

PLAN DESIGN AND BENEFITS- CA MC HDHP \$3,000 100/50 (HSA Compatible)

PLAN FEATURES	PREFERRED CARE	NON-PREFERRED CARE
Deductible (per calendar year)	\$3,000 Individual \$6,000 Family	\$3,000 Individual \$6,000 Family
Unless otherwise indicated, the Deductible must be met prior to benefits being payable. All covered expenses accumulate separately toward the preferred and non-preferred Deductible. Once the Family Deductible is met, all family members will be considered as having met their Deductible for the remainder of the calendar year.		
Member Coinsurance	0%	50%
Applies to all expenses unless otherwise stated.		
Out of Pocket Maximum (per calendar year, excludes deductible)	\$1,000 Individual \$2,000 Family	\$2,000 Individual \$4,000 Family
All covered expenses accumulate separately toward the preferred and non-preferred Out of Pocket Maximum. Certain member cost sharing elements may not apply toward the Non-Preferred Out of Pocket Maximum, including copays, payments for chiropractic, non-SMI-SED mental disorders, substance abuse and DME which continue to be payable after the maximum Out of Pocket Maximum has been reached. All copays and coinsurance do count towards the Preferred Care Out of Pocket Maximum. Amounts over allowable and failure to pre-certify penalty do not apply towards the Preferred or Non-Preferred Out of Pocket Maximum and continue to be payable after the maximum is reached.		
Lifetime Maximum	\$5,000,000 per member's lifetime. Preferred care and Non-Preferred care combined.	
Payment for Non-Preferred Care	Not applicable	Recognized Amount*
Primary Care Physician Selection	Not applicable	Not applicable
Certification Requirements Certification for certain types of Non-Preferred care must be obtained to avoid a reduction in benefits paid for that care. Certification for Hospital Admissions, Treatment Facility Admissions, Convalescent Facility Admissions, Home Health Care, and Hospice Care is required. Benefits will be reduced by \$400 per occurrence if Certification is not obtained.		
Referral Requirement	None	None
PHYSICIAN SERVICES		
Office Visits to Non-Specialist	0% after deductible	50% after deductible
Includes services of an internist, general physician, family practitioner or pediatrician for routine care as well as diagnosis and treatment of an illness or injury.		
Specialist Office Visits	0% after deductible	50% after deductible
E-Visit (register at www.relayhealth.com)	0% after deductible	50% after deductible
Walk-In-Clinics	0% after deductible	50% after deductible
Maternity OB Visits	0% after deductible	50% after deductible
Surgery (in office)	0% after deductible	50% after deductible
Allergy Testing (given by a physician)	0% after deductible	50% after deductible
Allergy Injections (not given by a physician)	0% after deductible	50% after deductible
PREVENTIVE CARE		
Routine Adult Physical Exams / Immunizations Limited to 1 exam every 12 months for members age 18 and older. \$300 maximum benefit every 12 months, preferred and non-preferred combined.	\$15 office visit copay deductible waived	50% after deductible

PLAN DESIGN AND BENEFITS- CA MC HDHP \$3,000 100/50 (HSA Compatible)

Well Child Exams / Immunizations Provides coverage for 9 exams from birth up to age 3; 1 exam per 12 months from age 3 through age 17.	\$15 office visit copay deductible waived	50% after deductible
Routine Gynecological Care Exams Includes Pap smear, HPV screening and related lab fees.	\$15 office visit copay deductible waived	50% after deductible
Routine Mammograms For covered females age 40 and over, frequency schedule applies.	\$15 copay deductible waived	50% after deductible
Routine Digital Rectal Exam / Prostate-Specific Antigen Test For covered males age 40 and over, frequency schedule applies.	Member cost sharing is based on the type of service performed and the place rendered.	Member cost sharing is based on the type of service performed and the place rendered.
Colorectal Cancer Screening For all members age 50 and over, frequency schedule applies.	Member cost sharing is based on the type of service performed and the place rendered.	Member cost sharing is based on the type of service performed and the place rendered.
Colonoscopy	See Outpatient Surgery Benefit	See Outpatient Surgery Benefit
Routine Eye and Hearing Exams Covered only as part of a routine physical exam.	Paid as part of a routine physical exam.	Paid as part of a routine physical exam.
DIAGNOSTIC PROCEDURES	PREFERRED CARE	NON-PREFERRED CARE
Outpatient Diagnostic Laboratory and X-ray [except for Complex Imaging Services] (If performed as a part of a physician's office visit and billed by the physician, expenses are covered subject to the applicable physician's office visit member cost sharing.)	0% after deductible	50% after deductible
Outpatient Diagnostic X-ray for Complex Imaging Services (including, but not limited to, MRI, MRA, PET and CT Scans)	0% after deductible	50% after deductible. Maximum benefit of \$800 per service.
EMERGENCY MEDICAL CARE	PREFERRED CARE	NON-PREFERRED CARE
Urgent Care Provider (Benefit Availability may vary by location.)	0% after deductible	50% after deductible
Non-Urgent Use of Urgent Care Provider	Not Covered	Not Covered
Emergency Room	0% after deductible	Paid as Preferred Care.
Non-Emergency care in an Emergency Room	Not Covered	Not Covered
Ambulance	0% after deductible	Paid as Preferred Care.
HOSPITAL CARE	PREFERRED CARE	NON-PREFERRED CARE
Inpatient Coverage Including maternity (prenatal, delivery and postpartum) & transplants	0% after deductible	50% after deductible. Maximum benefit of \$750 per day.
Outpatient Surgery Performed in a Hospital Outpatient Facility	0% after deductible	50% after deductible. Maximum benefit of \$400 per surgery.

PLAN DESIGN AND BENEFITS- CA MC HDHP \$3,000 100/50 (HSA Compatible)

Outpatient Surgery Performed in a Facility Other than a Hospital Outpatient Facility	0% after deductible	50% after deductible. Maximum benefit of \$400 per surgery.
MENTAL HEALTH SERVICES	PREFERRED CARE	NON-PREFERRED CARE
Inpatient Serious Mental Illness and Serious Emotional Disturbances of a Child	0% after deductible	50% after deductible. Maximum benefit of \$750 per day.
Outpatient Serious Mental Illness and Serious Emotional Disturbances of a Child	0% after deductible	50% after deductible.
Inpatient Other than Serious Mental Illness or Serious Emotional Disturbances of a Child	Not covered	Not covered
Outpatient Other than Serious Mental Illness or Serious Emotional Disturbances of a Child Limited to 20 visits per member per calendar year. Preferred and Non-Preferred combined.	0% after deductible	50% after deductible. Maximum benefit of \$25 per visit.
ALCOHOL/DRUG ABUSE SERVICES	PREFERRED CARE	NON-PREFERRED CARE
Inpatient Detoxification Limited to 3 days per admission, 2 admissions per lifetime. Preferred and Non-Preferred combined.	0% after deductible	50% after deductible. Maximum benefit of \$175 per day.
Outpatient Detoxification	Not covered	Not covered
Inpatient Rehabilitation	Not covered	Not covered
Outpatient Rehabilitation	Not covered	Not covered
OTHER SERVICES AND PLAN DETAILS	PREFERRED CARE	NON-PREFERRED CARE
Skilled Nursing Facility Limited to 60 days per member per calendar year. Preferred and Non-Preferred combined.	0% after deductible	50% after deductible. Maximum benefit of \$200 per day.
Home Health Care Limited to 90 visits per member per calendar year. Preferred and Non-Preferred combined; 1 visit equals a period of 4 hours or less.	0% after deductible	50% after deductible. Maximum benefit of \$100 per visit.
Infusion Therapy Provided at Home or in the Physician's Office	0% after deductible	50% after deductible. Maximum benefit of \$50 per visit.
Infusion Therapy Provided in OP Hospital or Facility	0% after deductible	50% after deductible. Maximum benefit of \$50 per visit.
Hospice Care - Inpatient Limited to 30 days per member per calendar year. Preferred and Non-Preferred combined.	0% after deductible	50% after deductible. Maximum benefit of \$200 per day.
Hospice Care - Outpatient Up to a maximum benefit of \$5,000 per member per lifetime. Preferred and Non-Preferred combined.	0% after deductible	50% after deductible
Private Duty Nursing - Outpatient	Not covered	Not covered

PLAN DESIGN AND BENEFITS- CA MC HDHP \$3,000 100/50 (HSA Compatible)

Outpatient Short-Term Rehabilitation Limited to 24 visits combined per member per calendar year. Preferred and Non-Preferred combined. Includes physical, occupational and chiropractic therapy.	0% after deductible	50% after deductible. Maximum benefit of \$25 per visit.
Outpatient Speech Therapy Limited to 20 visits per member per calendar year. Preferred and Non-Preferred combined.	0% after deductible	50% after deductible
Durable Medical Equipment Maximum benefit of \$2,000 per member per calendar year. Limits do not apply to prosthetics or orthotics. Preferred and Non-Preferred combined.	0% after deductible	50% after deductible
Diabetic Supplies not obtainable at a pharmacy	Covered same as any other medical expense.	Covered same as any other medical expense.
Contraceptive drugs and devices not obtainable at a pharmacy (includes coverage for contraceptive visits)	0% after deductible	50% after deductible
FAMILY PLANNING	PREFERRED CARE	NON-PREFERRED CARE
Infertility Treatment Covered only for the diagnosis and treatment of the underlying medical condition.	Member cost sharing is based on the type of service performed and the place rendered.	Member cost sharing is based on the type of service performed and the place rendered.
Voluntary Sterilization Including tubal ligation and vasectomy.	Member cost sharing is based on the type of service performed and the place rendered.	Member cost sharing is based on the type of service performed and the place rendered.
PHARMACY-PRESCRIPTION DRUG BENEFITS	PARTICIPATING PHARMACIES	NON-PARTICIPATING PHARMACIES
Prescription drug calendar year deductible (must be satisfied before any prescription drug benefits are paid)	Integrated with Medical Deductible	Not applicable
Retail Up to a 30-day supply	\$20 copay for generic drugs, \$40 copay for brand name formulary drugs, and \$70 copay for brand name non-formulary drugs	Not covered
Mail Order Delivery 31-90 day supply	2 x retail	Not covered
Self-Injectable Medication (Excluding Insulin)	30% copay for formulary and non-formulary self-injectable drugs	Not covered
Mandatory Generics with DAW override (MG w/DAW Override) - The member pays the applicable copay only if the physician requires brand. If the member requests brand when a generic is available, the member pays the applicable copay plus the difference between the generic price and the brand price.		
Plan includes: Contraceptive drugs and devices obtainable from a pharmacy and diabetic supplies obtainable from a pharmacy. Lifestyle/performance drugs (limited to 4 pills per month).		

*Payments for out-of-network facility care is determined based on Aetna's Allowable Fee Schedule. Payments for other out-of-network care is determined based upon the negotiated charge that would apply if such services or supplies were received from a Preferred Provider. These charges are referred to in your plan documents as "recognized" charges.

This plan does not cover all health care expenses and includes exclusions and limitations. Members should refer to their plan documents

MC HSA HDHP \$3,000 100/50 2008 (05/30/08)

14.06.419.1-CA-A

PLAN DESIGN AND BENEFITS- CA MC HDHP \$3,000 100/50 (HSA Compatible)

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.**

- 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;
- Non-medically necessary services or supplies;
- Orthotics except as specified in the plan;
- Over-the-counter medications and supplies;
- Reversal of sterilization;
- Services for the treatment of sexual dysfunction or inadequacies, including therapy, supplies, counseling and prescription drugs;

- Special duty nursing; and
- Treatment of those services for or related to treatment of obesity or for diet or weight control.

Pre-existing Conditions Exclusion Provision

This plan imposes a pre-existing conditions exclusion, which may be waived in some circumstances (that is, creditable coverage) and may not be applicable to you. A pre-existing condition exclusion means that if you have a medical condition before coming to our plan, you might 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 or treatment was recommended or received or for which the individual took prescribed drugs within 6 months.

Generally, this period ends the day before your coverage becomes effective. However, if you were in a waiting period for coverage, the 6 month period ends on the day before the waiting period begins. The exclusion period, if applicable, may last up to 6 months 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 less than 6 months of group or three months of individual (including Medicare, Medicaid and Medi-Cal) of creditable coverage immediately before the date you enrolled, your plan's pre-existing conditions exclusion period will be reduced by the amount (that is, number of days) of that prior coverage.

If you had no prior creditable coverage within the 6 months for group or 3 months for individual prior to your enrollment date (either because you had no prior coverage or because there was more than a 6 months of group or 3 months of individual 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 your Aetna Member Services representative at 1-888-802-3862 for MC Plan 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 after birth, adoption, or placement for adoption. Note: For late enrollees, coverage will be delayed until the plan's next open enrollment; the pre-existing exclusion will be applied from the individual's effective date of coverage.

PLAN DESIGN AND BENEFITS- CA MC HDHP \$3,000 100/50 (HSA Compatible)

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. Certain services require precertification, or prior approval of coverage. Failure to precertify for these services may lead to substantially reduced benefits or denial of coverage. Some of the benefits requiring precertification may include, but are not limited to, inpatient hospital, inpatient mental health, inpatient skilled nursing, outpatient surgery, substance abuse (detoxification, inpatient and outpatient rehabilitation). When the Member's preferred provider is coordinating care, the preferred provider will obtain the precertification. Precertification requirements may vary.

If your plan covers outpatient prescription drugs, your plan may include a drug formulary (preferred drug list). A formulary is a list of prescription drugs generally covered under your prescription drug benefits plan on a preferred basis subject to applicable limitations and conditions. Your pharmacy benefit is generally not limited to the drugs listed on the formulary. The medications listed on the formulary are subject to change in accordance with applicable state law. For information regarding how medications are reviewed and selected for the formulary, formulary information, and information about other pharmacy programs such as precertification and step-therapy, please refer to Aetna's website at Aetna.com, or the Aetna Medication Formulary Guide. Many drugs, including many of those listed on the formulary, are subject to rebate arrangements between Aetna and the manufacturer of the drugs.

Rebates received by Aetna from drug manufacturers are not reflected in the cost paid by a member for a prescription drug. In addition, in circumstances where your prescription plan utilizes copayments or coinsurance calculated on a percentage basis or a deductible, use of formulary drugs may not necessarily result in lower costs for the member. Members should consult with their treating physicians regarding questions about specific medications. Refer to your plan documents or contact Member Services for information regarding the terms and limitations of coverage.

Aetna Rx Home Delivery refers to Aetna Rx Home Delivery, LLC, a subsidiary of Aetna, Inc., that is a licensed pharmacy providing mail-order pharmacy services. Aetna's negotiated charge with Aetna Rx Home Delivery may be higher than Aetna Rx Home Delivery's cost of purchasing drugs and providing mail-order pharmacy services.

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.