



PLAN DESIGN & BENEFITS for RUSH UNIVERSITY MEDICAL CENTER  
PROVIDED BY AETNA LIFE INSURANCE COMPANY

<b>PLAN FEATURES</b>	<b>IN-NETWORK</b>
<b>Deductible</b> (per calendar year)	None
<b>Member Coinsurance</b>	Covered 100%
Applies to all expenses unless otherwise stated.	
Services must be performed by an Open Access Aetna Select network provider.	
Services provided by a non-network provider are not covered.	
<b>PREVENTIVE CARE</b>	<b>IN-NETWORK</b>
<b>Routine Adult Physical Exams/ Immunizations</b>	Covered 100%
<b>Routine Well Child Exams/Immunizations</b>	Covered 100%
<b>Routine Gynecological Care Exams</b>	Covered 100%
<b>Routine Mammograms</b>	Covered 100%
<b>Routine Digital Rectal Exam / Prostate-specific Antigen Test</b>	Covered 100%
<b>Colorectal Cancer Screening</b>	Covered 100%
<b>PHYSICIAN SERVICES</b>	<b>IN-NETWORK</b>
<b>Office Visits to PCP</b>	\$25 office visit copay
Includes services of an internist, general physician, family practitioner, pediatrician, nurse practitioner, physicians assistant, RN and convenient care staff	
<b>Specialist Office Visits</b>	\$40 office visit copay
<b>DIAGNOSTIC PROCEDURES</b>	<b>IN-NETWORK</b>
<b>Diagnostic Laboratory and X-ray</b>	Covered 100%
<b>Diagnostic MRI, PET, CT Scans</b> (not part of office visit)	Covered 100%
<b>EMERGENCY MEDICAL CARE</b>	<b>IN-NETWORK</b>
<b>Urgent Care Provider</b> (benefit availability may vary by location)	Covered 100% after \$40 copay
<b>Emergency Room</b>	Covered 100% after \$150 copay (waived if admitted)



PLAN DESIGN & BENEFITS for RUSH UNIVERSITY MEDICAL CENTER  
 PROVIDED BY AETNA LIFE INSURANCE COMPANY

<b>HOSPITAL CARE</b>	<b>IN-NETWORK</b>
<b>Inpatient Coverage</b>	Covered 100% after \$500 per confinement copay; waived if admitted to hospital within the Rush System for Health and for inpatient stays admitted through the emergency room.
<b>Outpatient Surgery and Hospital Expenses</b>	Covered 100%
<b>MATERNITY AND NEWBORN</b>	<b>IN-NETWORK</b>
<b>Maternity and Newborn</b>	Covered 100% after \$500 per confinement copay; waived if admitted to hospital within the Rush System for Health.
<b>MENTAL HEALTH SERVICES</b>	<b>IN-NETWORK</b>
<b>Inpatient</b>	Covered 100% after \$500 per confinement copay
<b>Outpatient</b>	Covered at 100% after \$40 copay
<b>SUBSTANCE ABUSE SERVICES</b>	<b>IN-NETWORK</b>
<b>Inpatient</b>	Covered 100% after \$500 per confinement copay
<b>Outpatient</b>	Covered at 100% after \$40 copay
<b>OTHER SERVICES</b>	<b>IN-NETWORK</b>
<b>Skilled Nursing Facility</b> Limited to 100 days per calendar year.	Covered 100%
<b>Home Health Care</b> Limited to 60 visits per calendar year. Each visit by a nurse or therapist is one visit. Each visit up to 4 hours by a home health care aide is one visit.	Covered 100%
<b>Private Duty Nursing</b> Limited to 70 eight (8) hour shifts per calendar year.	Covered 100%
<b>Hospice Care</b>	Covered 100%
<b>Short-Term Therapy Services</b> Includes Speech, Physical, Cognitive and Occupational Therapy, limited to 60 visits per calendar year.	Covered 100% after \$40 initial visit/consultation copay
<b>Chiropractic Care</b> Limited to 20 Visits per calendar year	Covered 100% after \$40 copay
<b>Durable Medical Equipment</b>	Covered 100%
<b>Contraceptive drugs and devices not obtainable at a pharmacy (includes coverage for contraceptive visits)</b>	Covered 100% (payable as any other covered expense)
<b>PHARMACY</b>	<b>IN-NETWORK</b>
<b>Retail</b>	Refer to Medco
<b>Mail Order</b>	Refer to Medco
<b>Diabetic Supplies</b>	Refer to Medco
<b>GENERAL PROVISIONS</b>	
<b>Dependents Eligibility</b>	Spouse and children to age 26.
<b>Pre-existing Conditions Exclusion</b>	On effective date: Full Postponement After effective date: Full Postponement Not applicable for children under the age of 19.

This plan imposes a pre-existing condition exclusion, which may be waived in some circumstances and may not be applicable to you. A pre-existing condition exclusion means that if you have a medical condition before coming to this plan, you may have to wait a certain period of time before the plan will provide coverage for that condition. This exclusion applies only to conditions for which medical advice, diagnosis, care, or treatment was recommended or received or for which the individual took prescribed drugs within 180 days. Generally, this period ends the day before your coverage becomes effective. However, if you were in a waiting period for coverage, 180 days ends on the day before the waiting period begins. The exclusion period, if applicable, may last up to 365 days from your first day of coverage, or, if you were in a waiting period, from the first day of your waiting period. If you had prior creditable coverage within 180 days immediately before the date you enrolled under this plan, without a break greater than 63 days, then the pre-existing conditions exclusion in your plan, if any, will be waived.



PLAN DESIGN & BENEFITS for RUSH UNIVERSITY MEDICAL CENTER  
PROVIDED BY AETNA LIFE INSURANCE COMPANY

If you had no prior creditable coverage within the 180 days prior to your enrollment date (either because you had no prior coverage or because there was more than a 63 day gap from the date your prior coverage terminated to your enrollment date), we will apply your plan's pre-existing conditions exclusion. In order to reduce or possibly eliminate your exclusion period based on your creditable coverage, you should provide us a copy of any certificates of creditable coverage you have. Please contact Aetna Member Services at 1-888-982-3862 if you need assistance in obtaining a certificate of creditable coverage from your prior carrier or if you have any questions on the information noted above. The pre-existing condition exclusion does not apply to pregnancy nor to a child who is enrolled in the plan within 31 days of birth, adoption, or placement for adoption. Note: For late enrollees, coverage will be delayed until the plan's next open enrollment, and the pre-existing condition exclusion will be applied from the individual's effective date of coverage.

---

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

All medical or hospital services not specifically covered in, or which are limited or excluded in the plan documents; Charges related to any eye surgery mainly to correct refractive errors; Cosmetic surgery, including breast reduction; Custodial care; Dental care and X-rays; Donor egg retrieval; Experimental and investigational procedures; Hearing aids; Infertility services, including, but not limited to, artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in your plan documents;

Nonmedically necessary services or supplies; Orthotics; Over-the-counter medications and supplies; Reversal of sterilization; Services for the treatment of sexual dysfunction or inadequacies, including therapy, supplies, or counseling; and special duty nursing. Weight control services including medical treatments, weight control/loss programs, dietary regimens and supplements, appetite suppressants and other medications; food or food supplements, exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including Morbid Obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions.

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

Some benefits are subject to limitations or visit maximums.

There is no penalty for failure to pre-certify for Mental Health and Substance Abuse treatment. While this information is believed to be accurate as of the print date, it is subject to change.

Plans are provided by Aetna Life Insurance Company.