



Learning Care Group
Savers HDHP Plan 2021

Highlights	Aetna Open Access Aetna Select Plan
	Preferred Benefits In-Network Provider
Coinsurance (Out-of-Pocket) Plan Member	80% after deductible
Deductible Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.	In-Network: \$1,400 (employee only coverage), \$2,800 (employee + child(ren), and/or spouse, family)
Out-of-Pocket Maximum: The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. Not included: Premiums, balance-billing charges & health care this plan doesn't cover.	In-Network: \$4,200 (employee only coverage), \$8,400 (employee + child(ren), and/or spouse, family)
Lifetime Maximum	Unlimited
PCP Office Visit (Non surgical, excluding Mental Health, Alcohol and Drug Abuse)	80% after deductible
Specialist Office Visit (Non surgical, excluding Mental Health, Alcohol and Drug Abuse)	80% after deductible
Preventive care /screening /immunizations *You may have to pay for services that are not preventive	100%
Other Physicians: (non-office visits)	80% after deductible
Outpatient Surgery	80% after deductible
X-Ray & Lab Tests	80% after deductible



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Hospital Inpatient Coverage: Outpatient Coverage:	80% after deductible 80% after deductible
Emergency Room	80% after deductible
Urgent Care Facility	\$50 copay
Ambulance	80% after deductible
Acupuncture	80% after deductible 30 visits maximum per year for chronic pain
Private Room Limit	Semiprivate
Mental Health & Substance Abuse: Inpatient Coverage: Outpatient Coverage:	80% after deductible 80% after deductible
Skilled Nursing Facility Benefit maximum is a combined limit for preferred and nonpreferred services.	80% after deductible Up to 120 days per calendar year.
Home Health Care: Benefit maximum is a combined limit for preferred and nonpreferred services.	80% after deductible 120 visits maximum per year for private duty nursing, home health care combined
Short Term Rehabilitation:	80% after deductible 100 visits maximum for speech therapy, physical therapy, occupational therapy combined.
Habilitative physical, occupational and speech therapy (PT/OT/ST)	100%, no deductible, no copay



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Spinal Manipulation:	80% after deductible 30 visits maximum per calendar year.
Durable Medical Equipment	80% after deductible
Preventive Prenatal Maternity Visits	100% deductible waived
Prescription Drug Benefits not provided by Aetna	Generic-\$15 copay after deductible Preferred Brand-\$45 copay after deductible Non-Preferred Brand-\$80 copay after deductible Specialty-25% coinsurance after deductible up to \$250
Routine Exams Children: 7 exams 1 st 12 months of life, 3 exams in the 13 th -24 th months of life, 3 exams in the 25 th -36 th months of life, 1 exam per calendar year thereafter Includes immunizations. Adults: 1 exam per calendar year. Includes immunizations.	100% deductible waived
Routine Mammograms No age or frequency limits	100% deductible waived
Routine Digital Rectal Exam (DRE) & Prostate Antigen Test (PSA) No age or frequency limits	100% deductible waived
Routine Ob/Gyn Exam 1 Pap smear and gynecological exam per calendar year	100% deductible waived
Routine Eye Exam	Not Covered
Flu Shot Vaccine	100% deductible waived
Routine Hearing Exam 1 exam per 24 months	80% after deductible
Hearing Aid \$3,000 maximum every 2 years for Hearing Aids	80% after deductible
Family Planning & Infertility- Tubal Ligaton	100% deductible waived
Family Planning & Infertility- Vasectomy	80% after deductible for vasectomy



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Basic Infertility Benefit	Includes coverage for the diagnosis and treatment of the underlying cause of infertility. Excludes GIFT, ZIFT, in vitro fertilization, and reverse sterilization.

What's Not Covered?

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

1. All medical or hospital services not specifically covered in, or which are limited or excluded in the plan documents;
2. Charges related to any eye surgery mainly to correct refractive errors;
3. Cosmetic surgery, including breast reduction;
4. Custodial care;
5. Dental care and X-rays;
6. Donor egg retrieval;
7. Experimental and investigational procedures;
8. Immunizations for travel or work;
9. Nonmedically necessary services or supplies;
10. Over-the-counter medications and supplies;
11. Reversal of sterilization;
12. Services for the treatment of sexual dysfunction or inadequacies, including therapy, supplies, or counseling; and
13. Special duty nursing.



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