This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at http://www.aetnastudenthealth.com or by calling 1-800-954-5792.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Preferred: **$400**/Non-Preferred **$400** per Policy Year. Does not apply to Preferred Preventive, Preferred Pediatric Dental or Pediatric Preventive Vision.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes, for Preferred Care. Individual: **$5,625**/Family: **$11,250** per Policy Year.	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Non-Preferred Care, penalties, premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of participating **providers**, see http://www.aetnastudenthealth.com or call **1-800-954-5792**.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **participating providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 Copay per visit, 0% Coinsurance	$40 Copay per visit, 30% Coinsurance	----------none----------
	Specialist visit	$20 Copay per visit, 0% Coinsurance	$40 Copay per visit, 30% Coinsurance	----------none----------
	Other practitioner office visit	20% Coinsurance	40% Coinsurance	Refers to Chiropractic & Acupuncture.
	Preventive care/screening/immunization	No Charge	30% Coinsurance	----------none----------
If you have a test	Diagnostic test (x-ray, blood work)	20% Coinsurance	40% Coinsurance	----------none----------
	Imaging (CT/PET scans, MRIs)	20% Coinsurance	40% Coinsurance	May require Preauthorization refer to policy for details.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.aetna.com/Formulary	Generic drugs	$15 Copay per prescription (retail)	$15 Copay per prescription (retail)	Covers up to a 30 day supply (retail). 2.5 Copays per 90 day supply (mail order).
	Preferred brand drugs	$30 Copay per prescription (retail)	$30 Copay per prescription (retail)	
	Non-preferred brand drugs	$30 Copay per prescription (retail)	$30 Copay per prescription (retail)	
	Specialty drugs	$30 Copay per prescription (retail)	$30 Copay per prescription (retail)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% Coinsurance	40% Coinsurance	May require Preauthorization refer to policy for details.
	Physician/surgeon fees	20% Coinsurance	40% Coinsurance	----------none----------

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you need immediate medical attention	Emergency room services	$150 Copay Per Visit, 20% Coinsurance	$150 Copay Per Visit, 20% Coinsurance	Copayment /Coinsurance waived if Hospital admission.
	Emergency medical transportation	20% Coinsurance	20% Coinsurance	----------none----------
	Urgent care	$20 Copay per visit, 0% Coinsurance	$40 Copay per visit, 30% Coinsurance	----------none----------
If you have a hospital stay	Facility fee (e.g., hospital room)	20% Coinsurance	40% Coinsurance	Preauthorization required.
	Physician/surgeon fee	20% Coinsurance	40% Coinsurance	----------none----------
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$20 Copay per visit, 0% Coinsurance	$40 Copay per visit, 30% Coinsurance	----------none----------
	Mental/Behavioral health inpatient services	20% Coinsurance	40% Coinsurance	Preauthorization required.
	Substance use disorder outpatient services	$20 Copay per visit, 0% Coinsurance	$40 Copay per visit, 30% Coinsurance	----------none----------
	Substance use disorder inpatient services	20% Coinsurance	40% Coinsurance	Preauthorization required.
If you are pregnant	Prenatal and postnatal care	**Prenatal:** 0% Coinsurance **Diagnostic:** 20% Coinsurance **Postnatal:** 0% Coinsurance	**Prenatal:** 30% Coinsurance **Diagnostic:** 40% Coinsurance **Postnatal:** 30% Coinsurance	----------none----------
	Delivery and all inpatient services	20% Coinsurance	40% Coinsurance	Preauthorization required for all inpatient maternity & newborn care, after the initial 48 hours for a vaginal delivery or 96 hours for a cesarean section.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	20% Coinsurance	40% Coinsurance	----------none----------
	Rehabilitation services	20% Coinsurance	40% Coinsurance	Refers to Physical, Occupational & Speech Therapies.
	Habilitation services	20% Coinsurance	40% Coinsurance	Refers to Physical, Occupational & Speech Therapies.
	Skilled nursing care	20% Coinsurance	40% Coinsurance	Preauthorization required.
	Durable medical equipment	20% Coinsurance	40% Coinsurance	----------none----------
	Hospice service	20% Coinsurance	40% Coinsurance	Preauthorization required. For bereavement counseling, coverage limited to 5 visits per policy year.
If your child needs dental or eye care	Eye exam	0% Coinsurance	30% Coinsurance	Limited to 1Exam per 12-Month Period.
	Glasses	0% Coinsurance	30% Coinsurance	Coverage is limited to 1 pair of glasses (lenses and frames) per Policy Year.
	Dental check-up	0% Coinsurance	0% Coinsurance	Coverage is limited to 1 visit per 6-month Period.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Cosmetic surgery
- Dental care (adult)
- Long term care
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Hearing aids
- Infertility treatment, except for Advanced Reproductive Technology
- Non-emergency care when traveling outside the U.S.

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at **1-800-954-5792**. You may also contact your state insurance department at **1-518-474-6600**. You may also contact your state insurance department at Community Health Advocates, Community Service Society of New York, 105 East 22nd Street, NY 10010, **(888)614-5400**, **http://www.communityhealthadvocates.org**.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact Aetna at **1-800-954-5792.** You may also contact your state insurance department at **1-518-474-6600**. You may also contact your state insurance department at Community Health Advocates, Community Service Society of New York, 105 East 22nd Street, NY 10010, **(888)614-5400**, **http://www.communityhealthadvocates.org**. Additionally, a consumer assistance program can help you file an appeal. Contact the New York Department of Insurance at the contact information provided above.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value).
This health coverage does meet the minimum value standard for the benefits it provides.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al **1-800-954-5792.**
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa **1-800-954-5792.**
Chinese (中文): 如果需要中文的帮助，请拨打这个号码**1-800-954-5792.**
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' **1-800-954-5792.**

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a Baby
(normal delivery)

- **Amount owed to providers: $7,540**
- **Plan pays $5,520**
- **Patient pays $2,020**

Sample care costs:

Hospital charges (mother)	$ 2,700
Routine obstetric care	$ 2,100
Hospital charges (baby)	$ 900
Anesthesia	$ 900
Laboratory tests	$ 500
Prescriptions	$ 200
Radiology	$ 200
Vaccines, other preventive	$ 40
Total	**$ 7,540**

Patient pays:

Deductibles	$ 400
Copays	$ 20
Coinsurance	$ 1,400
Limits or exclusions	$ 200
Total	**$ 2,020**

Managing Type 2 Diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers: $5,400**
- **Plan pays $3,920**
- **Patient pays $1,480**

Sample care costs:

Prescriptions	$ 2,900
Medical Equipment and Supplies	$ 1,300
Office Visits and Procedures	$ 700
Education	$ 300
Laboratory tests	$ 100
Vaccines, other preventive	$ 100
Total	**$ 5,400**

Patient pays:

Deductibles	$ 400
Copays	$ 800
Coinsurance	$ 200
Limits or exclusions	$ 80
Total	**$ 1,480**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.