MEDICAL INSURANCE

aetna®

We are proud to offer all eligible employees 3 medical plan options through Aetna. Aetna gives you the benefits you're looking for in a medical plan: choice of the most qualified physicians, comprehensive coverage, and friendly service.

The following chart lists the most utilized health benefits, a full summary is available on request.

Aetna – Medical Benefits

Medical Plan Options	Base Plan – PPO $3,500		Buy-up-Plan – PPO $2,000		HDHP HSA Plan - PPO $4,000	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual deductible - Individual - Family	$3,500 $7,000	$7,000 $14,000	$2,000 $4,000	$4,000 $8,000	$4,000 $8,000	$8,000 $16,000
Out-of-pocket max (includes ded) - Individual - Family	$6,600 $13,200	$13,000 $26,000	$5,000 $10,000	$10,000 $20,000	$4,000 $8,000	$8,000 $16,000
Coinsurance	80%	50%	80%	60%	100%	70%
Lifetime maximum	Unlimited		Unlimited		Unlimited	
Office visits Primary care Specialist Virtual Primary Care	$35 $60 No charge	50% after ded 50% after ded n/a	$20 $40 No charge	40% after ded 40% after ded n/a	deductible deductible deductible	30% after ded 30% after ded n/a
Preventive care	**No charge**	50% after ded	**No charge**	40% after ded	**No charge**	30% after ded
Emergency room Urgent care	$350 $50	50% after ded 50% after ded	$350 $50	40% after ded 40% after ded	deductible deductible	30% after ded 30% after ded
Inpatient hospital Outpatient surgery	20% after ded 20% after ded	50% after ded 50% after ded	20% after ded 20% after ded	40% after ded 40% after ded	deductible deductible	30% after ded 30% after ded
Lab work (basic)	$35	50% after ded	$15	40% after ded	deductible	30% after ded
X-Ray (basic services)	$60	50% after ded	$40	40% after ded	deductible	30% after ded
MRI, CT scans (free standing facility)	$300	50% after ded	$200	40% after ded	deductible	30% after ded
Prescriptions - Generic - Preferred Brand - Non-Preferred Mail Order	$15 $40 $60 Available		$15 $40 $60 Available		deductible deductible deductible Available	