Schedule of Benefits

Employer: **Cornell University**

ASA: 397366

Issue Date: January 01, 2017
Effective Date: January 01, 2017
Schedule: 11A
Booklet Base: 11

For: Choice POS II -WCM PPO

This is an ERISA plan, and you have certain rights under this plan. Please contact your Employer for additional information.

Aetna Choice POS II Medical Plan

PLAN FEATURES	WEILL CORNELL NETWORK	AETNA NETWORK	OUT-OF-NETWORK
Calendar Year Deductible*			
Individual Deductible*	$300	$300	$750
Family Deductible*	$600	$600	$1,500

*Unless otherwise indicated, any applicable **deductible** must be met before benefits are paid.

Plan Maximum Out of Pocket Limit includes plan **deductible** and **copayments**.

Plan Maximum Out of Pocket Limit excludes **precertification** penalties.

Individual Maximum Out of Pocket Limit:

- For **network** expenses: $2,300.
- For **out-of-network** expenses: $3,750.

Family Maximum Out of Pocket Limit:

- For **network** expenses: $4,600.
- For **out-of-network** expenses: $7,500.

Lifetime Maximum Benefit per person	Unlimited	Unlimited	Unlimited

Payment Percentage listed in the Schedule below reflects the Plan Payment Percentage. This is the amount the Plan pays. You are responsible to pay any deductibles and the remaining payment percentage. You are responsible for full payment of any non-covered expenses you incur.

All Covered Expenses Are Subject To The Calendar Year Deductible Unless Otherwise Noted In The Schedule Below.

Maximums for specific covered expenses, including visit, day and dollar maximums are combined maximums between network and out-of-network, unless specifically stated otherwise.

PLAN FEATURES	WEILL CORNELL NETWORK	AETNA NETWORK	OUT-OF-NETWORK
Preventive Care Benefits			
Routine Physical Exams Office Visits	100% per visit No **copay** or **deductible** applies.	100% per visit No **copay** or **deductible** applies.	70% per visit after Calendar Year **deductible**
Covered Persons through age 21: Maximum Age & Visit Limits	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures Guidelines for Children and Adolescents. *For details, contact your **physician** or Member Services by logging onto the Aetna website www.aetna.com, or calling the number on the back of your ID card.*	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures Guidelines for Children and Adolescents. *For details, contact your **physician** or Member Services by logging onto the Aetna website www.aetna.com, or calling the number on the back of your ID card.*	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures Guidelines for Children and Adolescents. *For details, contact your **physician** or Member Services by logging onto the Aetna website www.aetna.com, or calling the number on the back of your ID card*
Covered Persons ages 22 but less than 65: Maximum Visits per Calendar Year	1 visit	1 visit	1 visit
Covered Persons age 65 and over: Maximum Visits per Calendar Year	1 visit	1 visit	1 visit

Preventive Care Immunizations			
Performed in a facility or ***physician's*** *office*	100% per visit No **copay** or **deductible** applies. Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention. *For details, contact your* ***physician*** *or Member Services by logging onto the Aetna website www.aetna.com, or calling the number on the back of your ID card.*	100% per visit No **copay** or **deductible** applies. Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention. *For details, contact your* ***physician*** *or Member Services by logging onto the Aetna website www.aetna.com, or calling the number on the back of your ID card.*	70% per visit after Calendar Year **deductible** Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention. *For details, contact your* ***physician*** *or Member Services by logging onto the Aetna website www.aetna.com, or calling the number on the back of your ID card.*
Screening & Counseling Services ***Office Visits*** ***Obesity and/or Healthy Diet*** ***Misuse of Alcohol and/or Drugs & Use of Tobacco Products*** ***Sexually Transmitted Infections*** ***Genetic Risk for Breast and Ovarian Cancer***	100% per visit No **copay** or **deductible** applies.	100% per visit No **copay** or **deductible** applies.	70% per visits after Calendar Year **deductible**
Obesity and/or Healthy Diet Maximum Visits per Calendar Year *(This maximum applies only to Covered Persons ages 22 & older.)*	26 visits *(however, of these only 10 visits will be allowed under the Plan for healthy diet counseling provided in connection with Hyperlipidemia (high cholesterol) and other known risk factors for cardiovascular and diet-related chronic disease)******	26 visits *(however, of these only 10 visits will be allowed under the Plan for healthy diet counseling provided in connection with Hyperlipidemia (high cholesterol) and other known risk factors for cardiovascular and diet-related chronic disease)******	26 visits *(however, of these only 10 visits will be allowed under the Plan for healthy diet counseling provided in connection with Hyperlipidemia (high cholesterol) and other known risk factors for cardiovascular and diet-related chronic disease)******

Note:** ***In figuring the Maximum Visits, each session of up to 60 minutes is equal to one visit.

Misuse of Alcohol and/or Drugs Maximum Visits per Calendar Year	5 visits*	5 visits*	5 visits*

Note:** ***In figuring the Maximum Visits, each session of up to 60 minutes is equal to one visit.

Use of Tobacco Products Maximum Visits per Calendar Year	8 visits*	8 visits*	8 visits*

Note:** ***In figuring the Maximum Visits, each session of up to 60 minutes is equal to one visit.

Sexually Transmitted Infections Benefit Maximums Maximum Visits per Calendar Year	2 visits*	2 visits*	2 visits*

Note:** ***In figuring the Maximum Visits, each session of up to 30 minutes is equal to one visit.

Well Woman Preventive Visits ***Office Visits*** Subject to any age limits provided for in the comprehensive guidelines supported by the Health and Human Resources Administrations	100% per visit No Calendar Year **deductible** applies.	100% per visit No Calendar Year **deductible** applies.	70% per visit after Calendar Year **deductible**

Well Woman Preventive Visits Maximum Visits per Calendar Year	1 visit	1 visit	1 visit

Hearing Exam	$10 exam **copay** then the plan pays 100% No Calendar Year **deductible** applies.	$30 exam **copay** then the plan pays 100% No Calendar Year **deductible** applies.	70% per exam after Calendar Year **deductible**
Maximum exams per Calendar Year	1 exam	1 exam	1 exam

Hearing Aids Adults and children $3,000 maximum every 3 years. Applies to one or both ears. Excludes batteries and repairs	100% per item No **copay** or **deductible** applies.	100% per item No **copay** or **deductible** applies.	100% per item No **copay** or **deductible** applies.
Routine Cancer Screening Outpatient	100% per visit No Calendar Year **deductible** applies.	100% per visit No Calendar Year **deductible** applies.	70% per visit after Calendar Year **deductible**
Maximums	Subject to any age; family history and frequency guidelines as set forth in the most current: • evidence-based items that have in effect a rating of A or B in the current recommendations of the United States Preventive Services Task Force; and • the comprehensive guidelines supported by the Health Resources and Services Administration. *For details, contact your **physician** or Member Services by logging onto the **Aetna** website www.aetna.com, or calling the number on the back of your ID card.*	Subject to any age; family history and frequency guidelines as set forth in the most current: • evidence-based items that have in effect a rating of A or B in the current recommendations of the United States Preventive Services Task Force; and • the comprehensive guidelines supported by the Health Resources and Services Administration. *For details, contact your **physician** or Member Services by logging onto the **Aetna** website www.aetna.com, or calling the number on the back of your ID card.*	Subject to any age; family history and frequency guidelines as set forth in the most current: • evidence-based items that have in effect a rating of A or B in the current recommendations of the United States Preventive Services Task Force; and • the comprehensive guidelines supported by the Health Resources and Services Administration. *For details, contact your **physician** or Member Services by logging onto the **Aetna** website www.aetna.com, or calling the number on the back of your ID card.*
Lung Cancer Screening Maximum	One screening every 12 months*	One screening every 12 months*	One screening every 12 months*

Important Note:** ***Lung cancer screenings in excess of the maximum as shown above are covered under the Outpatient Diagnostic and Preoperative Testing section of your Schedule of Benefits.

Prenatal Care Office Visits	100% per visit No **copay** or **deductible** applies.	100% per visit No **copay** or **deductible** applies.	70% per visit after Calendar Year **deductible**
Important Note: Refer to the Physician Services and Pregnancy Expenses sections of the Schedule of Benefits for more information on coverage levels for pregnancy expenses under this Plan, including other prenatal care, delivery and postnatal care office visits.			
Comprehensive Lactation Support and Counseling Services			
Lactation Counseling Services *Facility or Office Visits*	100% per visit No **copay** or **deductible** applies.	100% per visit No **copay** or **deductible** applies.	70% per visit after Calendar Year **deductible**
Lactation Counseling Services Maximum Visits either in a group or individual setting	6* visits per 12 months	6* visits per 12 months	Not Applicable
***Important Note**: Visits in excess of the Lactation Counseling Services Maximum as shown above, are covered under the *Physician Services* office visit section of the *Schedule of Benefits*.			
Breast Pumps & Supplies	100% per item No **copay** or **deductible** applies	100% per item No **copay** or **deductible** applies	70% per item after Calendar Year **deductible**
Important Note: Refer to the *Comprehensive Lactation Support and Counseling Services* section of the Booklet for limitations on breast pumps and supplies.			
Family Planning Services			
Female Contraceptive Counseling Services - Office Visits	100% per visit. No **copay** or **deductible** applies.	100% per visit. No **copay** or **deductible** applies.	70% per visit after Calendar Year **deductible**
Contraceptive Counseling Services - Maximum Visits either in a group or individual setting	2* visits per 12 months	2* visits per 12 months	Not Applicable
*Important Note: Visits in excess of the Contraceptive Counseling Services Maximum as shown above, are covered under the *Physician Services* office visit section of the *Schedule of Benefits*.			

Family Planning Services - Female Contraceptives			
Female Contraceptive Generic **Prescription Drugs** and Devices provided, administered, or removed, by a **Physician** during an Office Visits.	100% per item. No **copay** or **deductible** applies.	100% per item. No **copay** or **deductible** applies.	70% per item after Calendar Year **deductible**
Family Planning - Other			
Voluntary Termination of Pregnancy			
Outpatient	90% per visit after Calendar Year **deductible**	90% per visit after Calendar Year **deductible**	70% per visit after Calendar Year **deductible**
Voluntary Sterilization for Males			
Outpatient	90% per visit after Calendar Year **deductible**	90% per visit after Calendar Year **deductible**	70% per visit after Calendar Year **deductible**
Family Planning - Female Voluntary Sterilization			
Inpatient	100% per visit No **copay** or **deductible** applies.	100% per visit No **copay** or **deductible** applies.	70% per visit after Calendar Year **deductible**
Outpatient	100% per visit No **copay** or **deductible** applies.	100% per visit No **copay** or **deductible** applies.	70% per visit after Calendar Year **deductible**

PLAN FEATURES	WEILL CORNELL NETWORK	AETNA NETWORK	OUT-OF-NETWORK
Vision Care			
Eye Examinations including refraction	$10 exam **copay** then the plan pays 100% No Calendar Year **deductible** applies.	$30 exam **copay** then the plan pays 100% No Calendar Year **deductible** applies.	70% per exam after Calendar Year **deductible**
Maximum Benefit per Calendar Year	1 exam	1 exam	1 exam

PLAN FEATURES	WEILL CORNELL NETWORK	AETNA NETWORK	OUT-OF-NETWORK
Physician Services			
Office Visits to Primary Care Physician Office visits (non-surgical) to non-**specialist**	$10 visit copay then the plan pays 100% No Calendar Year deductible applies.	$20 visit **copay** then the plan pays 100% No Calendar Year **deductible** applies.	70% per visit after Calendar Year **deductible**
Specialist Office Visits	$10 visit **copay** then the plan pays 100% No Calendar Year **deductible** applies.	$30 visit **copay** then the plan pays 100% No Calendar Year **deductible** applies.	70% per visit after Calendar Year **deductible**
Physician Office Visits-Surgery			
Physician	10 visit **copay** then the plan pays 100% No Calendar Year **deductible** applies.	$20 visit **copay** then the plan pays 100% No Calendar Year **deductible** applies.	70% per visit after Calendar Year **deductible**
Specialist	$10 visit **copay** then the plan pays 100% No Calendar Year **deductible** applies.	$30 visit **copay** then the plan pays 100% No Calendar Year **deductible** applies.	70% per visit after Calendar Year **deductible**
Walk-In Clinic Visit (Non-Emergency)			
Preventive Care Services* Immunizations	100% per visit No **copay** or **deductible** applies. For details, contact your **physician**, log onto the **Aetna** website www.aetna.com, or call the number on the back of your ID card.	100% per visit No **copay** or **deductible** applies. For details, contact your **physician**, log onto the **Aetna** website www.aetna.com, or call the number on the back of your ID card.	70% per visit after Calendar Year **deductible**
Individual Screening and Counseling Services for Tobacco Use	100% per visit No **copay** or **deductible** applies.	100% per visit No **copay** or **deductible** applies.	70% per visit after Calendar Year **deductible**

Maximum Benefit per visit - Individual Screening and Counseling Services for Tobacco Use	Refer to the *Preventive Care Benefit* section earlier in this Schedule of Benefits for maximums that may apply to these types of services	Refer to the *Preventive Care Benefit* section earlier in this Schedule of Benefits for maximums that may apply to these types of services	Refer to the *Preventive Care Benefit* section earlier in this Schedule of Benefits for maximums that may apply to these types of services
Individual Screening and Counseling Services for Obesity	100% per visit No **copay** or **deductible** applies.	100% per visit No **copay** or **deductible** applies.	70% per visit after Calendar Year **deductible**
Maximum Benefit per visit - Individual Screening and Counseling Services for Obesity	Refer to the *Preventive Care Benefit* section earlier in this Schedule of Benefits for maximums that may apply to these types of services	Refer to the *Preventive Care Benefit* section earlier in this Schedule of Benefits for maximums that may apply to these types of services	Refer to the *Preventive Care Benefit* section earlier in this Schedule of Benefits for maximums that may apply to these types of services
***Important Note**: Not all preventive care services are available at all **Walk-In Clinics**. The types of services offered will vary by the provider and location of the clinic. These services may also be obtained from your **physician**.			
All Other Services	$20 visit **copay** then the plan pays 100% No Calendar Year **deductible** applies.	$20 visit **copay** then the plan pays 100% No Calendar Year **deductible** applies.	70% per visit after Calendar Year **deductible**
Physician Services for Inpatient Facility and Hospital Visits	90% per visit after Calendar Year **deductible**	90% per visit after Calendar Year **deductible**	70% per visit after Calendar Year **deductible**
Administration of Anesthesia	90% per procedure after Calendar Year **deductible**	90% per procedure after Calendar Year **deductible**	70% per procedure after Calendar Year **deductible**
Allergy Injections	100% per visit after Calendar Year **deductible**.	100% per visit after Calendar Year **deductible**.	70% per visit after Calendar Year **deductible**.

PLAN FEATURES	WEILL CORNELL NETWORK	AETNA NETWORK	OUT-OF-NETWORK
Emergency Medical Services			
Hospital Emergency Facility and Physician	90% per visit after the Calendar Year **deductible**	90% per visit after the Calendar Year **deductible**	Paid the same as the Network level of benefits. See Important Note Below
Important Note: Please note that as these providers are not **network providers** and do not have a contract with **Aetna**, the provider may not accept payment of your cost share (your **deductible** and **payment percentage)**, as payment in full. You may receive a bill for the difference between the amount billed by the provider and the amount paid by this Plan. If the Emergency Room Facility or **physician** bills you for an amount above your cost share, you are not responsible for paying that amount. Please send us the bill at the address listed on the back of your member ID card and we will resolve any payment dispute with the provider over that amount. Make sure your member ID number is on the bill.			
Non-Emergency Care in a Hospital Emergency Room	50% after Calendar Year **deductible**	50% after Calendar Year **deductible**	50% after Calendar Year **deductible**
Urgent Care Services			
Urgent Medical Care *(at a non-hospital free standing facility)*	90% per visit after Calendar Year **deductible**	90% per visit after Calendar Year **deductible**	70% per visit after Calendar Year **deductible**
Urgent Medical Care *(from other than a non-hospital free standing facility)*	Refer to *Emergency Medical Services* and *Physician Services* above.	Refer to *Emergency Medical Services* and *Physician Services* above.	Refer to *Emergency Medical Services* and *Physician Services* above.
Non-Urgent Use of Urgent Care Provider *(at an Emergency Room or a non-hospital free standing facility)*	50% per visit after Calendar Year **deductible**	50% per visit after Calendar Year **deductible**	50% per visit after Calendar Year **deductible**
PLAN FEATURES	**WEILL CORNELL NETWORK**	**AETNA NETWORK**	**OUT-OF-NETWORK**
Outpatient Diagnostic and Preoperative Testing			
Complex Imaging Services			
Complex Imaging	$10 per test **copay** then the plan pays 100% No Calendar Year **deductible** applies	90% per test after Calendar Year **deductible**	70% per test after Calendar Year **deductible**

Diagnostic Laboratory Testing			
Diagnostic Laboratory Testing	90% per procedure after Calendar Year **deductible**	90% per procedure after Calendar Year **deductible**	70% per procedure after Calendar Year **deductible**

Diagnostic X-Rays(except Complex Imaging Services)			
Diagnostic X-Rays	$10 per procedure **copay** then the plan pays 100% No Calendar Year **deductible** applies	90% per procedure after Calendar Year **deductible**	70% per procedure after Calendar Year **deductible**

PLAN FEATURES	WEILL CORNELL NETWORK	AETNA NETWORK	OUT-OF-NETWORK
Outpatient Surgery			
Outpatient Surgery	90% per visit/surgical procedure after Calendar Year **deductible**	90% per visit/surgical procedure after Calendar Year **deductible**	70% per visit/surgical procedure after Calendar Year **deductible**

PLAN FEATURES	WEILL CORNELL NETWORK	AETNA NETWORK	OUT-OF-NETWORK
Inpatient Facility Expenses			
Birthing Center	90% per admission after Calendar Year **deductible**	90% per admission after Calendar Year **deductible**	70% per admission after Calendar Year **deductible**
Hospital Facility Expenses Room and Board (including maternity)	90% per admission after Calendar Year **deductible**	90% per admission after Calendar Year **deductible**	70% per admission after Calendar Year **deductible**
Other than Room and Board	90% per admission after Calendar Year **deductible**	90% per admission after Calendar Year **deductible**	70% per admission after Calendar Year **deductible**
Skilled Nursing Inpatient Facility	90% per admission after Calendar Year **deductible**	90% per admission after Calendar Year **deductible**	70% per admission after Calendar Year **deductible**
Maximum Days per Calendar Year	120 days	120 days	120 days

PLAN FEATURES	WEILL CORNELL NETWORK	AETNA NETWORK	OUT-OF-NETWORK
Specialty Benefits			
Home Health Care (Outpatient)	90% per visit after the Calendar Year **deductible**	90% per visit after the Calendar Year **deductible**	70% per visit after the Calendar Year **deductible**

Maximum Visits per Calendar Year	200 visits	200 visits	200 visits
Skilled Nursing Care (Outpatient)	90% per visit after the Calendar Year **deductible**	90% per visit after the Calendar Year **deductible**	70% per visit after the Calendar Year **deductible**
Hospice Benefits			
Hospice Care - Facility Expenses (Room & Board)	100% per admission after Calendar Year **deductible**	100% per admission after Calendar Year **deductible**	70% per admission after Calendar Year **deductible**
Hospice Care - Other Expenses during a stay	100% per admission after Calendar Year **deductible**	100% per admission after Calendar Year **deductible**	70% per admission after Calendar Year **deductible**
Maximum Benefit per lifetime	Unlimited days	Unlimited days	Unlimited days
Hospice Outpatient Visits	100% per visit after Calendar Year **deductible**	100% per visit after Calendar Year **deductible**	70% per visit after Calendar Year **deductible**

PLAN FEATURES	**WEILL CORNELL NETWORK**	**AETNA NETWORK**	**OUT-OF-NETWORK**
Infertility Treatment			
Basic Infertility Expenses Coverage is for the diagnosis and treatment of the underlying medical condition causing the infertility only.	$10 per visit **copay** then the plan pays 100% for office services; otherwise 90% after Calendar Year **deductible.**	$30 per visit **copay** then the plan pays 100% for office services; otherwise 90% after Calendar Year **deductible.**.	70% per visit after Calendar Year **deductible**
Comprehensive Infertility Expenses	$10 per visit **copay** then the plan pays 100% for office services; otherwise 90% after Calendar Year **deductible.**	$30 per visit **copay** then the plan pays 100% for office services; otherwise 90% after Calendar Year **deductible.**.	70% per visit after Calendar Year **deductible**
Artificial Insemination Maximum Benefit	6 courses of treatment per lifetime	6 courses of treatment per lifetime	6 courses of treatment per lifetime
Ovulation Induction Maximum Benefit	6 courses of treatment per lifetime	6 courses of treatment per lifetime	6 courses of treatment per lifetime

Advanced Reproductive Technology (ART) Expenses	$10 per visit **copay** then the plan pays 100% for office services; otherwise 90% after Calendar Year **deductible.**	$30 per visit **copay** then the plan pays 100% for office services; otherwise 90% after Calendar Year **deductible.**.	70% per visit after Calendar Year **deductible**
Maximum per lifetime ***Comprehensive Infertility Expenses and Advanced Reproductive Technology (ART) Expenses***	$20,000	$20,000	$20,000

PLAN FEATURES	WEILL CORNELL NETWORK	AETNA NETWORK	OUT-OF-NETWORK
Inpatient Treatment of Mental Disorders			
MENTAL DISORDERS			
Hospital Facility Expenses			
Room and Board	90% per admission after Calendar Year **deductible**	90% per admission after Calendar Year **deductible**	70% per admission after Calendar Year **deductible**
Other than Room and Board	90% per admission after Calendar Year **deductible**	90% per admission after Calendar Year **deductible**	70% per admission after Calendar Year **deductible**
Physician Services	90% per admission after Calendar Year **deductible**	90% per admission after Calendar Year **deductible**	70% per admission after Calendar Year **deductible**
Inpatient Residential Treatment Facility Expenses	90% per admission after Calendar Year **deductible**	90% per admission after Calendar Year **deductible**	70% per admission after Calendar Year **deductible**
Inpatient Residential Treatment Facility Expenses Physician Services	90% per visit after Calendar Year **deductible**	90% per visit after Calendar Year **deductible**	70% per visit after Calendar Year **deductible**
Outpatient Treatment Of Mental Disorders			
Outpatient Services	$10 per visit **copay** then the plan pays 100% No Calendar Year **deductible** applies	$10 per visit **copay** then the plan pays 100% No Calendar Year **deductible** applies	70% per visit after the Calendar Year **deductible**

PLAN FEATURES	WEILL CORNELL NETWORK	AETNA NETWORK	OUT-OF-NETWORK
Inpatient Treatment of Substance Abuse			
Hospital Facility Expenses			
Room and Board	90% per admission after Calendar Year **deductible**	90% per admission after Calendar Year **deductible**	70% per admission after Calendar Year **deductible**
Other than Room and Board	90% per admission after Calendar Year **deductible**	90% per admission after Calendar Year **deductible**	70% per admission after Calendar Year **deductible**
Physician Services	90% per admission after Calendar Year **deductible**	90% per admission after Calendar Year **deductible**	70% per admission after Calendar Year **deductible**
Inpatient Residential Treatment Facility Expenses	90% per admission after Calendar Year **deductible**	90% per admission after Calendar Year **deductible**	70% per admission after Calendar Year **deductible**
Inpatient Residential Treatment Facility Expenses Physician Services	90% per visit after Calendar Year **deductible**	90% per visit after Calendar Year **deductible**	70% per visit after Calendar Year **deductible**
Outpatient Treatment of Substance Abuse			
Outpatient Treatment	$10 per visit **copay** then the plan pays 100% No Calendar Year **deductible** applies	$10 per visit **copay** then the plan pays 100% No Calendar Year **deductible** applies	70% per visit after Calendar Year **deductible**

PLAN FEATURES	WEILL CORNELL NETWORK	AETNA NETWORK	OUT-OF-NETWORK
Obesity Treatment Non Surgical			
Outpatient Obesity Treatment (non surgical)	$10 per visit **copay** then the plan pays 100% No Calendar Year **deductible** applies	Not Covered	Not Covered

PLAN FEATURES	WEILL CORNELL NETWORK	AETNA NETWORK	OUT-OF-NETWORK
Obesity Treatment Surgical			
Inpatient Morbid Obesity Surgery (includes Surgical procedure and Acute Hospital Services)	$10 per visit **copay** then the plan pays 100% No Calendar Year **deductible** applies	Not Covered	Not Covered

Outpatient Morbid Obesity Surgery	$10 per visit **copay** then the plan pays 100% No Calendar Year **deductible** applies	Not Covered	Not Covered
Maximum Benefit Morbid Obesity Surgery (Inpatient and Outpatient)	$21,000 Lifetime Maximum	Not Covered	Not Covered

PLAN FEATURES	NETWORK (IOE Facility)	NETWORK (Non-IOE Facility)	OUT-OF-NETWORK
Transplant Services Facility and Non-Facility Expenses			
Transplant Facility Expenses	90% per admission after Calendar Year **deductible**	70% per admission after Calendar Year **deductible**	70% per admission after Calendar Year **deductible**
Transplant Physician Services (including office visits)	$10 visit **copay** then the plan pays 100% for office services; otherwise 90% after Calendar Year **deductible.**	70% per admission after Calendar Year **deductible**	70% per admission after Calendar Year **deductible**

PLAN FEATURES	WEILL CORNELL NETWORK	AETNA NETWORK	OUT-OF-NETWORK
Other Covered Health Expenses			
Acupuncture	90% per visit after Calendar Year **deductible**	90% per visit after Calendar Year **deductible**	70% per visit after Calendar Year **deductible**
Ground, Air or Water Ambulance	90% after Calendar Year **deductible**	90% after Calendar Year **deductible**	90% after Calendar Year **deductible**
Durable Medical and Surgical Equipment	90% per item after the Calendar Year **deductible**	90% per item after the Calendar Year **deductible**	70% per item after the Calendar Year **deductible**
Clinical Trial Therapies (Experimental or Investigational Treatment)	Payable in accordance with the type of expense incurred and the place where service is provided.	Payable in accordance with the type of expense incurred and the place where service is provided.	Payable in accordance with the type of expense incurred and the place where service is provided.
Routine Patient Costs	Payable in accordance with the type of expense incurred and the place where service is provided.	Payable in accordance with the type of expense incurred and the place where service is provided.	Payable in accordance with the type of expense incurred and the place where service is provided.

Oral and Maxillofacial Treatment (Mouth, Jaws and Teeth)	$10 visit **copay** then the plan pays 100% for office services; otherwise 90% after Calendar Year **deductible.**	$30 visit **copay** then the plan pays 100% for office services; otherwise 90% after Calendar Year **deductible.**	70% per admission after Calendar Year **deductible**
Prosthetic Devices	90% per item after Calendar Year **deductible**	90% per item after Calendar Year **deductible**	70% per item after Calendar Year **deductible**

PLAN FEATURES	WEILL CORNELL NETWORK	AETNA NETWORK	OUT-OF-NETWORK
Outpatient Therapies			
Chemotherapy	$10 per visit **copay** after Calendar Year **deductible** then the plan pays 100%	90% per visit after the Calendar Year **deductible**	70% per visit after the Calendar Year **deductible**
Infusion Therapy (Performed in a Physician's Office or Home Care)	$10 per visit **copay** after Calendar Year **deductible** then the plan pays 100%	90% per visit after the Calendar Year **deductible**	70% per visit after the Calendar Year **deductible**
Performed in a Hospital Outpatient Department or Non-Hospital Outpatient Facility	$10 per visit **copay** after Calendar Year **deductible** then the plan pays 100%	90% per visit after the Calendar Year **deductible**	70% per visit after the Calendar Year **deductible**
Radiation Therapy	$10 per visit **copay** after Calendar Year **deductible** then the plan pays 100%	90% per visit after the Calendar Year **deductible**	70% per visit after the Calendar Year **deductible**

PLAN FEATURES	WEILL CORNELL NETWORK	AETNA NETWORK	OUT-OF-NETWORK
Short Term Outpatient Rehabilitation Therapies			
Outpatient Physical, Occupational and Speech Therapy and Autism - Physical Therapy, Occupational Therapy, Speech Therapy combined	90% per visit after Calendar Year **deductible**	90% per visit after Calendar Year **deductible**	70% per visit after Calendar Year **deductible**

Combined Physical, Occupational and Speech Therapy and Autism - Physical Therapy, Occupational Therapy, Speech Therapy Maximum visits per Calendar Year	60 visits	60 visits	60 visits

PLAN FEATURES	WEILL CORNELL NETWORK	AETNA NETWORK	OUT-OF-NETWORK
Spinal Manipulation			
	90% per visit after Calendar Year **deductible**	90% per visit after Calendar Year **deductible**	70% per visit after Calendar Year **deductible**
Spinal Manipulation Maximum visits per Calendar Year	36 visits	36 visits	36 visits

Expense Provisions

The following provisions apply to your health expense plan.
This section describes cost sharing features, benefit maximums and other important provisions that apply to your Plan. The specific cost sharing features and the applicable dollar amounts or benefit percentages are contained in the attached health expense sections of this *Schedule of Benefits*.

This *Schedule of Benefits* replaces any *Schedule of Benefits* previously in effect under your plan of health benefits.

KEEP THIS SCHEDULE OF BENEFITS WITH YOUR BOOKLET.

Deductible Provisions

Covered expenses applied to the **out-of-network provider deductibles** will be applied to satisfy the **network provider deductibles**. **Covered expenses** applied to the **network provider deductibles** will be applied to satisfy the **out-of-network provider deductibles**.

All **covered expenses** accumulate toward the **network provider and out-of-network provider deductibles** except for those **covered expenses** identified later in this *Schedule of Benefits*.

You and each of your covered dependents have separate Calendar Year **deductibles**. Each of you must meet your **deductible** separately and they cannot be combined. This Plan has individual and family Calendar Year **deductibles**.

Network Provider Calendar Year Deductible

Individual
This is the amount of **covered expenses** that you and each of your covered dependents incur each Calendar Year from a **network provider** for which no benefits will be paid. This individual Calendar Year **deductible** applies separately to you and each of your covered dependents. After **covered expenses** reach this individual Calendar Year **deductible**, this Plan will begin to pay benefits for **covered expenses** that you incur from a **network provider** for the rest of the Calendar Year.

Family Deductible Limit
When you and each of your covered dependents incur **covered expenses** that apply towards the individual Calendar Year **deductibles,** these expenses will also count toward a family **deductible** limit.

To satisfy this family **deductible** limit for the rest of the Calendar Year, the following must happen:

> The combined **covered expenses** that you and each of your covered dependents incur towards the individual Calendar Year **deductibles** must reach this family **deductible** limit in a Calendar Year.

When this occurs in a Calendar Year, the individual Calendar Year **deductibles** for you and your covered dependents will be considered to be met for the rest of the Calendar Year.

Out-of-Network Provider Calendar Year Deductible

Individual
This is the amount of **covered expenses** that you and each of your covered dependents incur each Calendar Year from an **out-of-network provider** for which no benefits will be paid. This individual Calendar Year **deductible** applies separately to you and each of your covered dependents. After **covered expenses** reach this individual Calendar Year **deductible**; this Plan will begin to pay benefits for **covered expenses** that you incur from an **out-of-network provider** for the rest of the Calendar Year.

Family Deductible Limit
When you and each of your covered dependents incur **covered expenses** that apply towards the individual Calendar Year **deductibles,** these expenses will also count toward a family **deductible** limit.

To satisfy this family **deductible** limit for the rest of the Calendar Year, the following must happen:

> The combined **covered expenses** that you and each of your covered dependents incur towards the individual Calendar Year **deductibles** must reach this family **deductible** limit in a Calendar Year.

When this occurs in a Calendar Year, the individual Calendar Year **deductibles** for you and your covered dependents will be considered to be met for the rest of the Calendar Year.

Copayments and Benefit Deductible Provisions

Payment Provisions

Payment Percentage
This is the percentage of your **covered expenses** that the plan pays and the percentage of **covered expenses** that you pay. The percentage that the plan pays is referred to as the "Plan Payment Percentage". Once applicable **deductibles** have been met, your plan will pay a percentage of the **covered expenses**, and you will be responsible for the rest of the costs. The payment percentage may vary by the type of expense. Refer to your *Schedule of Benefits* for payment percentage amounts for each covered benefit.

Maximum Out-of-Pocket Limit
The **Maximum Out-of-Pocket Limit** is the maximum amount you are responsible to pay for **covered expenses** during the Calendar Year. This Plan has an individual **Maximum Out-of-Pocket Limit**. As to the individual **Maximum Out-of-Pocket Limit**, each of you must meet your **Maximum Out-of-Pocket Limit** separately and they cannot be combined and applied towards one limit.

Certain **covered expenses** do not apply toward the **Maximum Out-of-Pocket Limit**. See list below.

Network Provider Maximum Out-of-Pocket Limit

Individual
Once the amount of eligible **network provider** expenses you or your covered dependents have paid during the Calendar Year meets the individual **Maximum Out-of-Pocket Limit**, this Plan will pay 100% of such **covered expenses** that apply toward the limit for the remainder of the Calendar Year for that person.

Family Maximum Out-of-Pocket Limit
When you and each of your covered dependents incur **covered expenses** that apply towards the individual Calendar Year **network provider Maximum Out-of-Pocket Limit,** these expenses will also count toward a family **network provider Maximum Out-of-Pocket Limit**.

To satisfy this family **network provider Maximum Out-of-Pocket Limit** for the rest of the Calendar Year, the following must happen:

> The family **Maximum Out-of-Pocket Limit** is a cumulative **Maximum Out-of-Pocket Limit** for all family members. The family **network provider Maximum Out-of-Pocket Limit** can be met by a combination of family members with no single individual within the family contributing more than the individual **network provider Maximum Out-of-Pocket Limit** amount in a Calendar Year.

Out-of Network Provider Maximum Out-of-Pocket Limit

Individual
Once the amount of eligible **out-of-network provider** expenses you or your covered dependents have paid during the Calendar Year meets the individual **Maximum Out-of-Pocket Limit**, this Plan will pay 100% of such **covered expenses** that apply toward the limit for the remainder of the Calendar Year for that person.

Family Maximum Out-of-Pocket Limit
When you and each of your covered dependents incur **covered expenses** that apply towards the individual Calendar Year **out-of-network provider Maximum Out-of-Pocket Limit,** these expenses will also count toward a family **out-of-network provider Maximum Out-of-Pocket Limit**.

To satisfy this family **out-of-network provider Maximum Out-of-Pocket Limit** for the rest of the Calendar Year, the following must happen:

> The family **Maximum Out-of-Pocket Limit** is a cumulative **Maximum Out-of-Pocket Limit** for all family members. The family **out-of-network provider Maximum Out-of-Pocket Limit** can be met by a combination of family members with no single individual within the family contributing more than the individual **out-of-network provider Maximum Out-of-Pocket Limit** amount in a Calendar Year.

The **Maximum Out-of-Pocket Limit** applies to both network and out -of-network benefits. **Covered expenses** applied to the out-of-network **Maximum Out-of-Pocket Limit** will be applied to satisfy the in-network **Maximum Out-of-Pocket Limit** and **covered expenses** applied to the in-network **Maximum Out-of-Pocket Limit** will be applied to satisfy the out-of-network **Maximum Out-of-Pocket Limit**.

Covered expenses that are subject to the **Maximum Out-of-Pocket Limit** include **prescription drug** expenses provided under the Medical or **Prescription drug** Plans, as applicable.

Expenses That Do Not Apply to Your Out-of-Pocket Limit
Certain covered expenses do not apply toward your plan **out-of-pocket** limit. These include:

- Charges over the **recognized charge**;
- Non-covered expenses;
- Expenses that are not paid, or **precertification** benefit reductions because a required **precertification** for the service(s) or supply was not obtained from **Aetna**.

General

This Schedule of Benefits replaces any similar Schedule of Benefits previously in effect under your plan of benefits. Requests for coverage other than that to which you are entitled in accordance with this Schedule of Benefits cannot be accepted. This Schedule is part of your Booklet and should be kept with your Booklet.

Prescription Drug Benefits are not administered by Aetna, Inc.

Prescription Drug Benefits are administered by: **OptumRX Three-Tier Prescription Drug Plan** **for Endowed Faculty and Staff** **Effective January 1, 2017**		
Tier One: **Tier Two:** **Tier Three:**	**Covered generic drugs** **Covered brand-name drugs on OptumRx Formulary** **Covered brand-name drugs not on OptumRx Formulary****	
Plan Features	**In-Network Coverage** **(Preferred Benefit Level)***	**Out-of-Network Coverage** **(Non-Preferred Benefit Level)**
Retail Pharmacy (including insulin)	Tier 1: $5; Tier 2: $30; Tier 3: $50. Up to 30 day supply **New:** **Fill up to 90 days exclusively at Gannett Pharmacy on Cornell Campus (pay $10/$60/$90 Home Delivery copay)**	Contracted rate less the applicable copay Up to 30 day supply
Home Delivery two choices: - Gannett Health Center Pharmacy on Cornell campus for safe and secure delivery, Or - Delivery to your home	Tier 1: $10; Tier 2: $60; Tier 3: $90. Up to 90 day supply renewable up to a year for maintenance/specialty meds.	Not covered

***H S A Plan covers deductible, then copay (except preventive meds)**Some medications are excluded and alternative medications are available, check with your physician Prescription**

Contraceptives	**CPHL, WCM-PPO, H S A In-Network**	**CPHL, WCM-PPO, H S A Out of Network**
Oral contraceptives, Barrier methods (i.e. diaphragm),	$0 copay for generic or single source brand ***	Contracted rate less the applicable copay
Over the Counter Contraceptives: Female condom, sponge, spermicide, Plan B and ella (Prescription required)	Same as above for contraceptives	Same as above for contraceptives

***If not a generic or single source brand, refer to the above ES tier schedule for the 2nd or 3rd tier copays.

+ If your doctor determines that the generic or single source contraceptive would be medically inappropriate, they can prescribe a medically appropriate multisource contraceptive.

Note: Contraceptives that are injectable or implantable continue to be covered under the Aetna medical plans as part of the office visit. Under CPHL, WCM-PPO, H S A, the visit is covered at 100% in-network.

There may be additional limits on quantity or authorizations needed for medications you are taking. On or after January 1, 2017, you can find more information at optumrx.com/myCatamaranRx

To access the OptumRx Formulary on the OptumRx Website, there are two options. For both options you will:

1. Visit: optumrx.com/myCatamaranRx and log in.

2. You will need to create an account (login and password) if you have not already done so.

Option 1 – Drug List - defines the copayment tier status of the most commonly prescribed medicines. It may not include all drugs covered by your prescription drug benefit

1. Select "Tools & Resources" (on the left side of the screen)

2. Click Forms/Documents (on the left side of the screen) and then click on "Preferred Drug List" on the page

Option 2 – Drug Lookup – allows you to search for a specific medication

1. Select "Tools & Resources" (on the left side of the screen) and then "Drug Lookup" (on the left side of the screen)

2. You can either search from the most common medications or enter a specific medication name

3. Select your medication or enter the medication name and hit "Search"

4. The drug name, available dosage, formulary status and whether the drug is generic or brand name will be provided

5. Contact OptumRx Member Services at 866-533-6977 with questions