## Important Questions

<table>
<thead>
<tr>
<th>Question</th>
<th>Answers</th>
<th>Why this Matters:</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the overall deductible?</td>
<td>Preferred: $100/Non-Preferred: $300 per Policy Year. Doesn’t apply to Preferred Preventive Care, Preferred Pediatric Routine Dental and Preferred Pediatric Vision.</td>
<td>You must pay all the costs up to the <strong>deductible</strong> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <strong>deductible</strong> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <strong>deductible</strong>.</td>
</tr>
<tr>
<td>Are there other deductibles for specific services?</td>
<td>No.</td>
<td>You don’t have to meet <strong>deductibles</strong> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.</td>
</tr>
<tr>
<td>Is there an out-of-pocket limit on my expenses?</td>
<td>Yes, Individual: $5,000 Family: $12,700 per Policy Year.</td>
<td>The <strong>out-of-pocket limit</strong> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.</td>
</tr>
<tr>
<td>What is not included in the out-of-pocket limit?</td>
<td>Penalties, premiums, balance-billed charges, and health care this plan doesn’t cover.</td>
<td>Even though you pay these expenses, they don’t count toward the <strong>out-of-pocket limit</strong>.</td>
</tr>
<tr>
<td>Is there an overall annual limit on what the plan pays?</td>
<td>No.</td>
<td>The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.</td>
</tr>
<tr>
<td>Does this plan use a network of providers?</td>
<td>Yes. For a list of preferred providers, see <a href="http://www.aetnastudenthealth.com">http://www.aetnastudenthealth.com</a> or call 1-877-480-4161.</td>
<td>If you use an in-network doctor or other health care provider, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred, or participating for providers in their network. See the chart starting on page 2 for how this plan pays different kinds of providers.</td>
</tr>
<tr>
<td>Do I need a referral to see a specialist?</td>
<td>Yes, referral is required from the Student Health Center, Preferred care deductible is waived for services at the SHC and Preferred care referred by the student health center.</td>
<td>This plan will pay some or all of the costs to see a <strong>specialist</strong> for covered services but only if you have the plan’s permission before you see the <strong>specialist</strong>.</td>
</tr>
<tr>
<td>Are there services this plan doesn’t cover?</td>
<td>Yes.</td>
<td>Some of the services this plan doesn’t cover are listed on page 5. See your policy or plan document for additional information about <strong>excluded services</strong>.</td>
</tr>
</tbody>
</table>

**Questions:** Call 1-877-480-4161 or visit us at http://www.aetnastudenthealth.com.
If you aren’t clear about any of the underlined terms used in this form, see the Glossary at www.healthreformplanSBC.com or call 1-877-480-4161 to request a copy.
### Aetna Student Health, Platinum Plan: Pomona College

**Coverage Period:** Beginning on or after 8/1/2016

**Coverage for:** Family | **Plan Type:** PPO

---

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is your share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan’s **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven’t met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network provider charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **preferred providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

---

#### Summary of Benefits and Coverage: What this Plan Covers & What it Costs

- **Coverage for:** Family
- **Plan Type:** PPO

---

- **Questions:** Call 1-877-480-4161 or visit us at [http://www.aetnastudenthealth.com](http://www.aetnastudenthealth.com). If you aren’t clear about any of the underlined terms used in this form, see the Glossary at [www.healthreformplanSBC.com](http://www.healthreformplanSBC.com) or call 1-877-480-4161 to request a copy.

---

#### Common Medical Event Services You May Need

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>Your Cost If You Use a Preferred Provider</th>
<th>Your Cost If You Use a Non-Preferred Provider</th>
<th>Limitations &amp; Exceptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you visit a health care provider’s office or clinic</td>
<td>Primary care visit to treat an injury or illness</td>
<td>$20 Copay per visit</td>
<td>$20 Copay per visit, 10% Coinsurance</td>
<td>none</td>
</tr>
<tr>
<td></td>
<td>Specialist visit</td>
<td>$20 Copay per visit</td>
<td>$20 Copay per visit, 10% Coinsurance</td>
<td>none</td>
</tr>
</tbody>
</table>
| | Other practitioner office visit | **Acupuncture:** $20 Copay per visit  
**Chiropractic:** 0% Coinsurance | **Acupuncture:** $20 Copay per visit, 10% Coinsurance  
**Chiropractic:** 10% Coinsurance | Refers to Chiropractic & Acupuncture Care. |
| | Preventive care/screening/immunization | No Charge | 10% Coinsurance | none |
| If you have a test | Diagnostic test (x-ray, blood work) | 0% Coinsurance | 10% Coinsurance | none |
| | Imaging (CT/PET scans, MRIs) | 0% Coinsurance | 10% Coinsurance | May require Pre-certification, refer to policy for details. |
| If you need drugs to treat your illness or condition | Generic drugs | $20 Copay per prescription (retail) | Not Covered | |
| | Preferred brand drugs | $40 Copay per prescription (retail) | Not Covered | |
| | Non-preferred brand drugs | $60 Copay per prescription (retail) | Not Covered | |
| | Specialty drugs | | | |

---

More information about **prescription drug coverage** is available at [www.aetnal.com/formulary](http://www.aetnal.com/formulary).

---

500499-912071-900131

2 of 8
<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>Your Cost If You Use a Preferred Provider</th>
<th>Your Cost If You Use a Non-Preferred Provider</th>
<th>Limitations &amp; Exceptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you have outpatient surgery</td>
<td>Facility fee (e.g., ambulatory surgery center)</td>
<td>0% Coinsurance</td>
<td>10% Coinsurance</td>
<td>May require Precertification, refer to policy for details.</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>0% Coinsurance</td>
<td>10% Coinsurance</td>
<td>--------------------------none--------------------------</td>
</tr>
<tr>
<td>If you need immediate medical attention</td>
<td>Emergency room services</td>
<td>$100 Copay per visit, 0% Coinsurance</td>
<td>$100 Copay per visit, 0% Coinsurance</td>
<td>Copay is waived if admitted as inpatient</td>
</tr>
<tr>
<td></td>
<td>Emergency medical transportation</td>
<td>0% Coinsurance</td>
<td>0% Coinsurance</td>
<td>--------------------------none--------------------------</td>
</tr>
<tr>
<td></td>
<td>Urgent care</td>
<td>$20 Copay per visit</td>
<td>$20 Copay per visit, 10% Coinsurance</td>
<td>--------------------------none--------------------------</td>
</tr>
<tr>
<td>If you have a hospital stay</td>
<td>Facility fee (e.g., hospital room)</td>
<td>0% Coinsurance</td>
<td>10% Coinsurance</td>
<td>Precertification required.</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fee</td>
<td>0% Coinsurance</td>
<td>10% Coinsurance</td>
<td>--------------------------none--------------------------</td>
</tr>
<tr>
<td>If you have mental health, behavioral health, or substance abuse needs</td>
<td>Mental/Behavioral health outpatient services</td>
<td>$20 Copay per visit</td>
<td>$20 Copay per visit, 10% Coinsurance</td>
<td>--------------------------none--------------------------</td>
</tr>
<tr>
<td></td>
<td>Mental/Behavioral health inpatient services</td>
<td>0% Coinsurance</td>
<td>10% Coinsurance</td>
<td>Precertification required.</td>
</tr>
<tr>
<td></td>
<td>Substance use disorder outpatient services</td>
<td>$20 Copay per visit</td>
<td>$20 Copay per visit, 10% Coinsurance</td>
<td>--------------------------none--------------------------</td>
</tr>
<tr>
<td></td>
<td>Substance use disorder inpatient services</td>
<td>0% Coinsurance</td>
<td>10% Coinsurance</td>
<td>Precertification required.</td>
</tr>
</tbody>
</table>

Questions: Call 1-877-480-4161 or visit us at http://www.aetnastudenthealth.com. If you aren’t clear about any of the underlined terms used in this form, see the Glossary at www.healthreformplansbc.com or call 1-877-480-4161 to request a copy.
## Summary of Benefits and Coverage: What this Plan Covers & What it Costs

**Coverage Period:** Beginning on or after 8/1/2016

**Coverage for:** Family  | **Plan Type:** PPO

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>Your Cost If You Use a Preferred Provider</th>
<th>Your Cost If You Use a Non-Preferred Provider</th>
<th>Limitations &amp; Exceptions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If you are pregnant</strong></td>
<td>Prenatal and postnatal care</td>
<td>Pre &amp; Postnatal: 0% Coinsurance</td>
<td>Pre &amp; Postnatal: 10% Coinsurance, Diagnostic: 0% Coinsurance</td>
<td>Pre-certification required for all inpatient maternity &amp; newborn care, after the initial 48 hours for a vaginal delivery or 96 hours for a cesarean section.</td>
</tr>
<tr>
<td></td>
<td>Delivery and all inpatient services</td>
<td>0% Coinsurance</td>
<td>10% Coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>If you need help recovering or have other special health needs</strong></td>
<td>Home health care</td>
<td>0% Coinsurance</td>
<td>10% Coinsurance</td>
<td>none</td>
</tr>
<tr>
<td></td>
<td>Rehabilitation services</td>
<td>0% Coinsurance</td>
<td>10% Coinsurance</td>
<td>Refers to physical, occupational, and speech.</td>
</tr>
<tr>
<td></td>
<td>Habilitation services</td>
<td>0% Coinsurance</td>
<td>10% Coinsurance</td>
<td>Refers to physical, occupational, and speech.</td>
</tr>
<tr>
<td></td>
<td>Skilled nursing care</td>
<td>0% Coinsurance</td>
<td>10% Coinsurance</td>
<td>Precertification required.</td>
</tr>
<tr>
<td></td>
<td>Durable medical equipment</td>
<td>0% Coinsurance</td>
<td>10% Coinsurance</td>
<td>none</td>
</tr>
<tr>
<td></td>
<td>Hospice service</td>
<td>0% Coinsurance</td>
<td>10% Coinsurance</td>
<td>Precertification required.</td>
</tr>
<tr>
<td><strong>If your child needs dental or eye care</strong></td>
<td>Eye exam</td>
<td>No Charge</td>
<td>10% Coinsurance</td>
<td>1 visit per Policy Year. (through the end of the month in which the member turns 19)</td>
</tr>
<tr>
<td></td>
<td>Glasses</td>
<td>No Charge</td>
<td>10% Coinsurance</td>
<td>1 pair of glasses (frames &amp; lenses) per Policy Year. (through the end of the month in which the member turns 19)</td>
</tr>
<tr>
<td></td>
<td>Dental check-up</td>
<td>No Charge</td>
<td>10% Coinsurance</td>
<td>Prophylaxis (cleaning) (limited to 2 treatments per year (through the end of the month in which the member turns 19)</td>
</tr>
</tbody>
</table>

**Questions:** Call 1-877-480-4161 or visit us at http://www.aetnastudenthealth.com.

If you aren’t clear about any of the underlined terms used in this form, see the Glossary at www.healthreformplansbc.com or call 1-877-480-4161 to request a copy.
Excluded Services & Other Covered Services:

<table>
<thead>
<tr>
<th>Services Your Plan Does NOT Cover (This isn’t a complete list. Check your policy or plan document for other excluded services.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Cosmetic surgery</td>
</tr>
<tr>
<td>• Dental care (Adult)</td>
</tr>
<tr>
<td>• Hearing aids</td>
</tr>
<tr>
<td>• Infertility Treatment (Except for charges made by a physician to diagnose and surgically treat the underlying medical cause.)</td>
</tr>
<tr>
<td>• Long-term care</td>
</tr>
<tr>
<td>• Private-duty nursing</td>
</tr>
<tr>
<td>• Routine eye care (Adult)</td>
</tr>
<tr>
<td>• Routine foot care</td>
</tr>
<tr>
<td>• Weight loss programs</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other Covered Services (This isn’t a complete list. Check your policy or plan document for other covered services and your costs for these services.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Acupuncture</td>
</tr>
<tr>
<td>• Bariatric surgery</td>
</tr>
<tr>
<td>• Chiropractic care</td>
</tr>
<tr>
<td>• Non-emergency care when traveling outside the U.S.</td>
</tr>
</tbody>
</table>
Your Rights to Continue Coverage:
Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your premium. There are exceptions, however, such as if:
- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area
For more information on your rights to continue coverage, contact the insurer at 1-877-480-4161. You may also contact your state insurance department at California Department of Insurance, Consumer Communications Bureau Health Unit, 300 South Spring Street, South Tower, Los Angeles, CA 90013, 1-800-927-HELP (4357), 1-800-482-4833 TDD, http://www.insurance.ca.gov.

Your Grievance and Appeals Rights:
If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal or file a grievance. For questions about your rights, this notice, or assistance, you can contact Aetna at 1-877-480-4161. You may also contact your state insurance department at California Department of Insurance, Consumer Communications Bureau Health Unit, 300 South Spring Street, South Tower, Los Angeles, CA 90013, 1-800-927-HELP (4357), 1-800-482-4833 TDD, http://www.insurance.ca.gov. Additionally, a consumer assistance program can help you file an appeal. Contact the California Department of Insurance at the contact information provided above.

Does this Coverage Provide Minimum Essential Coverage?
The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” This plan or policy does provide minimum essential coverage.

Does this Coverage Meet the Minimum Value Standard?
The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). This health coverage does meet the minimum value standard for the benefits it provides.

Language Access Services:
Spanish (Español): Para obtener asistencia en Español, llame al 1-877-480-4161.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码1-877-480-4161.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-877-480-4161.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.
About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

### Having a Baby (normal delivery)
- **Amount owed to providers:** $7,540
- **Plan pays:** $7,220
- **Patient pays:** $320

**Sample care costs:**

<table>
<thead>
<tr>
<th>Service</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital charges (mother)</td>
<td>$2,700</td>
</tr>
<tr>
<td>Routine obstetric care</td>
<td>$2,100</td>
</tr>
<tr>
<td>Hospital charges (baby)</td>
<td>$900</td>
</tr>
<tr>
<td>Anesthesia</td>
<td>$900</td>
</tr>
<tr>
<td>Laboratory tests</td>
<td>$500</td>
</tr>
<tr>
<td>Prescriptions</td>
<td>$200</td>
</tr>
<tr>
<td>Radiology</td>
<td>$200</td>
</tr>
<tr>
<td>Vaccines, other preventive</td>
<td>$40</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$7,540</strong></td>
</tr>
</tbody>
</table>

**Patient pays:**

| Deductibles | $100  |
| Copays      | $20   |
| Coinsurance | $0    |
| Limits or exclusions | $200 |
| **Total**   | **$320** |

### Managing Type 2 Diabetes (routine maintenance of a well-controlled condition)
- **Amount owed to providers:** $5,400
- **Plan pays:** $4,220
- **Patient pays:** $1,180

**Sample care costs:**

<table>
<thead>
<tr>
<th>Service</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescriptions</td>
<td>$2,900</td>
</tr>
<tr>
<td>Medical Equipment and Supplies</td>
<td>$1,300</td>
</tr>
<tr>
<td>Office Visits and Procedures</td>
<td>$700</td>
</tr>
<tr>
<td>Education</td>
<td>$300</td>
</tr>
<tr>
<td>Laboratory tests</td>
<td>$100</td>
</tr>
<tr>
<td>Vaccines, other preventive</td>
<td>$100</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$5,400</strong></td>
</tr>
</tbody>
</table>

**Patient pays:**

| Deductibles | $100  |
| Copays      | $1000 |
| Coinsurance | $0    |
| Limits or exclusions | $80  |
| **Total**   | **$1,180** |

This is not a cost estimator. Don’t use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.
Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don’t include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren’t specific to a particular geographic area or health plan.
- The patient’s condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn’t covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ No. Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor’s advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ No. Coverage Examples are not cost estimators. You can’t use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✔ Yes. When you look at the Summary of Benefits and Coverage for other plans, you’ll find the same Coverage Examples. When you compare plans, check the “Patient Pays” box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✔ Yes. An important cost is the premium you pay. Generally, the lower your premium, the more you’ll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.