



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, <https://www.aetna.com/sbcsearch/getpolicydocs?u=080300-070020-572396> or by calling 1-888-982-3862. 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 1-888-982-3862 to request a copy.

| Important Questions                                                       | Answers                                                                                                                                                               | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>What is the overall <u>deductible</u>?</b>                             | In- <u>Network</u> : Individual \$3,200 / Family \$6,000.<br>Out-of- <u>Network</u> : Individual \$5,000 / Family \$10,000.                                           | 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> .                                                                                                                                                               |
| <b>Are there services covered before you meet your <u>deductible</u>?</b> | Yes. In- <u>network</u> <u>preventive care</u> is 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .                                            |
| <b>Are there other <u>deductibles</u> for specific services?</b>          | No.                                                                                                                                                                   | You don't have to meet <u>deductibles</u> for specific services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>       | In- <u>Network</u> : Individual \$5,600 / Family \$11,200.<br>Out-of- <u>Network</u> : Individual \$8,000 / Family \$16,000.                                          | 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.                                                                                                                                                                                                                                                                                     |
| <b>What is not included in the <u>out-of-pocket limit</u>?</b>            | <u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover & penalties for failure to obtain <u>pre-authorization</u> for services. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Will you pay less if you use a <u>network provider</u>?</b>            | Yes. See <a href="http://www.aetna.com/docfind">http://www.aetna.com/docfind</a> or call 1-888-982-3862 for a list of in- <u>network providers</u> .                  | 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. |
| <b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>          | 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) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>If you visit a health care provider's office or clinic</b>                                                                                                                                                                                                 | Primary care visit to treat an injury or illness        | 10% <u>coinsurance</u>                                        | 30% <u>coinsurance</u>                          | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                                                                                                                                                                                                                                                               | <u>Specialist</u> visit                                 | 10% <u>coinsurance</u>                                        | 30% <u>coinsurance</u>                          | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                                                                                                                                                                                                                                                               | <u>Preventive care</u> / <u>screening</u> /immunization | No charge                                                     | 30% <u>coinsurance</u>                          | You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>If you have a test</b>                                                                                                                                                                                                                                     | <u>Diagnostic test</u> (x-ray, blood work)              | 10% <u>coinsurance</u>                                        | 30% <u>coinsurance</u>                          | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                                                                                                                                                                                                                                                               | Imaging (CT/PET scans, MRIs)                            | 10% <u>coinsurance</u>                                        | 30% <u>coinsurance</u>                          | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>If you need drugs to treat your illness or condition</b><br><br>More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.aetnapharmacy.com/advancedcontrolaetna">www.aetnapharmacy.com/advancedcontrolaetna</a> | Preferred generic drugs                                 | <u>Copay</u> /prescription: \$10 (retail), \$20 (mail order)  | Not covered                                     | Covers 30 day supply (retail), 31-90 day supply (mail order). Includes contraceptive drugs & devices obtainable from a pharmacy, oral fertility drugs. No charge for preferred generic FDA-approved women's contraceptives <u>in-network</u> . Review your <u>formulary</u> for prescriptions requiring precertification or step therapy for coverage. Your cost will be higher for choosing Brand over Generics unless prescribed Dispense as Written. Maintenance drugs- after two retail fills, members are required to fill a 90-day supply at CVS Caremark® Mail Service Pharmacy or CVS Pharmacy. <u>Deductible</u> doesn't apply to certain preventive medications. |
|                                                                                                                                                                                                                                                               | Preferred brand drugs                                   | <u>Copay</u> /prescription: \$30 (retail), \$60 (mail order)  | Not covered                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                                                                                                                                                                                                                                               | Non-preferred generic/brand drugs                       | <u>Copay</u> /prescription: \$50 (retail), \$100 (mail order) | Not covered                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                                                                                                                                                                                                                                               | <u>Specialty drugs</u>                                  | <u>Copay</u> /prescription: 30%                               | Not covered                                     | All prescriptions must be filled through the Aetna Specialty Pharmacy <u>Network</u> . \$250 maximum <u>copay</u> for each 30 day supply.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>If you have outpatient surgery</b>                                                                                                                                                                                                                         | Facility fee (e.g., ambulatory surgery center)          | 10% <u>coinsurance</u>                                        | 30% <u>coinsurance</u>                          | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                                                                                                                                                                                                                                                               | Physician/surgeon fees                                  | 10% <u>coinsurance</u>                                        | 30% <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 need immediate medical attention                                   | <u>Emergency room care</u>                | 10% <u>coinsurance</u>                                     | 10% <u>coinsurance</u>                                     | Out-of-network emergency use paid the same as in-network. No coverage for non-emergency use.                                                                                                                                                                            |
|                                                                           | <u>Emergency medical transportation</u>   | 10% <u>coinsurance</u>                                     | 10% <u>coinsurance</u>                                     | Out-of-network emergency use paid the same as in-network. Non-emergency transport: not covered, except if pre-authorized.                                                                                                                                               |
|                                                                           | <u>Urgent care</u>                        | 10% <u>coinsurance</u>                                     | 30% <u>coinsurance</u>                                     | No coverage for non-urgent use.                                                                                                                                                                                                                                         |
| If you have a hospital stay                                               | Facility fee (e.g., hospital room)        | 10% <u>coinsurance</u>                                     | 30% <u>coinsurance</u>                                     | Penalty of \$400 for failure to obtain <u>pre-authorization</u> for out-of-network care.                                                                                                                                                                                |
|                                                                           | Physician/surgeon fees                    | 10% <u>coinsurance</u>                                     | 30% <u>coinsurance</u>                                     | None                                                                                                                                                                                                                                                                    |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                       | Office & other outpatient services: 10% <u>coinsurance</u> | Office & other outpatient services: 30% <u>coinsurance</u> | None                                                                                                                                                                                                                                                                    |
|                                                                           | Inpatient services                        | 10% <u>coinsurance</u>                                     | 30% <u>coinsurance</u>                                     | Penalty of \$400 for failure to obtain <u>pre-authorization</u> for out-of-network care.                                                                                                                                                                                |
| If you are pregnant                                                       | Office visits                             | No charge                                                  | 30% <u>coinsurance</u>                                     | <u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Penalty of \$400 for failure to obtain <u>pre-authorization</u> for out-of-network care may apply. |
|                                                                           | Childbirth/delivery professional services | 10% <u>coinsurance</u>                                     | 30% <u>coinsurance</u>                                     |                                                                                                                                                                                                                                                                         |
|                                                                           | Childbirth/delivery facility services     | 10% <u>coinsurance</u>                                     | 30% <u>coinsurance</u>                                     |                                                                                                                                                                                                                                                                         |

| 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) |                                                                                                                                                       |
| <b>If you need help recovering or have other special health needs</b> | <u>Home health care</u>          | 10% <u>coinsurance</u>                       | 30% <u>coinsurance</u>                          | 120 visits/calendar year combined with private-duty nursing. Penalty of \$400 for failure to obtain <u>pre-authorization</u> for out-of-network care. |
|                                                                       | <u>Rehabilitation services</u>   | 10% <u>coinsurance</u>                       | 30% <u>coinsurance</u>                          | None                                                                                                                                                  |
|                                                                       | <u>Habilitation services</u>     | 10% <u>coinsurance</u>                       | 30% <u>coinsurance</u>                          | None                                                                                                                                                  |
|                                                                       | <u>Skilled nursing care</u>      | 10% <u>coinsurance</u>                       | 30% <u>coinsurance</u>                          | 60 days/calendar year. Penalty of \$400 for failure to obtain <u>pre-authorization</u> for out-of-network care.                                       |
|                                                                       | <u>Durable medical equipment</u> | 10% <u>coinsurance</u>                       | 30% <u>coinsurance</u>                          | Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.                                            |
|                                                                       | <u>Hospice services</u>          | 10% <u>coinsurance</u>                       | 30% <u>coinsurance</u>                          | Penalty of \$400 for failure to obtain <u>pre-authorization</u> for out-of-network care.                                                              |
| <b>If your child needs dental or eye care</b>                         | Children's eye exam              | No charge                                    | 30% <u>coinsurance</u>                          | 1 routine eye exam/24 months.                                                                                                                         |
|                                                                       | Children's glasses               | Not covered                                  | Not covered                                     | Not covered.                                                                                                                                          |
|                                                                       | Children's dental check-up       | Not covered                                  | Not covered                                     | Not covered.                                                                                                                                          |

#### 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.)

- |                                                                                                                                                                         |                                                                                                                                                          |                                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Bariatric surgery</li> <li>• Cosmetic surgery</li> <li>• Dental care (Adult &amp; Child)</li> <li>• Glasses (Child)</li> </ul> | <ul style="list-style-type: none"> <li>• Hearing aids</li> <li>• Long-term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul> | <ul style="list-style-type: none"> <li>• Routine foot care</li> <li>• Weight loss programs - Except for required <u>preventive services</u>.</li> </ul> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|

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

- |                                                                                                                                                                                           |                                                                                                                                                                                                                                      |                                                                                                              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Acupuncture - 20 visits/calendar year for disease, injury &amp; chronic pain.</li> <li>• Chiropractic care - 20 visits/calendar year.</li> </ul> | <ul style="list-style-type: none"> <li>• Infertility treatment - Limited to the diagnosis &amp; treatment of underlying medical condition.</li> <li>• Private-duty nursing - Included as part of <u>home health care</u>.</li> </ul> | <ul style="list-style-type: none"> <li>• Routine eye care (Adult) - 1 routine eye exam/24 months.</li> </ul> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|

**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: California Department of Insurance, Consumer Communications Bureau, 300 South Spring Street, South Tower, Los Angeles, CA 90013, 1-800-927-HELP (4357),

1-800-482-4833 (TTY), <http://www.insurance.ca.gov>.

- 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 [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).
- For more information on your rights to continue coverage, contact the [plan](#) at 1-888-982-3862.
- 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](http://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](http://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 toll free number at 1-888-982-3862. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).
- California Department of Insurance, Consumer Communications Bureau, 300 South Spring Street, South Tower, Los Angeles, CA 90013, 1-800-927-HELP (4357), 1-800-482-4833 (TTY), <http://www.insurance.ca.gov>.
- 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](http://www.cciio.cms.gov).
- Additionally, a consumer assistance program can help you file your [appeal](#). Contact California Department of Insurance, Consumer Communications Bureau, 300 South Spring Street, South Tower, Los Angeles, CA 90013, 1-800-927-Help (4357), 1-800-482-4833(TTY), [www.insurance.ca.gov](http://www.insurance.ca.gov)

**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 \$3,200
- Specialist coinsurance 10%
- Hospital (facility) coinsurance 10%
- Other coinsurance 10%

#### 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*)

|                                        |                 |
|----------------------------------------|-----------------|
| <b>Total Example Cost</b>              | <b>\$12,700</b> |
| <b>In this example, Peg would pay:</b> |                 |
| <u>Cost Sharing</u>                    |                 |
| <u>Deductibles</u>                     | \$3,200         |
| <u>Copayments</u>                      | \$10            |
| <u>Coinsurance</u>                     | \$800           |
| <u>What isn't covered</u>              |                 |
| Limits or exclusions                   | \$60            |
| <b>The total Peg would pay is</b>      | <b>\$4,070</b>  |

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

- The plan's overall deductible \$3,200
- Specialist coinsurance 10%
- Hospital (facility) coinsurance 10%
- Other coinsurance 10%

#### This EXAMPLE event includes services like:

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

|                                        |                |
|----------------------------------------|----------------|
| <b>Total Example Cost</b>              | <b>\$5,600</b> |
| <b>In this example, Joe would pay:</b> |                |
| <u>Cost Sharing</u>                    |                |
| <u>Deductibles</u>                     | \$3,200        |
| <u>Copayments</u>                      | \$400          |
| <u>Coinsurance</u>                     | \$30           |
| <u>What isn't covered</u>              |                |
| Limits or exclusions                   | \$20           |
| <b>The total Joe would pay is</b>      | <b>\$3,650</b> |

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

- The plan's overall deductible \$3,200
- Specialist coinsurance 10%
- Hospital (facility) coinsurance 10%
- Other coinsurance 10%

#### This EXAMPLE event includes services like:

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

|                                        |                |
|----------------------------------------|----------------|
| <b>Total Example Cost</b>              | <b>\$2,800</b> |
| <b>In this example, Mia would pay:</b> |                |
| <u>Cost Sharing</u>                    |                |
| <u>Deductibles</u>                     | \$2,800        |
| <u>Copayments</u>                      | \$0            |
| <u>Coinsurance</u>                     | \$0            |
| <u>What isn't covered</u>              |                |
| Limits or exclusions                   | \$0            |
| <b>The total Mia would pay is</b>      | <b>\$2,800</b> |

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-888-982-3862.

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 1-888-982-3862.

### 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 California and Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, ancestry, religion, sex, marital status, age, gender, gender identity, sexual orientation or disability.

Aetna provides 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 race, color, national origin, ancestry, religion, sex, marital status, age, gender, gender identity, sexual orientation or disability, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator, Non-HMO,  
P.O. Box 14462, Lexington, KY 40512,  
1-800-648-7817, TTY: 711, Fax: 859-425-3379,  
CRCoordinator@aetna.com.

Civil Rights Coordinator, HMO,  
P.O. Box 24030, Fresno, CA 93779,  
1-800-648-7817, TTY: 711, Fax: 860-262-7705,  
CRCoordinator@aetna.com.

You can also file a complaint with the California Department of Insurance at [www.insurance.ca.gov](http://www.insurance.ca.gov), or at: Consumer Services Division, 300 Spring Street South Tower, Los Angeles CA 90013, or at 1-800-927-HELP (4357), TDD: 1-800-482-4TDD (4833).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights if there is a concern of discrimination based on the federal protected classes which include race, color, national origin, age, disability, or sex. You can 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).

**Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company, Aetna Health of California Inc., and their affiliates (Aetna).**

TTY: 711

## Language Assistance:

For language assistance in your language call 1-888-982-3862 at no cost.

|                    |                                                                                                                             |
|--------------------|-----------------------------------------------------------------------------------------------------------------------------|
| Albanian -         | Për shërbime përkthimi falas për ju, telefononi 1-888-982-3862.                                                             |
| Amharic -          | የቋንቋ አገልግሎቶችን ያለክፍያ ለማግኘት፣ በ 1-888-982-3862 ይደውሉ።                                                                           |
| Arabic -           | مقررا إلى ع لاصتالاء اجرال، قفلكت ي أنود ةيوعلللاتامدخل إلى ع لوصحلل 1-888-982-3862                                         |
| Armenian -         | Անվճար լեզվական ծառայություններից օգտվելու համար զանգահարեք 1-888-982-3862 հեռախոսահամարով:                                 |
| Bahasa-Indonesia - | Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-888-982-3862 tanpa dikenakan biaya.                                 |
| Bantu-Kirundi -    | Kugira uronke serivisi z'indimi atakiguzi, hamagara 1-888-982-3862.                                                         |
| Bengali-Bangala -  | আপনাকে বিনামূল্যে ভাষা পবকিসাি পপকে হকয এই নম্বকি পবেযক ান ব্রুন: 1-888-982-3862।                                           |
| Bisayan-Visayan -  | Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-888-982-3862.                                       |
| Burmese -          | သင့်အနေဖြင့် အခကြေးငွေ မပေးရပဲ ဘာသာစကားဝန်ဆောင်မှုများ ရရှိနိုင်ရန် 1-888-982-3862 သို့ ဖုန်းခေါ်ဆိုပါ။                     |
| Catalan -          | Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-888-982-3862.                                     |
| Chamorro -         | Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 1-888-982-3862.                                             |
| Cherokee -         | Ⴄႃႉႃ Ⴑႃႉႃႃႃ Ⴑႃႉႃႃႃ Ⴑႃႉႃႃႃ Ⴑႃႉႃႃႃ Ⴑႃႉႃႃႃ Ⴑႃႉႃႃႃ Ⴑႃႉႃႃႃ 1-888-982-3862.                                                       |
| Chinese -          | 如欲使用免費語言服務，請致電 1-888-982-3862。                                                                                              |
| Choctaw -          | Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-888-982-3862.                                          |
| Cushite -          | Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-888-982-3862.                                                  |
| Dutch -            | Voor gratis toegang tot taaldiensten, bell 1-888-982-3862.                                                                  |
| French -           | Afin d'accéder aux services langagiers sans frais, composez le 1-888-982-3862.                                              |
| French Creole -    | Pou jwenn sèvis lang gratis, rele 1-888-982-3862.                                                                           |
| German -           | Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-982-3862 an.                                  |
| Greek -            | Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-888-982-3862. |



|                         |                                                                                                                              |
|-------------------------|------------------------------------------------------------------------------------------------------------------------------|
| Gujarati -              | તમારે કોઇ જાતના ખર્ચ વાનિ ભાષાની સેલિઓની પહોર માટે, કોલ કરો 1-888-982-3862.                                                  |
| Hawaiian -              | No ka wala'au 'ana me ka lawelawe 'ōlelo e kahea aku i kēia helu kelepona 1-888-982-3862 Kāki 'ole 'ia kēia kōkua nei.       |
| Hindi -                 | आपके लिए बिना किसी कीमत के भाषा सेवाओं का उपयोग करने के लएि, 1-888-982-3862 पर कॉल करें।                                     |
| Hmong -                 | Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-888-982-3862.                                                    |
| Igbo -                  | Iji nwetaòhèrè na ọrụ gasị asụsụ n'efu, kpọọ 1-888-982-3862.                                                                 |
| Ilocano -               | Tapno maaksesyô dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo, tawagan ti 1-888-982-3862.                      |
| Indonesian -            | Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi 1-888-982-3862.                                                |
| Italian -               | Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-888-982-3862.                             |
| Japanese -              | 言語サービスを無料でご利用いただくには、1-888-982-3862 までお電話ください                                                                                 |
| Karen -                 | လၢတၢ်ကမၤန့ၢ်ကိၣ်အတၢ်မၤစၢၤအတၢ်ဖံးတၢ်မၤတဖၣ်လၢတအိၣ်ဒီးအပူၤလၢကဘၣ်ဟ့ၣ်အိၣ်အဂီၢ်ဘၣ်န့ၣ် ကိး 1-888-982-3862 တက့ၢ်.                  |
| Korean -                | 무료 언어 서비스를 이용하려면 1-888-982-3862 번으로 전화해 주십시오.                                                                                |
| Kru-Bassa -             | M dyi wuḍu-dù kà kò dò bë dyi móuñ nì Pídyi ní, níí, dá nòbà nìà ke: 1-888-982-3862.                                         |
| Kurdish -               | 1-888-982-3862 یەرامژ مە مەکەب یەدەنەوی مە پ، وێت وێ مە نووچێت ئێبە مە نامز یراز و گەتەمەز مە مە نەتشی مە گەرا ئێبە مە دە وێ |
| Laotian -               | ເພື່ອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍບໍ່ເສຍຄ່າຕົກກັບທຶນ, ໃຫ້ໂທຫາເບີ 1-888-982-3862.                                                 |
| Marathi -               | कोणत्याही शुल्काशिवाय भाषा सेवा प्राप्त करण्यासाठी 1-888-982-3862 वर फोन करा.                                                |
| Marshallese -           | Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlök 1-888-982-3862.                                     |
| Micronesian Pohnpeyan - | Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-888-982-3862.                                                  |
| Mon-Khmer Cambodian -   | ដើម្បីប្រើប្រាស់សេវាភាសាដោយឥតគិតថ្លៃសម្រាប់អ្នកកម្ពុជា មុននឹងទូរស័ព្ទទៅកាន់លេខ 1-888-982-3862។.                              |
| Navajo -                | T'áá ni nizaad k'ehjí bee níká a'doowol doo báqáh ílínígóó kojí' hólne' 1-888-982-3862.                                      |
| Nepali -                | निःशुल्क भाषा सेवा प्राप्त गनन 1-888-982-3862 मा टेलिफोन गनुनहोस् ।                                                          |
| Nilotic-Dinka -         | Të koor yin wëër de thokic ke cîn wëu kor keek tënɔŋ yîn. Ke cɔl koc ye koc kuony ne nɔmba 1-888-982-3862.                   |
| Norwegian -             | For tilgang til kostnadsfri språktjenester, ring 1-888-982-3862.                                                             |

Pennsylvania Dutch - Um Schprooch Services zu griege mitaus Koscht, ruff 1-888-982-3862.

Persian - ڊيري گب سامت 1-888-982-3862 مرامش اب، ن اگي ار روط هب نابز تامدخ هب یسرتسد یارب

Polish - Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonić 1-888-982-3862.

Portuguese - Para acessar os serviços de idiomas sem custo para você, ligue para 1-888-982-3862.

Punjabi - ਤੁਹਾਡੇ ਲਈ ਬਨੀਆਂ ਬਸਿੰਦੇ ਮਿੱਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਰਿਨ ਲਈ, 1-888-982-3862 'ਤੇ ਫ਼ੋਨ ਰਿੰ।

Romanian - Pentru a accesa gratuit serviciile de limbă, apălați 1-888-982-3862.

Russian - Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-888-982-3862.

Samoan - Mo le mauaina o auaunaga tau gagana e aunoa ma se totogi, vala'au le 1-888-982-3862.

Serbo-Croatian - Za besplatne prevodilačke usluge pozovite 1-888-982-3862.

Spanish - Para acceder a los servicios de idiomas sin costo, llame al 1-888-982-3862.

Sudanic-Fulfulde - Heeba a nasta jangirde djeɣ wolde wola chede bo apelou lamba 1-888-982-3862.

Swahili - Kupata huduma za lugha bila malipo kwako, piga 1-888-982-3862.

Syriac - : ܡܫܝܚܐ ܕܥܠܡܐ ܕܩܕܝܫܐ ܕܡܪܝܬܐ ܕܡܨܝܬܐ ܕܡܨܝܬܐ ܕܡܨܝܬܐ 1-888-982-3862.

Tagalog - Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-888-982-3862.

Telugu - మేరు భష నేవలను ఉచితంగ అందుకునందుకు, 1-888-982-3862 కు కల్ చేయండి.

Thai - หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 1-888-982-3862.

Tongan - Kapau 'oku ke fiema'u ta'etōtōngi 'a e ngaahi sēvesi kotoa pē he ngaahi lea kotoa, telefoni ki he 1-888-982-3862.

Trukese - Ren omw kopwe angei aninisin eman chon awewei (ese kamo), kopwe kori 1-888-982-3862.

**Turkish -** Sizin için ücretsiz dil hizmetlerine erişebilmek için, 1-888-982-3862 numarayı arayın.

Ukrainian - Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-888-982-3862.

Urdu - سیرک تاب ری 1-888-982-3862 سے لے کر ل صاحب تا مدخ مقل عتم سے س نابز تم می قل اب۔

Vietnamese - Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-888-982-3862.

Yiddish - צו צוטריט ראָרפּש באַדינונגען אין קיין פּרייַז צו איר, רופן 1-888-982-3862

Yoruba - Lati wọnú awọn isẹ èdè l'ọfẹ fun ọ, pe 1-888-982-3862.