

Aetna International Traditional Choice[®] Indemnity Medical Plan

Summary of Benefits effective January 1, 2012

Plan Provisions

Plan Benefits*

Update

Calendar Year Deductible

- | | |
|-----------------------|----------------------------|
| ★ Individual | \$300 |
| ★ Family of 2 | \$600 (2 times individual) |
| ★ Family of 3 or more | \$900 (3 times individual) |

Update

Health Incentive Credit

Earn credit toward your deductible and coinsurance* expenses by having a routine physical exam and by completing the Simple Steps To A Healthier Life[®] online health assessment. The credit does not apply to copayments.

- ★ Adults can earn \$50 for taking the health assessment, and another \$50 for having a routine physical exam.
- ★ Children under the age of 18 can earn \$100 for having a routine physical exam.
- ★ The maximum credit per individual is \$100, up to a maximum of \$300 for a family of 3 or more.

* *Coinsurance is the percentage of your covered expenses that you pay after you meet the calendar deductible.*

Out-of-Pocket Limit

The maximum amount you pay for your share of covered expenses in a calendar year. Pharmacy copays, expenses covered at 50% and non-covered expenses **do not** count toward your Out-of-Pocket Limit.

- | | |
|-----------------------|------------------------------|
| ★ Individual | \$3,000 |
| ★ Family of 2 | \$6,000 (2 times individual) |
| ★ Family of 3 or more | \$9,000 (3 times individual) |

Lifetime Maximum

Unlimited

Hospital Precertification

Please see your Summary Plan Description (SPD) for details.

You must precertify any scheduled hospital stay.
\$500 penalty for failure to precertify
(penalty waived if you are overseas)

Preventive Care

- | | |
|---|--|
| ★ Routine physical exam and immunizations
(one per calendar year) | 100%, no deductible |
| ★ Well-child care and immunizations
Birth to age 7. Please see your SPD for
age and frequency schedule. | 100%, no deductible |
| ★ Routine gynecological exam
including Pap test and related lab fees
(one per calendar year) | 100%, no deductible |
| ★ Routine mammogram
(one per calendar year for women age 35 and over) | 100%, no deductible |
| ★ Routine colonoscopy
(one every 10 years; age 50 and over) | 100%, no deductible |
| ★ Routine prostate screening exam
(one per calendar year for men age 40 and over) | 100%, no deductible |
| ★ Routine eye exam
(one per calendar year) | 100%, no deductible |
| ★ Prescription eyewear – lenses, frames and contacts.
You are also eligible to use Aetna Vision SM Discounts. | 100% up to a \$150 maximum benefit
per person per calendar year |
| ★ Routine hearing exam (one per calendar year).
You are also eligible to use the
HearPO [®] Hearing Discount Program. | 100%, no deductible |
| Update ★ Hearing aids (\$3,000 maximum every 3 years).
You are also eligible to use the
HearPO Hearing Discount Program. | 80% after deductible |

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Physician Services

★ Office visits for treatment of illness or injury	80% after deductible
★ Walk-in clinic visit	80% after deductible
★ Diagnostic lab and X-ray	80% after deductible
★ Maternity care office visits	80% after deductible
★ In-office surgery	100% of first \$1,000, no deductible; then 80% after deductible
★ Physician hospital visits	80% after deductible
★ Anesthesia	80% after deductible
★ Allergy testing, serum and injections	80% after deductible
★ Specialists (office visits)	80% after deductible
★ Second surgical opinion	100%, no deductible

Hospital Services

★ Inpatient hospital room and board and ancillary services	80% after deductible
★ Inpatient and outpatient surgery	80% after deductible
★ Outpatient services	80% after deductible
★ Pre-operative testing	80%, no deductible
★ Other hospital services	80% after deductible

Urgent and Emergency Care

★ Hospital emergency room	80% after deductible
★ Hospital emergency room for non-emergency care	50% after deductible
★ Urgent care facility	80% after deductible
★ Ambulance	80% after deductible

Other Health Care

★ Convalescent facility (up to 90 days per calendar year)	80% after deductible
★ Home health care (up to 90 visits per calendar year)	80% after deductible
★ Private duty nursing (up to 70 eight-hour shifts per calendar year)	80% after deductible
★ Hospice (inpatient and outpatient)	100%, no deductible
★ Independent lab and X-ray facilities	80% after deductible
★ Voluntary sterilization	80% after deductible
★ Short-term rehabilitation (60-day maximum per course of treatment)	80% after deductible
★ Durable medical equipment	80% after deductible
★ Spinal disorder (chiropractic) (20 visits per calendar year)	80% after deductible
★ Bariatric surgery	50% after deductible

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Mental Health Care

- ★ Inpatient 80% after deductible; up to 60 days per calendar year; 60% thereafter
- ★ Outpatient** (up to 45 visits per calendar year) 80% after deductible

** Outpatient visit maximums for mental health and substance abuse are not combined.

Substance Abuse Treatment

- ★ Inpatient (up to 45 days per calendar year) 80% after deductible
- ★ Outpatient** (up to 45 visits per calendar year) 80% after deductible

** Outpatient visit maximums for mental health and substance abuse are not combined.

Prescription Drug Benefits

	Participating Pharmacy	Non-Participating Pharmacy
★ Participating Retail Pharmacy Program (up to a 12-month supply purchased at a participating U.S. pharmacy. Separate copays apply to each 30-day supply.)		
> Tier One – Generic drugs	100% after \$10 copay	Not covered
> Tier Two – Preferred brand-name drugs	100% after \$20 copay	Not covered
> Tier Three – Non-preferred brand-name drugs	100% after 35% copay – the minimum you pay per prescription is \$35; the maximum is \$100.	Not covered
★ Mail-Order Service – Aetna Rx Home Delivery® (up to a 90-day supply)		
> Tier One – Generic drugs	100% after \$20 copay	Not covered
> Tier Two – Preferred brand-name drugs	100% after \$40 copay	Not covered
> Tier Three – Non-preferred brand-name drugs	100% after 35% copay – the minimum you pay per prescription is \$70; the maximum is \$200.	Not covered
★ Prescriptions Purchased Overseas		
> Generic drugs	Not applicable	100% after deductible
> Brand-name drugs	Not applicable	80% after deductible

Update ★

Smoking Cessation Medications

Covers a 180-day supply of the following FDA-approved medications with a valid prescription: Bupropion SR, Nicotine gum, Nicotine inhaler, Nicotine lozenge, Nicotine nasal spray, Nicotine patch, and Varenicline. Includes 8 counseling sessions every 12 months.

Update ★

Aetna International Member Services:

Telephone: 1-888-506-2278 (outside the USA, via AT&T + access code)
1-813-775-0189 (direct or collect outside the USA)
Email: agbservice@aetna.com
Website: www.aetnainternational.com

* Coverage is subject to reasonable and customary charges. This provision does not apply for services provided overseas.

Aetna International Dental Plan

Summary of Benefits effective January 1, 2012

Dental Plan Benefits

Calendar Year Deductible

★ Individual	\$100
★ Family of 2	\$200 (2 times individual)
★ Family of 3 or more	\$300 (3 times individual)

Update Calendar Year Benefit Maximum

\$2,500 per person

Preventive Care

Routine oral exams and cleanings – two per calendar year*	100%, no deductible
Problem-focused exams – two per calendar year	100%, no deductible
X-rays (frequency limits apply), fluoride (no age limit), and sealants to age 18	100%, no deductible

* A third cleaning will be covered for those who qualify due to certain medical conditions such as pregnancy, diabetes or heart disease. Contact Member Services for details.

Basic Care

Fillings, root canal therapy, extractions, general anesthesia, space maintainers to age 19, palliative treatments

80% after deductible

Restorative Care

Inlays, crowns, fixed bridgework, gold fillings

50% after deductible

Oral Surgery

(services that are dental in nature)

100% of first \$1,000; then 80% thereafter, not subject to the deductible and calendar year maximum

TMJ Treatment

(Temporomandibular Joint Dysfunction)

50%, no deductible
\$750 lifetime maximum per person

Orthodontia for adults and children

(includes TMJ appliances)

50%, no deductible
\$2,000 lifetime maximum per person

Claim Filing

You are responsible for filing claims when you receive dental care overseas. When you receive care in the United States from a dentist who participates in Aetna's dental network, the dentist will file your claim. You may be responsible for filing claims when care is provided by a non-participating dentist.

Update Aetna International Member Services:

Telephone: 1-888-506-2278 (outside the USA, via AT&T + access code)
1-813-775-0189 (direct or collect outside the USA)

Email: agbservice@aetna.com

Website: www.aetnainternational.com

These charts display only a general description of your benefits under the DoD NAF HBP. Should there be a conflict between the benefits shown on the chart and those in the Summary Plan Description (SPD), the terms of the SPD will be used to determine coverages and benefits.

