Benefit Coverage	Aetna PPO
COVERAGE AMOUNT AND PROCESS	
Annual Deductible	In-Network Providers: \$0 Out-Of-Network Providers: \$250/\$750
Insurance Coverage (percentage at which the plan pays benefits)	In-Network Providers: 100% Out-Of-Network Providers: 100%
Annual out-of-pocket maximum	In-Network Providers: \$1,000/\$3,000 Out-Of-Network Providers: \$1,500/\$4,500
Claim Submission	In-Network Providers: Provider files Out-Of-Network Providers: Plan Participant files
BENEFITS OVERVIEW	
Hospital Care	Emergency Care at Hospital Emergency Room; Ambulance; Skilled nursing facility; Private duty nursing; Home Health Care; Hospice
Physician Care	Non-surgical office visits; Telemedicine; Surgery; Second surgical opinion; Anesthesia; Allergy testing and treatment; Allergy injections
Maternity Care	Family Planning (incl. office visits and surgical procedures); Infertility Treatment (incl. office visits; artificial insemination and advanced reproductive technology)
Preventive Care	Routine physicals and immunizations; Well-childcare and immunizations; Routine OB/GYN exam; Routine Mammogram; Annual urological exam
Behavioral Health and Substance Abuse	Mental Health Services; Crisis Intervention; Autism and behavioral analysis; Inpatient Coverage for Substance Abuse; Outpatient Coverage for Substance Abuse
Vision and Hearing Care	Eye exam; Optical lenses; Hearing exam; Hearing devices
Other Health Care	Physical and occupational therapy; Laboratory tests and diagnostic X-rays; Speech therapy; Outpatient diabetic management; Durable medical equipment; Acupuncture; Chiropractic Care

# **Aetna Health Insurance Eligibility**

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