



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

PLAN FEATURES	RUSH SYSTEM FOR HEALTH PARTICIPATING FACILITIES		IN-NETWORK		OUT-OF-NETWORK	
<b>Deductible</b> (per calendar year)	\$300	Individual	\$300	Individual	\$600	Individual
	\$600	Family	\$600	Family	\$1,200	Family

All covered expenses, excluding prescription drugs, copays and penalties, accumulate toward both the Rush System for Health Participating Facilities and In-Network. Unless otherwise indicated, the Deductible must be met prior to benefits being payable.

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

<b>Member Coinsurance</b> Applies to all expenses unless otherwise stated.	10%		20%		40%	
<b>Out-of-Pocket Payment Limit</b> (per calendar year)	\$1,500	Individual	\$3,000	Individual	\$10,000	Individual
	\$2,500	Family	\$5,000	Family	\$20,000	Family

All covered expenses, excluding prescription drugs, accumulate toward both the Rush System for Health Participating Facilities and In-Network.

Only those out-of-pocket expenses resulting from the application of coinsurance percentage (except any copays and penalty amounts) may be used to satisfy the Payment Limit

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

<b>Lifetime Maximum</b>	\$2,000,000 per member's lifetime					
All covered expenses accumulate toward Rush System for Health Participating Providers, In-Network and Out-In-Network Lifetime Maximum						

PREVENTIVE CARE	RUSH SYSTEM FOR HEALTH PARTICIPATING FACILITIES		IN-NETWORK		OUT-OF-NETWORK	
<b>Routine Adult Physical Exams / Immunizations</b>	Covered 100%; deductible waived		Covered 100%; deductible waived		60% after deductible	
<b>Routine Well Child Exams/Immunizations</b>	Covered 100%; deductible waived		Covered 100%; deductible waived		60% after deductible	
<b>Routine Gynecological Care Exams</b>	Covered 100%; deductible waived		Covered 100%; deductible waived		60% after deductible	
<b>Routine Mammograms</b>	Covered 100%; deductible waived		Covered 100%; deductible waived		60% after deductible	
<b>Routine Digital Rectal Exam / Prostate-specific Antigen Test</b>	Covered 100%; deductible waived		Covered 100%; deductible waived		60% after deductible	
<b>Colorectal Cancer Screening</b>	Covered 100%; deductible waived		Covered 100%; deductible waived		60% after deductible	

PHYSICIAN SERVICES	RUSH SYSTEM FOR HEALTH PARTICIPATING FACILITIES		IN-NETWORK		OUT-OF-NETWORK	
<b>Office Visits to PCP</b> Includes services of an internist, general physician, family practitioner, pediatrician, nurse practitioner, physicians assistant, RN and convenient care staff	\$20 office visit copay; deductible waived		\$20 office visit copay; deductible waived		60% after deductible	
<b>Specialist Office Visits</b>	\$40 office visit copay; deductible waived		\$40 office visit copay; deductible waived		60% after deductible	
<b>Allergy Testing and Treatment</b> (Office Visit)	100% after \$40 office visit copay		100% after \$40 office visit copay		60% after deductible	
<b>Allergy Injections</b> (not given by physician in conjunction with office visit)	80% after deductible		80% after deductible		60% after deductible	

DIAGNOSTIC PROCEDURES	RUSH SYSTEM FOR HEALTH PARTICIPATING FACILITIES		IN-NETWORK		OUT-OF-NETWORK	
<b>Diagnostic Laboratory and X-ray</b> (not performed in conjunction with office visit) Expenses are covered at 100% after the applicable office visit copay when performed as a part of a physician office visit and billed by the physician	90% after deductible		80% after deductible		60% after deductible	
<b>Diagnostic MRI, PET, CT Scans</b> (not performed in conjunction with office visit) Expenses are covered at 100% after the applicable office visit copay when performed as a part of a physician office visit and billed by the physician	90% after deductible		80% after deductible		60% after deductible	

EMERGENCY MEDICAL CARE	RUSH SYSTEM FOR HEALTH PARTICIPATING FACILITIES		IN-NETWORK		OUT-OF-NETWORK	
<b>Urgent Care Provider</b> (benefit availability may vary by location)	\$40 copay; deductible waived		\$40 copay; deductible waived		60% after deductible	
<b>Emergency Room</b>	100% after \$100 copay (waived if admitted)		100% after \$100 copay (waived if admitted)		100% after \$100 copay (waived if admitted)	



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<b>MATERNITY AND NEWBORN</b>	<b>RUSH SYSTEM FOR HEALTH PARTICIPATING FACILITIES</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Maternity</b>	90% after deductible and \$150 per confinement copay	80% after deductible and \$300 per confinement copay	60% after deductible and \$600 per confinement copay
<b>Newborn</b>	Deductible and per confinement copay waived on the facility charges. Deductible and coinsurance applies to all physician charges while inpatient		
<b>HOSPITAL CARE</b>	<b>RUSH SYSTEM FOR HEALTH PARTICIPATING FACILITIES</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Inpatient Coverage</b>	90% after deductible and \$150 per confinement copay	80% after deductible and \$300 per confinement copay	60% after deductible and \$600 per confinement copay
The member cost sharing applies to all covered benefits incurred during a member's inpatient stay			
<b>Outpatient, Surgery and Hospital Expenses</b>	90% after deductible	80% after deductible	60% after deductible
The member cost sharing applies to all covered benefits incurred during a member's outpatient visit			
<b>MENTAL HEALTH SERVICES</b>	<b>RUSH SYSTEM FOR HEALTH PARTICIPATING FACILITIES</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Inpatient</b>	90% after deductible	80% after deductible	60% after deductible
Limited to 30 days per calendar year The member cost sharing applies to all covered benefits incurred during a member's inpatient stay			
<b>Outpatient</b>	90% after deductible	80% after deductible	60% after deductible
Limited to 52 visits per calendar year The member cost sharing applies to all covered benefits incurred during a member's outpatient visit			
<b>ALCOHOL/DRUG ABUSE SERVICES</b>	<b>RUSH SYSTEM FOR HEALTH PARTICIPATING FACILITIES</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Inpatient</b>	90% after deductible	80% after deductible	60% after deductible
Limited to 30 days per calendar year and limited to 60 days per lifetime			
<b>Outpatient</b>	90% after deductible	80% after deductible	60% after deductible
Limited to 40 visits per calendar year. The member cost sharing applies to all Covered Benefits incurred during a member's outpatient visit			
<b>OTHER SERVICES</b>	<b>RUSH SYSTEM FOR HEALTH PARTICIPATING FACILITIES</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Skilled Nursing Facility</b>	90% after deductible	80% after deductible	60% after deductible
Limited to 60 days per calendar year. The member cost sharing applies to all covered benefits incurred during a member's inpatient stay			
<b>Home Health Care</b>	90% after deductible	80% after deductible	60% after deductible
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.			
<b>Private Duty Nursing</b>	90% after deductible	80% after deductible	60% after deductible
Limited to 70 eight (8) hour shifts per calendar year.			
<b>Hospice Care</b>	90% after deductible	80% after deductible	60% after deductible
The member cost sharing applies to all covered benefits incurred during a member's inpatient stay			
<b>Short-Term Therapy Services</b>	90% after deductible	80% after deductible	60% after deductible
Includes Speech, Physical, Cognitive and Occupational Therapy, limited to 90 visits (combined) per calendar year			
<b>Chiropractic Care</b>	100% after \$40 copay	100% after \$40 copay	60% after deductible
Limited to 20 visits per calendar year			
<b>Durable Medical Equipment</b>	90% after deductible	80% after deductible	60% after deductible
<b>Contraceptive drugs and devices not obtainable at a pharmacy</b> (includes coverage for contraceptive visits)	90% after deductible	80% after deductible	60% after deductible



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PHARMACY	RUSH SYSTEM FOR HEALTH PARTICIPATING FACILITIES	IN-NETWORK	OUT-OF-NETWORK
<b>Retail</b>	\$10 copay for generic drugs, \$30 copay for formulary brand-name drugs, and \$60 copay for non-formulary brand-name drugs up to a 30 day supply at participating pharmacies.	\$10 copay for generic drugs, \$30 copay for formulary brand-name drugs, and \$60 copay for non-formulary brand-name drugs up to a 30 day supply at participating pharmacies.	60% after applicable retail copays of \$10 copay for generic drugs, \$30 copay for formulary brand-name drugs, and \$60 copay for non-formulary brand-name drugs up to a 30 day supply.
<b>Mail Order</b>	\$20 copay for generic drugs, \$60 copay for formulary brand-name drugs, and \$120 copay for non-formulary brand-name drugs up to a 31-90 day supply from Aetna Rx Home Delivery®.	\$20 copay for generic drugs, \$60 copay for formulary brand-name drugs, and \$120 copay for non-formulary brand-name drugs up to a 31-90 day supply from Aetna Rx Home Delivery®.	Not applicable
<b>Diabetic Supplies</b>	\$10 copay per supply item; \$20 copay for mail order		
<b>Prescription Drug Annual Out of Pocket Maximum</b>	\$1,000 Individual		

**GENERAL PROVISIONS**

<b>Dependents Eligibility</b>	Spouse and children, pursuant to IRS guidelines for covered dependents
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<b>Pre-existing Conditions Exclusion</b>	On effective date: Full Postponement After effective date: Full Postponement
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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, then the pre-existing conditions exclusion in your plan, if any, will be waived.

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 180 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; Immunizations for travel or work; Infertility services, including, but not limited to, artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in your plan documents;

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

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

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

Plans are provided by Aetna Life Insurance Company.