain.
- Bariatric surgery
- Chiropractic care - 20 visits/calendar year.
- Infertility treatment - For more information & exceptions, see policy document using summary box link on page 1 or call the number on your ID card.
- Routine eye care (Adult) - 1 routine eye exam/24 months.
- Weight loss programs - For more information & exceptions, see policy document using summary box link on page 1 or call the number on your ID card.

**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: California Department of Insurance, Consumer Services Division, 300 South Spring Street, 14th Floor, Los Angeles, CA 90013, 1-800-927-HELP (4357), 1-800-482-4833 (TTY), http://www.insurance.ca.gov.

- For more information on your rights to continue coverage, contact the plan at 1-888-982-3862.
- 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 1-888-982-3862. 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
- California Department of Insurance, Consumer Services Division, 300 South Spring Street, 14th Floor, Los Angeles, CA 90013, 1-800-927-HELP (4357), 1-800-482-4833 (TTY), http://www.insurance.ca.gov.
- 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 California Department of Insurance, Consumer Services Division, 300 South Spring Street, 14th Floor, Los Angeles, CA 90013, 1-800-927-Help (4357), 1-800-482-4833 (TTY), www.insurance.ca.gov

**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** | **$0** |
| **Specialist copayment** | **$10** |
| **Hospital (facility) copayment** | **$100** |
| **Other copayment** | **$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** | **$12,700** |
|---|---|
| **In this example, Peg would pay:** | |
| *Cost Sharing* | |
| Deductibles | $0 |
| Copayments | $100 |
| Coinsurance | $0 |
| *What isn't covered* | |
| Limits or exclusions | $60 |
| **The total Peg would pay is** | **$160** |

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

| | |
|---|---|
| **The plan's overall deductible** | **$0** |
| **Specialist copayment** | **$10** |
| **Hospital (facility) copayment** | **$100** |
| **Other copayment** | **$0** |

**This EXAMPLE event includes services like:**
Primary care provider 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:** | |
| *Cost Sharing* | |
| Deductibles | $0 |
| Copayments | $900 |
| Coinsurance | $0 |
| *What isn't covered* | |
| Limits or exclusions | $20 |
| **The total Joe would pay is** | **$920** |

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

| | |
|---|---|
| **The plan's overall deductible** | **$0** |
| **Specialist copayment** | **$10** |
| **Hospital (facility) copayment** | **$100** |
| **Other copayment** | **$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** | **$2,800** |
|---|---|
| **In this example, Mia would pay:** | |
| *Cost Sharing* | |
| Deductibles | $0 |
| Copayments | $300 |
| Coinsurance | $0 |
| *What isn't covered* | |
| 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 1-888-982-3862.

## 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.

Discrimination is Against the Law

Aetna complies with applicable California and Federal civil rights laws and does not discriminate on the basis of race, color, national origin, ethnic group, ancestry, religion, marital status, gender, gender identity, sexual orientation, age, disability, medical condition, genetic information, or sex (consistent with 45 CFR § 92.101(a)(2) and California 2 CCR § 14025). Aetna does not exclude people or treat them less favorably because of race, color, national origin, ethnic group, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, medical condition, genetic information, or disability.

Aetna:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
  - Qualified sign language interpreters
  - Information written in other languages.

If you need reasonable medications, appropriate auxiliary aids and services, or language assistance services, call 1-800-872-3862 (TTY: 711) or the number on the back of your ID card.

If you believe that Aetna has failed to provide these services or discriminated in another way on the basis of race, color, national origin, ethnic group, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, medical condition, genetic information, or disability, by action or inaction, you can file a grievance with:

**Civil Rights Coordinator**
Attn:1557 Coordinator
CVS Pharmacy, Inc.
1 CVS Drive, MC 2332, (HMO customers: P.O. Box 14032 Lexington, KY 40512-4032)
Woonsocket, RI 02895
Phone: 1-800-648-7817, TTY: 711
Email: CRCoordinator@aetna.com

You can file a grievance in person, by mail, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

Please visit https://www.aetna.com/individuals-families/member-rights-resources/complaints-grievances-appeals.html#california for information about how to file a complaint or grievance with the California Department of Insurance or California Department of Managed Health Care (for HMO enrollees).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html. This notice is available at Aetna's website: https://www.aetna.com/

"Aetna" is the brand name used for products and services provided by one or more of the Aetna group of companies offering and administering health and dental plans and other products such as life, disability, and long-term care insurance. In California, this includes Aetna's wholly-owned subsidiaries Aetna Life Insurance Company, Aetna Health of California Inc., Aetna Better Health of California Inc., Aetna Dental of California Inc., and Health and Human Resource Center Inc., and its other affiliates licensed in California. Aetna's ultimate parent is CVS Health Corporation ("CVS Health").

TTY: 711

| | |
|---|---|
| **English -** | **To access language services at no cost to you, call 1-888-982-3862.** |
| Amharic - | የቋንቋ አገልግሎቶችን ያለክፍያ ለማግኘት፣ በ 1-888-982-3862 ይደውሉ።. |
| Arabic - | للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء االتصال على الرقم 1-888-982-3862. |
| Armenian - | Անվճար լեզվական ծառայություններից օգտվելու համար զանգահարեք 1-888-982-3862 հեռախոսահամարով: |
| Carolinian (Kapasal Falawasch) - | ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-888-982-3862. |
| Chamorro - | Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 1-888-982-3862. |
| Chinese Traditional - | 如欲使用免費語言服務，請致電 1-888-982-3862. |
| Cushitic-Oromo - | Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-888-982-3862. |
| French - | Afin d'accéder aux services langagiers sans frais, composez le 1-888-982-3862. |
| French Creole (Haitian) - | Pou jwenn sèvis lang gratis, rele 1-888-982-3862. |
| German - | Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-982-3862 an. |
| Greek - | Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-888-982-3862. |
| Gujarati - | તમારેકોઇ જાતના ખર્ચવગિર ભાષાની સે વગિર ઓની પહોંચ માટે, કોલ કરોr 1-888-982-3862. |
| Hindi - | आपकेलएि बनिा ककसी कीमत केभाषा सेवाओंका उपयोग करनेकेलएि, 1-888-982-3862 पर कॉल करें।. |
| Hmong - | Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-888-982-3862. |
| Italian - | Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-888-982-3862. |
| Japanese - | 言語サービスを無料でご利用いただくには、 1-888-982-3862 までお電話ください。 |
| Karen - | လၢတၫ်ကမၤနှၤ်ကျိာ်အတၫ်မၤစၢၤအတၫ်ဖံးတၫ်မၤတဖာ်လၢတအိာ်ဒီးးအပူၤလၢကဘာ်ဟူာ်အီၤအဂိၢ်ဘာ်နှာ် ကိး 1-888-982-3862 တက့ၢ်. |
| Korean - | 무료 언어 서비스를 이용하려면 1-888-982-3862 번으로 전화해 주십시오. |
| Laotian - | ເພືອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍບໍ່ເສຍຄ່າຕ່ໍກັບທ່ານ, ໃຫ້ໂທຫາເບ 1-888-982-3862. |
| Mon-Khmer, Cambodian - | ដើម្បីទទួលបានសេវាកម្មភាសាដែលឥតគិតថ្លៃសម្រាប់លោកអ្នក សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-888-982-3862 ។ |
| Navajo - | T'áá ni nizaad k'ehjí bee níká a'doowoł doo bą́ą́h ílínígóó kojį' hólne' 1-888-982-3862. |
| Pennsylvania Dutch - | Um Schprooch Services zu griege mitaus Koscht, ruff 1-888-982-3862. |

| | |
|---|---|
| Persian-Farsi - | برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-888-982-3862 تماس بگیرید . |
| Polish - | Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-888-982-3862. |
| Portuguese - | Para acessar os serviços de idiomas sem custo para você, ligue para 1-888-982-3862. |
| Punjabi - | ਤੁਹਾਡੇ ਲਈ ਬਨਿਾਂ ਕਸਿੇ ਕੀਮਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, 1-888-982-3862 ‘ਤੇ ਫ਼ੋਨ ਕਰੋ। |
| Russian - | Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-888-982-3862. |
| Samoan - | Mo le mauaina o auaunaga tau gagana e aunoa ma se totogi, vala’au le 1-888-982-3862. |
| Serbo-Croatian - | Za besplatne prevodilačke usluge pozovite 1-888-982-3862. |
| Spanish - | Para acceder a los servicios de idiomas sin costo, llame al 1-888-982-3862. |
| Syriac-Assyrian - | ܠ ܐܪܡ ،ܒ ܪ ܟ ܠ ܒ ܪ ܒ ܠ ܟ ܪ ܒ ܪ ܒ ܠ ܟ ܪ ܒ ܪ ܒ ܠ ܟ ܪ