

## Quick Guide – POS (Aetna)

Our Point of Service plan has the lowest deductibles and co-pays. However, it has the highest retiree contributions. In general, this is a good choice if you and your family use a lot of medical services and Core providers; you can limit your out of pocket expenses. There is no deductible or co-insurance in the Core network, and a higher level of benefits is paid when you utilize the Core network and Emory Core providers. If you utilize an In-Network provider, there is a deductible and an annual maximum that needs to be met. Also, if you use providers In-Network, co-insurance is required for hospitalizations, lab and other services.

*The table below provides a brief outline of the Point of Service (POS) Aetna plan, reflecting a participant's responsibility. For more specific information about coverage or cost of a particular service, please contact Aetna directly or review the SPD for the plan.*

Plan Co-pays/Co-insurance	POS (Aetna)	
	Core	In-Network
<b>Deductibles</b>		
Individual	None	\$350
Family	None	\$1,050
<b>Out-of-Pocket Maximum <sup>1</sup></b>		
Individual	None	\$1,750
Family Maximum	None	\$3,500
Aggregate	None	Yes
<b>Physicians Office Visits <sup>2</sup></b>	\$20 co-payment	\$40 co-payment
<b>Specialist Visits</b>	\$20 co-payment	\$50 co-payment
<b>Lab and X-Rays</b>		
Doctor's Office	\$20 co-payment	\$50 co-payment
Independent Lab	\$0 co-payment	10% no deductible
PET, CT, MRI	\$0 co-payment	\$250 co-payment
<b>Emergency Room Visits <sup>3</sup></b>	\$125 co-payment	\$125 co-payment
<b>Hospitalizations</b>		
Inpatient	\$250 co-payment	30% after deductible
Outpatient Facility and Physician Services	\$100 co-payment	30% after deductible
Outpatient Pre-Admission Testing Office Visit	\$20 co-payment	\$50 co-payment
<b>Lifetime Maximums <sup>4</sup></b>	\$1,500,000	\$1,500,000

<sup>1</sup> Includes deductible and co-insurance

<sup>2</sup> Includes dermatologists, allergists, and OB/GYN

<sup>3</sup> Co-payment waived if admitted to hospital

<sup>4</sup> In-Network and Out-of-Network Maximums are combined

**Disclaimer:** Every attempt has been made to have the chart and information above accurately reflect the details of the plan. Should there be any errors, the terms and conditions of the Summary Plan Description prevails.