Anne Arundel County
Open Access Aetna Select HMO/EPO

Anne Arundel County
Effective Date: 01-01-2022
Aetna Open Access® Aetna Select℠

PLAN DESIGN & BENEFITS
ADMINISTERED BY AETNA HEALTH INSURANCE COMPANY - SELF-FUNDED

PLAN FEATURES	IN-NETWORK
Benefit Limitations - For any service or supply that is subject to a maximum visit, day, or dollar limitation on a per year basis, the benefit year begins on January 1st unless otherwise mandated.	
Deductible (per calendar year)	$100 Individual $200 Family
Unless otherwise indicated, the deductible must be met prior to benefits being payable. Member cost sharing for certain services, as indicated in the plan, are excluded from charges to meet the Deductible. Pharmacy expenses do not apply towards the Deductible. Pharmacy benefits are offered through CVS Caremark. The family Deductible is a cumulative Deductible for all family members. The family Deductible can be met by a combination of family members; however, no single individual within the family will be subject to more than the individual Deductible amount.	
Member Coinsurance	Covered 100%
Applies to all expenses unless otherwise stated.	
Payment Limit (per calendar year)	$1,100 Individual $3,600 Family
Certain member cost sharing elements may not apply toward the Payment Limit. Pharmacy expenses do not apply towards the Payment Limit. Only those out-of-pocket expenses resulting from the application of coinsurance percentage, copays, and deductibles (except any penalty amounts) may be used to satisfy the Payment Limit. The family Payment Limit is a cumulative Payment Limit for all family members. The family Payment Limit can be met by a combination of family members; however, no single individual within the family will be subject to more than the individual Payment Limit amount.	
Lifetime Maximum	
Unlimited except where otherwise indicated.	
Primary Care Physician Selection	Optional
Referral Requirement	None
PREVENTIVE CARE	**IN-NETWORK**
Routine Adult Physical Exams/ Immunizations	Covered 100%; deductible waived
1 exam every calendar year	
Routine Well Child Exams/Immunizations	Covered 100%; deductible waived
7 exams first 12 months, 3 exams 13th - 24th months, 3 exams 25th - 36th months, 1 exam per 12 months thereafter to age 22.	
Routine Gynecological Care Exams	Covered 100%; deductible waived
1 exam and pap smear per year, includes related fees.	
Routine Mammograms	Covered 100%; deductible waived
Women's Health	Covered 100%; deductible waived
Includes: Screening for gestational diabetes, HPV (Human- Papillomavirus) DNA testing, counseling for sexually transmitted infections, counseling and screening for human immunodeficiency virus, screening and counseling for interpersonal and domestic violence, breastfeeding support, supplies and counseling. Contraceptive methods, sterilization procedures, patient education and counseling. Limitations may apply.	
Routine Digital Rectal Exam	Covered 100%; deductible waived
Recommended: For covered males age 40 and over.	
Prostate-specific Antigen Test	Covered 100%; deductible waived
Recommended: For covered males age 40 and over.	
Colorectal Cancer Screening	Covered 100%; deductible waived
Recommended: For all members age 45 and over.	

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Routine Eye Exams	Not Covered
Routine Hearing Screening	Covered 100%; deductible waived
PHYSICIAN SERVICES	**IN-NETWORK**
Primary Care Physician Visits	$15 office visit copay; deductible waived
Includes services of an internist, general physician, family practitioner or pediatrician.	
Telemedicine Consultation with Non-Specialist	$15 office visit copay; deductible waived
Specialist Office Visits	$15 office visit copay; deductible waived
Telemedicine Consultation with Specialist	$15 office visit copay; deductible waived
Hearing Exams	Not Covered
Pre-Natal Maternity	Covered 100%; deductible waived
Walk-in Clinics	$15 copay; deductible waived Designated Walk-in Clinics Covered 100%; deductible waived
Walk-in Clinics are free-standing health care facilities that (a) may be located in or with a pharmacy, drug store, supermarket or other retail store; and (b) provide limited medical care and services on a scheduled or unscheduled basis. Urgent care centers, emergency rooms, the outpatient department of a hospital, ambulatory surgical centers, and physician offices are not considered to be Walk-in Clinics.	
Telemedicine Consultations for Non-Emergency Services through a Walk-in Clinic	Your cost sharing is based on the type of service and where it is performed Designated Walk-in Clinics Covered 100%; deductible waived
If telemedicine preventive screening and counseling services are provided through a walk-in clinic, these services are paid under the preventive care benefit.	
Allergy Testing	$15 copay
Allergy Injections	$15 copay
DIAGNOSTIC PROCEDURES	**IN-NETWORK**
Diagnostic X-ray	Covered 100%; deductible waived
If performed as a part of a physician office visit and billed by the physician, expenses are covered subject to the applicable physician's office visit member cost sharing.	
Diagnostic Laboratory	Covered 100%; deductible waived
If performed as a part of a physician office visit and billed by the physician, expenses are covered subject to the applicable physician's office visit member cost sharing	
Diagnostic Complex Imaging	Covered 100%; deductible waived
If performed as a part of a physician office visit and billed by the physician, expenses are covered subject to the applicable physician's office visit member cost sharing.	
EMERGENCY MEDICAL CARE	**IN-NETWORK**
Urgent Care Provider	$35 office visit copay; deductible waived
Non-Urgent Use of Urgent Care Provider	Not Covered
Emergency Room	$75 copay; deductible waived
Copay waived if admitted	
Emergency Use of Ambulance	Covered 100%; deductible waived
Non-Emergency Use of Ambulance	Covered 100%; deductible waived

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HOSPITAL CARE	IN-NETWORK
Inpatient Coverage	Covered 100%; after deductible
Your cost sharing applies to all covered benefits incurred during your inpatient stay.	
Inpatient Maternity Coverage (includes delivery and postpartum care)	Covered 100%; after deductible
Your cost sharing applies to all covered benefits incurred during your inpatient stay.	
Outpatient Hospital	$25 copay; deductible waived
Outpatient Professional Expenses	$15 copay; deductible waived
Outpatient Surgery - Hospital	$25 copay; deductible waived
Outpatient Professional Expenses	$15 copay; deductible waived
Outpatient Surgery - Freestanding Facility	$25 copay; deductible waived
Outpatient Professional Expenses	$15 copay; deductible waived
MENTAL HEALTH SERVICES	**IN-NETWORK**
Inpatient	Covered 100%; after deductible
Your cost sharing applies to all covered benefits incurred during your inpatient stay.	
Mental Health Office Visits	$15 copay; deductible waived
Your cost sharing applies to all covered benefits incurred during your outpatient visit.	
Mental Health Telemedicine Consultations	$15 office visit copay; deductible waived
Your cost sharing applies to all covered benefits incurred during your outpatient visit.	
Other Mental Health Services	Covered 100%; deductible waived
SUBSTANCE ABUSE	**IN-NETWORK**
Inpatient	Covered 100%; after deductible
Your cost sharing applies to all covered benefits incurred during your inpatient stay.	
Residential Treatment Facility	Covered 100%; after deductible
Substance Abuse Office Visits	$15 copay; deductible waived
Your cost sharing applies to all covered benefits incurred during your outpatient visit.	
Substance Abuse Telemedicine Consultations	$15 office visit copay; deductible waived
Your cost sharing applies to all covered benefits incurred during your outpatient visit.	
Other Substance Abuse Services	Covered 100%; deductible waived
OTHER SERVICES	**IN-NETWORK**
Skilled Nursing Facility	Covered 100%; after deductible
Limited to 120 days per year	
Your cost sharing applies to all covered benefits incurred during your inpatient stay.	
Home Health Care	Covered 100%, after deductible
Home health care services include outpatient private duty nursing	
Limited to 3 intermittent visits per day by a participating home health care agency; 1 visit equals a period of 4 hrs or less.	
Hospice Care - Inpatient	Covered 100%; deductible waived
Hospice Care - Outpatient	Covered 100%; deductible waived
Outpatient Short-Term Rehabilitation	$15 copay; deductible waived
Limited to 150 visits per year	
Includes speech, physical, occupational therapy	
Chiropractic Services - Spinal Manipulation Therapy	$15 copay; deductible waived

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Habilitative Physical Therapy	Covered 100%; deductible waived
Habilitative Occupational Therapy	Covered 100%; deductible waived
Habilitative Speech Therapy	Covered 100%; deductible waived
Autism Behavioral Therapy	$15 copay; deductible waived
Autism Applied Behavior Analysis	Covered 100%; deductible waived
Autism Physical Therapy	Covered 100%; deductible waived
Autism Occupational Therapy	Covered 100%; deductible waived
Autism Speech Therapy	Covered 100%; deductible waived
Durable Medical Equipment	Covered 100%; after deductible
Diabetic Supplies -- (if not covered under Pharmacy benefit)	Covered 100%; deductible waived
Affordable Care Act Mandated Women's Contraceptives	Covered 100%; deductible waived
Women's Contraceptive drugs and devices not obtainable at a pharmacy	Covered 100%; deductible waived
Infusion Therapy Administered in the home, physician's office, outpatient hospital department or freestanding facility	Covered 100%; after deductible
Transplants	Covered 100%; after deductible Preferred coverage is provided at an Institutes of Excellence contracted facility only.
Bariatric Surgery	Your cost sharing is based on the type of service and where it is performed.
Hearing Aids Limited to 2 hearing aids every 36 months, maximum of $1,400 per hearing aid	Covered 100%; deductible waived
Acupuncture Limited to 50 visits per year	$15 copay; deductible waived
Gender Reassignment Services/Surgery	Your cost sharing is based on the type of service and where it is performed
Vision Eyewear	Not Covered
FAMILY PLANNING	**IN-NETWORK**
Infertility Treatment	Applicable cost sharing based on the type of service performed and place of service where rendered
Comprehensive Infertility Services Coverage includes Artificial Insemination, limited to six (6) attempts per live birth.	Your cost sharing is based on the type of service and where it is performed
In-vitro fertilization Limited to three (3) attempts per live birth and $100,000 lifetime maximum.	Your cost sharing is based on the type of service and where it is performed
Vasectomy	Covered 100%; deductible waived
Tubal Ligation	Covered 100%; deductible waived
GENERAL PROVISIONS	
Dependents Eligibility - Spouse, children from birth to age 26 regardless of student status.	

Plans are provided by Aetna Health Inc. While this material is believed to be accurate as of the production date, it is subject to change.

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Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered.

Providers are independent contractors and are not our agents. Provider participation may change without notice. We do not provide care or guarantee access to health services.

The following is a list of services and supplies that are *generally* not covered. However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s) purchased by your employer.

• All medical and hospital services not specifically covered in, or which are limited or excluded by your plan documents.
• Cosmetic surgery, including breast reduction.
• Custodial care.
• Dental care and dental X-rays.
• Donor egg retrieval
• Experimental and investigational procedures, except for coverage for medically necessary routine patient care costs for members participating in a cancer clinical trial.
• Home births
• Immunizations for travel or work, except where medically necessary or indicated.
• Implantable drugs and certain injectable drugs including injectable infertility drugs.
• Infertility services, including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in your plan documents.
• Long-term rehabilitation therapy.
• Non-medically necessary services or supplies.
• Outpatient prescription drugs (except for treatment of diabetes), unless covered by a prescription plan rider and over-the-counter medications (except as provided in a hospital) and supplies.
• Radial keratotomy or related procedures.
• Reversal of sterilization.
• Services for the treatment of sexual dysfunction/enhancement, including therapy, supplies or counseling or prescription drugs.
• Special duty nursing.
• Surgical removal of impacted teeth
• Therapy or rehabilitation other than those listed as covered.
• Weight control services including medical treatments, weight control/loss programs, dietary regimens and supplements, appetite suppressants and other medications; food or food supplements, exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including Morbid Obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions.

In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.
Translation of this material into another language may be available. Please call Member Services at the number on the back of your ID card.
Puede estar disponible la traduccion de este material en otro idioma. Por favor llame a Servicios al Miembro al **1-888-982-3862.**
For more information about Aetna plans, refer to **www.aetna.com.**
Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are both within the CVS Health family.