



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage for medical, call Aetna at 1-800-743-0910 or visit www.Aetna.com; for pharmacy call Navitus at 1-866-333-2757 or visit www.Navitus.com. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at <https://hr.vanderbilt.edu/benefits/UniformGlossaryTerms.pdf> or call 1-800-743-0910 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$1,750 individual or \$3,500 family Tier 1 Vanderbilt Health Affiliated Network (VHAN); \$2,350 individual or \$4,700 for Tier 2 Aetna National Network; \$3,550 individual or \$7,100 family for Tier 3 Out of Network	Generally, you must pay all of the costs from providers and prescriptions up to the deductible amount before this plan begins to pay. For those enrolled in family tiers, before coinsurance can begin, the total family deductible must be met by one or more family members. There are separate deductibles for each network.
Are there services covered before you meet your deductible ?	Yes. Preventive care and primary care services are covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount, but coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No other specific deductible .	
What is the out-of-pocket limit for this plan ?	For in- network providers , combined \$4,750 individual/ \$9,500 family; for out-of-network providers \$7,000 individual / \$13,000 family	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.
What is not included in the out-of-pocket limit ?	Premiums , balance-billing charges, and health care this plan doesn't cover.	Even though you pay for these expenses, they don't count towards the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes, For a list of preferred providers in Tier 1 VHAN visit http://hr.vanderbilt.edu/benefits/vanderbilt-affiliates . See the Aetna web site for a list of in-network national providers http://www.aetna.com/docfind/custom/vanderbilt or call 1-800-743-0910.	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. In addition to the Aetna in-network providers, the Plan offers the Vanderbilt Health Affiliated Network (VHAN). Vanderbilt Pharmacies are preferred providers . See the chart starting on page 2 for how this plan pays different kinds of providers.
Do you need a referral to see a specialist ?	No. You don't need a referral to see a specialist.	You can see the specialist you choose without permission from this plan.



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Vanderbilt Health Affiliated Network/Vanderbilt Pharmacy (You will pay the least)	Tier 2 Aetna National Network/Non-Vanderbilt Pharmacy	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% coinsurance	40% coinsurance	60% coinsurance	You may have to pay for services that aren't preventative. Ask your provider if the services needed are preventative. Then check what your plan will pay for. *Refer to bottom of Page 3
	Specialist visit	20% coinsurance	40% coinsurance	60% coinsurance	
	Preventive care/screening/immunization	No Charge	No Charge	Not Covered	
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	60% coinsurance	View plan booklet at http://hr.vanderbilt.edu/benefits/sbc-eoc.php
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	60% coinsurance	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.Navitus.com	Maintenance Generic	20% coinsurance	40% coinsurance	Not Covered	Full prescription drug cost are subject to the same deductible , coinsurance and out-of-pocket maximum as other medical expenses under this plan . Only available for a 30-day supply at the Vanderbilt Outpatient Pharmacies. Subject to plan deductible and coinsurance .
	Level 1	20% coinsurance	40% coinsurance	Not Covered	
	Level 2	20% coinsurance	40% coinsurance	Not Covered	
	Level 3	20% coinsurance	40% coinsurance	Not Covered	
	Self-Administered Specialty drugs	20% coinsurance	Not Covered	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	60% coinsurance	View plan booklet at http://hr.vanderbilt.edu/benefits/sbc-eoc.php
	Physician/surgeon fees	20% coinsurance	40% coinsurance	60% coinsurance	
If you need immediate medical attention	Emergency room care	20% coinsurance	40% coinsurance	40% coinsurance	View plan booklet at http://hr.vanderbilt.edu/benefits/sbc-eoc.php
	Emergency medical transportation	20% coinsurance	40% coinsurance	40% coinsurance	
	Urgent care	20% coinsurance	40% coinsurance	60% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Vanderbilt Health Affiliated Network/Vanderbilt Pharmacy (You will pay the least)	Tier 2 Aetna National Network/Non-Vanderbilt Pharmacy	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	60% coinsurance	View plan booklet at http://hr.vanderbilt.edu/benefits/sbc-eoc.php
	Physician/surgeon fees	20% coinsurance	40% coinsurance	60% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	40% coinsurance	60% coinsurance	View plan booklet at http://hr.vanderbilt.edu/benefits/sbc-eoc.php
	Inpatient services	20% coinsurance	40% coinsurance	60% coinsurance	
If you are pregnant	Prenatal/Postnatal Office visits	No charge	No charge	60% coinsurance	Cost-sharing does not apply for in-network prenatal/postnatal preventative office visits, but depending on the types of services, coinsurance or a deductible may apply. *Refer to bottom of Page 3
	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	60% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	60% coinsurance	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	60% coinsurance	Home health care – 120 visit max per calendar year Physical Therapy, Occupational Therapy, & Speech Therapy, Skilled Nursing Care - 60 visit max per calendar year Chiropractor Services - 15 visit max per calendar year *Refer to bottom of Page 3
	Rehabilitation services	20% coinsurance	40% coinsurance	60% coinsurance	
	Habilitation services	20% coinsurance	40% coinsurance	60% coinsurance	
	Skilled nursing care	20% coinsurance	40% coinsurance	60% coinsurance	
	Durable medical equipment	20% coinsurance	40% coinsurance	60% coinsurance	
	Hospice services	20% coinsurance	40% coinsurance	60% coinsurance	
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	Not Covered	N/A
	Children's glasses	Not Covered	Not Covered	Not Covered	N/A
	Children's dental check-up	Not Covered	Not Covered	Not Covered	N/A

*For more information about limitations and exceptions, see plan or policy documents at <http://hr.vanderbilt.edu/benefits/sbc-eoc.php>

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services .)		
<ul style="list-style-type: none">• Acupuncture• Cosmetic Surgery• Dental Care	<ul style="list-style-type: none">• Hearing aids for adults• Long Term Care• Private Duty Nursing	<ul style="list-style-type: none">• Routine eye care• Routine Foot Care• Weight loss programs
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none">• Bariatric Surgery (limitations apply)• Chiropractic Care (limitations apply)	<ul style="list-style-type: none">• Hearing aids for children under 18• Infertility Treatment (limitations apply)	<ul style="list-style-type: none">• Non-emergency care when traveling outside the U.S.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Tennessee Department of Commerce & Insurance
500 James Robertson Parkway
Davy Crockett Tower, 4th Floor
Nashville, TN 37243-0565
(615) 741-2241
<https://www.tn.gov/commerce/consumer-services.html>

Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: For medical, call Aetna at **1-800-743-0910** or visit www.Aetna.com; for pharmacy call Navitus at **1-866-333-2757** or visit www.Navitus.com.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

—————To see examples of how this plan might cover costs for a sample medical situation, see the next section.—————

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(Family Coverage)
(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$3,500
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	\$12,800
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$3,500
Copayments	\$0
Coinsurance	\$700
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$4,260

Managing Joe's type 2 Diabetes

(Family Coverage)
(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$3,500
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,400
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$3,500
Copayments	\$0
Coinsurance	\$700
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$4,260

Mia's Simple Fracture

(Individual Coverage)
(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$1,750
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	\$1,900
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,750
Copayments	\$0
Coinsurance	\$40
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,790

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: Human Resources, human.resources@vanderbilt.edu or 615-343-4788.

*Note: This plan has other [deductibles](#) for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.