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Aetna Student Health
Plan Design and Benefits Summary
Preferred Provider Organization (PPO)

Albert Einstein College of Medicine

Policy Year: 2021 – 2022
Policy Number: 175149

www.aetnastudenthealth.com
(877) 480-4161

This is a brief description of the Student Health Plan. The plan is available for Albert Einstein College of Medicine students and their eligible dependents. The plan is insured by Aetna Life Insurance Company (Aetna). The exact provisions, including definitions, governing this insurance are contained in the Certificate issued to you and may be viewed online at **www.aetnastudenthealth.com.** If there is a difference between this Plan Summary and the Certificate, the Certificate will control.

STUDENT HEALTH SERVICES (SHC)

The Student Health Service is the University's on-campus health facility. Staffed by a nurse practitioner, it is open weekdays from 12:00 p.m. to 4:00 p.m., Monday through Friday. The Student Health Service is located in the Block Building 2nd Floor, Room 220. For more information, call the Health Services at 718-430-3295. In the event of an emergency, call 911 or the Einstein Security Department at 718-430-2180. The Einstein Student

Center is open from 8:00 a.m. to 5:00 p.m., Monday through Friday and until 7:00 p.m. on Wednesdays. Call 718-839-7400 or email joseph.battaglia@einsteinmed.org for an appointment. Walk-in hours are also available from 8:00 a.m. to 12:00 p.m. and from 2:30 p.m. to 4:00 p.m. Monday and Wednesday.

Student Coverage

Who is eligible?

All medical students attending the Albert Einstein College of Medicine are required to enroll in the Student Health Insurance Plan at registration unless proof of comparable coverage is furnished.

You must actively attend classes for at least the first 31 days after the date your coverage becomes effective. You cannot meet this eligibility requirement if you take courses through:

- Home study
- Correspondence
- The internet.
- Television (TV)

If we find out that you do not meet this eligibility requirement, we are only required to refund any premium contribution minus any claims that we have paid.

Dependent Coverage Eligibility

Covered students may also enroll their lawful spouse, domestic partner (same-sex, opposite sex), and dependent children up to the age of 26.

Coverage Dates and Rates

Coverage for all insured students and eligible dependents will become effective at 12:01 AM on the Coverage Start Date indicated below and will terminate at 11:59 PM on the Coverage End Date indicated. Coverage for insured dependents terminates in accordance with the Termination Provisions described in the Certificate of Coverage.

Rates

The rates below reflect pure premiums for the student health insurance plan.
Albert Einstein College of Medicine pro-rates on a weekly basis in accordance with NY regulations for qualifying life events.

First year Students

	Fall 08/16/2021-12/31/2021	Spring/Summer 01/01/2022-06/30/2022
Student	$2,879	$3,776
Spouse	$2,879	$3,776
Each Child	$2,879	$3,776
Enrollment waivers must be submitted by: 08/06/2021		

Second-Fourth year Students

	Annual 07/01/2021-06/30/2022
Student	$7,615.00
Spouse	$7,615.00
Each Child	$7,615.00
Enrollment waivers must be submitted by: 05/12/2021	

Enrollment

To enroll, log on to **https://einstein.myahpcare.com/enrollment**

Waiver

To enroll, log on to **https://einstein.myahpcare.com/waiver**

Albert Einstein College of Medicine Home Page

To visit, log on to **https://einstein.myahpcare.com/**

Medicare Eligibility Notice

You are not eligible to enroll in the student health plan if you have Medicare at the time of enrollment in this student plan. The plan does not provide coverage for people who have Medicare.

Termination and Refunds

Withdrawal from Classes – Leave of Absence: If you withdraw from classes under a school-approved leave of absence, your coverage will remain in force through the end of the period for which payment has been received and no premiums will be refunded.

Withdrawal from Classes – Other than Leave of Absence: If you withdraw from classes other than under a school-approved leave of absence within 31 days* after the start date of classes, you will be considered ineligible for coverage, your coverage will be terminated retroactively, and any premiums collected will be refunded. If the withdrawal is more than 31 days after the start date of classes, your coverage will remain in force through the end of the period for which

payment has been received and no premiums will be refunded. If you withdraw from classes to enter the armed forces of any country, coverage will terminate as of the effective date of such entry and a pro rata refund of premiums will be made if you submit a written request within 90 days of withdrawal from classes.

Participating Providers

Aetna Student Health offers Aetna's broad network of Participating Providers. You can save money by seeing Participating Providers because Aetna has negotiated special rates with them, and because the Plan's benefits are better your out-of-pocket expenses will generally be lower when You receive benefits from a Participating Provider, and some benefits under the Plan may only be covered when received from a Participating Provider.

If you need care that is covered under the Plan but not available from a Participating Provider, contact Member Services for assistance at the toll-free number on the back of your ID card. In this situation, Aetna may issue a pre-approval for you to receive the care from a Non- Participating Provider. When a pre-approval is issued by Aetna, the benefit level is the same as for Participating Providers.

Preauthorization

Some services must be preauthorized by Aetna beforehand if you want the Plan to cover them. Participating Providers are responsible for requesting preauthorization for their services. You are responsible for requesting preauthorization if you seek care from a Non- Participating Provider for any of the services listed in the Schedule of Benefits section of the Certificate. Preauthorization is not required for Participating facilities certified by the New York office of alcoholism and substance abuse services.

If you want the Plan to cover a service from a Non- Participating Provider that requires preauthorization, you must call Aetna at the number on your ID card. After Aetna receives a request for preauthorization, we will review the reasons for your planned treatment and determine if benefits are available.

You must contact Aetna to request preauthorization as follows:

- At least two (2) weeks prior to a planned admission or surgery when your provider recommends inpatient hospitalization. If that is not possible, then as soon as reasonably possible during regular business hours prior to the admission.
- At least two (2) weeks prior to ambulatory surgery or any ambulatory care procedure when your provider recommends the surgery or procedure be performed in an ambulatory surgical unit of a hospital or in an ambulatory surgical center.
- Within the first three (3) months of a pregnancy, or as soon as reasonably possible and again within 48 hours after the actual delivery date if your hospital stay is expected to extend beyond 48 hours for a vaginal birth or 96 hours for cesarean birth.
- Before air ambulance services are rendered for a non-emergency condition.

You must also contact Aetna to provide notification after the fact as follows:

- As soon as reasonably possible when air ambulance services are rendered for an emergency condition.
- If you are hospitalized in cases of an emergency condition, you must call Aetna within 48 hours after your admission or as soon thereafter as reasonably possible.

Description of Benefits

The Plan excludes coverage for certain services and has limitations on the amounts it will pay. While this Plan Summary document will tell you about some of the important features of the Plan, other features that may be important to you are defined in the Certificate. To look at the full Plan description, which is contained in the Certificate issued to you, go to **www.aetnastudenthealth.com.**

All coverage is based on the **Allowed Amount.**

"Allowed Amount" means the maximum amount Aetna will pay for the services or supplies covered under the certificate, before any applicable Copayment, Deductible and Coinsurance amounts are subtracted.

- The Allowed Amount for Participating Providers is the amount we have negotiated with the Participating Provider.
- The Allowed Amount for Non-Participating Facilities is 140% of the Medicare rate.
- The Allowed Amount for all other providers is 105% of the Medicare rate.

Our Allowed Amount is not based on the "usual, customary and reasonable charge." If a Non-Participating Provider's actual charge is more than the Allowed Amount, you are responsible for the difference. Call us at the number on your ID card or visit **www.aetnastudenthealth.com** for information on your financial responsibility when you receive services from a Non-Participating Provider.

This Plan will pay benefits in accordance with any applicable **New York** Insurance Law(s).

COST-SHARING	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	
Medical Deductible			
• Individual	$500	$500	
• Family	$0	$0	
Out-of-Pocket Limit			
• Individual	$5,000	$10,000	
• Family	$6,600	$30,000	
		See the Cost-Sharing Expenses and Allowed Amount section of this Certificate for a description of how We calculate the Allowed Amount.	

OFFICE VISITS	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Primary Care Office Visits (or Home Visits)	$20 Copayment not subject to the Deductible then You pay 0%	$30 Copayment not subject to the Deductible then You pay 30%	See benefit for description
Specialist Office Visits (or Home Visits)	$20 Copayment not subject to the Deductible then You pay 0%	$30 Copayment not subject to the Deductible then You pay 30%	See benefit for description
PREVENTIVE CARE	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**
Well Child Visits and Immunizations*	Covered in full	30% Coinsurance after Deductible	See benefit for description
Adult Annual Physical Examinations*	Covered in full	30% Coinsurance after Deductible	
Adult Immunizations*	Covered in full	30% Coinsurance after Deductible	
Routine Gynecological Services/Well Woman Exams*	Covered in full	30% Coinsurance after Deductible	
Mammograms, Screening and Diagnostic Imaging for the Detection of Breast Cancer	Covered in full	30% Coinsurance after Deductible	
Sterilization Procedures for Women *	Covered in full	30% Coinsurance after Deductible	
Vasectomy	20% Coinsurance after Deductible	30% Coinsurance after Deductible	
We do not Cover services related to the reversal of elective sterilizations.			
Bone Density Testing*	Covered in full	30% Coinsurance after Deductible	
Screening for Prostate Cancer	Covered in full	30% Coinsurance after Deductible	
All other preventive services required by USPSTF and HRSA.	Covered in full	30% Coinsurance after Deductible	
*When preventive services are not provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA.	Use Cost Sharing for Appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures & Diagnostic Testing)		

EMERGENCY CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Pre-Hospital Emergency Medical Services (Ambulance Services)	20% Coinsurance after Deductible	20% Coinsurance after Deductible	See benefit for description
Non-Emergency Ambulance Services	20% Coinsurance after Deductible	20% Coinsurance after Deductible	See benefit for description
Limitations/Terms of Coverage: • We do not Cover travel or transportation expenses, unless connected to an Emergency Condition or due to a Facility transfer approved by Us, even though prescribed by a Physician. • We do not Cover non-ambulance transportation such as ambulette, van or taxi cab. • Coverage for air ambulance related to an Emergency Condition or air ambulance related to non-emergency transportation is provided when Your medical condition is such that transportation by land ambulance is not appropriate; and Your medical condition requires immediate and rapid ambulance transportation that cannot be provided by land ambulance; and one (1) of the following is met: o The point of pick-up is inaccessible by land vehicle; or o Great distances or other obstacles (e.g., heavy traffic) prevent Your timely transfer to the nearest Hospital with appropriate facilities.			
Emergency Department Copayment /Coinsurance waived if Hospital admission.	$150 Copayment not subject to the Deductible then You pay 20%	$150 Copayment not subject to the Deductible then You pay 20%	See benefit for description
We do not Cover follow-up care or routine care provided in a Hospital emergency department.			
Urgent Care Center	$20 Copayment not subject to the Deductible then You pay 0%	$40 Copayment not subject to the Deductible then You pay 30%	See benefit for description
PROFESSIONAL SERVICES AND OUTPATIENT CARE	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**
Acupuncture	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
Advanced Imaging Services • Performed in a Specialist Office • Performed in a Freestanding Radiology Facility • Performed as Outpatient Hospital Services	 20% Coinsurance Not subject to Deductible 20% Coinsurance Not subject to Deductible 20% Coinsurance Not subject to Deductible	 40% Coinsurance Not subject to Deductible 40% Coinsurance Not subject to Deductible 40% Coinsurance Not subject to Deductible	See benefit for description

PROFESSIONAL SERVICES AND OUTPATIENT CARE (continued)	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Allergy Testing & Treatment • Performed in a PCP Office • Performed in a Specialist Office	 $20 Copayment not subject to the Deductible then You pay 0% $20 Copayment not subject to the Deductible then You pay 0%	 $30 Copayment not subject to the Deductible then You pay 30% $30 Copayment not subject to the Deductible then You pay 30%	See benefit for description
Ambulatory Surgical Center Facility Fee	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Anesthesia Services (all settings)	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Autologous Blood Banking	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefits for description
Cardiac & Pulmonary Rehabilitation • Performed in a Specialist Office • Performed as Outpatient Hospital Services • Performed as Inpatient Hospital Services	 20% Coinsurance after Deductible 20% Coinsurance after Deductible Included as Part of Inpatient Hospital Service Cost-Sharing	 40% Coinsurance after Deductible 40% Coinsurance after Deductible Included as Part of Inpatient Hospital Service Cost-Sharing	See benefits for description
Chemotherapy and Immunotherapy • Performed in a PCP Office • Performed in a Specialist Office • Performed as Outpatient Hospital Services • Performed at Home	 20% Coinsurance after Deductible 20% Coinsurance after Deductible 20% Coinsurance after Deductible 20% Coinsurance after Deductible	 40% Coinsurance after Deductible 40% Coinsurance after Deductible 40% Coinsurance after Deductible 40% Coinsurance after Deductible	See benefit for description
Chiropractic Services	$20 Copayment not subject to the Deductible then You pay 0%	$30 Copayment not subject to the Deductible then You pay 30%	See benefit for description

PROFESSIONAL SERVICES AND OUTPATIENT CARE (continued)	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Clinical Trials	Use Cost-Sharing for appropriate service	Use Cost-Sharing for appropriate service	See benefit for description
We do not Cover: the costs of the investigational drugs or devices; the costs of non-health services required for You to receive the treatment; the costs of managing the research; or costs that would not be covered under this Certificate for non-investigational treatments provided in the clinical trial.			
Diagnostic Testing			See benefit for description
• Performed in a PCP Office	20% Coinsurance Not subject to Deductible	40% Coinsurance Not subject to Deductible	
• Performed in a Specialist Office	20% Coinsurance Not subject to Deductible	40% Coinsurance Not subject to Deductible	
• Performed as Outpatient Hospital Services	20% Coinsurance Not subject to Deductible	40% Coinsurance Not subject to Deductible	
Dialysis			See benefit for description
• Performed in a PCP Office	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
• Performed in a Specialist Office	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
• Performed in a Freestanding Center	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
• Performed as Outpatient Hospital Services	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
• Performed at Home	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)			Unlimited
• Performed in a PCP Office	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
• Performed in a Specialist Office	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
• Performed in an Outpatient Facility	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
Home Health Care	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Unlimited

PROFESSIONAL SERVICES AND OUTPATIENT CARE (continued)	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Infertility Services	Use Cost Sharing for appropriate service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)		See benefit for description
We do not Cover: • In vitro fertilization; • Gamete intrafallopian tube transfers or zygote intrafallopian tube transfers; • Costs associated with an ovum or sperm donor including the donor's medical expenses; • Cryopreservation and storage of sperm and ova except when performed as fertility preservation services; • Cryopreservation and storage of embryos; • Ovulation predictor kits; • Reversal of tubal ligations; • Reversal of vasectomies; • Costs for and relating to surrogate motherhood (maternity services are Covered for Members acting as surrogate mothers); • Cloning; or • Medical and surgical procedures that are experimental or investigational unless Our denial is overturned by an External Appeal Agent.			
Infusion Therapy			See benefit for description
• Performed in a PCP Office	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
• Performed in Specialist Office	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
• Performed as Outpatient Hospital Services	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
• Home Infusion Therapy	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
Inpatient Medical Visits	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Interruption of Pregnancy			
• Medically Necessary Abortions	Covered in full	30% Coinsurance after Deductible	Unlimited
• Elective Abortions	Covered in full	30% Coinsurance after Deductible	

PROFESSIONAL SERVICES AND OUTPATIENT CARE (continued)	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Laboratory Procedures • Performed in a PCP Office	20% Coinsurance Not subject to Deductible	40% Coinsurance Not subject to Deductible	See benefit for description
• Performed in a Specialist Office	20% Coinsurance Not subject to Deductible	40% Coinsurance Not subject to Deductible	
• Performed in a Freestanding Laboratory Facility	20% Coinsurance Not subject to Deductible	40% Coinsurance Not subject to Deductible	
• Performed as Outpatient Hospital Services	20% Coinsurance Not subject to Deductible	40% Coinsurance Not subject to Deductible	
Maternity & Newborn Care • Prenatal Care • Prenatal Care provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA	Covered in full	30% Coinsurance after Deductible	See benefit for description One (1) Home Care Visit is Covered at no Cost-Sharing if mother is discharged from Hospital early
• Prenatal Care that is not provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA	Use Cost-Sharing for appropriate service (Primary Care Office Visit, Specialist Office Visit, Diagnostic Radiology Services, Laboratory Procedures and Diagnostic Testing)	Use Cost-Sharing for appropriate service (Primary Care Office Visit, Specialist Office Visit, Diagnostic Radiology Services, Laboratory Procedures and Diagnostic Testing)	

PROFESSIONAL SERVICES AND OUTPATIENT CARE (continued)	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
• Inpatient Hospital Services and Birthing Center	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
• Physician and Midwife Services for Delivery	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
• Breastfeeding Support, Counseling and Supplies including Breast Pumps, Nursing Bras	Covered in full	30% Coinsurance after Deductible	Covered for duration of breast feeding
• Postnatal Care	$20 Copayment not subject to the Deductible then You pay 0%	$30 Copayment not subject to the Deductible then You pay 30%	
Outpatient Hospital Surgery Facility Charge	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Preadmission Testing	20% Coinsurance not subject to Deductible	40% Coinsurance not subject to Deductible	See benefit for description
Prescription Drugs Administered in Office or Outpatient Facilities			See benefit for description
• Performed in a PCP Office	$20 Copayment not subject to the Deductible then You pay 0%	$30 Copayment not subject to the Deductible then You pay 30%	
• Performed in Specialist Office	$20 Copayment not subject to the Deductible then You pay 0%	$30 Copayment not subject to the Deductible then You pay 30%	
• Performed in Outpatient Facilities	$20 Copayment not subject to the Deductible then You pay 0%	$30 Copayment not subject to the Deductible then You pay 30%	
Diagnostic Radiology Services			See benefit for description
• Performed in a PCP Office	20% Coinsurance Not subject to Deductible	40% Coinsurance Not subject to Deductible	
• Performed in a Specialist Office	20% Coinsurance Not subject to Deductible	40% Coinsurance Not subject to Deductible	
• Performed in a Freestanding Radiology Facility	20% Coinsurance Not subject to Deductible	40% Coinsurance Not subject to Deductible	
• Performed as Outpatient Hospital Services	20% Coinsurance Not subject to Deductible	40% Coinsurance Not subject to Deductible	

PROFESSIONAL SERVICES AND OUTPATIENT CARE (continued)	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Therapeutic Radiology Services			See benefit for description
• Performed in a Specialist Office	20% Coinsurance Not subject to Deductible	40% Coinsurance Not subject to Deductible	
• Performed in a Freestanding Radiology Facility	20% Coinsurance Not subject to Deductible	40% Coinsurance Not subject to Deductible	
• Performed as Outpatient Hospital Services	20% Coinsurance Not subject to Deductible	40% Coinsurance Not subject to Deductible	
Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)			Unlimited Speech and physical therapy are only Covered following a Hospital stay or surgery.
• Performed in a PCP Office	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
• Performed in a Specialist Office	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
• Performed in an Outpatient Facility	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
Second Opinions on the Diagnosis of Cancer, Surgery & Other	$20 Copayment not subject to the Deductible then You pay 0%	$30 Copayment not subject to the Deductible then You pay 30%	See benefit for description
Surgical Services (Including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive & Corrective Surgery and Transplants			See benefit for description All transplants must be performed at Designated Facilities
• Inpatient Hospital Surgery	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
• Outpatient Hospital Surgery	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
• Surgery Performed at an Ambulatory Surgical Center	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
• Office Surgery	20% Coinsurance after Deductible	40% Coinsurance after Deductible	

We do not Cover: travel expenses, lodging, meals, or other accommodations for donors or guests; donor fees in connection with organ transplant surgery; or routine harvesting and storage of stem cells from newborn cord blood.			
PROFESSIONAL SERVICES AND OUTPATIENT CARE (continued)	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**
Telemedicine Program	$20 Copayment not subject to the Deductible then You pay 0%	$30 Copayment not subject to the Deductible then You pay 30%	See benefit for description
ADDITIONAL SERVICES, EQUIPMENT & DEVICES	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**
ABA Treatment for Autism Spectrum Disorder	$20 Copayment not subject to the Deductible then You pay 0%	$30 Copayment not subject to the Deductible then You pay 30%	See benefit for description
Assistive Communication Devices for Autism Spectrum Disorder	$20 Copayment not subject to the Deductible then You pay 0%	$30 Copayment not subject to the Deductible then You pay 30%	See benefit for description
Limitations. We do not Cover any services or treatment set forth above when such services or treatment are provided pursuant to an individualized education plan under the New York Education Law. The provision of services pursuant to an individualized family service plan under Section 2545 of the New York Public Health Law, an individualized education plan under Article 89 of the New York Education Law, or an individualized service plan pursuant to regulations of the New York State Office for People With Developmental Disabilities shall not affect coverage under this Certificate for services provided on a supplemental basis outside of an educational setting if such services are prescribed by a licensed Physician or licensed psychologist			
Diabetic Equipment, Supplies & Self-Management Education • Diabetic Equipment, Supplies, and Insulin (30-Day Supply) • Diabetic Education	 $20 Copayment not subject to the Deductible then You pay 0% $20 Copayment not subject to the Deductible then You pay 0%	 $20 Copayment not subject to the Deductible then You pay 30% $30 Copayment not subject to the Deductible then You pay 30%	See benefit for description
Limitations The items will only be provided in amounts that are in accordance with the treatment plan developed by the Physician for You. We Cover only basic models of blood glucose monitors unless You have special needs relating to poor vision or blindness or otherwise Medically Necessary.			
Durable Medical Equipment & Braces	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
We do not Cover: equipment designed for Your comfort or convenience (e.g., pools, hot tubs, air conditioners, saunas, humidifiers, dehumidifiers, exercise equipment), as it does not meet the definition of durable medical equipment. **Braces.** We do not Cover: the cost of repair or replacement that is the result of misuse or abuse by You.			
External Hearing Aids	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Single purchase once every three (3) years

ADDITIONAL SERVICES, EQUIPMENT & DEVICES (continued)	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Cochlear Implants	20% Coinsurance after Deductible	40% Coinsurance after Deductible	One (1) per ear per plan year
Hospice Care • Inpatient • Outpatient	 20% Coinsurance after Deductible 20% Coinsurance after Deductible	 40% Coinsurance after Deductible 40% Coinsurance after Deductible	Unlimited Five (5) visits for family bereave-ment counseling
We do not Cover: funeral arrangements; pastoral, financial, or legal counseling; or homemaker, caretaker, or respite care.			
Medical Supplies	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
We do not Cover over-the-counter medical supplies.			
Prosthetic Devices • External • Internal	 20% Coinsurance after Deductible 20% Coinsurance after Deductible	 40% Coinsurance after Deductible 40% Coinsurance after Deductible	One (1) prosthetic device, per limb, per Plan Year Unlimited
We do not Cover wigs made from human hair unless You are allergic to all synthetic wig materials. We do not Cover dentures or other devices used in connection with the teeth unless required due to an accidental injury to sound natural teeth or necessary due to congenital disease or anomaly. Eyeglasses and contact lenses are not Covered under this section of the Certificate and are only Covered under the Pediatric Vision Care section of this Certificate. We do not Cover the cost of repair or replacement covered under warranty or if the repair or replacement is the result of mis use or abuse by You. We do not Cover shoe inserts.			

INPATIENT SERVICES & FACILITIES	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Inpatient Hospital for a Continuous Confinement (Including an Inpatient Stay for Mastectomy Care, Cardiac & Pulmonary Rehabilitation, & End of Life Care)	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Observation Stay	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Skilled Nursing Facility (Includes Cardiac & Pulmonary Rehabilitation)	20% Coinsurance after Deductible	40% Coinsurance after Deductible	365 days per Plan Year
Inpatient Habilitation Services (Physical Speech and Occupational Therapy)	20% Coinsurance not subject to Deductible	40% Coinsurance not subject to Deductible	Unlimited
Inpatient Rehabilitation Services (Physical, Speech & Occupational therapy)	20% Coinsurance not subject to Deductible	40% Coinsurance not subject to Deductible	Unlimited
MENTAL HEALTH & SUBSTANCE USE DISORDER SERVICES	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**
Inpatient Mental Health Care for a continuous confinement when in a Hospital (including Residential Treatment)	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Outpatient Mental Health Care (Including Partial Hospitalization & Intensive Outpatient Program Services) • Office Visits • All Other Outpatient Services	 $20 Copayment not subject to the Deductible then You pay 0% $20 Copayment not subject to the Deductible then You pay 0%	 $30 Copayment not subject to the Deductible then You pay 30% $30 Copayment not subject to the Deductible then You pay 30%	See benefit for description
Inpatient Substance Use Services for a continuous confinement when in a Hospital (including Residential Treatment)	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description

MENTAL HEALTH & SUBSTANCE USE DISORDER SERVICES (continued)	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Outpatient Substance Use Services (including Partial Hospitalization, Intensive Outpatient Program Services, and Medication Assisted Treatment)			We also Cover 25 outpatient visits per Plan Year for family counseling.
• Office Visits	$20 Copayment not subject to the Deductible then You pay 0%	$30 Copayment not subject to the Deductible then You pay 30%	
• All Other Outpatient Services	$20 Copayment not subject to the Deductible then You pay 0%	$30 Copayment not subject to the Deductible then You pay 0%	
PRESCRIPTION DRUGS ***Certain Prescription Drugs are not subject to Cost-Sharing when provided in accordance with the comprehensive guidelines supported by HRSA or if the item or service has an "A" or "B" rating from the USPSTF and obtained at a participating pharmacy			
Note: If You have an Emergency Condition, Preauthorization is not required for a five (5) day emergency supply of a Covered Prescription Drug used to treat a substance sue disorder, including a Prescription Drug to manage opioid withdrawal and/or stabilization and for opioid overdose reversal.			
Retail Pharmacy	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	
Preauthorization is not required for a Covered Prescription Drug used to treat a substance use disorder, including a Prescription Drug to manage opioid withdrawal and/or stabilization and for opioid overdose reversal.			
30-day supply Tier 1 (generic)	$20 Copayment per supply Not subject to the Deductible	$20 Copayment per supply Not subject to the Deductible	See benefit for description
Tier 2 (formulary brand)	$40 Copayment per supply Not subject to the Deductible	$40 Copayment per supply Not subject to the Deductible	
Tier 3 (non-formulary brand)	$60 Copayment per supply Not subject to the Deductible	$60 Copayment per supply Not subject to the Deductible	

PRESCRIPTION DRUGS (continued)	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	
Mail Order Up to a 90-day supply Tier 1 (generic) Tier 2 (formulary brand) Tier 3 (non-formulary brand)	 $50 Copayment per supply Not subject to the Deductible $100 Copayment per supply Not subject to the Deductible $150 Copayment per supply Not subject to the Deductible	 Non-Participating Provider services are not covered, and You pay the full cost. Non-Participating Provider services are not covered, and You pay the full cost. Non-Participating Provider services are not covered, and You pay the full cost.	See benefit for description
Enteral Formulas Tier 1 (generic) Tier 2 (formulary brand) Tier 3 (non-formulary brand)	 $20 Copayment per supply Not subject to the Deductible $40 Copayment per supply Not subject to the Deductible $60 Copayment per supply Not subject to the Deductible	 $20 Copayment per supply Not subject to the Deductible $40 Copayment per supply Not subject to the Deductible $60 Copayment per supply Not subject to the Deductible	See benefit for description

Limitations/Terms of Coverage.

1. We reserve the right to limit quantities, day supply, early Refill access and/or duration of therapy for certain medications based on Medical Necessity including acceptable medical standards and/or FDA recommended guidelines.

2. If We determine that You may be using a Prescription Drug in a harmful or abusive manner, or with harmful frequency, your selection of Participating Pharmacies and prescribing Providers may be limited. If this happens, we may require You to select a single Participating Pharmacy and a single Provider that will provide and coordinate all future pharmacy services. Benefits will be paid only if You use the selected single Participating Pharmacy. Benefits will be paid only if Your Prescription Order or Refills are written by the selected Provider or a Provider authorized by Your selected provider.

If You do not make a selection within 31 days of the date, we notify You, We will select a single Participating Pharmacy and/or prescribing Provider for You.

3. Compounded Prescription Drugs will be Covered only when they contain at least one (1) ingredient that is a Covered legend Prescription Drug, they are not essentially the same as a Prescription Drug from a manufacturer and are obtained from a pharmacy that is approved for compounding.

4. Various specific and/or generalized "use management" protocols will be used from time to time in order to ensure appropriate utilization of medications. Such protocols will be consistent with standard medical/drug treatment guidelines. The primary goal of the protocols is to provide Our Members with a quality-focused Prescription Drug benefit. In the event a use management protocol is implemented, and You are taking the drug(s) affected by the protocol, you will be notified in advance.

5. Injectable drugs (other than self-administered injectable drugs) and diabetic insulin, oral hypoglycemics, and diabetic supplies and equipment are not Covered under this section but are Covered under other sections of this Certificate.

6. We do not Cover charges for the administration or injection of any Prescription Drug. Prescription Drugs given or administered in a Physician's office are Covered under the Outpatient and Professional Services section of this Certificate.

7. We do not Cover drugs that do not by law require a prescription, except for smoking cessation drugs, over-the-counter preventive drugs or devices provided in accordance with the comprehensive guidelines supported by HRSA or with an "A" or "B" rating from USPSTF, or as otherwise provided in this Certificate. We do not Cover Prescription Drugs that have over-the-counter non-prescription equivalents, except if specifically designated as Covered in the drug Formulary. Non-prescription equivalents are drugs available without a prescription that have the same name/chemical entity as their prescription counterparts. We do not Cover repackaged products such as therapeutic kits or convenience packs that contain a Covered Prescription Drug unless the Prescription Drug is only available as part of a therapeutic kit or convenience pack. Therapeutic kits or convenience packs contain one or more Prescription Drug(s) and may be packaged with over-the-counter items, such as glove, finger cots, hygienic wipes, or topical emollients.

8. We do not Cover Prescription Drugs to replace those that may have been lost or stolen.

9. We do not Cover Prescription Drugs dispensed to You while in a Hospital, nursing home, other institution, Facility, or if You are a home care patient, except in those cases where the basis of payment by or on behalf of You to the Hospital, nursing home, Home Health Agency or home care services agency, or other institution, does not include services for drugs.

10. We reserve the right to deny benefits as not Medically Necessary or experimental or investigational for any drug prescribed or dispensed in a manner contrary to standard medical practice. If coverage is denied, you are entitled to an Appeal as described in the Utilization Review and External Appeal sections of this Certificate.

11. A pharmacy need not dispense a Prescription Order that, in the pharmacist's professional judgment, should not be filled.

WELLNESS BENEFITS	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Exercise Facility Reimbursement	Up to $200 per six (6) month period; up to an additional $100 per six (6) month period for Spouse		
PEDIATRIC DENTAL & VISION CARE	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**
Pediatric Dental Care			
• Preventive	$35 Copayment not subject to the Deductible then You pay 0%	$35 Copayment not subject to the Deductible then You pay 0%	One (1) dental exam & cleaning per six (6)-month period
• Routine Dental Care	$100 Copayment not subject to the Deductible then You pay 0%	$100 Copayment not subject to the Deductible then You pay 0%	Full mouth x-rays or panoramic x-rays at thirty-six (36) month intervals and bitewing x-rays at six (6) month intervals
• Major Dental Care (Oral Surgery, Endodontics, Periodontics & Prosthodontics)	$250 Copayment not subject to the Deductible then You pay 0%	$250 Copayment not subject to the Deductible then You pay 0%	
• Orthodontics	50% Coinsurance after Deductible	50% Coinsurance after Deductible	

Pediatric Vision Care • Exams	$20 Copayment not subject to the Deductible then You pay 0%	30% Coinsurance not subject to Deductible	One (1) exam per twelve (12)-month period
• Lenses & Frames	$40 Copayment not subject to the Deductible then You pay 0%	30% Coinsurance not subject to Deductible	One (1) prescribed lenses & frames per twelve (12)-month period
• Contact Lenses	$40 Copayment not subject to the Deductible then You pay 0%	30% Coinsurance not subject to Deductible	

All in-network Preauthorization requests are the responsibility of Your Participating Provider. You will not be penalized for a Participating Provider's failure to obtain a required Preauthorization. However, if services are not covered under the Certificate, you will be responsible for the full cost of the services.

Exclusions

No coverage is available under the certificate for the following:

Aviation.

We do not Cover services arising out of aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline.

Convalescent and Custodial Care.

We do not Cover services related to rest cures, custodial care, or transportation. "Custodial care" means help in transferring, eating, dressing, bathing, toileting, and other such related activities. Custodial care does not include Covered Services determined to be Medically Necessary.

Conversion Therapy.

We do not Cover conversion therapy. Conversion therapy is any practice by a mental health professional that seeks to change the sexual orientation or gender identity of a Member under 18 years of age, including efforts to change behaviors, gender expressions, or to eliminate or reduce sexual or romantic attractions or feelings toward individuals of the same sex. Conversion therapy does not include counseling or therapy for any individual who is seeking to undergo a gender transition or who is in the process of undergoing a gender transition, that provides acceptance, support and understanding of an individual or the facilitation of an individual's coping, social support, and identity exploration and development, including sexual orientation-neutral interventions to prevent or address unlawful conduct or unsafe sexual practices, provided that the counseling or therapy does not seek to change sexual orientation or gender identity.

Cosmetic Services.

We do not Cover cosmetic services, Prescription Drugs, or surgery, unless otherwise specified, except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered Child which has resulted in a functional defect. We also Cover services in connection with reconstructive surgery following a mastectomy, as provided elsewhere in this Certificate. Cosmetic surgery does not include surgery determined to be Medically Necessary. If a claim for a procedure listed in 11 NYCRR 56 (e.g., certain plastic surgery and dermatology procedures) is submitted retrospectively and without medical information, any denial will not be subject to the Utilization Review process in the Utilization Review and External Appeal sections of this Certificate unless medical information is submitted.

Dental Services.

We do not Cover dental services except for care or treatment due to accidental injury to sound natural teeth within 12 months of the accident; dental care or treatment necessary due to congenital disease or anomaly; or dental care or treatment specifically stated in the Outpatient and Professional Services and Pediatric Dental Care sections of this Certificate.

Experimental or Investigational Treatment.

We do not Cover any health care service, procedure, treatment, device, or Prescription Drug that is experimental or investigational. However, we will Cover experimental or investigational treatments, including treatment for Your rare disease or patient costs for Your participation in a clinical trial as described in the Outpatient and Professional Services section of this Certificate, when Our denial of services is overturned by an External Appeal Agent certified by the State. However, for clinical trials, we will not Cover the costs of any investigational drugs or devices, non-health services required for You to receive the treatment, the costs of managing the research, or costs that would not be Covered under this Certificate for non-investigational treatments. See the Utilization Review and External Appeal sections of this Certificate for a further explanation of Your Appeal rights.

Felony Participation.

We do not Cover any illness, treatment, or medical condition due to Your participation in a felony, riot, or insurrection. This exclusion does not apply to Coverage for services involving injuries suffered by a victim of an act of domestic violence or for services as a result of Your medical condition (including both physical and mental health conditions).

Foot Care.

We do not Cover routine foot care in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet. However, we will Cover foot care when You have a specific medical condition or disease resulting in circulatory deficits or areas of decreased sensation in Your legs or feet.

Government Facility.

We do not Cover care or treatment provided in a Hospital that is owned or operated by any federal, state or other governmental entity, except as otherwise required by law unless You are taken to the Hospital because it is close to the place where You were injured or became ill and Emergency Services are provided to treat Your Emergency Condition.

Medically Necessary.

In general, we will not Cover any health care service, procedure, treatment, test, device, or Prescription Drug that We determine is not Medically Necessary. If an External Appeal Agent certified by the State overturns Our denial, however, we will Cover the service, procedure, treatment, test, device or Prescription Drug for which coverage has been denied, to the extent that such service, procedure, treatment, test, device or Prescription Drug is otherwise Covered under the terms of this Certificate.

Medicare or Other Governmental Program.

We do not Cover services if benefits are provided for such services under the federal Medicare program or other governmental program (except Medicaid). When You are eligible for Medicare, we will reduce Our benefits by the amount Medicare would have paid for the Covered Services. Except as otherwise required by law, this reduction is made even if You fail to enroll in Medicare or You do not pay Your Medicare premium. Benefits for Covered Services will not be reduced if We are required by federal law to pay first or if You are not eligible for premium-free Medicare Part A.

Military Service.

We do not Cover an illness, treatment, or medical condition due to service in the Armed Forces or auxiliary units.

No-Fault Automobile Insurance.

We do not Cover any benefits to the extent provided for any loss or portion thereof for which mandatory automobile no-fault benefits are recovered or recoverable. This exclusion applies even if You do not make a proper or timely claim for the benefits available to You under a mandatory no-fault policy.

Services Not Listed.

We do not Cover services that are not listed in this Certificate as being Covered.

Services Provided by a Family Member.

We do not Cover services performed by a member of the covered person's immediate family. "Immediate family" shall mean a child, spouse, mother, father, sister or brother of You or Your Spouse.

Services Separately Billed by Hospital Employees.

We do not Cover services rendered and separately billed by employees of Hospitals, laboratories, or other institutions.

Services with No Charge.

We do not Cover services for which no charge is normally made.

Vision Services.

We do not Cover the examination or fitting of eyeglasses or contact lenses, except as specifically stated in the Pediatric Vision Care section(s) of this Certificate.

War.

We do not Cover an illness, treatment, or medical condition due to war, declared or undeclared.

Workers' Compensation.

We do not Cover services if benefits for such services are provided under any state or federal Workers' Compensation, employers' liability, or occupational disease law.

The Albert Einstein College of Medicine Student Health Insurance Plan is underwritten by Aetna Life Insurance Company. Aetna Student Health℠ is the brand name for products and services provided by Aetna Life Insurance Company and its applicable affiliated companies (Aetna).

Sanctioned Countries

If coverage provided by this policy violates or will violate any economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-877-480-4161.

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 is committed to being an inclusive health care company. Aetna does not discriminate on the basis of ancestry, race, ethnicity, color, religion, sex/gender (including pregnancy), national origin, sexual orientation, gender identity or expression, physical or mental disability, medical condition, age, veteran status, military status, marital status, genetic information, citizenship status, unemployment status, political affiliation, or on any other basis or characteristic prohibited by applicable federal, state or local law.

Aetna provides free aids and services to people with disabilities and free language services to people whose primary language is not English.

These aids and services include:

- Qualified language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Qualified interpreters
- Information written in other languages

If you need these services, contact the number on your ID card. Not an Aetna member? Call us at 1-877-480-4161.

If you have questions about our nondiscrimination policy or have a discrimination-related concern that you would like to discuss, please call us at 1-877-480-4161.

Please note, Aetna covers health services in compliance with applicable federal and state laws. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations, and conditions of coverage.

Language accessibility statement

Interpreter services are available for free.

Attention: If you speak English, language assistance service, free of charge, are available to you. Call **1-877-480-4161** (TTY: **711**).

Español/Spanish

Atención: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-877-480-4161** (TTY: **711**).

አማርኛ/Amharic

ልብ ይበሉ: አማርኛ ቋንቋ የሚናገሩ ከሆነ፥ የትርጉም ድጋፍ ሰጪ ድርጅቶች፣ ያለምንም ክፍያ እርስዎን ለማገልገል ተዘጋጅተዋል። የሚከተለው ቁጥር ላይ ይደውሉ **1-877-480-4161** (መስማት ለተሳናቸው: **711**).

العربية/Arabic

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **1-877-480-4161** (رقم الهاتف النصي: **711**).

Bàsɔ̀ɔ̀ Wùɖù/Bassa

Dè dɛ nìà kɛ dyɛ́dɛ́ gbo: Ɔ jǔ kɛ́ m̀ dyi Bàsɔ̀ɔ̀-wùɖù-po-nyɔ̀ jǔ nɨ̀, nɨ̀ì à wuɖu kà kò ɖò po-poɔ̀ ɓɛ́ m̀ gbo kpáa.
Ɖá **1-877-480-4161** (TTY: **711**).

中文/Chinese

注意：如果您说中文，我们可为您提供免费的语言协助服务。请致电 **1-877-480-4161** (TTY: **711**)。

فارسی/Farsi

توجه: اگر به زبان فارسی صحبت می کنید، خدمات زبانی رایگان به شما ارایه میگردد، با شماره **1-877-480-4161** (TTY: **711**) تماس بگیرید.

Français/French

Attention : Si vous parlez français, vous pouvez disposer d'une assistance gratuite dans votre langue en composant le **1-877-480-4161** (TTY: **711**).

ગુજરાતી/Gujarati

ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો ભાષાકીય સહાયતા સેવા તમને નિ:શુલ્ક ઉપલબ્ધ છે.
કૉલ કરો **1-877-480-4161** (TTY: **711**).

Kreyòl Ayisyen/Haitian Creole

Atansyon: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-877-480-4161** (TTY: **711**).

Igbo

Nrụbama: Ọ bụrụ na ị na asụ Igbo, ọrụ enyemaka asụsụ, n'efu, dịịrị gị. Kpọọ **1-877-480-4161** (TTY: **711**).

한국어/Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스가 무료로 제공됩니다. **1-877-480-4161**(TTY: **711**)번으로 전화해 주십시오.

Português/Portuguese

Atenção: a ajuda está disponível em português por meio do número **1-877-480-4161** (TTY: **711**). Estes serviços são oferecidos gratuitamente.

Русский/Russian

Внимание: если вы говорите на русском языке, вам могут предоставить бесплатные услуги перевода. Звоните по телефону **1-877-480-4161** (TTY: **711**).

Tagalog

Paunawa: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-877-480-4161** (TTY: **711**).

اردو/Urdu

توجہ دیں: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت دستیاب ہیں - (TTY: **711**) **1-877-480-4161** پر کال کریں.

Tiếng Việt/Vietnamese

Lưu ý: Nếu quý vị nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị.
Gọi số **1-877-480-4161** (TTY: **711**).

Yorùbá/Yoruba

Àkíyèsí: Bí o bá nsọ èdè Yorùbá, ìrànlọ́wọ́ lórí èdè, lófẹ̀ẹ́, wà fún ọ. Pe **1-877-480-4161** (TTY: **711**).

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 (Aetna).