

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

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Plan name: HMO/EPO
Schedule of benefits: 2A
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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 planSee 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/>

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.

Under this plan, you will:

1. Pay your **copayment**
2. Then pay any remaining **deductible**
3. Then pay your **payment percentage**

Your **copayment** does not apply to any **deductible**.

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-of-pocket type	In-network
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

In-network **covered services** will apply only to the in-network **deductible**.

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**. **Covered services** that are subject to the **maximum out-of-pocket limit** include those provided under the medical plan and the outpatient **prescription** drug plan.

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 calendar 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 calendar 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

Acupuncture

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

Visit limit per year	50
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Ambulance services

Description	In-network
Emergency services	100% per trip, no deductible applies
Description	In-network
Non-emergency services	100% per trip, no deductible applies

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), physical (PT) and speech (ST) therapy for autism spectrum disorder	100% per visit, no deductible applies

Bariatric surgery

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

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 and board including residential treatment facility	100% per admission after deductible

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

Description	In-network
Other outpatient services including: <ul style="list-style-type: none">• Behavioral health services in the home• Partial hospitalization treatment• Intensive outpatient program The cost share doesn't apply to in-network peer counseling support services	100% per visit, no deductible applies

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

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 and board during a hospital stay	100% per admission after deductible

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

Description	In-network
Other outpatient services including: <ul style="list-style-type: none"> • Behavioral health services in the home • Partial hospitalization treatment • Intensive outpatient program The cost share doesn't apply to in-network peer counseling support services	100% per visit, no deductible applies

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

Clinical trials

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

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, no deductible applies	Paid same as in-network
Non-emergency care in a hospital emergency room	Not covered	Not covered

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

Physical (PT), occupational (OT) therapies

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

Speech therapy (ST)

Description	In-network
ST	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	Two hearing aids every 36 months
Limit	\$1,400 per hearing aid

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 - room and board	100%, no deductible applies

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 - room and board	100% per admission after deductible

Infertility services

Basic infertility

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

Comprehensive infertility services

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

Limits

Description	In-network
Number of ovulation induction cycles per lifetime while on medications to stimulate the ovaries	6
Number of artificial insemination cycles per lifetime	6

Advanced reproductive technology (ART)

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

Limits

Description	In-network
Limit per lifetime	\$100,000 3 cycles maximum

Maternity and related newborn care

Includes complications

Description	In-network
Inpatient services – room and board	100% per admission after deductible
Services performed in physician or specialist office or a facility	100% per visit after deductible
Other services and supplies	100% after deductible
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, jaws and teeth	Covered based on type of service and where it is received

Outpatient hospital

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

Physician and specialist services

Physician services-general or family practitioner

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

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

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

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

Specialist

Description	In-network
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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

Specialist

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

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 counseling and support	100% per visit, no deductible applies
Breast feeding counseling and support limit	6 visits in a group or individual setting Visits that exceed the limit are covered under the physician services office visit
Breast pump, accessories and supplies limit	Electric pump: 1 every 1 year Manual pump: 1 per pregnancy Pump supplies and accessories: 1 purchase per pregnancy if not eligible to purchase a new pump
Breast pump waiting period	Electric pump: 1 year to replace an existing electric pump
Counseling for alcohol or drug misuse	100% per visit, no deductible applies
Counseling for alcohol or drug misuse visit limit	5 visits/12 months
Counseling for obesity, healthy diet	100% per visit, no deductible applies
Counseling for obesity, healthy diet visit limit	Age 22 and older: 26 visits per 12 months, of which up to 10 visits may be used for healthy diet counseling.
Counseling for sexually transmitted infection	100% per visit, no deductible applies
Counseling for sexually transmitted infection visit limit	2 visits/12 months
Counseling for tobacco cessation	100% per visit, no deductible applies
Counseling for tobacco cessation visit limit	8 visits/12 months
Family planning services (female contraception counseling)	100% per visit, no deductible applies
Family planning services (female contraception counseling) limit	Contraceptive counseling limited to 2 visits/12 months in a group or individual setting
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 or Aetna
Generic preventive care contraceptives (birth control)	100%, no deductible applies

Preventive care drugs and supplements	100%, no deductible applies
Preventive care drugs and supplements limit	Subject to any sex, age, medical condition, family history and frequency guidelines 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 reducing breast cancer prescription drugs	100%, no deductible applies
Preventive care risk reducing breast cancer prescription drugs limit	Subject to any sex, age, medical condition, family history and frequency guidelines 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 tobacco cessation prescription and OTC drugs	100%, no deductible applies
Limit	Two 90 day treatments only
Routine cancer screenings	100% per visit, no deductible applies
Routine cancer screening limits	Subject to any age, family history and frequency guidelines as set forth in the most 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 screening	100% per visit, no deductible applies
Routine lung cancer screening limit	1 screening every 12 months Screenings that exceed this limit covered as outpatient diagnostic testing
Routine physical exam	100% per visit, no deductible applies
Routine physical exam limits	Subject to any age and visit limits provided for in the comprehensive guidelines 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 Calendar Year after that age, up to age 22; 1 exam every Calendar 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 limit	Subject to any age and visit limits provided for in the comprehensive guidelines 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
All 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 - room and board	100% per admission after deductible
Other inpatient services and supplies	100% per admission after deductible

Day limit per year	120
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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 facility/provider)	Out-of-network (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% per visit after deductible	Not covered

Infusion therapy

Outpatient services

Description	In-network
	100% per visit after deductible

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 urgent care facility or provider	Not covered
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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 immunizations	100% per visit, no deductible applies	100% per visit, no deductible applies
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 or Aetna	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 or Aetna
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 services</i> section of the schedule	See the <i>Preventive care services</i> section of the schedule

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

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.