



PLAN DESIGN AND BENEFITS
PROVIDED BY AETNA LIFE INSURANCE COMPANY

PLAN FEATURES	PREFERRED CARE		NON-PREFERRED CARE	
Deductible (per plan year)	\$1,500	Employee	\$3,000	Employee
	\$3,000	Family	\$6,000	Family

Unless otherwise indicated, the Deductible must be met prior to benefits being payable.

Certain member cost sharing elements may not apply toward the Deductible.

Once Family Deductible is met, all family members will be considered as having met their Deductible for the remainder of the plan year.

Member Coinsurance	10% after deductible		30% after deductible	
Applies to all expenses unless otherwise stated.				
Coinsurance Limit (per plan year)	\$2,500	Employee	\$5,000	Employee
	\$5,000	Family	\$10,000	Family

Certain member cost sharing elements may not apply toward the Coinsurance Limit.

Only those out-of-pocket expenses resulting from the application of coinsurance percentage and deductibles (except prescription drug copays, emergency room copays and penalty amounts) may be used to satisfy the Coinsurance Limit.

Once Family Coinsurance Limit is met, all family members will be considered as having met their Coinsurance Limit for the remainder of the plan year.

Lifetime Maximum	\$3,000,000 per member's lifetime.		\$3,000,000 per member's lifetime.	
All covered expenses, including prescription drugs, accumulate toward both the preferred and non-preferred Lifetime				
Primary Care Physician Selection	Not applicable		Not applicable	

Certification Requirements - NON-PREFERRED CARE

Certification for certain types of Non-Preferred care must be obtained to avoid a reduction in benefits paid for that care.

Certification for Hospital Admissions, Treatment Facility Admissions, Convalescent Facility Admissions, Home Health Care, Hospice Care and Private Duty Nursing is required - excluded amount applied separately to each type of expense is \$400 per occurrence.

Referral Requirement	None	None
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PREVENTIVE CARE	PREFERRED CARE		NON-PREFERRED CARE	
Routine Adult Physical Exams	Covered 100%; deductible waived		Not Covered	

1 exam per 12 months for members age 18 to age 65; 1 exam per 12 months for adults age 65 and older.

Routine Well Child Exams/Immunizations	Covered 100%; deductible waived		Not Covered	
7 exams from birth to 12 months, 6 exams 13 months to 23 months; 2 exams 24 months through 35 months, 2 visits for 36 months through 47 months, 1 per 12 months thereafter to age 18.				

Routine Gynecological Care Exams	Covered 100%; deductible waived		Not Covered	
Includes Pap smear and related lab fees				

Routine Mammograms	Covered 100%; deductible waived		Not Covered	
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Routine Digital Rectal Exam / Prostate-specific Antigen Test	Covered 100%; deductible waived		Not Covered	
For covered males age 40 and over				

Colorectal Cancer Screening	Covered 100%; deductible waived		Not Covered	
For all members age 50 and over.				

Routine Eye Exams	35%, deductible waived		Not Covered	
1 routine exam per 12 months				



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PHYSICIAN SERVICES	PREFERRED CARE	NON-PREFERRED CARE
Office Visits to Non-Specialist (non-surgical) Includes services of an internist, general physician, family practitioner or pediatrician.	35%, deductible waived	35%
Specialist Office Visits (non-surgical)	35%, deductible waived	35%
Office Visits for Surgery	35%, deductible waived	35%
Maternity OB Visits	35%, deductible waived	30%
Allergy Testing	35%, deductible waived	35%
DIAGNOSTIC PROCEDURES	PREFERRED CARE	NON-PREFERRED CARE
Diagnostic Laboratory and X-ray If performed as a part of a physician office visit and billed by the physician, expenses are covered subject to the applicable	10%, deductible waived	30%
Diagnostic X-ray for Complex Imaging	10%, deductible waived	
EMERGENCY MEDICAL CARE	PREFERRED CARE	NON-PREFERRED CARE
Emergency Room	\$75 copay; deductible waived. Copay waived if admitted	\$75 copay; deductible waived. Copay waived if admitted
Ambulance	10%	10%
HOSPITAL CARE	PREFERRED CARE	NON-PREFERRED CARE
Inpatient Coverage The member cost sharing applies to all covered benefits incurred during a member's inpatient stay	10%	30%
Inpatient Maternity Coverage The member cost sharing applies to all covered benefits incurred during a member's inpatient stay	10%	30%
Outpatient Hospital Expenses (including The member cost sharing applies to all Covered Benefits incurred during a member's outpatient visit	10%	30%
MENTAL HEALTH SERVICES	PREFERRED CARE	NON-PREFERRED CARE
Inpatient 120 days lifetime max The member cost sharing applies to all covered benefits incurred during a member's inpatient stay	10%	30%
Outpatient Limited to 40 visits per calendar year Mental Health and Alcohol/Drug Abuse combined. The member cost sharing applies to all covered benefits incurred during a member's outpatient visit Maximum are a combined limit for preferred and non-preferred services.	35%, deductible waived	35%
ALCOHOL/DRUG ABUSE SERVICES	PREFERRED CARE	NON-PREFERRED CARE
Inpatient Limited to 60 days per calendar year. The member cost sharing applies to all covered benefits incurred during a member's inpatient stay	10%	30%
Outpatient Limited to 40 visits per calendar year Mental Health and Alcohol/Drug Abuse combined. The member cost sharing applies to all Covered Benefits incurred during a member's outpatient visit Maximums are a combined limit for preferred and non-preferred services.	35%, deductible waived	35%



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OTHER SERVICES	PREFERRED CARE	NON-PREFERRED CARE
Convalescent Facility Limited to 120 days per calendar year. The member cost sharing applies to all covered benefits incurring during a member's inpatient stay	10%	30%
Home Health Care Limited to 60 visits per calendar year. Each visit by a nurse or therapist is one visit. Each visit up to 4 hours by a home health care aide is one visit.	100%, deductible waived	30%
Hospice Care - Inpatient Limited to 30 days per lifetime. The member cost sharing applies to all covered benefits incurred during a member's inpatient stay	10%	30%
Hospice Care - Outpatient Up to a maximum benefit of \$5,000 The member cost sharing applies to all covered benefits incurred during a member's outpatient visit	10%	30%
Private Duty Nursing - Outpatient (Limited to 70 eight hour shifts per calendar year)	10%	30%
Outpatient Short-Term Rehabilitation Limited to 60 visits per plan year. Includes speech, physical, and occupational therapy. Limited to 60 visits per year.	35%, deductible waived	40%
Massage Therapy (20 visits per year)	35%, deductible waived	40%
Durable Medical Equipment	35%, deductible waived	35%
Diabetic Supplies	35%, deductible waived	35%
Contraceptive drugs and devices not obtainable at a pharmacy (includes coverage for contraceptive visits)	35%, deductible waived	35%
Vision Eyewear	\$350 Allowance every 24 months	Same as preferred care
Transplants	10% Preferred coverage is provided at an IOE contracted facility only	30% Non-Preferred coverage is provided at a Non-IOE facility.
FAMILY PLANNING	PREFERRED CARE	NON-PREFERRED CARE
Infertility Treatment Diagnosis and treatment of the underlying medical condition.	Member cost sharing is based on the type of service performed and the place of service where it is rendered	Member cost sharing is based on the type of service performed and the place of service where it is rendered
Voluntary Sterilization Including tubal ligation and vasectomy	Member cost sharing is based on the type of service performed and the place of service where it is rendered	Member cost sharing is based on the type of service performed and the place of service where it is rendered
PHARMACY	PREFERRED CARE	NON-PREFERRED CARE
Retail	Generic - 10% copay with \$5 min/\$20 max; Brand - 25% copay with \$10 min/\$40 max	Not Covered
Mail Order	2x's	Not Covered
Pharmacy Managed Self Injectables (PMSI) First prescription fill at any retail or mail order drug facility. Subsequent fills must be through Aetna Specialty Pharmacy®		
No Mandatory Generic (NO MG) - Member is responsible to pay the applicable copay only. Precert for growth hormones included		



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GENERAL PROVISIONS

Dependents Eligibility	Spouse, children from birth to age 19 or to age 25 if in school (or an approved dependent as determined by Michigan Tech.)
Pre-existing Conditions Exclusion	On effective date: Waived After effective date: waived

This plan does not cover all health care expenses and includes exclusions and limitations. Members should refer to their plan documents to determine which health care services are covered and to what extent. The following is a partial list of services and supplies that are generally not covered. However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s) purchased by your employer.

All medical or hospital services not specifically covered in, or which are limited or excluded in the plan documents; Charges related to any eye surgery mainly to correct refractive errors; Cosmetic surgery, including breast reduction; Custodial care; Dental care and X-rays; Donor egg retrieval; Experimental and investigational procedures; Hearing aids; Immunizations for travel or work; Infertility services, including, but not limited to, artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in your plan documents; Nonmedically necessary services or supplies; Orthotics; Over-the-counter medications and supplies; Reversal of sterilization; Services for the treatment of sexual dysfunction or inadequacies, including therapy, supplies, or counseling; and special duty nursing. Weight control services including surgical procedures, medical treatments, weight control/loss programs, dietary regimens and supplements, appetite suppressants and other medications; food or food supplements, exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including Morbid Obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions.

This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Aetna does not provide health care services and, therefore, cannot guarantee results or outcomes. Consult the plan documents (i.e. Group Insurance Certificate and/or Group Policy) to determine governing contractual provisions, including procedures, exclusions and limitation relating to the plan. With the exception of Aetna Rx Home Delivery, all preferred providers and vendors are independent contractors in private practice and are neither employees nor agents of Aetna or its affiliates. Aetna Rx Home Delivery, LLC, is a subsidiary of Aetna Inc. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change without notice.

Some benefits are subject to limitations or visit maximums. Certain services require precertification, or prior approval of coverage. Failure to precertify for these services may lead to substantially reduced benefits or denial of coverage. Some of the benefits requiring precertification may include, but are not limited to, inpatient hospital, inpatient mental health, inpatient skilled nursing, outpatient surgery, substance abuse (detoxification, inpatient and outpatient rehabilitation). When the Member's preferred provider is coordinating care, the preferred provider will obtain the precertification. When the member utilizes a non-preferred provider, Member must obtain the precertification. Precertification requirements may vary. Depending on the plan selected, new prescription drugs not yet reviewed by our medication review committee are either available under plans with an open formulary or excluded from coverage unless a medical exception is obtained under plans that use a closed formulary.

They may also be subject to precertification or step-therapy. Non-prescription drugs and drugs in the Limitations and Exclusions section of the plan documents (received after open enrollment) are not covered, and medical exceptions are not available for them. While this information is believed to be accurate as of the print date, it is subject to change.

Plans are provided by Aetna Life Insurance Company.