Schedule of benefits

Prepared for:

Employer: Anne Arundel County Community College

Control number: 0175058

Employer: Anne Arundel County Public Library

Control number: 0175057

Employer: Anne Arundel County Government

Control number: 0175078

Contract number: MSA-0169626 Plan name: HMO/EPO

Schedule of benefits: 2A

Plan effective date: January 1, 2025 Plan issue date: June 10, 2025

Third Party Administrative Services provided by Aetna Life Insurance Company

Schedule of benefits

This schedule of benefits (schedule) lists the **deductibles**, **copayments** or **payment percentage**, if any apply to the **covered services** you receive under the plan. You should review this schedule to become aware of these and any limits that apply to these services.

How your cost share works

- The **deductibles** and **copayments**, if any, listed in the schedule below are the amounts that you pay for **covered services**.
 - For the **covered services** under your medical plan, you will be responsible for the dollar amount
 - For pharmacy benefits where a percentage cost share acts like a copayment, you will be responsible for the percentage amount
- Payment percentage amounts, if any, listed in the schedule below are what the plan will pay for covered services.
- Sometimes your cost share shows a combination of your dollar amount **copayment** that you will be responsible for and the **payment percentage** that your plan will pay.
- You are responsible to pay any deductibles, copayments and remaining payment percentage, if they
 apply and before the plan will pay for any covered services.
- This plan doesn't cover every health care service. You pay the full amount of any health care service you get that is not a **covered service**.
- This plan has limits for some **covered services**. For example, these could be visit, day or dollar limits. They may be:
 - Based on a rolling, 12 month period starting with the date of your most recent visit under this plan
 See the schedule for more information about limits.
- Your cost share may vary if the **covered service** is preventive or not. Ask your **physician** or contact us if you have a question about what your cost share will be.

For examples of how cost share and **deductible** work, go to the *Using your Aetna benefits* section under Individuals & Families at https://www.aetna.com/individuals-families/using-your-aetna-benefits.html

Important note:

Covered services are subject to the **deductible**, maximum out-of-pocket, limits, **copayment** or **payment percentage** unless otherwise stated in this schedule. The *Surprise bill* section in the booklet explains your protections from a surprise bill.

How your deductible works

The **deductible** is the amount you pay for **covered services** each year before the plan starts to pay. This is in addition to any **copayment** or **payment percentage** you pay when you get **covered services** from an in-network **provider**. This schedule shows the **deductible** amounts that apply to your plan. Once you have met your **deductible**, we will start sharing the cost when you get **covered services**. You will continue to pay **copayments** or **payment percentage**, if any, for **covered services** after you meet your **deductible**.

How your PCP or physician office visit cost share works

You will pay the PCP cost share when you get covered services from any PCP.

How your maximum out-of-pocket works

This schedule shows the **maximum out-of-pocket limits** that apply to your plan. Once you reach your **maximum out-of-pocket limit**, your plan will pay for **covered services** for the remainder of the calendar year.

Contact us

We are here to answer questions. See the Contact us section in Booklet 2.

This schedule replaces any schedule of benefits previously in use. Keep it with your booklet.

Plan features

Deductible

You have to meet your **deductible** before this plan pays for some benefits.

Deductible type	In-network
Individual	\$100 per year
Family	\$200 per year

Deductible waiver

There is no in-network **deductible** for the following **covered services**:

- Preventive care
- Family planning services female contraceptives

Maximum out-of-pocket limit

Includes the **deductible**.

Maximum out-	In-network	
of-pocket type		
Individual	\$1,100 per year	
Family	\$3,600 per year	

General coverage provisions

This section explains the **deductible**, maximum out-of-pocket limit and limitations listed in this schedule.

Deductible provisions

The **deductible** may not apply to some **covered services**. You still pay the **copayment** or **payment percentage**, if any, for these **covered services**.

Individual deductible

You pay for **covered services** each year before the plan begins to pay. This individual **deductible** applies separately to you and each covered dependent. After the amount paid reaches the individual **deductible**, this plan starts to pay for **covered services** for the rest of the year.

Family deductible

You pay for **covered services** each year before the plan begins to pay. After the amount paid for **covered services** reaches this family **deductible**, this plan starts to pay for **covered services** for the rest of the year. To satisfy this family **deductible** for the rest of the year, the combined **covered services** that you and each of your covered dependents incur toward the individual **deductible** must reach this family **deductible** in a year. When this happens in a year, the individual **deductibles** for you and your covered dependents are met for the rest of the year.

Deductible credit

If you paid part or all of your **deductible** under other coverage for the year that this plan went into effect, we will deduct the amount paid under the other coverage from the **deductible** on this plan for the same year. If we ask, you must submit a detailed explanation of benefits (EOB) showing the dates and amount of the **deductible** met from the other coverage in order to receive the credit.

Deductible carryover

Any amounts that you paid for **covered services** in the last 90 days of a year that apply toward that year's **deductible** will also count toward the following year's **deductible**.

Copayment

This is the dollar amount you pay for **covered services**. In most plans, you pay this after you meet your **deductible** limit.

Payment Percentage

This is the percentage of the bill you pay after you meet your **deductible**.

Maximum out-of-pocket limit

The maximum out-of-pocket limit is the most you will pay per year in copayments, payment percentage and deductible, if any, for covered services.

Individual maximum out-of-pocket limit

- This plan may have an individual and family maximum out-of-pocket limit. As to the individual maximum out-of-pocket limit, each of you must meet your maximum out-of-pocket limit separately.
- After you or your covered dependents meet the individual maximum out-of-pocket limit, this plan will
 pay 100% of the eligible charge for covered services that would apply toward the limit for the rest of the
 year for that person.

Family maximum out-of-pocket limit

After you or your covered dependents meet the family **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charge for **covered services** that would apply toward the limit for the remainder of the year for all covered family members. The family **maximum out-of-pocket limit** is a cumulative **maximum out-of-pocket limit** for all family members.

To satisfy this **maximum out-of-pocket limit** for the rest of the year, the following must happen:

- The family maximum out-of-pocket limit is met by a combination of family members
- No one person within a family will contribute more than the individual maximum out-of-pocket limit amount in a year

If the **maximum out-of-pocket limit** does not apply to a **covered service**, your cost share for that service will not count toward satisfying the **maximum out-of-pocket limit** amount.

Certain costs that you have do not apply toward the **maximum out-of-pocket limit**. These include:

- All costs for non-covered services which are identified in the booklet and the schedule
- Costs for non-emergency use of the emergency room
- Costs for non-urgent use of an urgent care **provider**

Your financial responsibility and decisions regarding benefits

We base your financial responsibility for the cost of **covered services** on when the service or supply is provided, not when payment is made. Benefits will be pro-rated to account for treatment or portions of **stays** that occur in more than one year. Decisions regarding when benefits are covered are subject to the terms and conditions of the booklet.

Covered services

Abortion

Description	In-network
Abortion	Covered based on type of service and where it is received

Acupuncture

Description	In-network
Acupuncture	\$15 then the plan pays 100% per visit, no deductible applies

Visit limit per year	50

Ambulance services

Description	In-network
Emergency services	100% per trip, no deductible applies
Non-emergency services	100% per trip, no deductible applies
ground, air, or water	
ambulance	

Applied behavior analysis

Description	In-network
Applied behavior analysis	Covered based on type of service and where it is received

Autism spectrum disorder

Description	In-network
Diagnosis and testing	Covered based on type of service and where it is received
Treatment	Covered based on type of service and where it is received
Occupational (OT),	100% per visit, no deductible applies
physical (PT) and speech	
(ST) therapy for autism	
spectrum disorder	

Bariatric surgery

Description	In-network
Inpatient services –	100% per admission after deductible
room and board	

Description	In-network
Outpatient services	\$25 then the plan pays 100% per visit, no deductible applies

Behavioral health

Mental health treatment

Coverage provided is the same as for any other illness

Description	In-network
Inpatient services-room	100% per admission after deductible
and board	
including residential	
treatment facility	
Other inpatient services	100% per admission after deductible
and supplies	
Other residential	
treatment facility	
services and supplies	

Description	In-network
Outpatient office visit to	\$15 then the plan pays 100% per visit, no deductible applies
a physician or	
behavioral health	
provider	
Physician or behavioral	\$15 then the plan pays 100% per visit, no deductible applies
health provider	
telemedicine	
consultation	
Outpatient mental	Covered based on type of service and provider from which it is received
health disorders	
telemedicine cognitive	
therapy consultations by	
a physician or	
behavioral health	
provider	

Description	In-network
Other outpatient services including:	100% per visit, no deductible applies
The cost share doesn't apply to in-network peer counseling support services	

Description	In-network	
Telemedicine provider	Covered based on type of service and provider from which it is received	
mental health disorders		
consultation		
Telemedicine cognitive	Covered based on type of service and provider from which it is received	
therapy mental health		
disorders consultation		
by a telemedicine		
provider		

Substance related disorders treatment

Includes detoxification, rehabilitation and residential treatment facility

Coverage provided is the same as for any other illness

Description	In-network
Inpatient services-room	100% per admission after deductible
and board during a	
hospital stay	
Other inpatient services	100% per admission after deductible
and supplies during a	
hospital stay	

Description	In-network
Outpatient office visit to	\$15 then the plan pays 100% per visit, no deductible applies
a physician or	
behavioral health	
provider	
Physician or behavioral	\$15 then the plan pays 100% per visit, no deductible applies
health provider	
telemedicine	
consultation	
Outpatient telemedicine	Covered based on type of service and provider from which it is received
cognitive therapy	
consultations by a	
physician or behavioral	
health provider	

Description	In-network
Other outpatient services including: Behavioral health services in the home Partial hospitalization treatment Intensive outpatient program	100% per visit, no deductible applies
The cost share doesn't apply to in-network peer counseling support services	

Description	In-network	
Telemedicine provider	Covered based on type of service and provider from which it is received	
substance related		
disorders consultation		
Telemedicine cognitive	Covered based on type of service and provider from which it is received	
therapy substance		
related disorders		
consultation by a		
telemedicine provider		

Clinical trials

Description	In-network
Experimental or	Covered based on type of service and where it is received
investigational therapies	
Routine patient costs	Covered based on type of service and where it is received

Diabetic services, supplies, equipment, and self-care programs

Description	In-network
Diabetic services	Covered based on type of service and where it is received
Diabetic supplies	100% no deductible applies
Diabetic equipment	Covered based on type of service and where it is received
Diabetic self-care	Covered based on type of service and where it is received
programs	

Durable medical equipment (DME)

Description	In-network	
DME	100% per item after deductible	

Emergency services

Description	In-network	Out-of-network
Emergency room	\$75 then the plan pays 100% per visit,	Paid same as in-network
	no deductible applies	

Non-emergency care in	Not covered	Not covered
a hospital emergency		
room		

Emergency services important note: Out-of-network providers do not have a contract with us. However, for out of network emergencies the federal No Surprises Act applies. If the provider bills you for an amount above your cost share, you are not responsible for payment of that amount. You should send the bill to the address on your ID card and we will resolve any payment issue with the provider. Make sure the member ID is on the bill. If you are admitted to the hospital for an inpatient stay right after you visit the emergency room, you will not pay your emergency room cost share if you have one. You will pay the inpatient hospital cost share, if any.

Foot orthotic devices

Description	In-network
Orthotic devices	\$15 then the plan pays 100% per item, no deductible applies

Habilitation therapy services

Outpatient physical (PT), occupational (OT) therapies

Description	In-network
PT, OT therapies	Covered based on type of service and where it is received

Outpatient speech therapy (ST)

Description	In-network
ST therapy	Covered based on type of service and where it is received

Hearing aids

Description	In-network
Hearing aids	100% per item, no deductible applies

Limit	\$1,400 per hearing aid
Limit	Two hearing aids every 36 months

Home health care

A visit is a period of 4 hours or less

Description	In-network
Home health care	100% per visit after deductible

Home health care important note:

Intermittent visits are periodic and recurring visits that skilled nurses make to ensure your proper care. The intermittent requirement may be waived to allow for coverage for up to 12 hours with a daily maximum of 3 visits.

Hospice care

Description	In-network
Inpatient services -	100%, no deductible applies
room and board	

Other inpatient services	100% per admission, no deductible applies
and supplies	

Description	In-network
Outpatient services	100% per visit, no deductible applies

Limit per lifetime	unlimited
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Hospice important note:

This includes part-time or infrequent nursing care by an R.N. or L.P.N. to care for you up to 8 hours a day. It also includes part-time or infrequent home health aide services to care for you up to 8 hours a day.

Hospital care

Description	In-network
Inpatient services -	100% after deductible
room and board	

Description	In-network
Other inpatient services	100% per admission after deductible
and supplies	

Infertility services Basic infertility

Description	In-network
Treatment of basic	Covered based on type of service and where it is received
infertility	

Advanced reproductive technology (ART)

Description	In-network
Outpatient services performed at ART specialist office	Covered based on type of service and where it is received
Services performed at hospital outpatient department	Covered based on type of service and where it is received
Services performed at a facility other than a hospital outpatient department	Covered based on type of service and where it is received
Fertility preservation	Covered based on type of service and where it is received

Limits

Description	In-network	
Maximum number of	6	
ovulation induction		
cycles per lifetime while		
on medications to		
stimulate the ovaries		
Maximum ART cycles	3	
per live birth		
Limit per lifetime	\$100,000	

Maternity and related newborn care

Includes complications

Description	In-network
Inpatient services –	100% per admission after deductible
room and board	
Other inpatient services	100% per admission after deductible
and supplies	
Services performed in	100% per visit after deductible
physician or specialist	
office or a facility	
Other services and	100% per visit after deductible
supplies	
Pre-natal maternity	100%, no deductible applies

Maternity and related newborn care important note:

Any cost share collected applies only to the delivery and postpartum care services provided by an OB, GYN or OB/GYN. Review the *Maternity* section of the booklet. It will give you more information about coverage for maternity care under this plan.

Nutritional support

Description	In-network
Nutritional support	Covered based on type of service and where it is received

Oral and maxillofacial treatment (mouth, jaws and teeth)

Description	In-network
Treatment of mouth,	Covered based on type of service and where it is received
jaws and teeth	

Outpatient hospital

Description	In-network
At hospital outpatient	\$25 then the plan pays 100% per visit, no deductible applies
department or	
ambulatory surgical	
center	
At facility that is not a	\$25 then the plan pays 100% per visit, no deductible applies
hospital	
Outpatient professional	\$15 then the plan pays 100% per visit, no deductible applies
expenses	

Physician and specialist services Physician services-general or family practitioner

Including surgical services

Description	In-network
Physician office hours (not-surgical, not	\$15 then the plan pays 100% per visit, no deductible applies
preventive)	
Physician surgical	\$15 then the plan pays 100% per visit, no deductible applies
services	

Description	In-network
Physician visit during	100% per visit after deductible
inpatient stay	

Description	In-network
Physician telemedicine	\$15 then the plan pays 100% per visit, no deductible applies
consultation	

Description	In-network
Telemedicine provider consultation	Covered based on type of service and provider from which it is received
Basic medical services	

Specialist

Description	In-network
Specialist office hours (not surgical, not preventive)	\$15 then the plan pays 100% per visit, no deductible applies
Specialist surgical services	\$15 then the plan pays 100% per visit, no deductible applies

Description	In-network
Specialist telemedicine	\$15 then the plan pays 100% per visit, no deductible applies
consultation	

Description	In-network
Telemedicine provider consultation	Covered based on type of service and provider from which it is received
Specialist services	

All other services not shown above

Description	In-network
All other services	100% per visit after deductible

Preventive care

Description	In-network
Preventive care services	100% per visit, no deductible applies
Breast feeding	100% per visit, no deductible applies
counseling and support	100% per visit, no deddetible applies
Breast feeding	6 visits in a group or individual setting
counseling and support	o visits in a group of marvidual setting
limit	Visits that exceed the limit are covered under the physician services office visit
Breast pump,	Electric pump: 1 every 12 months
accessories and supplies	Licetile pump. I every 12 months
limit	Manual pump: 1 per pregnancy
	mandar parrier = per pregnancy
	Pump supplies and accessories: 1 purchase per pregnancy if not eligible to
	purchase a new pump
Breast pump waiting	Electric pump: 12 months to replace an existing electric pump
period	
Counseling for alcohol or	100% per visit, no deductible applies
drug misuse	
Counseling for alcohol or	5 visits/12 months
drug misuse visit limit	
Counseling for obesity,	100% per visit, no deductible applies
healthy diet	
Counseling for obesity,	Age 22 and older: 26 visits per 12 months, of which up to 10 visits may be used for
healthy diet visit limit	healthy diet counseling.
Counseling for sexually	100% per visit, no deductible applies
transmitted infection	
Counseling for sexually	2 visits/12 months
transmitted infection	
visit limit	
Counseling for tobacco	100% per visit, no deductible applies
cessation	
Counseling for tobacco	8 visits/12 months
cessation visit limit	
Family planning services	100% per visit, no deductible applies
(female contraception	
counseling)	
Family planning services	Contraceptive counseling limited to 2 visits/12 months in a group or individual
(female contraception	setting
counseling) limit	
Immunizations	100%, no deductible applies
Immunizations limit	Subject to any age limits provided for in the comprehensive guidelines supported
	by the Advisory Committee on Immunization Practices of the Centers for Disease
	Control and Prevention
	For details, contact your physician
Conorio proventivo com	For details, contact your physician
Generic preventive care	100%, no deductible applies
female contraceptives	
(birth control)	

Preventive care drugs	100%, no deductible applies
and supplements	
Preventive care drugs	Subject to any sex, age, medical condition, family history and frequency guidelines
and supplements limit	as recommended by the USPSTF
	For a current list of covered preventive care drugs and supplements or more
	information, see the <i>Contact us</i> section
Preventive care risk	100%, no deductible applies
reducing breast cancer	
prescription drugs Preventive care risk	Subject to any sex, age, medical condition, family history and frequency guidelines
reducing breast cancer	as recommended by the USPSTF
prescription drugs limit	as recommended by the OSFSTI
prescription arags mine	For a current list of covered preventive care drugs and supplements or more
	information, see the <i>Contact us</i> section
Preventive care tobacco	100%, no deductible applies
cessation prescription	
and OTC drugs	
Limit	Two 90 day treatments only
Routine cancer	100% per visit, no deductible applies
screenings	
Routine cancer	Subject to any age, family history and frequency guidelines as set forth in the most
screening limits	current:
	Evidence-based items that have a rating of A or B in the current recommendations of the USPSTF
	The comprehensive guidelines supported by the Health Resources and Services
	Administration
	For more information contact your physician or see the <i>Contact us</i> section
Routine lung cancer	100% per visit, no deductible applies
screening Routine lung cancer	1 screening every 12 months
screening limit	1 Screening every 12 months
Sercening mine	Screenings that exceed this limit covered as outpatient diagnostic testing
Routine physical exam	100% per visit, no deductible applies
Routine physical exam	Subject to any age and visit limits provided for in the comprehensive guidelines
limits	supported by the American Academy of Pediatrics/Bright Futures/Health
	Resources and Services Administration for children and adolescents
	Limited to 7 exams from age 0-1 year; 3 exams every 12 months age 1-2; 3 exams
	every 12 months age 2-3; and 1 exam every per year after that age, up to age 22; 1
	exam every per year after age 22
	High risk Human Papillomavirus (HPV) DNA testing for woman age 30 and older
	limited to 1 every 36 months
Well woman GYN exam	100% per visit, no deductible applies
Well woman GYN exam	Subject to any age and visit limits provided for in the comprehensive guidelines
limit	supported by the Health Resources and Services Administration

Prosthetic devices

Description	In-network
Prosthetic devices	\$15 then the plan pays 100% per item, no deductible applies

Reconstructive surgery and supplies

Including breast surgery

Description	In-network
Surgery and supplies	Covered based on type of service and where it is received

Short-term rehabilitation services

A visit is equal to no more than 1 hour of therapy.

Cardiac rehabilitation

Description	In-network
Cardiac rehabilitation	Covered based on type of service and where it is received

Pulmonary Rehabilitation

Description	In-network
Pulmonary rehabilitation	Covered based on type of service and where it is received

Cognitive Rehabilitation

Description	In-network
Cognitive Rehabilitation	Covered based on type of service and where it is received

Physical, Occupational and Speech Therapies

Description	In-network
	\$15 then the plan pays 100% per visit, no deductible applies

Physical, occupational and speech therapies

Description	In-network
Visit limit per year	150
Physical, occupational and speech therapies combined	

Spinal Manipulation

Description	In-network
	\$15 then the plan pays 100% per visit, no deductible applies

Skilled nursing facility

Description	In-network
Inpatient services -	100% per admission after deductible
room and board	
Other inpatient services and supplies	100% per admission after deductible

Day limit per year	120

Tests, images and labs - outpatient

Diagnostic complex imaging services

Description	In-network
	100% per visit, no deductible applies

Diagnostic lab work

Description	In-network
	100% per visit, no deductible applies

Diagnostic x-ray and other radiological services

Description	In-network
	100% per visit, no deductible applies

Therapies

Chemotherapy

Description	In-network
Chemotherapy services	Covered based on type of service and where it is received

Gene-based, cellular and other innovative therapies (GCIT)

Description	In-network (GCIT-designated	Out-of-network
	facility/provider)	(Including providers who are otherwise part of Aetna's network but are not GCIT-designated facilities/ providers)
Services and supplies	Covered based on type of service and where it is received	Not covered
Gene therapy products, prescription drugs	100% after deductible	Not covered

Infusion therapy

Outpatient services

- unipation to our thous	
Description	In-network
In physician office	100% per visit after deductible
At an infusion location	Covered based on type of service and where it is received
In the home	100% per visit after deductible
At hospital outpatient	100% per visit after deductible
department	
At facility that is not a	100% per visit after deductible
hospital	

Radiation therapy

Description	In-network	
Radiation therapy	Covered based on type of service and where it is received	

Respiratory therapy

Description	In-network
Respiratory therapy	Covered based on type of service and where it is received

Transplant services

Description	In-network (Institute of Excellence facility only)	
Inpatient services and supplies	100% per transplant after deductible	
Physician services	Covered based on type of service and where it is received	

Urgent care services

At a freestanding facility or **provider** that is not a **hospital**

A separate urgent care cost share will apply for each visit to an urgent care facility or provider

Description	In-network
Urgent care facility	\$35 then the plan pays 100% per visit, no deductible applies

Non-urgent use of an	Not covered
urgent care facility or	
provider	

Walk-in clinic

Not all preventive care services are available at a **walk-in clinic**. All services are available from a network **physician**.

Description	Designated network CVS Minute Clinic	Non-designated network
Non-emergency services	100% per visit, no deductible applies	\$15 then the plan pays 100% per visit, no deductible applies
Preventive care immunizations	100% per visit, no deductible applies	100% per visit, no deductible applies
Preventive care immunization limits	Subject to any age and frequency limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your physician	Subject to any age and frequency limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your physician
Preventive screening and counseling services	100% per visit, no deductible applies	100% per visit, no deductible applies
Preventive screening and counseling limits	See the <i>Preventive care</i> section of the schedule	See the <i>Preventive care</i> section of the schedule

Description	Designated network	Non-designated network
Telemedicine consultation for non-	100% per visit, no deductible applies	Covered based on type of service and where it is received
emergency services		
through a walk-in clinic		
Telemedicine	100% per visit, no deductible applies	100% per visit, no deductible applies
consultation for		
preventive screening		
and counseling services		
through a walk-in clinic		

Important note:

Key terms

Designated network provider

A **network provider** listed in the directory under *Best results for your plan* as a **provider** for your plan.

Non-designated network provider

A **provider** listed in the directory under the *All other results* tab as a **provider** for your plan. See the *Contact us* section if you have questions.

You will pay less cost share when you use a designated network **walk-in clinic provider**. Non-designated network **walk-in clinic providers** are available to you, but the cost share will be at a higher level when these **providers** are used.