ARIZONA AETNA ADVANTAGE PLAN OPTIONS

MEMBER BENEFITS In Network Out-of-Network* Deductible individual family \$1,000 \$2,000 \$4,000 Coinsurance (Member's responsibility) 20% 50% 50% after deductible individual family \$1,500 \$1,500 \$1,500 Out-of-Pocket Max. S0 once out-of-pocket max. Individual family \$1,500 \$1,500 \$3,000 Cut-of-Ocket Maximum Individual family \$2,500 \$3,000 \$3,000 Non-Specialist Office Visit Onlimited visits \$20 copay \$0% \$0% Contrained Visits \$25 copay \$0% \$0% Outpatient Surgery \$0% \$0% \$0% Outpatient Surgery \$20 for surgery \$0% \$0% Outpatient Surgery \$20% \$0% \$0% Annual Routine Gyn Exam No waiting period, No valing on tospoital		PPO 1000	
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		\$5,000	\$5,000
	per individual*		

Aetna Advantage Plans for individual, families and the self employed are underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out of state blanket trust. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans.

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- Maximum applies to combined in and out of network benefits
- ** Copay is billed separately and not due at time of service. Copay does not count towards coinsurance or out-of-pocket maximum.
- Payment for out-of-network facility care is determined based upon Aetna's Allowable Fee Schedule. Payment for other out-of network care is determined based upon the negotiated charge that would apply if such services or supplies were received from a Preferred Provider.

A summary of exclusions is listed in the Aetna Advantage brochure. For a full list of benefit coverage and exclusions refer to the plan documents.

Plans may be subject to medical underwriting or other restrictions. Rates and benefits vary by location. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Health insurance plans contain exclusions and limitations. Material subject to change.

