



**Aetna Student Health
Plan Design and Benefits Summary
Preferred Provider Organization (PPO)**

**UPike Kentucky College of Osteopathic Medicine and
Kentucky College of Optometry**

Policy Year: 2025–2026
Policy Number: 697414
www.aetnastudenthealth.com
(877) 626-2308



This is a brief description of the Student Health Plan. The plan is available for UPIKE – KYCOM & KYCO students. The plan is insured by Aetna Life Insurance Company (Aetna). The exact provisions, including definitions, governing this insurance are contained in the Certificate issued to you and may be viewed online at www.aetnastudenthealth.com. If there is a difference between this Plan Summary and the Certificate, the Certificate will control.

UPIKE THRIVE Counseling Center

UPIKE THRIVE Counseling Center provides short-term mental health services including personal counseling, group counseling, consultation and referrals. Services are free and confidential for all currently enrolled UPIKE students. For more details on all the resources available to students, please go to <https://www.upike.edu/undergraduate/student-affairs/counseling-center/>

Who is eligible?

KYCOM and KYCO require all full-time students to maintain health insurance coverage. Eligible students are automatically enrolled in the Student Health Insurance Plan unless you can certify that you have comparable coverage.

KYCOM and KYCO maintains its right to investigate eligibility or student status and attendance records to verify that the policy Eligibility requirements have been met. If it is discovered that the Eligibility requirements have not been met, its only obligation is to refund premium.

Coverage Dates and Rates

Coverage for all insured students will become effective at 12:01 AM on the Coverage Start Date indicated below and will terminate at 11:59 PM on the Coverage End Date indicated.

First Time Students

KYCOM

| Coverage Period | Coverage Start Date | Coverage End Date | Waiver/Enrollment Deadline |
|-----------------|---------------------|-------------------|----------------------------|
| Annual | 07/14/2025 | 06/30/2026 | 07/15/2025 |
| Fall | 07/14/2025 | 12/31/2025 | 07/15/2025 |
| Spring | 01/01/2026 | 06/30/2026 | 01/15/2026 |

KYCO

| Coverage Period | Coverage Start Date | Coverage End Date | Waiver/Enrollment Deadline |
|-----------------|---------------------|-------------------|----------------------------|
| Annual | 08/19/2025 | 06/30/2026 | 08/15/2025 |
| Fall | 08/19/2025 | 12/31/2025 | 08/15/2025 |
| Spring | 01/01/2026 | 06/30/2026 | 01/15/2026 |

Returning Students

KYCOM & KYCO

| Coverage Period | Coverage Start Date | Coverage End Date | Waiver/Enrollment Deadline |
|-----------------|---------------------|-------------------|----------------------------|
| Annual | 07/01/2025 | 06/30/2026 | 06/30/2025 |
| Fall | 07/01/2025 | 12/31/2025 | 06/30/2025 |
| Spring | 01/01/2026 | 06/30/2026 | 01/15/2026 |

Student Health Insurance Plan Rates

| UPIKE Campus | Annual | Fall | Spring |
|----------------------------|---------|---------|---------|
| UPIke Returning* | \$5,090 | \$2,545 | \$2,545 |
| KYCOM 1 st time | \$4,911 | \$2,366 | \$2,545 |
| KYCO 1 st time | \$4,409 | \$1,864 | \$2,545 |

**UPIke returning students include all KYCOM and KYCO students not attending UPIKE College for the first time*

Enrollment

To enroll online for health insurance coverage, log on to <https://app.hsac.com/upike> and click the enroll tab at the top of the page.

If you withdraw from school within the first 31 days of a coverage period, you will not be covered under the Policy and the full premium will be refunded, less any claims paid. After 31 days, you will be covered for the full period that you have paid the premium for, and no refund will be allowed. (This refund policy will not apply if you withdraw due to a covered Accident or Sickness.)

Medicare Eligibility Notice

You are not eligible to enroll in the student health plan if you have Medicare at the time of enrollment in this student plan. The plan does not provide coverage for people who have Medicare.

Termination and Refunds

Withdrawal from Classes – Leave of Absence

If you withdraw from classes under a school-approved leave of absence, your coverage will remain in force through the end of the period for which payment has been received and no premiums will be refunded.

Withdrawal from Classes – Other than Leave of Absence

If you withdraw from classes other than under a school-approved leave of absence within 31 days* after the policy effective date, you will be considered ineligible for coverage, your coverage will be terminated retroactively and any premiums collected will be refunded.

If the withdrawal is more than 31 days after the policy effective date, your coverage will remain in force through the end of the period for which payment has been received and no premiums will be refunded.

If you withdraw from classes to enter the armed forces of any country, coverage will terminate as of the effective date of such entry and a pro rata refund of premiums will be made if you submit a written request within 90 days of withdrawal from classes.

In-network Provider Network

Aetna Student Health offers Aetna's broad network of In-network Providers. You can save money by seeing In-network Providers because Aetna has negotiated special rates with them, and because the Plan's benefits are better.

If you need care that is covered under the Plan but not available from an In-network Provider, contact Member Services for assistance at the toll-free number on the back of your ID card. In this situation, Aetna may issue a pre-approval for you to receive the care from an Out-of-network Provider. When a pre-approval is issued by Aetna, the benefit level is the same as for In-network Providers.

Precertification

You need pre-approval from us for some eligible health services. Pre-approval is also called precertification. Your in-network physician is responsible for obtaining any necessary precertification before you get the care. When you go to an out-of-network provider, it is your responsibility to obtain precertification from us for any services and supplies on the precertification list. If you do not precertify when required, there is a \$500 penalty for each type of eligible health service that was not precertified. For a current listing of the health services or prescription drugs that require precertification, contact Member Services or go to www.aetna.com.

Precertification Call

Precertification should be secured within the timeframes specified below. To obtain precertification, call Member Services at the toll-free number on your ID card. This call must be made:

| | |
|---|---|
| Non-emergency admissions: | You, your physician or the facility will need to call and request precertification at least 14 days before the date you are scheduled to be admitted. |
| An emergency admission: | You, your physician or the facility must call within 48 hours or as soon as reasonably possible after you have been admitted. |
| An urgent admission: | You, your physician or the facility will need to call before you are scheduled to be admitted. An urgent admission is a hospital admission by a physician due to the onset of or change in an illness, the diagnosis of an illness, or an injury. |
| Outpatient non-emergency services requiring precertification: | You or your physician must call at least 14 days before the outpatient care is provided, or the treatment or procedure is scheduled. |

We will provide a written notification to you and your physician of the precertification decision, where required by state law. If your precertified services are approved, the approval is valid for 30 days as long as you remain enrolled in the plan.

Coordination of Benefits (COB)

Some people have health coverage under more than one health plan. If you do, we will work together with your other plan(s) to decide how much each plan pays. This is called coordination of benefits (COB). A complete description of the Coordination of Benefits provision is contained in the certificate issued to you.

Description of Benefits

The Plan excludes coverage for certain services and has limitations on the amounts it will pay. While this Plan Summary document will tell you about some of the important features of the Plan, other features that may be important to you are defined in the Certificate. To look at the full Plan description, which is contained in the Certificate issued to you, go to <https://www.aetnastudenthealth.com>.

This Plan will pay benefits in accordance with any applicable Kentucky Insurance Law(s).

| | In-network coverage | Out-of-network coverage |
|--|-------------------------|-------------------------|
| Policy year deductibles | | |
| Student | \$750 per policy year | \$1,500 per policy year |
| Policy year deductible waiver | | |
| <p>The policy year deductible is waived for all of the following eligible health services:</p> <ul style="list-style-type: none"> • In-network care for Preventive care and wellness, Physician, specialist including Consultants Office visits, Walk-in clinic visits (non-emergency visit), Mental Health and Substance Abuse Outpatient office visits, Urgent Care, Pediatric Dental Type A services, and Pediatric Vision care services • In-network care and out-of-network care for Hospice Care, Well newborn nursery care, and Outpatient prescription drugs | | |
| Maximum out-of-pocket limits | | |
| | In-network coverage | Out-of-network coverage |
| Student | \$7,150 per policy year | None |

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|--|--|
| Routine physical exams | | |
| Performed at a physician's office | <p>100% (of the negotiated charge) per visit</p> <p>No copayment or policy year deductible applies</p> | 60% (of the recognized charge) per visit |
| Maximum age and visit limits per policy year through age 21 | Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures//Health Resources and Services Administration guidelines for children and adolescents. | |
| Covered persons age 22 and over: Maximum visits per policy year | 1 visit | |

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|--|--|
| Preventive care immunizations | | |
| Performed in a facility or at a physician's office | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 60% (of the recognized charge) per visit |
| Maximums | Subject to any age limits provided for in the comprehensive guidelines supported by Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention | |
| The following is not covered under this benefit: <ul style="list-style-type: none">Any immunization that is not considered to be preventive care or recommended as preventive care, such as those required due to employment or travel | | |
| Routine gynecological exams (including Pap smears and cytology tests) | | |
| Performed at a physician's, obstetrician (OB), gynecologist (GYN) or OB/GYN office | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 60% (of the recognized charge) per visit |
| Maximum visits per policy year | 1 visit | |
| Preventive screening and counseling services | | |
| Preventive screening and counseling services for Obesity and/or healthy diet counseling, Misuse of alcohol & drugs, Tobacco Products, Depression Screening, Sexually transmitted infection counseling & Genetic risk counseling for breast and ovarian cancer | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 60% (of the recognized charge) per visit |
| Obesity and/or healthy diet counseling Maximum visits | Age 0-22: unlimited visits. Age 22 and older: 26 visits per 12 months, of which up to 10 visits may be used for healthy diet counseling. | |
| Misuse of alcohol and/or drugs counseling Maximum visits per policy year | 5 visits | |
| Use of tobacco products counseling Maximum visits per policy year | 8 visits | |

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|---|--|
| Depression screening counseling Maximum visits per policy year | 1 visit | |
| Sexually transmitted infection counseling Maximum visits per policy year | 2 visits | |
| Genetic risk counseling for breast and ovarian cancer limitations Maximum visits per policy year | Not subject to any age or frequency limitations | |
| Routine cancer screenings | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 60% (of the recognized charge) per visit |
| Maximum: | Subject to any age; family history; and frequency guidelines as set forth in the most current: <ul style="list-style-type: none"> Evidence-based items that have in effect a rating of A or B in the current recommendations of the United States Preventive Services Task Force; and The comprehensive guidelines supported by the Health Resources and Services Administration. | |
| Lung cancer screening maximums | 1 screening every 12 months | |
| Prenatal care services (Preventive care services only) | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 60% (of the recognized charge) per visit |
| Lactation support and counseling services | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 60% (of the recognized charge) per visit |
| Lactation counseling services maximum visits per policy year either in a group or individual setting | 6 visits | |
| Breast pump supplies and accessories | 100% (of the negotiated charge) per item No copayment or policy year deductible applies | 60% (of the recognized charge) per item |

| Eligible health services | In-network coverage | Out-of-network coverage |
|--|---|--|
| Family planning services – female contraceptives | | |
| Counseling services | | |
| Female contraceptive counseling services office visit | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 60% (of the recognized charge) per visit |
| Contraceptive counseling services maximum visits per policy year either in a group or individual setting | 2 visits | |
| Female contraceptive prescription drugs and devices provided, administered, or removed, by a provider during an office visit | 100% (of the negotiated charge) per item No copayment or policy year deductible applies | 60% (of the recognized charge) per item |
| Female Voluntary sterilization-Inpatient provider services | 100% (of the negotiated charge) No copayment or policy year deductible applies | 60% (of the recognized charge) |
| Female Voluntary sterilization-Outpatient provider services | 100% (of the negotiated charge) per visit No copayment or policy year deductible applies | 60% (of the recognized charge) per visit |
| The following are not covered under this benefit: <ul style="list-style-type: none"> • Services and supplies provided for an elective abortion except to preserve the life of the female upon whom the abortion is performed. • Any contraceptive methods that are only "reviewed" by the FDA and not "approved" by the FDA • Male contraceptive methods, sterilization procedures or devices | | |
| Physicians and other health professionals | | |
| Physician, specialist including Consultants Office visits (non-surgical/ non-preventive care by a physician and specialist, includes telemedicine consultations) | \$30 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit No policy year deductible applies | 60% (of the recognized charge) per visit |

| Eligible health services | In-network coverage | Out-of-network coverage |
|--|---|--|
| Allergy testing and treatment | | |
| Allergy testing performed at a physician's or specialist's office | 80% (of the negotiated charge) per visit | 60% (of the recognized charge) per visit |
| Allergy injections treatment performed at a physician's, or specialist office | 80% (of the negotiated charge) per visit | 60% (of the recognized charge) per visit |
| The following are not covered under this benefit: <ul style="list-style-type: none"> Allergy sera and extracts administered via injection | | |
| Physician and specialist surgical services | | |
| Inpatient surgery performed during your stay in a hospital or birthing center by a surgeon (includes anesthetist and surgical assistant expenses) | 80% (of the negotiated charge) | 60% (of the recognized charge) |
| The following are not covered under this benefit: <ul style="list-style-type: none"> A stay in a hospital (Hospital stays are covered in the <i>Eligible health services and exclusions – Hospital and other facility care</i> section) Services of another physician for the administration of a local anesthetic | | |
| Outpatient surgery performed at a physician's or specialist's office or outpatient department of a hospital or surgery center by a surgeon (includes anesthetist and surgical assistant expenses) | 80% (of the negotiated charge) per visit | 60% (of the recognized charge) per visit |
| The following are not covered under this benefit: <ul style="list-style-type: none"> A stay in a hospital (Hospital stays are covered in the <i>Eligible health services and exclusions – Hospital and other facility care</i> section) A separate facility charge for surgery performed in a physician's office Services of another physician for the administration of a local anesthetic | | |
| Alternatives to physician office visits | | |
| Walk-in clinic visits (non-emergency visit) | \$30 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit No policy year deductible applies | 60% (of the recognized charge) per visit |

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|--|--|
| Hospital and other facility care | | |
| Inpatient hospital (room and board) and other miscellaneous services and supplies) Subject to semi-private room rate unless intensive care unit required Room and board includes intensive care For physician charges, refer to the <i>Physician and specialist – inpatient surgical services</i> benefit Includes birthing center facility charges | \$200 copayment then the plan pays 80% (of the balance of the negotiated charge) per admission | 60% (of the recognized charge) per admission |
| The following are not eligible health services: <ul style="list-style-type: none"> All services and supplies provided in: <ul style="list-style-type: none"> Rest homes Any place considered a person's main residence or providing mainly custodial or rest care Health resorts Spas Schools or camps | | |
| Preadmission testing | Covered according to the type of benefit and the place where the service is received | Covered according to the type of benefit and the place where the service is received |
| In-hospital non-surgical physician services | 80% (of the negotiated charge) per visit | 60% (of the recognized charge) per visit |
| Alternatives to hospital stays | | |
| Outpatient surgery (facility charges) performed in the outpatient department of a hospital or surgery center | 80% (of the negotiated charge) | 60% (of the recognized charge) |
| The following are not covered under this benefit: <ul style="list-style-type: none"> A stay in a hospital (See the <i>Hospital care – facility charges</i> benefit in this section) A separate facility charge for surgery performed in a physician's office Services of another physician for the administration of a local anesthetic | | |
| Home health Care | 80% (of the negotiated charge) per visit | 60% (of the recognized charge) per visit |
| The following are not covered under this benefit: <ul style="list-style-type: none"> Nursing and home health aide services or therapeutic support services provided outside of the home (such as in conjunction with school, vacation, work or recreational activities) Transportation Homemaker or housekeeper services | | |

| <ul style="list-style-type: none"> • Food or home delivered services • Maintenance therapy | | |
|---|--|--|
| Eligible health services | In-network coverage | Out-of-network coverage |
| Hospice care | | |
| Hospice-Inpatient | No charge No policy year deductible applies | No charge No policy year deductible applies |
| Hospice-Outpatient | No charge No policy year deductible applies | No charge No policy year deductible applies |
| The following are not covered under this benefit: <ul style="list-style-type: none"> • Funeral arrangements • Pastoral counseling • Respite care • Bereavement counseling • Financial or legal counseling which includes estate planning and the drafting of a will • Homemaker or caretaker services that are services which are not solely related to your care and may include: <ul style="list-style-type: none"> - Sitter or companion services for either you or other family members - Transportation - Maintenance of the house | | |
| Outpatient private duty nursing | 80% (of the negotiated charge) per visit | 60% (of the recognized charge) per visit |
| Skilled nursing facility- Inpatient (room and board and miscellaneous inpatient care services and supplies) Subject to semi-private room rate unless intensive care unit is required Room and board includes intensive care | \$200 copayment then the plan pays 80% (of the balance of the negotiated charge) per admission | 60% (of the recognized charge) per admission |
| Hospital emergency room | \$300 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit | Paid the same as in-network coverage |
| Non-emergency care in a hospital emergency room | Not covered | Not covered |
| Important note: <ul style="list-style-type: none"> • As out-of-network providers do not have a contract with us the provider may not accept payment of your cost share, (copayment/coinsurance), as payment in full. You may receive a bill for the difference between the amount billed by the provider and the amount paid by this plan. If the provider bills you for an amount above your cost share, you are not responsible for paying that amount. You should send the bill to the | | |

address listed on the back of your ID card, or call Member Services for an address at 1-877-480-4161 and we will resolve any payment dispute with the provider over that amount. Make sure the ID card number is on the bill.

- Any cost sharing requirement for the items and services subject to surprise billing protection, as explained in your certificate of coverage under the What the plan pays and what you pay section, will be calculated at the allowable amount based on the median contracted rate for all plans offered by us in your market for the same or similar item or service. The negotiated rate for Surprise billing situations will be the median calculated rate per all federal guidelines. Any cost share made with respect to the items and services will apply toward your in – network deductible and out -of-pocket maximum, if you have one.
- A separate hospital emergency room copayment/coinsurance will apply for each visit to an emergency room. If you are admitted to a hospital as an inpatient right after a visit to an emergency room, your emergency room copayment/coinsurance will be waived and your inpatient copayment/coinsurance will apply.
- Covered benefits that are applied to the hospital emergency room copayment/coinsurance cannot be applied to any other copayment/coinsurance under the plan. Likewise, a copayment/coinsurance that applies to other covered benefits under the plan cannot be applied to the hospital emergency room copayment/coinsurance.
- Separate copayment/coinsurance amounts may apply for certain services given to you in the hospital emergency room that are not part of the hospital emergency room benefit. These copayment/coinsurance amounts may be different from the hospital emergency room copayment/coinsurance. They are based on the specific service given to you.
- Services given to you in the hospital emergency room that are not part of the hospital emergency room benefit may be subject to copayment/coinsurance amounts.

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|--|---|
| Urgent care | \$30 copayment then the plan pays 80% (of the balance of the negotiated charge) per visit No policy year deductible applies | 60% (of the recognized charge) per visit |
| Non-urgent use of an urgent care provider | Not covered | Not covered |
| Pediatric dental care (Limited to covered persons through the end of the month in which the person turns age 21) | | |
| Type A services | 100% (of the negotiated charge) per visit No copayment or deductible applies | 60% (of the recognized charge) per visit |
| Type B services | 80% (of the negotiated charge) per visit | 60% (of the recognized charge) per visit |
| Type C services | 50% (of the negotiated charge) per visit | 50% (of the recognized charge) per visit |
| Orthodontic services | 50% (of the negotiated charge) per visit | 50% (of the recognized charge) per visit |
| Dental emergency services | Covered according to the type of benefit and the place where the service is received | Covered according to the type of benefit and the place where the service is received. |
| Dental emergency maximum | None | |

Pediatric dental care exclusions

The following are not covered under this benefit:

- Any instruction for diet, plaque control and oral hygiene
- Cosmetic services and supplies including:
 - Plastic surgery, reconstructive surgery, cosmetic surgery, personalization or characterization of dentures or other services and supplies which improve, alter or enhance appearance
 - Augmentation and vestibuloplasty, and other substances to protect, clean, whiten, bleach or alter the appearance of teeth, whether or not for psychological or emotional reasons, except to the extent coverage is specifically provided in the *Eligible health services and exclusions* section
 - Facings on molar crowns and pontics will always be considered cosmetic
- Crown, inlays, onlays, and veneers unless:
 - It is treatment for decay or traumatic injury and teeth cannot be restored with a filling material
 - The tooth is an abutment to a covered partial denture or fixed bridge
- Dental implants and braces (that are determined not to be medically necessary), mouth guards, and other devices to protect, replace or reposition teeth
- Dentures, crowns, inlays, onlays, bridges, or other appliances or services used for the purpose of splinting, to alter vertical dimension, to restore occlusion, or correcting attrition, abrasion, abfraction or erosion.
- Treatment of any jaw joint disorder and treatments to alter bite or the alignment or operation of the jaw, including temporomandibular joint dysfunction disorder (TMJ), orthognathic surgery, and treatment of malocclusion or devices to alter bite or alignment, except as covered in the *Eligible health services and exclusions – Specific conditions* section
- General anesthesia and intravenous sedation, unless specifically covered and only when done in connection with another eligible health service
- Orthodontic treatment except as covered above and in the *Pediatric dental care* section of the schedule of benefits
- Pontics, crowns, cast or processed restorations made with high noble metals (gold)
- Prescribed drugs, pre-medication or analgesia (nitrous oxide)
- Replacement of a device or appliance that is lost, missing or stolen, and for the replacement of appliances that have been damaged due to abuse, misuse or neglect and for an extra set of dentures
- Replacement of teeth beyond the normal complement of 32
- Routine dental exams and other preventive services and supplies, except as specifically provided in the *Pediatric dental care* section of the schedule of benefits
- Services and supplies:
 - Done where there is no evidence of pathology, dysfunction, or disease other than covered preventive services
 - Services and supplies provided for your personal comfort or convenience or the convenience of another person, including a provider
 - Services and supplies provided in connection with treatment or care that is not covered under your policy
- Services rendered before the effective date or after the termination of coverage.
- Space maintainers except when needed to preserve space resulting from the premature loss of deciduous teeth.
- Surgical removal of impacted wisdom teeth only for orthodontic reasons
- Treatment by other than a dentist or dental provider that is legally qualified to furnish dental services or supplies

| Eligible health services | In-network coverage | Out-of-network coverage |
|--|---|---|
| Diabetic services and supplies (including equipment and training) | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Podiatric (foot care) treatment Physician and specialist non-routine foot care treatment | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| <p>The following are not covered under this benefit:</p> <ul style="list-style-type: none"> Services and supplies for: <ul style="list-style-type: none"> The treatment of calluses, bunions, toenails, flat feet, hammertoes, fallen arches The treatment of weak feet, chronic foot pain or conditions caused by routine activities, such as walking, running, working or wearing shoes Supplies (including orthopedic shoes), foot orthotics, arch supports, shoe inserts, ankle braces, guards, protectors, creams, ointments and other equipment, devices and supplies Routine pedicure services, such as cutting of nails, corns and calluses when there is no illness or injury of the feet | | |
| Impacted wisdom teeth | 80% (of the negotiated charge) | 60% (of the recognized charge) |
| Accidental injury to sound natural teeth | 80% (of the negotiated charge) | 60% (of the recognized charge) |
| <p>The following are not covered under this benefit:</p> <ul style="list-style-type: none"> The care, filling, removal or replacement of teeth and treatment of diseases of the teeth Dental services related to the gums Apicoectomy (dental root resection) Orthodontics Root canal treatment Soft tissue impactions Bony impacted teeth Alveolectomy Augmentation and vestibuloplasty treatment of periodontal disease False teeth Prosthetic restoration of dental implants Dental implants | | |
| Temporomandibular joint dysfunction (TMJ) and craniomandibular joint dysfunction (CMJ) treatment | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| <p>The following are not covered under this benefit:</p> <ul style="list-style-type: none"> Dental implants | | |
| Clinical trials | | |
| Experimental or investigational therapies | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|---|---|
| Routine patient costs | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| <p>The following are not eligible health services:</p> <ul style="list-style-type: none"> Services and supplies related to data collection and record-keeping needed only for the clinical trial Services and supplies provided by the trial sponsor for free The experimental intervention itself (except Category B investigational devices and promising experimental or investigational interventions for terminal illnesses in certain clinical trials in accordance with our policies) | | |
| Dermatological treatment | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| <p>The following are not covered under this benefit:</p> <ul style="list-style-type: none"> Cosmetic treatment and procedures | | |
| Obesity Surgery - inpatient and outpatient facility and physician services | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| <p>Obesity surgery and services</p> <p>The following are not eligible health services:</p> <ul style="list-style-type: none"> Weight management treatment. Drugs intended to decrease or increase body weight, control weight or treat obesity except as described in the certificate. Preventive care services for obesity screening and weight management interventions, regardless of whether there are other related conditions. This includes: <ul style="list-style-type: none"> Drugs, stimulants, preparations, foods or diet supplements, dietary regimens and supplements, food supplements, appetite suppressants and other medications Hypnosis, or other forms of therapy Exercise programs, exercise equipment, membership to health or fitness clubs, recreational therapy or other forms of activity or activity enhancement. | | |
| Maternity care (includes delivery and postpartum care services in a hospital or birthing center) | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| <p>The following are not covered under this benefit:</p> <p>Any services and supplies related to births that take place in the home or in any other place not licensed to perform deliveries</p> | | |
| Well newborn nursery care in a hospital or birthing center | 80% (of the negotiated charge) No policy year deductible applies | 60% (of the recognized charge) No policy year deductible applies |
| Voluntary sterilization for males-surgical services | 80% (of the negotiated charge) | 60% (of the recognized charge) |

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|--|---|
| <p>The following are not covered under this benefit:</p> <ul style="list-style-type: none"> • Abortion except to preserve the life of the female upon whom the abortion is performed • Reversal of voluntary sterilization procedures, including related follow-up care • Services provided as a result of complications resulting from a male voluntary sterilization procedure and related follow-up care | | |
| Gender affirming treatment | | |
| Surgical, hormone replacement therapy, and counseling treatment | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| <p>The following are not eligible health services under this benefit:</p> <ul style="list-style-type: none"> • Any treatment, surgery, service or supply that is not listed in the certificate as eligible health services | | |
| Autism spectrum disorder | | |
| Autism spectrum disorder treatment, diagnosis and testing and Applied behavior analysis | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Behavioral Health | | |
| Mental Health Treatment | | |
| <p>Inpatient hospital mental health disorders treatment (room and board and other miscellaneous hospital services and supplies)</p> <p>Inpatient residential treatment facility mental health disorders treatment (room and board and other miscellaneous residential treatment facility services and supplies)</p> <p>Subject to semi-private room rate unless intensive care unit is required</p> <p>Mental health disorder room and board intensive care</p> | \$200 copayment then the plan pays 80% (of the balance of the negotiated charge) per admission | 60% (of the recognized charge) per admission |

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|--|---|
| Outpatient office visits (includes telemedicine consultations) | \$30 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit No policy year deductible applies | 60% (of the recognized charge) per visit |
| Other outpatient treatment (includes Partial hospitalization and Intensive Outpatient Program) | 80% (of the negotiated charge) per visit | 60% (of the recognized charge) per visit |
| Eligible health services | In-network coverage (IOE facility) | Out-of-network coverage (Includes providers who are otherwise part of Aetna's network but are non-IOE providers) |
| Transplant services | | |
| Inpatient and outpatient transplant facility services | Covered according to the type of benefit and the place where the service is received. | |
| Inpatient and outpatient transplant physician and specialist services | Covered according to the type of benefit and the place where the service is received. | |
| Transplant services-travel and lodging | Covered | Covered |
| Lifetime Maximum payable for Travel and Lodging Expenses for any one transplant, including tandem transplants | \$10,000 | \$10,000 |
| Maximum payable for Lodging Expenses per IOE patient | \$50 per night | \$50 per night |
| Maximum payable for Lodging Expenses per companion | \$50 per night | \$50 per night |
| <p>The following are not covered under this benefit:</p> <ul style="list-style-type: none"> • Services and supplies furnished to a donor when the recipient is not a covered person • Harvesting and storage of organs, without intending to use them for immediate transplantation for your existing illness • Harvesting and/or storage of bone marrow, hematopoietic stem cells, or other blood cells without intending to use them for transplantation within 12 months from harvesting, for an existing illness | | |

| Eligible health services | In-network coverage | Out-of-network coverage |
|--|---|---|
| Infertility services | | |
| Treatment of basic infertility services | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| <p>The following are not covered services under the infertility treatment benefit:</p> <ul style="list-style-type: none"> • Injectable infertility medication, including menotropins, hCG, and GnRH agonists. • All charges associated with: <ul style="list-style-type: none"> - Surrogacy for you or the surrogate. A surrogate is a female carrying her own genetically related child where the child is conceived with the intention of turning the child over to be raised by others, including the biological father - Cryopreservation (freezing) of eggs, embryos or sperm - Storage of eggs, embryos, or sperm - Thawing of cryopreserved (frozen) eggs, embryos or sperm - The care of the donor in a donor egg cycle which includes any payments to the donor, donor screening fees, fees for lab tests, and any charges associated with care of the donor required for donor egg retrievals or transfers - The use of a gestational carrier for the female acting as the gestational carrier. A gestational carrier is a female carrying an embryo to which the person is not genetically related - Obtaining sperm from a person not covered under this plan for ART services - Home ovulation prediction kits or home pregnancy tests - The purchase of donor embryos, donor oocytes, or donor sperm - Reversal of voluntary sterilizations, including follow-up care • Ovulation induction with menotropins, Intrauterine insemination and any related services, products or procedures • In vitro fertilization (IVF), Zygote intrafallopian transfer (ZIFT), Gamete intrafallopian transfer (GIFT), Cryopreserved embryo transfers and any related services, products or procedures (such as Intracytoplasmic sperm injection (ICSI) or ovum microsurgery) | | |
| Specific therapies and tests | | |
| Diagnostic complex imaging services performed in the outpatient department of a hospital or other facility | 80% (of the negotiated charge) | 60% (of the recognized charge) |
| Diagnostic lab work and radiological services performed in a physician's office, the outpatient department of a hospital or other facility | 80% (of the negotiated charge) | 60% (of the recognized charge) |
| Outpatient Chemotherapy, Radiation & Respiratory Therapy | 80% (of the negotiated charge) per visit | 60% (of the recognized charge) per visit |
| Outpatient infusion therapy performed in a covered person's home, physician's office, outpatient department of a hospital or other facility | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|--|--|
| <p>The following are not covered under this benefit:</p> <ul style="list-style-type: none"> Drugs that are included on the list of specialty prescription drugs as covered under your outpatient prescription drug plan Enteral nutrition Blood transfusions and blood products Dialysis | | |
| <p>Outpatient physical, occupational, speech, and cognitive therapies (including Cardiac and Pulmonary Therapy)</p> <p>Combined for short-term rehabilitation services and habilitation therapy services</p> | <p>\$30 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit</p> <p>No policy year deductible applies</p> | 70% (of the recognized charge) per visit |
| Outpatient post cochlear implant aural therapy | 80% (of the negotiated charge) | 60% (of the recognized charge) |
| Chiropractic services | 80% (of the negotiated charge) per visit | 60% (of the recognized charge) per visit |
| Specialty prescription drugs purchased and injected or infused by your provider in an outpatient setting | <p>Covered according to the type of benefit or the place where the service is received.</p> <p>No policy year deductible applies</p> | <p>Covered according to the type of benefit or the place where the service is received.</p> <p>No policy year deductible applies</p> |
| Other services | | |
| Emergency ground, air, and water ambulance (includes non-emergency ambulance) | \$150 copayment then the plan pays 100% (of the balance of the negotiated charge) per trip | Paid the same as in-network coverage |
| <p>The following are not eligible health services:</p> <ul style="list-style-type: none"> Ambulance services for routine transportation to receive outpatient or inpatient services | | |
| Durable medical and surgical equipment | 80% (of the negotiated charge) per item | 60% (of the recognized charge) per item |
| <p>The following are not covered under this benefit:</p> <ul style="list-style-type: none"> Whirlpools Portable whirlpool pumps Sauna baths Massage devices Over bed tables Elevators Communication aids Vision aids Telephone alert systems | | |

| <ul style="list-style-type: none">Personal hygiene and convenience items such as air conditioners, humidifiers, hot tubs, or physical exercise equipment even if they are prescribed by a physician | | |
|--|--|---|
| Eligible health services | In-network coverage | Out-of-network coverage |
| Nutritional support | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Cochlear implants | 80% (of the negotiated charge) per item | 60% (of the recognized charge) per item |
| Prosthetic Devices & Orthotics Includes Cranial prosthetics (<i>Medical wigs</i>) | 80% (of the negotiated charge) per item | 60% (of the recognized charge) per item |
| The following are not covered under this benefit: <ul style="list-style-type: none">Services covered under any other benefitOrthopedic shoes, therapeutic shoes, foot orthotics, or other devices to support the feet, unless required for the treatment of or to prevent complications of diabetes, or if the orthopedic shoe is an integral part of a covered leg braceTrusses, corsets, and other support itemsRepair and replacement due to loss, misuse, abuse or theftCommunication aids | | |
| Hearing aids and Exams | | |
| Hearing exam | \$30 copayment then the plan pays 80% (of the balance of the negotiated charge) per visit No policy year deductible applies | 60% (of the recognized charge) per visit |
| Hearing exam maximum | 1 hearing exam every policy year | |
| The following are not covered under this benefit: <ul style="list-style-type: none">Hearing exams given during a stay in a hospital or other facility, except those provided to newborns as part of the overall hospital stay | | |
| Hearing Aids | 80% (of the negotiated charge) per item | 60% (of the recognized charge) per item |
| Hearing aids maximum per ear | One hearing aid per ear every 36 month consecutive period | |
| The following are not covered under this benefit: <ul style="list-style-type: none">A replacement of:<ul style="list-style-type: none">A hearing aid that is lost, stolen or brokenA hearing aid installed within the prior 36 month periodReplacement parts or repairs for a hearing aidBatteries or cordsCochlear implantsA hearing aid that does not meet the specifications prescribed for correction of hearing lossAny ear or hearing exam performed by a physician who is not certified as an otolaryngologist or otologist | | |

| Eligible health services | In-network coverage | Out-of-network coverage |
|--|--|---|
| Pediatric vision care (Limited to covered persons through the end of the month in which the person turns age 19) | | |
| Performed by a legally qualified ophthalmologist or optometrist (includes comprehensive low vision evaluations) | 100% (of the negotiated charge) per visit No policy year deductible applies | 60% (of the recognized charge) per visit |
| Maximum visits per policy year Low vision Maximum Fitting of contact Maximum | 1 visit One comprehensive low vision evaluation every policy year 1 visits | |
| Pediatric vision care services & supplies-Eyeglass frames, prescription lenses or prescription contact lenses | 100% (of the negotiated charge) per item No policy year deductible applies | 60% (of the recognized charge) per item |
| Maximum number Per year: Eyeglass frames Prescription lenses Contact lenses (includes non-conventional prescription contact lenses & aphakic lenses prescribed after cataract surgery) | One set of eyeglass frames One pair of prescription lenses Daily disposables: up to 3 month supply Extended wear disposable: up to 6 month supply Non-disposable lenses: one set | |
| Optical devices | Covered according to the type of benefit and the place where the service is received. | Covered according to the type of benefit and the place where the service is received. |
| Maximum number of optical devices per policy year | One optical device | |
| *Important note: Refer to the Vision care section in the certificate of coverage for the explanation of these vision care supplies. As to coverage for prescription lenses in a policy year, this benefit will cover either prescription lenses for eyeglass frames or prescription contact lenses, but not both. Coverage does not include the office visit for the fitting of prescription contact lenses. | | |
| The following are not covered under this benefit: <ul style="list-style-type: none">Eyeglass frames, non-prescription lenses and non-prescription contact lenses that are for cosmetic purposes | | |

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|---|--|
| Outpatient prescription drugs | | |
| Policy year deductible and copayment/coinsurance waiver for risk reducing breast cancer | | |
| The policy year deductible and the per prescription copayment/coinsurance will not apply to risk reducing breast cancer prescription drugs when obtained at a retail in-network, pharmacy. This means that such risk reducing breast cancer prescription drugs are paid at 100%. | | |
| Policy year deductible and copayment waiver for tobacco cessation prescription and over-the-counter drugs | | |
| The policy year deductible and the prescription drug copayment will not apply to the first two 90-day treatment regimens per policy year for tobacco cessation prescription drugs and OTC drugs when obtained at a retail or mail order in-network pharmacy. This means that such prescription drugs and OTC drugs are paid at 100%. | | |
| Policy year deductible and copayment waiver for contraceptive | | |
| The prescription drug copayment will not apply to female contraceptive methods when obtained at a in-network and out-of-network pharmacy. | | |
| This means that such contraceptive methods are paid at 100% for: | | |
| <ul style="list-style-type: none"> Certain over-the-counter (OTC) and generic contraceptive prescription drugs and devices for each of the methods identified by the FDA. Related services and supplies needed to administer covered devices will also be paid at 100%. If a generic prescription drug or device is not available for a certain method, you may obtain certain brand-name prescription drug or device for that method paid at 100%. | | |
| Preferred generic prescription drugs | | |
| For each fill up to a 30 day supply filled at a retail pharmacy | \$20 copayment per supply then the plan pays 100% (of the balance of the negotiated charge) No policy year deductible applies | \$20 copayment per supply then the plan pays 100% (of the balance of the recognized charge) No policy year deductible applies |
| More than a 30 day supply but less than a 91 day supply filled at a mail order pharmacy | \$60 copayment per supply then the plan pays 100% (of the balance of the negotiated charge) No policy year deductible applies | Not Covered |
| Preferred brand-name prescription drugs | | |
| For each fill up to a 30 day supply filled at a retail pharmacy | \$40 copayment per supply then the plan pays 100% (of the balance of the negotiated charge) No policy year deductible applies | \$40 copayment per supply then the plan pays 100% (of the balance of the recognized charge) No policy year deductible applies |
| More than a 30 day supply but less than a 90 day supply filled at a mail order pharmacy | \$120 copayment per supply then the plan pays 100% (of the balance of the negotiated charge) No policy year deductible applies | Not Covered |

| Eligible health services | In-network coverage | Out-of-network coverage |
|---|---|--|
| Non-preferred generic prescription drugs | | |
| For each fill up to a 30 day supply filled at a retail pharmacy | \$60 copayment per supply then the plan pays 100% (of the balance of the negotiated charge) No policy year deductible applies | \$60 copayment per supply then the plan pays 100% (of the balance of the recognized charge) No policy year deductible applies |
| More than a 30 day supply but less than a 90 day supply filled at a mail order pharmacy | \$180 copayment per supply then the plan pays 100% (of the balance of the negotiated charge) No policy year deductible applies | Not Covered |
| Non-preferred brand-name prescription drugs | | |
| For each fill up to a 30 day supply filled at a retail pharmacy | \$60 copayment per supply then the plan pays 100% (of the balance of the negotiated charge) No policy year deductible applies | \$60 copayment per supply then the plan pays 100% (of the balance of the recognized charge) No policy year deductible applies |
| More than a 30 day supply but less than a 90 day supply filled at a mail order pharmacy | \$180 copayment per supply then the plan pays 100% (of the balance of the negotiated charge) No policy year deductible applies | Not Covered |
| Specialty drugs | | |
| For each fill up to a 30 day supply filled at a specialty pharmacy | \$100 copayment per supply then the plan pays 100% (of the balance of the negotiated charge) No policy year deductible applies | Not Covered |
| Diabetic supplies, drugs, and insulin important note: | | |
| Your cost share will not exceed \$30 per 30 day supply of a covered prescription insulin drug filled at a in-network pharmacy. No policy year deductible applies for diabetic supplies and insulin. | | |
| Anti-cancer drugs taken by mouth- For each fill up to a 30 day supply | 100% (of the negotiated charge) No policy year deductible applies | 100% (of the recognized charge) No policy year deductible applies |
| Preventive care drugs and supplements filled at a retail or mail order pharmacy | 100% (of the negotiated charge) per prescription or refill No copayment or policy year deductible applies | Paid according to the type of drug per the schedule of benefits, above |
| For each 30 day supply | | |

| | | |
|--|--|--|
| Risk reducing breast cancer prescription drugs filled at a pharmacy For each 30 day supply | 100% (of the negotiated charge) per prescription or refill No copayment or policy year deductible applies | Paid according to the type of drug per the schedule of benefits, above |
| Maximums: | Coverage will be subject to any sex, age, medical condition, family history, and frequency guidelines in the recommendations of the United States Preventive Services Task Force. | |
| Tobacco cessation prescription drugs and OTC drugs filled at a pharmacy For each 30 day supply | 100% (of the negotiated charge) per prescription or refill No copayment or policy year deductible applies | Paid according to the type of drug per the schedule of benefits, above |
| Maximums: | Coverage is permitted for two 90-day treatment regimens only. Coverage will be subject to any sex, age, medical condition, family history, and frequency guidelines in the recommendations of the United States Preventive Services Task Force. | |
| Contraceptives (birth control) | | |
| For each fill up to a 12 month supply of generic and OTC drugs and devices filled at a retail or mail order pharmacy | 100% (of the negotiated charge) No policy year deductible applies | 100% (of the recognized charge) |
| For each fill up to a 12 month supply of brand name prescription drugs and devices filled at a retail or mail order pharmacy | Paid according to the type of drug per the schedule of benefits, above | Not covered |
| Dispense As Written (DAW) If a provider prescribes a covered brand-name prescription drug when a generic prescription drug equivalent is available and specifies “Dispense As Written” (DAW), you will pay the cost share for the brand-name drug. If a provider does not specify DAW and you request a covered brand-name prescription drug, you will be responsible for the cost share that applies to the brand-name drug plus the cost difference between the generic drug and the brand-name drug. The cost difference related to a prescription not specified as DAW does not apply toward your policy year deductible or maximum out-of-pocket limit | | |

Outpatient prescription drug exclusions

The following are not eligible health services:

- Abortion drugs used for elective termination of pregnancy except when the pregnancy is the result of rape or incest or if it places the woman's life in serious danger
- Allergy sera and extracts given by injection
- Any services related to providing, injecting or application of a drug
- Compounded prescriptions containing bulk chemicals not approved by the FDA including compounded bioidentical hormones
- Cosmetic drugs including medication and preparations used for cosmetic purposes
- Devices, products and appliances unless listed as an eligible health service
- Dietary supplements including medical foods except where stated in the *Eligible health services under your plan – Outpatient prescription drugs* section
- Drugs or medications:
 - Administered or entirely consumed at the time and place they are prescribed or provided
 - Which do not require a prescription by law, even if a prescription is written, unless we have approved a medical exception
 - That are therapeutically the same or an alternative to a covered prescription drug, unless we approve a medical exception
 - Not approved by the FDA or not proven safe or effective
 - Provided under your medical plan while inpatient at a healthcare facility
 - Recently approved by the FDA but not reviewed by our Pharmacy and Therapeutics Committee, unless we have approved a medical exception
 - That include vitamins and minerals unless recommended by the United States Preventive Services Task Force (USPSTF)
 - That are used to treat sexual dysfunction, enhance sexual performance or increase sexual desire, including drugs, implants, devices or preparations to correct or enhance erectile function, enhance sensitivity or alter the shape or appearance of a sex organ unless listed as an eligible health service
 - That are used for the purpose of weight gain or loss including stimulants, preparations, foods or diet supplements, dietary regimens and supplements, food or food supplements, appetite suppressants or other medications
 - That are drugs or growth hormones used to stimulate growth and treat idiopathic short stature, unless there is evidence that the covered person meets one or more clinical criteria detailed in our precertification and clinical policies
- Duplicative drug therapy; for example, two antihistamines for the same condition
- Genetic care including:
 - Any treatment, device, drug, service or supply to alter the body's genes, genetic makeup or the expression of the body's genes unless listed as an eligible health service
- Immunizations related to travel or work
- Immunization or immunological agents except as specifically stated in the schedule of benefits or the certificate
- Implantable drugs and associated devices except as specifically stated in the schedule of benefits or the certificate

Infertility:

- Prescription drugs used primarily for the treatment of infertility
- Injectables including:
 - Any charges for the administration or injection of prescription drugs
 - Needles and syringes except for those used for insulin administration

- Any drug which, due to its characteristics as determined by us, must typically be administered or supervised by a qualified provider or licensed certified health professional in an outpatient setting with the exception of Depo Provera and other injectable drugs for contraception
- Off-label drug use except for indications recognized through peer-reviewed medical literature
- Prescription drugs:
 - That are ordered by a dentist or prescribed by an oral surgeon in relation to the removal of teeth or prescription drugs for the treatment of a dental condition
 - That are considered oral dental preparations and fluoride rinses except pediatric fluoride tablets or drops as specified on the plan's drug guide
 - That are used for the purpose of improving visual acuity or field of vision
 - That are being used or abused in a manner that is determined to be furthering an addiction to a habit-forming substance, or drugs obtained for use by anyone other than the person identified on the ID card
- Replacement of lost or stolen prescriptions
- Test agents except diabetic test agents
- We reserve the right to exclude:
 - A manufacturer's product when the same or similar drug (one with the same active ingredient or same therapeutic effect), supply or equipment is on the plan's drug guide
- Any dosage or form of a drug when the same drug is available in a different dosage or form on the plan's drug guide

A covered person, a covered person's designee or a covered person's prescriber may seek an expedited medical exception process to obtain coverage for non-covered drugs in exigent circumstances. An "exigent circumstance" exists when a covered person is suffering from a health condition that may seriously jeopardize a covered person's life, health, or ability to regain maximum function or when a covered person is undergoing a current course of treatment using a non-formulary drug. The request for an expedited review of an exigent circumstance may be submitted by contacting Aetna's *Pre-certification Department* at **1-855-240-0535**, faxing the request to **1-877-269-9916**, or submitting the request in writing to:

CVS Health
 ATTN: Aetna PA
 1300 E Campbell Road
 Richardson, TX 75081

Out of Country claims

Out of Country claims should be submitted with appropriate medical service and payment information from the provider of service. Covered services received outside the United States will be considered at the Out-of-network level of benefits.

General Exclusions

Abortion

- Services and supplies provided for an abortion except when the pregnancy is the result of rape or incest or if it places the woman's life in serious danger

Abortion drugs

- Drugs used for elective termination of pregnancy except when the pregnancy is the result of rape or incest or if it places the woman's life in serious danger

Acupuncture

- Acupuncture
- Acupressure

Armed forces

- Services and supplies received from a provider as a result of an injury sustained, or illness contracted, while in the service of the armed forces of any country. When you enter the armed forces of any country, we will refund any unearned pro-rata premium to the policyholder.

Behavioral health treatment

- Services for the following based on categories, conditions, diagnoses or equivalent terms as listed in the most recent version of the *Diagnostic and Statistical Manual of Mental Disorders* (DSM) of the American Psychiatric Association:
 - School and/or education service including special education, remedial education, wilderness treatment programs, or any such related or similar programs
 - Services provided in conjunction with school, vocation, work or recreational activities
 - Transportation

Blood and blood products, synthetic blood, blood derivatives or substitutes

- Blood, blood products, and related services that are supplied to your provider free of charge

Cosmetic services and plastic surgery

- Any treatment, surgery (cosmetic or plastic), service or supply to alter, improve or enhance the shape or appearance of the body, except where described in the *Eligible health services and exclusions* section

Court-ordered testing

- Court-ordered testing or care unless medically necessary

Custodial care

Services and supplies meant to help you with activities of daily living or other personal needs.

Examples are:

- Routine patient care such as changing dressings, periodic turning and positioning in bed
- Administering oral medications
- Care of a stable tracheostomy (including intermittent suctioning)
- Care of a stable colostomy/ileostomy
- Care of stable gastrostomy/jejunostomy/nasogastric tube (intermittent or continuous) feedings
- Care of a bladder catheter (including emptying/changing containers and clamping tubing)

- Watching or protecting you
- Respite care except in connection with hospice care, adult (or child) day care, or convalescent care
- Institutional care. This includes room and board for rest cures, adult day care and convalescent care
- Help with walking, grooming, bathing, dressing, getting in or out of bed, toileting, eating or preparing foods
- Any other services that a person without medical or paramedical training could be trained to perform
- For behavioral health (mental health treatment and **substance related disorders** treatment):
 - Services provided when you have reached the greatest level of function expected with the current level of care, for a specific diagnosis
 - Services given mainly to:
 - Maintain, not improve, a level of function
 - Provide a place free from conditions that could make your physical or mental state worse

Dental care for adults

- Dental services for adults including services related to:
 - The care, filling, removal or replacement of teeth and treatment of injuries to or diseases of the teeth
 - Dental services related to the gums
 - Apicoectomy (dental root resection)
 - Orthodontics
 - Root canal treatment
 - Soft tissue impactions
 - Alveolectomy
 - Augmentation and vestibuloplasty treatment of periodontal disease
 - False teeth
 - Prosthetic restoration of dental implants
 - Dental implants except when part of an approved treatment plan for an eligible health service described in the Eligible health services and exclusions – Reconstructive surgery and supplies section.

This exception does not include removal of bony impacted teeth, bone fractures, removal of tumors, and odontogenic cysts.

Educational services

Examples of are:

- Any service or supply for education, training or retraining services or testing

This includes:

 - Special education
 - Remedial education
 - Wilderness treatment programs (whether or not the program is part of a residential treatment facility or otherwise licensed institution)
 - Job training
 - Job hardening programs
- Educational services, schooling or any such related or similar program, including therapeutic programs within a school setting.

Examinations

Any health or dental examinations needed:

- Because a third party requires the exam. Examples include examinations to get or keep a job, or examinations required under a labor agreement or other contract
- To buy insurance or to get or keep a license
- To travel

- To go to a school, camp, or sporting event, or to join in a sport or other recreational activity

Experimental, investigational, or unproven

- Experimental, investigational, or unproven drugs, devices, treatments or procedures unless otherwise covered under clinical trials

Gene-based, cellular and other innovative therapies (GCIT)

Growth/Height care

- A treatment, device, drug, service or supply to increase or decrease height or alter the rate of growth
- Surgical procedures, devices and growth hormones to stimulate growth

Maintenance care

- Care made up of services and supplies that maintain, rather than improve, a level of physical or mental function, except for habilitation therapy services.

Medical supplies – outpatient disposable

- Any outpatient disposable supply or device. Examples of these are:
 - Sheaths
 - Bags
 - Elastic garments
 - Support hose
 - Bandages
 - Bedpans
 - Home test kits not related to diabetic testing
 - Splints
 - Neck braces
 - Compresses
 - Other devices not intended for reuse by another patient

Non-U.S .citizen

- Services and supplies received by a covered person (who is not a United States citizen) within the covered person's home country but only if the home country has a socialized medicine program

Other primary payer

- Payment for a portion of the charge that Medicare or another party is responsible for as the primary payer

Outpatient prescription or non-prescription drugs and medicines

- Specialty prescription drugs except as stated in the *Eligible health services and exclusions* section

Personal care, comfort or convenience items

- Any service or supply primarily for your convenience and personal comfort or that of a third party

Routine exams

- Routine physical exams, routine eye exams, routine dental exams, routine hearing exams and other preventive services and supplies, except as specifically provided in the *Eligible health services and exclusions* section

School health services

- Services and supplies normally provided by the policyholder's:
 - School health services
 - Infirmary
 - Hospital
 - Pharmacy or
- Services and supplies provided by health professionals who the policyholder:
 - Employs
 - Is affiliated with
 - Has an agreement or arrangement with
 - Otherwise designates

Services provided by a family member

- Services provided by a spouse, civil union partner, domestic partner, parent, child, stepchild, brother, sister, in-law or any household member

Services not permitted by law

- Some laws restrict the range of health care services a provider may perform under certain circumstances or in a particular state. When this happens, the services are not covered by the plan.

Services, supplies and drugs received outside of the United States

- Non-emergency medical services, outpatient prescription drugs or supplies received outside of the United States. They are not covered even if they are covered in the United States under this certificate

Sexual dysfunction and enhancement

- Any treatment, prescription drug, service, or supply to treat sexual dysfunction, enhance sexual performance or increase sexual desire, including:
 - Surgery, prescription drugs, implants, devices or preparations to correct or enhance erectile function, enhance sensitivity, or alter the shape or appearance of a sex organ
 - Sex therapy, sex counseling, marriage counseling, or other counseling or advisory service
 - Not eligible for coverage are prescription drugs in 60 day supplies

Strength and performance

- Services, devices and supplies such as drugs or preparations designed primarily to enhance your strength, physical condition, endurance or physical performance

Students in mental health field

- Any services and supplies provided to a covered student who is specializing in the mental health care field and who receives treatment from a provider as part of their training in that field

Telehealth

- Services including:
 - Telehealth kiosks

Therapies and tests

- Full body CT scans
- Hair analysis
- Hypnosis and hypnotherapy

- Massage therapy, except when used as a physical therapy treatment
- Sensory or hearing and sound integration therapy

Treatment in a federal, state, or governmental entity

- Any care in a hospital or other facility owned or operated by any federal, state or other governmental entity, except to the extent coverage is required by applicable laws

Vision care for adults

- Routine vision exam provided by an ophthalmologist or optometrist, including refraction and glaucoma testing
- Vision care services and supplies

Wilderness treatment programs

See *Educational services* within this section

Work related illness or injuries

- Coverage available to you under worker's compensation or under a similar program under local, state or federal law for any illness or injury related to employment or self-employment.

Important note:

- A source of coverage or reimbursement is considered available to you even if you waived your right to payment from that source. You may also be covered under a workers' compensation law or similar law. If you submit proof that you are not covered for a particular illness or injury under such law, then that illness or injury will be considered "non-occupational" regardless of cause.

The UPIKE-KYCOM & KYCO Student Health Insurance Plan is underwritten by Aetna Life Insurance Company. Aetna Student HealthSM is the brand name for products and services provided by Aetna Life Insurance Company and its applicable affiliated companies (Aetna).

Sanctioned Countries

If coverage provided by this policy violates or will violate any economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-877-480-4161.

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.

Discrimination is Against the Law

Aetna Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (consistent with 45 CFR § 92.101(a)(2)). Aetna Inc. does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Aetna Inc.:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
 - Qualified interpreters
 - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, call 1-877-480-4161 (TTY: 711) or the number on the back of your ID card.

If you believe that Aetna Inc. has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Civil Rights Coordinator

Attn: 1557 Coordinator
CVS Pharmacy, Inc.
1 CVS Drive, MC 2332,
Woonsocket, RI 02895

Phone: 1-800-648-7817, TTY: 711

Email: CRCoordinator@aetna.com

You can file a grievance in person, by mail, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available at Aetna Inc.'s website: <https://www.aetnastudenthealth.com>

Language accessibility statement

Interpreter services are available for free.

Attention: If you speak English, language assistance service, free of charge, are available to you. Call **1-877-480-4161** (TTY: **711**).

Español/Spanish

Atención: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-877-480-4161** (TTY: **711**).

አማርኛ/Amharic

ልብ ይበሉ: አማርኛ ቋንቋ የሚናገሩ ከሆነ፣ የትርጉም ድጋፍ ሰጪ ድርጅቶች፣ ያለምንም ክፍያ እርስዎን ለማገልገል ተዘጋጅተዋል። የሚከተለው ቁጥር ላይ ይደውሉ **1-877-480-4161** (መስማት ለተሳናቸው: **711**)።

العربية/Arabic

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **1-877-480-4161** (رقم الهاتف النصي: **711**).

Bàsòò Wùdù/Bassa

Dè dè nià kɛ dyédé gbo: ɔ jũ ké m̩ dyi Bàsòò-wùdù-po-nyò jũ ni, niì à wuɖu kà kò dò po-poò bɛ m̩ gbo kpáa.
ᐃà **1-877-480-4161** (TTY: **711**).

中文/Chinese

注意: 如果您说中文, 我们可为您提供免费的语言协助服务。请致电 **1-877-480-4161** (TTY: **711**)。

فارسی/Farsi

توجه: اگر به زبان فارسی صحبت می کنید، خدمات زبانی رایگان به شما ارایه میگردد، با شماره **1-877-480-4161** (TTY: **711**) تماس بگیرید.

Français/French

Attention : Si vous parlez français, vous pouvez disposer d'une assistance gratuite dans votre langue en composant le **1-877-480-4161** (TTY: **711**).

ગુજરાતી/Gujarati

ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો ભાષાકીય સહાયતા સેવા તમને નિ:શુલ્ક ઉપલબ્ધ છે.
કોલ કરો **1-877-480-4161** (TTY: **711**).

Kreyòl Ayisyen/Haitian Creole

Atansyon: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-877-480-4161** (TTY: **711**).

Igbo

Nrụbama: Ọ bụrụ na ị na asụ Igbo, ọrụ enyemaka asụsụ, n'efu, dijirị gị. Kpọọ **1-877-480-4161** (TTY: **711**).

한국어/Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스가 무료로 제공됩니다. **1-877-480-4161**(TTY: **711**)번으로 전화해 주십시오.

Português/Portuguese

Atenção: a ajuda está disponível em português por meio do número **1-877-480-4161** (TTY: **711**). Estes serviços são oferecidos gratuitamente.

Русский/Russian

Внимание: если вы говорите на русском языке, вам могут предоставить бесплатные услуги перевода. Звоните по телефону **1-877-480-4161** (TTY: **711**).

Tagalog

Paunawa: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-877-480-4161** (TTY: **711**).

اردو/Urdu

توجہ دیں: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت دستیاب ہیں - **1-877-480-4161** (TTY: **711**) پر کال کریں۔

Tiếng Việt/Vietnamese

Lưu ý: Nếu quý vị nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị. Gọi số **1-877-480-4161** (TTY: **711**).

Yorùbá/Yoruba

Àkíyèsí: Bí o bá nsọ èdè Yorùbá, ìrànṣẹ́wọ́ lórí èdè, lófẹ́ẹ̀, wà fún ọ. Pe **1-877-480-4161** (TTY: **711**).

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