

Comparison of Plan Benefits

	Choice Premium (Base Plan)	Standard Premium (Buy Up Option #1)	High Premium (Buy Up Option #2)
In-Network Benefits			
Deductible (per calendar year)	\$1,000 Individual/\$2,000 Family	\$0	\$0
Coinsurance	20%	20%	20%
Out-of-Pocket Maximum (per calendar year)	\$3,500 Individual/\$7,000 Family	\$3,000 Individual/\$6,000 Family	\$2,500 Individual/\$5,000 Family
Routine Preventive Care	\$0	\$0	\$0
Primary Care Office Visit	\$20 copay (deductible waived)	\$20 copay	\$15 copay
Specialist Office Visit	\$40 copay (deductible waived)	\$40 copay	\$25 copay
Urgent Care Provider Visit	\$40 copay (deductible waived)	\$40 copay	\$25 copay
Spinal Manipulation Therapy (limited to 30 visits per calendar year)	20% after deductible met	\$40 copay	\$25 copay
Diagnostic Laboratory	20% after deductible met	20%	\$0
Diagnostic X-ray	20% after deductible met	20%	\$25
Diagnostic Complex Imaging (if not performed as part of physician office visit & billed by physician)	20% after deductible met	20%	\$150
Inpatient Facility	20% after deductible met	\$400 copay + 20%	\$300 copay + 20%
Outpatient Facility	20% after deductible met	\$100 copay + 20%	\$150
Outpatient Hospital Expenses	20% after deductible met	20%	20%
Emergency Room	20% after deductible met	\$100 copay + 20%	\$250
Prescription Copays	\$10/\$30/\$50	\$10/\$30/\$50	\$10/\$30/\$50
Prescription Out-of-Pocket Maximum (per calendar year)	\$2,850 Individual/\$5,700 Family	\$3,350 Individual/\$6,700 Family	\$3,850 Individual/\$7,700 Family
Out-of-Network Benefits			
Deductible (per calendar year)	\$1,500 Individual/\$3,000 Family	\$500 Individual/\$1,000 Family	\$400 Individual/\$800 Family
Coinsurance	40% after deductible met	30% after deductible met	30% after deductible met
Out-of-Pocket Maximum (per calendar year)	\$5,500 Individual/\$11,000 Family	\$4,500 Individual/\$9,000 Family	\$4,250 Individual/\$8,500 Family

***This document is intended to provide only a summary of the benefits included with each Aetna option. Full plan descriptions for each option are available in Vbas at www.vbas.com under the "Resources" tab.**