ESSENTIAL PLAN - SAINT JOSEPH HEALTH SYSTEM - INDIANA

$10/25%/50% Rx

PROVIDED BY AETNA LIFE INSURANCE COMPANY

EFFECTIVE January 1, 2025

Member Responsibility (Deductible, Copays/Coinsurance and Dollar Maximums)

	TIER 1 Trinity Health Facilities and Aligned Providers	TIER 2 Select Network Providers	Out of Network
Deductible - per calendar year*	$1,250 per member $2,500 per family	$2,750 per member $5,500 per family	N/A
Copays/Coinsurance Fixed Dollar Copays	$50 copay · Outpatient surgery – facility fee only $100 copay · Ambulance service $200 copay · Emergency room visits	$100 copay · Ambulance service · Outpatient surgery – facility fee only $200 copay · Emergency room visits $500 copay · Inpatient admissions	$100 copay •Ambulance Services $200 copay •Emergency room visits
Percent Coinsurance	20%	30%**	N/A
Out-of-Pocket Maximum – per calendar year* Includes Prescription drugs, deductible, coinsurance and copays	$4,000 per member $8,000 per family	$6,000 per member $12,000 per family	N/A
Lifetime Maximum Includes Prescription Drugs	Unlimited		

*Full Integration (dollars accumulate towards all tiers)

** Unless otherwise stated within the summary outline

Facility & Professional Diagnostic Services

	TIER 1 Trinity Health Facilities and Aligned Providers	TIER 2 Select Network Providers	Out of Network
MRI, MRA, PET and CAT Scans and Nuclear Medicine Prior authorization may be required	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered
Other Diagnostic Tests, X-rays, Laboratory & Pathology	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered
Radiation & Chemotherapy	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered
Diagnostic Ultrasound & Follow Up Mammograms (after initial preventive mammogram).	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered

Telemedicine

	TIER 1 Trinity Health Facilities and Aligned Providers	TIER 2 Select Network Providers	Out of Network
Telemedicine A consultation between you and a provider who is performing a clinical medical or behavioral health service via telephonic or televideo platform	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered
Teladoc® Care is available 24/7/365 by web, phone, and Teladoc mobile app. Teladoc.com/Aetna 1-855-835-2362	General Medical Visits – 70% after deductible Behavioral Health Visits – 80% after deductible Dermatology Visits – 70% after deductible		Not Covered

Emergency Medical Care

	TIER 1 Trinity Health Facilities and Aligned Providers	TIER 2 Select Network Providers	Out of Network
Hospital Emergency Room Qualified Medical Emergency & First Aid Services	Covered – 100% after $200 copay; copay waived if admitted	Covered – 100% after $200 copay; copay waived if admitted. Applies to Tier 1 Out-of-Pocket Maximum.	Covered – 100% after $200 copay; copay waived if admitted. Applies to Tier 1 Out-of-Pocket Maximum.
Non-Emergency use of the Emergency Room (Please note: deductible applies only to non-emergency use of the emergency room)	Covered – $200 copay; then 80% after deductible	Covered – $200 copay; then 70% after deductible	Not Covered
Facility Based Urgent Care Centers	Covered – 80% after deductible	Covered – 80% after deductible. Applies to Tier 1 Out-of-Pocket Maximum.	Not Covered
Ambulance Services – medically necessary transport	Covered – 100% after $100 copay	Covered – 100% after $100 copay. Applies to Tier 1 Out-of-Pocket Maximum.	Covered – 100% after $100 copay. Applies to Tier 1 Out-of-Pocket Maximum.

Hospital Care

	TIER 1 Trinity Health Facilities and Aligned Providers	TIER 2 Select Network Providers	Out of Network
Semi-Private Room, General Nursing Care, Hospital Services and Supplies	Covered - 80% after deductible	Covered - $500 per confinement copay, then 70% after deductible*	Not Covered
	Unlimited Days		
Inpatient Admission via Emergency Room	Covered - 80% after deductible	Covered - 80% after Tier 1 deductible. Applies to Tier 1 Out-of-Pocket Maximum.	Covered - 80% after Tier 1 deductible. Applies to Tier 1 Out-of-Pocket Maximum.
	Unlimited Days		
Inpatient Medical Care (Physician Visits)	Covered – 80% after deductible	Covered – 70% after deductible*	Not Covered

Alternatives To Hospital Care

	TIER 1 Trinity Health Facilities and Aligned Providers	TIER 2 Select Network Providers	Out of Network
Skilled Nursing Facility	Covered – 80% after deductible	Covered – $500 copay, then 70% after deductible	Not Covered
	120 days per calendar year		
Hospice Care	Covered – 100% deductible waived	Covered – 100% deductible waived	Not Covered
	Unlimited days		
Home Health Care	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered
	120 visits per calendar year		

Surgical Services

	TIER 1 Trinity Health Facilities and Aligned Providers	TIER 2 Select Network Providers	Out of Network
Surgery – includes related surgical services	Covered – $50 copay, then 80% after deductible	Covered – $100 copay, then 70% after deductible	Not Covered
Inpatient Bariatric Surgery - Covered only if performed at a Tier 1 Trinity Health facility or an Aetna IOQ designated facility at Tier 2	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered
Outpatient Bariatric Surgery - Covered only if performed at a Tier 1 Trinity Health facility or an Aetna IOQ designated facility at Tier 2	Covered – $50 copay, then 80% after deductible	Covered – $100 copay, then 70% after deductible	Not Covered
Sterilization-Males Only; excludes reversal sterilization	Not Covered	Not Covered	Not Covered
Sterilization-Females Only; excludes reversal sterilization	Not Covered	Not Covered	Not Covered

Therapy Services

	TIER 1 Trinity Health Facilities and Aligned Providers	TIER 2 Select Network Providers	Out of Network
Outpatient Physical, Speech and Occupational Therapy. Services need to be provided at a Trinity facility to be paid Tier 1.	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered
	Limited to 60 visits each type of therapy per calendar year. Services are covered when performed in the outpatient department of the hospital, or approved freestanding facility. No visit limit on autism.		
Habilitative Services Services need to be provided at a Trinity facility to be paid Tier 1.	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered
	Limited to 60 visits for combined physical, occupational and speech therapy per calendar year. Services are covered when performed in the outpatient department of the hospital or approved freestanding facility. Precert required. No visit limit on autism.		
Cardiac Rehabilitation	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered
	Maximum of 36 visits in a 12 week period		

Autism Spectrum Disorders, Diagnoses and Treatment

	TIER 1 Trinity Health Facilities and Aligned Providers	TIER 2 Select Network Providers	Out of Network
Applied Behavioral Analysis (ABA)	Covered – 80% after deductible	Covered – 80% after Tier 1 deductible. Applies to Tier 1 Out-of-Pocket Maximum.	Not Covered
Physical, Occupational and Speech Therapy	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered
Nutritional Counseling	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered

Human Organ Transplants

	TIER 1 Trinity Health Facilities and Aligned Providers	TIER 2 Select Network Providers	Out of Network
Specified Organ Transplants – coordinated through the Aetna Transplant Program (1-877-212-8811)	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered
Kidney, Cornea, Bone Marrow and Skin	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered

Behavioral Health Services (Mental Health and Substance Use Disorder)

	TIER 1 Trinity Health Facilities and Aligned Providers	TIER 2 Select Network Providers	Out of Network
Inpatient Mental Health and Substance use disorder treatment	Covered – 80% after deductible	Covered – 80% after Tier 1 deductible. Applies to Tier 1 Out-of-Pocket Maximum.	Not Covered
Outpatient Mental Health and Substance use disorder treatment (includes telehealth visits)	Covered – 80% after deductible	Covered – 80% after Tier 1 deductible. Applies to Tier 1 Out-of-Pocket Maximum.	Not Covered
Spring Health: Mental Health Visits · Virtual or In-Person visits rendered by a Spring Health provider · Services after 6 Trinity Health sponsored visits	Covered – 80% after deductible	N/A	N/A
Spring Health: Substance Use Disorder · Virtual visits rendered by a Spring Health provider	Covered – 80% after deductible	N/A	N/A
Spring Health is not an Aetna product and contracts separately with Trinity Health			

Preventive Care Services

	TIER 1 Trinity Health Facilities and Aligned Providers	TIER 2 Select Network Providers	Out of Network
Health Maintenance Exam – age 18 and over; includes related chest X-rays, EKG, and lab procedures performed as part of the exam	Covered – 100% deductible waived	Covered – 100% deductible waived	Not Covered
Annual Gynecological Exam - one per calendar year	Covered – 100% deductible waived	Covered – 100% deductible waived	Not Covered

Pap Smear and related lab fees – one per calendar year	Covered – 100% deductible waived	Covered – 100% deductible waived	Not Covered
Mammography Screening – No age or frequency limit (includes 3D Mammography)	Covered – 100% deductible waived	Covered – 100% deductible waived	Not Covered
Preventive Ultrasound two dense breast ultrasounds (1 left and 1 right). Must have history of preventive mammogram within the last 6 months or service will apply deductible/coinsurance.	Covered – 100% deductible waived	Covered – 100% deductible waived	Not Covered
Prostate Specific Antigen (PSA) and DRE – No age or frequency limit	Covered – 100% deductible waived	Covered – 100% deductible waived	Not Covered
Colonoscopy Screening Exam – one every 10 years after age 45	Covered – 100% deductible waived	Covered – 100% deductible waived	Not Covered
Sigmoidoscopy Screening Exam – One exam every 5 years age 45 and over	Covered – 100% deductible waived	Covered – 100% deductible waived	Not Covered
Well-Baby and Child Care – through age 17 · 7 exams in the first 12 months of life · 3 visits in the second 12 months of life · 3 visits in the third 12 months of life · 1 exam per year thereafter	Covered – 100% deductible waived	Covered – 100% deductible waived	Not Covered
Immunizations - pediatric and adult	Covered – 100% deductible waived	Covered – 100% deductible waived	Not Covered
Routine Hearing Exam – one per calendar year	Covered – 100% deductible waived	Covered – 100% deductible waived	Not Covered
Contraceptive Methods and Counseling	Not Covered	Not Covered	Not Covered

Physician Office Services

	TIER 1 Trinity Health Facilities and Aligned Providers	TIER 2 Select Network Providers	Out of Network
Office Visits Includes: · Primary care and specialist physicians · Presurgical consultations · Initial visit to determine pregnancy · Office consultations	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered

Maternity Services

	TIER 1 Trinity Health Facilities and Aligned Providers	TIER 2 Select Network Providers	Out of Network
Pre-Natal and Post-Natal Care for physician office visits including the initial and subsequent history and physical exams of the pregnant woman (maternal weight, blood pressure, and fetal heart rate check)	Covered – 100% deductible waived	Covered – 100% deductible waived	Not Covered
Delivery and Nursery Care	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered
High Risk Specialist Visits	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered
Ultrasounds and Pregnancy Diagnostic Lab Tests	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered
Anemia Screening and Gestational Diabetes Screening	Covered – 100% deductible waived	Covered – 100% deductible waived	Not Covered
Amniocentesis (Professional Charges)	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered
Amniocentesis (Facility Charges)	Covered – 80% after deductible, after $50 copay	Covered – 70% after deductible, after $100 coapy	Not Covered

*Mom and Baby's claims are processed separately under their own files, and both may be subject to the deductible and out of pocket maximum.

Other Services

	TIER 1 Trinity Health Facilities and Aligned Providers	TIER 2 Select Network Providers	Out of Network
Allergy Testing and Therapy	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered
Allergy Injections	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered
Chiropractic Care (20 visits per calendar year)	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered
Durable Medical Equipment/Medical Supplies	Covered – 80% after deductible	Covered – 80% after Tier 1 deductible. Applies to Tier 1 Out-of-Pocket Maximum.	Not Covered
Prosthetic and Orthotic Appliances	Covered – 80% after deductible	Covered – 80% after Tier 1 deductible. Applies to Tier 1 Out-of-Pocket Maximum.	Not Covered
Private Duty Nursing Limited to 120 visits per calendar year	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered
Dialysis	Covered – 80% after deductible	Covered – 70% after deductible	Not Covered

REQUIRED REFERRAL / PRIOR AUTHORIZATION PROCESS FOR RILEY HOSPITAL FOR CHILDREN OR OTHER OUT-OF- NETWORK PROVIDERS

This plan has no out-of-network benefits. All participants need to obtain an approved out-of-network referral/prior authorization for payment at the Tier 2 in-network benefit level before receiving services at Riley Hospital or Children Hospitals and Clinics or Beacon Health System (Elkhart General Hospital or Memorial Hospital) facilities. If you do not obtain an approved referral before receiving care, your claims will be denied. Also, all other out-of-network providers will be denied for services provided by their facilities and physicians unless it is identified that the service is not available by any other Tier 1 or Tier 2 provider.

COVERAGE UNDER THE MEDICAL PLAN FOR DEPENDENTS THAT RESIDE OUTSIDE THE SERVICE AREA
Colleagues with dependents who reside outside of the service area are eligible to expand their Tier 2 network coverage to include more providers in their local area.

Colleagues who are enrolled in the medical plan and have dependents residing outside the service area, need to contact Customer Service at Aetna with the dependent's name and address to have their contract updated and for claims to process correctly.

NOTE: Cancer Treatment Centers of America (CTCA) are now part of City of Hope- There is no coverage for both health care services provided by the facility and health care services provided by physicians and other health care professionals at any of their facilities, with the exception of the City of Hope National Medical Center, General Acute Care Hospital.

Mayo Clinic – There is no in-network or out-of-network coverage for both health care services provided by the facility and health care services provided by physicians and other health care professionals at any of their facilities.
IMPORTANT INFORMATION:
Certification for certain non-preferred must be obtained in order to avoid a reduction in benefits for that care. Certification required for Hospital, Treatment Facility, and Convalescent Facility Admissions. In addition, certification is required for Home Health Care and Hospice Care.

Plan limits and maximums are combined for in-network and out-of-network care (we no longer have out-of-netwrok coverage) This plan does not cover all healthcare
expenses and excludes or limits coverage for some medical services. Members should refer to their plan documents to determine which medical services are covered and to what extent. This chart displays only a general description of your benefits. Should there be a conflict between the benefits shown on the chart and those in the legal plan documents, the terms of the plan documents will be used to determine coverage and benefits.

Essential Prescription Plan

34-day supply

Generic	TH retail: $8 All other: $10
Brand Formulary	TH retail: 20% ($24 min/$80 max) All other: 25% ($30 min/$100 max)
Brand Non-Formulary	TH retail: 40% ($48 min/$136 max) All other: 50% ($60 min/$170 max)
Obesity Medications	TH retail: 40% ($48 min/$320 max) All other: 50% ($60 min/$400 max)

90-day supply

Generic	TH retail: $24 All other: $25
Brand Formulary	TH retail: 20% ($72 min/$240 max) All other: 25% ($75 min/$250 max)
Brand Non-Formulary	TH retail: 40% ($144 min/$408 max) All other: 50% ($150 min/$425 max)
Obesity Medications	TH retail: 40% ($144 min/$960 max) All other: 50% ($150 min/$1,000 max)

Notes:

Out-of-Pocket Maximum (OOPM)*: $6,000 single/$12,000 family
*Combined with medical OOPM

Infertility medications have a 50% coinsurance (no maximum)

Dispense as Written (DAW): If the brand drug has a specific equivalent generic drug available and the plan participant receives the brand, the plan participant must pay the difference between the ingredient cost of the brand drugs and the generic drug along with the regular copay

Maintenance Drugs

Prescription Medications that are taken on an ongoing basis to treat routine ailments or disorders are considered to be a maintenance medication. After three 30-day fills, the member will be required to fill the medication as a 90-day supply through OptumRx Mail Service Pharmacy, CVS retail pharmacies (for certain Ministries) or a Trinity Health retail pharmacy, including Trinity Health Pharmacy Services in Ft. Wayne, IN.

Specialty Drugs

Specialty medications must be filled through Trinity Health Pharmacy Services in Ft. Wayne or Trinity Health retail pharmacies (certain ministries) or through the OptumRx Specialty program (certain ministries).

Preventive Service Medications (under the Patient Protection and Affordable Care Act): No Copay with Prescription

- Aspirin Products
  - Aspirin for prevention of cardiovascular disease and colorectal cancer in adults and for prevention of morbidity and mortality from preeclampsia in pregnant women at risk. Oral over-the-counter (OTC) aspirin products (with prescription). Exclude prescription aspirin products, non-oral aspirin products, or aspirin strengths > 325 mg
- Fluoride Products
  - Fluoride for prevention of dental caries in children. Prescription (generic single ingredient only) oral fluoride supplementation products. Exclude branded oral fluoride supplementation products
- Folic Acid & Prenatal Vitamins
  - Folic acid for prevention of neural tube defects. OTC folic acid supplementation products (with prescription), including prenatal vitamins containing folic acid for adults. Exclude prescription folic acid supplementation products and any product containing > 0.8mg or < 0.4mg of folic acid
- Tobacco Smoking Cessation Products
  - Prescription and OTC (with prescription) tobacco smoking cessation products (e.g., nicotine products, bupropion [generic only], varenicline) for adults. Quantity limit of 2 cycles per year and max daily dose applies to each active ingredient.
- Immunizations
  - Cover at $0 copay, single-entity and combination vaccinations for diphtheria, haemophiles influenzae type b, hepatitis A, hepatitis B, herpes zoster, human papillomavirus, polio, influenza, measles, mumps, rubella, meningococcal infections, pertussis, pneumococcal infections, rotavirus, tetanus, varicella and COVID-19 vaccines with FDA approval or emergency use approval (EUA). Exclude vaccines not listed in the ACIP Immunization Schedules. Age edits will apply in accordance with recommendations from ACIP.
- Bowel Prep Agents for Colorectal Cancer Screening
  - Selected OTC and Rx generic bowel preparation agents. Quantity limits may apply. Exclude branded bowel preparation products.

- Breast Cancer-primary preventive
  - To prevent the first occurrence of breast cancer if a Prior Authorization is obtained. Prior Authorization confirms member is using the medication for primary prevention of breast cancer and meets the preventive parameters of the USPSTF recommendation.
- Statins
  - Low to moderate dose statins for the primary prevention of cardiovascular disease in adults.
  - For members between ages 40-75, cover lovastatin
  - For members between ages 40-75, having one or more cardiovascular risk factors
    Risk factors such as dyslipidemia, diabetes, hypertension, or smoking, and having a calculated 10-year risk of a cardiovascular event of 10% or greater, cover atorvastatin (generic Lipitor) 10 & 20 mg and simvastatin (generic Zocor) 5, 10, 20, 40 mg.
  - Requires prior authorization for $0 cost share
- Pre-exposure Prophylaxis (PrEP)-prevention of HIV infection
  - To include Truvada, Descovy, and generic tenofovir disoproxil fumarate.
  - Requires prior authorization for $0 cost share

For a complete list, please reach out to OptumRx at 855-540-5950 or visit www.optumrx.com

Excluded Drugs

- Cosmetic medication: Anti-wrinkle agents, hair growth/removal, etc
- Non-sedating Antihistamine (NSA) drugs
- Hypoactive Sexual Desire Disorder (Addyi)
- Erectile dysfunction (ED) medications
- Compound pain patches and bulk powders

For a complete list, please reach out to OptumRx at 855-540-5950 or visit www.optumrx.com

Drugs requiring Prior Authorization (PA)

- Topical Acne
- Anti-obesity agents
- Kerydin
- Narcolepsy
- Compounds $300 and greater
- Anabolic steroids
- Specialty medications
- Oral/Intranasal

For a complete list, please reach out to OptumRx at 855-540-5950 or visit www.optumrx.com

Drugs that have Quantity Limits (QL) imposed

- Flu medication
- Corticosteroid oral inhalers
- Lyrica
- Bets 2 Agonists
- Mast cell stabilizer-Anticholinergic
- Opioids

For a complete list, please reach out to OptumRx at 855-540-5950 or visit www.optumrx.com

GLP-1 medications for diabetes and obesity

GLP-1 medications to treat diabetes or obesity are limited to be filled at a 30-day supply only.

Nicotine Cessation

Nicotine cessation medications, excluding OTC products, will be filled at appropriate tier level once Healthcare Reform (HCR) $0 benefit has been exhausted.

- *Due to the large number of available medicines, this list is not all-inclusive. Please note that this list does not guarantee coverage and is subject to change. Your prescription benefit plan may not cover certain products or categories, regardless of their appearance on this list.*

- *This document is only an educational tool and should not be relied upon as legal or compliance advice. Additionally, some PPACA requirements may differ for particular members enrolled in certain programs, and those members should consult with their plan administrators for specific details.*

- *This is intended as an easy-to-read summary and provides only a general overview of your benefits. It is not a contract. Additional limitations and exclusions may apply. For a complete description of benefits, please see the applicable summary plan descriptions. If there is a discrepancy between this summary and any applicable plan document, the plan document will control.*

- *More information is available through optumrx.com to help you manage your prescription drug program. You will be able to locate a pharmacy, order mail service refills, track mail service orders, and ask questions. For additional information contact OptumRx at 1-855-540-5950.*