

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services
 MANATEE COUNTY GOVERNMENT, A POLITICAL SUBDIVISION OF THE STATE OF FLORIDA
 : Aetna Choice® POS II - Ultimate Plan

Coverage Period: 01/01/2024-12/31/2024

Coverage for: Individual + Family | Plan Type: POS



This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, www.HealthReformPlanSBC.com or by calling 1-800-370-4526. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-800-370-4526 to request a copy.

| Important Questions | Answers | Why This Matters: |
|--------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the overall deductible? | Out-of-network (OON): \$500. OON co-insurance and <u>copayments</u> don't count toward the <u>deductible</u> (DED). Does not apply to <u>preventive care</u> . | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> . |
| Are there services covered before you meet your deductible? | Yes. Emergency care & <u>prescription drugs</u> are covered before you meet your <u>deductible</u> . | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ |
| Are there other deductibles for specific services? | Yes. Hospital INP (Facility): OON: \$250 per confinement. BH & SA: OON: \$200 for OP services. There are no other specific DED. | You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services. |
| What is the out-of-pocket limit for this plan? | Yes. Medical: INN: \$1,400 OON: \$2,800. Hospital INP(Facility) : INN: \$0; OON: \$2,550. | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met. |
| What is not included in the out-of-pocket limit? | DED, <u>Copays</u> , <u>Premiums</u> , penalties for failure to obtain <u>pre-authorization</u> , balance-billed charges, services which have specific limits, services & health care this <u>plan</u> doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| Will you pay less if you use a network provider? | Yes. For a list of in- <u>network providers</u> , see the "provider" tab at www.ManateeYourChoice.com or call 1-877-580-5019. | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |
| Do you need a referral to see a specialist? | No. | You can see the <u>specialist</u> you choose without a <u>referral</u> . |



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | \$30 <u>copay</u> per visit | 20% <u>coinsurance</u> | None |
| | <u>Specialist</u> visit | \$30 <u>copay</u> per visit | 20% <u>coinsurance</u> | None |
| | <u>Preventive care /screening /immunization</u> | No charge | 20% <u>coinsurance</u> | Age and frequency schedules may apply. |
| If you have a test | <u>Diagnostic test</u> (x-ray, blood work) | No charge | 20% <u>coinsurance</u> | None |
| | Imaging (CT/PET scans, MRIs) | No charge | 20% <u>coinsurance</u> | Precertification required. |
| If you need drugs to treat your illness or condition <u>Prescription drug coverage is administered by Optum RX</u> More information about <u>prescription drug coverage</u> is available at www.optumrx.com | Generic drugs | \$5 for 1-30days \$10 for 31-60days \$15 for 61-90 days | \$15 or 20% of drug cost, whichever is greater. | See the "Pharmacy Benefit" tab at www.manateeyourchoice.com for specifics on the <u>formulary</u> for this <u>plan</u> . More information about <u>prescription drug coverage</u> is available by calling the <u>plan's</u> clinical pharmacist: 941-748-4501 ext. 6406. |
| | Preferred brand drugs | \$15 or 25% of drug cost, whichever is greater. | \$20 or 30% of drug cost, whichever is greater. | |
| | Non-preferred brand drugs | \$40 or 45% of drug cost, whichever is greater. | \$50 or 55% of drug cost, whichever is greater. | |
| | <u>Specialty drugs</u> | 25% <u>coinsurance</u> or \$150 maximum or manufacturer's coupon | 25% <u>coinsurance</u> or \$150 maximum or manufacturer's coupon | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | No charge | 20% <u>coinsurance</u> | None |
| | Physician/surgeon fees | No charge | 20% <u>coinsurance</u> | None |
| If you need immediate medical attention | <u>Emergency room care</u> | \$150 <u>copay</u> per visit | \$150 <u>copay</u> per visit | Non emergency care is not covered. |
| | <u>Emergency medical transportation</u> | No charge | 20% <u>coinsurance</u> | Non emergency use is not covered. |
| | <u>Urgent care</u> | \$30 <u>copay</u> per visit | 20% <u>coinsurance</u> | None |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---------------------------------------------------------------------------|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you have a hospital stay | Facility fee (e.g., hospital room) | No charge | 20% <u>coinsurance</u> after \$250 per confinement <u>copay</u> for inpatient | None |
| | Physician/surgeon fees | No charge | 20% <u>coinsurance</u> | None |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | BH- LAMP OP Counseling: No charge first 5 visits; \$15 <u>copay</u> thereafter Psychiatric: 1st visit no <u>copay</u> ; \$15 <u>copay</u> thereafter BH - Other providers OP Counseling: No charge first 5 visits; \$25 <u>copay</u> thereafter Psychiatric: \$25 <u>copay</u> each visit | NA 40% <u>coinsurance</u> | Coverage limited to 42 visits per calendar year combined for Behavioral Health & Alcohol/Substance Abuse. Precertification required. 50% penalty for non- precertification |
| | Inpatient services | BH & SA - INP services No charge SA disorder - OP detox 20% <u>coinsurance</u> SA disorder - intensive OP 20% <u>coinsurance</u> | \$300 per day <u>copay</u> for first 5 days & 40% <u>coinsurance</u> | Coverage limited to 30 days per calendar year combined for Behavioral Health & Alcohol/Substance Abuse. Precertification required. 50% penalty for non- precertification. |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|-----------------------------------------------------------------------|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you are pregnant | Office visits | \$100 <u>copay</u> | 20% <u>coinsurance</u> | The \$100 <u>copay</u> is a maternity <u>copay</u> per pregnancy paid to the Obstetrician. |
| | Childbirth/delivery professional services | \$100 <u>copay</u> | 20% <u>coinsurance</u> | |
| | Childbirth/delivery facility services | No charge | 20% <u>coinsurance</u> | |
| If you need help recovering or have other special health needs | <u>Home health care</u> | No charge | 20% <u>coinsurance</u> | Coverage limited to 120 visits per calendar year. |
| | <u>Rehabilitation services</u> | Occupational & Speech \$25 <u>copay</u> per visit; Physical No charge first 5 visits \$25 <u>copay</u> thereafter | 20% <u>coinsurance</u> | Coverage is limited to 20 separate visits for Speech, Physical and Occupational Therapy. Note: The 20 visits per calendar year include the max 5 visits per calendar year allowed at an outpatient hospital/facility. Refer to <u>plan</u> document for coverage limitation on other Alternate Care Benefits. No out-of-network benefits for Nutritional Therapy and Acupuncture. |
| | <u>Habilitation services</u> | \$25 <u>copay</u> initial evaluation; \$10 <u>copay</u> thereafter | 20% <u>coinsurance</u> | Covers child to age 18 for treatment of Autism, subject to a \$36,000 calendar year maximum & lifetime maximum of \$200,000. Includes Applied Behavioral Analysis. |
| | <u>Skilled nursing care</u> | No charge first 10 days; 10% <u>coinsurance</u> thereafter | \$200 <u>copay</u> per day first 20 days; 20% <u>coinsurance</u> thereafter. Hospital Inpatient per confinement <u>copay</u> and <u>coinsurance</u> applies. | Coverage limited to 60 days per calendar year. |
| | <u>Durable medical equipment</u> | 10% <u>coinsurance</u> | 20% <u>coinsurance</u> | Precertification required if over \$1500. |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|-----------------------------------------------|----------------------------|-------------------------------------------------|-----------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| | | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| | <u>Hospice services</u> | Inpatient: No charge; Outpatient: No charge | Inpatient: 20% <u>coinsurance</u> ; Outpatient: No charge | Precertification required if over \$1500. |
| If your child needs dental or eye care | Children's eye exam | \$25 <u>copay</u> per visit | 20% <u>coinsurance</u> | Same for Adults. Additional coverage for 1 routine exam for diagnosis of diabetes. |
| | Children's glasses | Not covered | Not covered | Same for Adults. Refer to <u>plan</u> document for coverage for glasses following cataract surgery. |
| | Children's dental check-up | Not covered | Not covered | Limited to 2 exams/calendar year. Refer to <u>plan</u> document for list of covered services. |

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Dental care (Child)- other than Preventative.
- Glasses (Child)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care unless needed due to severe systemic disease.
- Weight loss programs unless preapproved by Medical Management. - Except for required preventive services.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture - Covers 20 visits per calendar year.
- Chiropractic care - Coverage limited to 20 visits per calendar year.
- Infertility treatment - Covers diagnosis and treatment of underlying cause only.
- Routine eye care (Adult) - Covers 1 routine exam for diagnosis of diabetes in addition to annual routine exam.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

- For more information on your rights to continue coverage, contact the plan at 1-800-370-4526.

Questions: Call Employee Health Benefits at 941-748-4501 or visit us at www.manateeyourchoice.com

- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>
 - For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
 - If your coverage is a church plan, church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law.
- Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:

- If your group health coverage is subject to ERISA, you may contact Aetna directly by calling the toll-free number on your Medical ID Card, or by calling our general number at 1-800-370-4526. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>
- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- Additionally, a consumer assistance program can help you file your appeal. Contact information is at: <http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html>.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

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

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- The plan's overall deductible \$500
- Specialist copayment \$30
- Hospital (facility) copayment \$0
- Other copayment \$0

This EXAMPLE event includes services like:

- Specialist office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- Diagnostic tests (*ultrasounds and blood work*)
- Specialist visit (*anesthesia*)

| | |
|---------------------------|-----------------|
| Total Example Cost | \$12,700 |
|---------------------------|-----------------|

In this example, Peg would pay:

| <u>Cost Sharing</u> | |
|-----------------------------------|--------------|
| <u>Deductibles*</u> | \$0 |
| <u>Copayments</u> | \$100 |
| <u>Coinsurance</u> | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$160 |

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$500
- Specialist copayment \$30
- Hospital (facility) copayment \$0
- Other copayment \$0

This EXAMPLE event includes services like:

- Primary care physician office visits (*including disease education*)
- Diagnostic tests (*blood work*)
- Prescription drugs
- Diabetic supplies (*glucose meter*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$5,600 |
|---------------------------|----------------|

In this example, Joe would pay:

| <u>Cost Sharing</u> | |
|-----------------------------------|--------------|
| <u>Deductibles*</u> | \$0 |
| <u>Copayments</u> | \$700 |
| <u>Coinsurance</u> | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$20 |
| The total Joe would pay is | \$720 |

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The plan's overall deductible \$500
- Specialist copayment \$30
- Hospital (facility) copayment \$0
- Other copayment \$0

This EXAMPLE event includes services like:

- Emergency room care (*including medical supplies*)
- Diagnostic test (*x-ray*)
- Durable medical equipment (*crutches*)
- Rehabilitation services (*physical therapy*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$2,800 |
|---------------------------|----------------|

In this example, Mia would pay:

| <u>Cost Sharing</u> | |
|-----------------------------------|--------------|
| <u>Deductibles*</u> | \$0 |
| <u>Copayments</u> | \$300 |
| <u>Coinsurance</u> | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$200 |

*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

The plan would be responsible for the other costs of these EXAMPLE covered services.

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-800-370-4526.

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 complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, disability, gender identity or sexual orientation.

We provide free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,
P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: P.O. Box 24030, Fresno, CA 93779),
1-800-648-7817, TTY: 711,
Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

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