



PLAN DESIGN & BENEFITS
MEDICAL PLAN PROVIDED BY AETNA LIFE INSURANCE COMPANY

PLAN FEATURES	IN-NETWORK	OUT-OF-NETWORK
Benefit limitations - Some services or supplies have limits on them per year. There might be a maximum number of visits or days, or a dollar limit per year. In such cases, the benefit year begins on the day your plan coverage takes effect (unless otherwise noted). Refer to your plan documents to learn more.		
Deductible (per plan year)	\$1,700 per Individual \$3,400 per Family	\$1,800 per Individual \$3,600 per Family
Covered expenses in-network add up towards your in-network deductible. Covered expenses out-of-network add up towards your out-of-network deductible. You must first meet the deductible before the plan begins paying benefits, unless otherwise noted. The amount you pay (cost sharing) for some medical services does not count toward your deductible. Prescription drug costs count toward the deductible. Refer to your plan documents for details. Once you meet the family deductible, then all family members have met it for the rest of the year. There is no individual deductible for members of a family.		
Member coinsurance	Covered 100%	You pay 20%
Applies to all expenses except as noted.		
Out-of-pocket limit (per plan year)	\$2,100 per Individual \$4,200 per Family	\$2,550 per Individual \$5,100 per Family
Covered expenses in-network add up towards your in-network out-of-pocket limit. Covered expenses out-of-network add up towards your out-of-network out-of-pocket limit. Your pharmacy expenses count toward your out-of-pocket limit. In-network expenses include coinsurance/copays and deductibles. Once you meet the family out-of-pocket limit, then all family members have met it for the rest of the year. There is no individual out-of-pocket limit for members of a family. Out-of-network expenses include coinsurance and deductibles. Penalty amounts do not apply.		
Lifetime maximum Unlimited except where otherwise indicated.		
Payment for out-of-network care**	Does not apply	Professional: 150% of Medicare Facility: 300% of Medicare
Primary care physician selection	Encouraged	Does not apply
Precertification requirements - Some out-of-network services need approval by us in advance (precertification). Without this approval, we reduce benefits by \$200 or 50%, whichever is less. Refer to your plan documents for a full list of services that need this approval.		
Referral requirement	Not required	None
Telehealth consultations - You can access covered services for telehealth visits from different kinds of providers in your network. Log on to Aetna.com to see a list of telehealth providers. You'll also find more about your options, including cost share amounts.		
Virtual care consultations - You can access covered services for virtual care visits from different kinds of providers in your network. Log on to Aetna.com to see a list of virtual care providers. You'll also find more about your options, including cost share amounts.		



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CVS VIRTUAL CARE	IN-NETWORK	OUT-OF-NETWORK
CVS Health Virtual Primary Care (VPC) - preventive care consultations Includes screening and counseling services through CVS Health Virtual Primary Care for members age 18 and older; refer to Aetna.com for more information.	Covered 100%; no deductible	Not applicable
CVS Health Virtual Primary Care (VPC) - consultations Includes basic medical service consultations through CVS Health Virtual Primary Care for members age 18 and older; refer to Aetna.com for additional information.	Covered 100%; after deductible	Not applicable
CVS Health Virtual Care (VC) - general medicine	Covered 100%; after deductible	Not applicable
CVS Health Virtual Care (VC) - mental health	Covered 100%; after deductible	Not applicable
PREVENTIVE CARE	IN-NETWORK	OUT-OF-NETWORK
Routine adult physical exams/immunizations 1 exam every 12 months until age 65, then 1 exam every 12 months age 65 and older	Covered 100%; no deductible	20%; after deductible
Routine well child exams/immunizations <ul style="list-style-type: none"> • 7 exams in the first 12 months • 3 exams from age 13 months to 24 months • 3 exams from age 25 months to 36 months • 1 exam every 12 months thereafter until age 22 	Covered 100%; no deductible	20%; after deductible
Routine gynecological care exams 1 exam and pap smear per year, includes related fees.	Covered 100%; no deductible	20%; after deductible
Breast Cancer Screening Recommended: One per year for members age 40 and over	Covered 100%; no deductible	20%; after deductible
Women's health Includes: Screening for gestational diabetes, HPV (Human- Papillomavirus) DNA testing, counseling for sexually transmitted infections, counseling and screening for human immunodeficiency virus, screening and counseling for interpersonal and domestic violence, breastfeeding support, supplies and counseling. Also includes: contraceptive methods (ACA mandated contraceptives, including contraceptives and devices you can't get at a pharmacy), sterilization procedures (including tubal ligation), patient education and counseling. Limits may apply.	Covered 100%; no deductible	20%; after deductible
Pre-natal maternity	Covered 100%; no deductible	20%; after deductible
Routine digital rectal exam Recommended: For members age 40 and over	Covered 100%; no deductible	20%; after deductible
Prostate-specific antigen test Recommended: For members age 40 and over	Covered 100%; no deductible	20%; after deductible
Colorectal cancer screening Recommended: For members age 45 and over	Covered 100%; no deductible	20%; after deductible
Routine eye exams 1 routine exam per 24 months.	Covered 100%; no deductible	20%; after deductible
Routine hearing screening	Covered 100%; no deductible	20%; after deductible



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Newborn hearing testing and monitoring	Covered 100%; no deductible	20%; no deductible
PHYSICIAN SERVICES	IN-NETWORK	OUT-OF-NETWORK
Office visits to member's selected primary care physician (PCP)	Covered 100%; after deductible	20%; after deductible
Telehealth consultation with non-specialist	Covered 100%; after deductible	20%; after deductible
Specialist office visits	Covered 100%; after deductible	20%; after deductible
This is how much you pay for the services of an internist, general physician, family practitioner, or pediatrician if the physician is not your PCP.		
Telehealth consultation with specialist	Covered 100%; after deductible	20%; after deductible
This is how much you pay for routine care from an internist, general physician, family practitioner, or pediatrician. Also includes the diagnosis and treatment of an illness or injury.		
Hearing exams	Covered 100%; no deductible	20%; after deductible
1 routine exam per 24 months.		
Walk-in clinics	Covered 100%; after deductible	20%; after deductible
Designated Walk-in clinics		
Covered 100%; after deductible		
Walk-in clinics are free-standing health care facilities. Sometimes they may be within a pharmacy, drug store, supermarket, or other retail store. They offer some limited medical care and services.		
Not walk-in clinics: Urgent care centers, emergency rooms, the outpatient department of a hospital, ambulatory surgical centers, and physician offices.		
Allergy testing	Your cost sharing amount depends on the type of service and where you receive it.	Your cost sharing amount depends on the type of service and where you receive it.
Allergy injections	Your cost sharing amount depends on the type of service and where you receive it. Covered 100% when an office visit charge is not applicable.	Your cost sharing amount depends on the type of service and where you receive it.
DIAGNOSTIC PROCEDURES	IN-NETWORK	OUT-OF-NETWORK
Diagnostic X-ray (Other than complex imaging services)	Covered 100%; after deductible	20%; after deductible
When your physician performs and bills for this service at their office, you pay your office visit cost share amount.		
Diagnostic laboratory	Covered 100%; after deductible	20%; after deductible
When your physician performs and bills for this service at their office, you pay your office visit cost share amount.		
Diagnostic complex imaging	Covered 100%; after deductible	20%; after deductible
When your physician performs and bills for this service at their office, you pay your office visit cost share amount.		
EMERGENCY MEDICAL CARE	IN-NETWORK	OUT-OF-NETWORK
Urgent care provider	Covered 100%; after deductible	20%; after deductible
Non-urgent use of urgent care provider	Covered 100%; after deductible	20%; after deductible
Emergency room	Covered 100%; after deductible	Same as in-network care
Non-emergency care in an emergency room	Not Covered	Not Covered
Emergency use of ambulance	Covered 100%; after deductible	Same as in-network care
Non-emergency use of ambulance	Not Covered	Not Covered



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HOSPITAL CARE	IN-NETWORK	OUT-OF-NETWORK
Inpatient coverage When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.	Covered 100%; after deductible	20%; after deductible
Inpatient maternity coverage (includes delivery and postpartum care) When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.	Covered 100%; after deductible	20%; after deductible
Outpatient hospital When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	Covered 100%; after deductible	20%; after deductible
Outpatient surgery - hospital When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	Covered 100%; after deductible	20%; after deductible
Outpatient surgery - freestanding facility When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	Covered 100%; after deductible	20%; after deductible
MENTAL HEALTH SERVICES	IN-NETWORK	OUT-OF-NETWORK
Inpatient When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.	Covered 100%; after deductible	20%; after deductible
Mental health office visits	Covered 100%; after deductible	20%; after deductible
Mental health telehealth consultations	Covered 100%; after deductible	20%; after deductible
Other mental health services When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	Covered 100%; after deductible	20%; after deductible
SUBSTANCE ABUSE	IN-NETWORK	OUT-OF-NETWORK
Inpatient When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.	Covered 100%; after deductible	20%; after deductible
Residential treatment facility When you're admitted into a facility for the care you need, your cost sharing amount counts toward all covered benefits you receive.	Covered 100%; after deductible	20%; after deductible
Substance abuse office visits	Covered 100%; after deductible	20%; after deductible
Substance abuse telehealth consultations	Covered 100%; after deductible	20%; after deductible
Other substance abuse services When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	Covered 100%; after deductible	20%; after deductible



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THERAPY SERVICES	IN-NETWORK	OUT-OF-NETWORK
Spinal manipulation therapy Limited to 20 visits per year	Covered 100%; after deductible	20%; after deductible
Outpatient short-term rehabilitation Limited to 60 visits per year Includes physical, occupational, and speech therapies.	Covered 100%; after deductible	20%; after deductible
Habilitative physical therapy	Covered 100%; after deductible	20%; after deductible
Habilitative occupational therapy	Covered 100%; after deductible	20%; after deductible
Habilitative speech therapy	Covered 100%; after deductible	20%; after deductible
Autism related physical therapy	Covered 100%; after deductible	20%; after deductible
Autism related occupational therapy	Covered 100%; after deductible	20%; after deductible
Autism related speech therapy	Covered 100%; after deductible	20%; after deductible
Autism related behavioral therapy These benefits are combined with outpatient mental health visits	Covered 100%; after deductible	20%; after deductible
Autism related applied behavior analysis Your benefits for these services are the same as any other outpatient mental health other services benefit	Covered 100%; after deductible	20%; after deductible
OTHER SERVICES	IN-NETWORK	OUT-OF-NETWORK
Skilled nursing facility Limited to 60 days per year When you're admitted into a facility for the care you need, your cost sharing amount counts toward all covered benefits you receive.	Covered 100%; after deductible	20%; after deductible
Home health care Limited to 60 visits per year Private duty nursing not included. Limited to three visits per day by staff from a home health care agency.	Covered 100%; after deductible	20%; after deductible
Hospice care - inpatient When you're admitted into a facility for the care you need, your cost sharing amount counts toward all covered benefits you receive.	Covered 100%; after deductible	20%; after deductible
Hospice care - outpatient When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit.	Covered 100%; after deductible	20%; after deductible
Private duty nursing	Not Covered	Not Covered
Durable medical equipment	Covered 100%; after deductible	20%; after deductible
Prosthetics	Covered 100%; after deductible	20%; after deductible
Orthotics	Covered 100%; after deductible	20%; after deductible
Diabetic supplies • If not covered under the prescription drug benefit • If covered under the prescription drug benefit	You pay your PCP visit cost sharing amount You pay your applicable prescription drug cost sharing amount	You pay your PCP visit cost sharing amount You pay your applicable prescription drug cost sharing amount
Infusion therapy - home/office	Covered 100%; after deductible	20%; after deductible
Infusion therapy - outpatient hospital/freestanding facility	Covered 100%; after deductible	20%; after deductible
Hearing aids 1 hearing aid per ear every 24 months	Covered 100%; after deductible	20%; after deductible



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Transplants	Covered 100%; after deductible In-network coverage is only available at Institutes of Excellence (IOE) contracted facility.	20%; after deductible Out-of-network coverage applies when you use a non-IOE facility. You will pay more out of pocket when using a non-IOE facility.
Bariatric surgery When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive.	Covered 100%; after deductible	20%; after deductible
Acupuncture Limited to 10 visits per year	Covered 100%; after deductible	20%; after deductible
FAMILY PLANNING	IN-NETWORK	OUT-OF-NETWORK
Basic Infertility You have coverage for artificial insemination and the diagnosis and treatment of the underlying cause of infertility.	Your cost sharing amount depends on the type of service and where you receive it.	Your cost sharing amount depends on the type of service and where you receive it.
Advanced Reproductive Technology (ART) ART coverage is limited to four egg retrievals per member's lifetime and includes in vitro fertilization (IVF), zygote intrafallopian transfer (ZIFT), gamete intrafallopian transfer (GIFT), cryopreserved embryo transfers, intracytoplasmic sperm injection (ICSI) or ovum microsurgery, and ovulation induction (OI). Maximum applies to all procedures covered by any of our plans except where prohibited by law.	Your cost sharing amount depends on the type of service and where you receive it.	Your cost sharing depends on the type of service and where you receive it.
Fertility preservation Includes coverage for cryopreservation for iatrogenic infertility Iatrogenic infertility is infertility that may occur as a result of certain types of medical treatment	Your cost sharing depends on the type of service and where you receive it.	Your cost sharing depends on the type of service and where you receive it.
Vasectomy	Covered 100%; after deductible	20%; after deductible
Tubal ligation	Covered 100%; no deductible	20%; after deductible
PHARMACY	IN-NETWORK	OUT-OF-NETWORK
The full cost of the drug is applied to the deductible before any benefits are considered for payment under the pharmacy plan.		
Pharmacy plan type	Advanced Control Plan - Aetna	
Prescription drug deductible	Prescription drug expenses apply to your medical deductible.	
Prescription drug out-of-pocket limit	Prescription drug expenses apply to your medical out-of-pocket limit.	
Generic drugs		
	Retail \$15 copay	50% of submitted cost
	Mail order \$30 copay	Not Covered
Preferred brand-name drugs		
	Retail \$25 copay	50% of submitted cost
	Mail order \$50 copay	Not Covered
Non-preferred brand-name drugs		
	Retail \$40 copay	50% of submitted cost
	Mail order \$80 copay	Not Covered



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Pharmacy day supply and requirements

- Retail** You can get up to a 30-day supply from Aetna National Network
For a 31-90 day supply you will be responsible for the Mail Order Drug copay.
- Mail order** You can get a 31-90-day supply from CVS Caremark® Mail Service Pharmacy.
- Specialty** You can get up to a 30-day supply of specialty drugs
Advanced Control Formulary Aetna Insured List

Your prescription drug plan also includes:

- Diabetic supplies
- \$25 copay maximum per fill per 30 day supply for formulary insulin drugs and \$35 copay maximum per fill per 30 day supply for non-formulary insulin drugs; no deductible for insulin drugs
- \$25 copay maximum per fill per 30-day supply for formulary epinephrine and \$50 copay maximum per fill per 30-day supply for asthma inhaler
- No deductible for asthma inhaler
- A limited list of over-the-counter medications when filled with a prescription

Family planning

- Oral and injectable fertility drugs included (physician charges for injections are not covered under RX, medical coverage is limited).
- Contraceptives covered up to a 12-month supply. Contraceptive copay strategy applies.

The following are covered 100% in-network:

- Oral chemotherapy drugs
- Seasonal vaccinations
- Preventive vaccinations
- Affordable Care Act (ACA) eligible preventive medications and contraceptives, also includes male condoms

Refer to **Aetna.com** for a complete list of eligible prescription drugs.

Precertification requirements

Some covered prescription drugs need approval from us before we will cover the drug. If you are currently taking one of these drugs when you switch to this plan, you may get one fill of your prescription within the first 90 days of starting the plan.

Some covered prescription drugs require step therapy before we cover them. With step therapy, you must first try one or more drugs before we will pay for drugs that require step therapy. If you are currently taking one of these drugs when you switch to this plan, you may get one fill of your prescription within the first 90 days of starting this plan.

To get the most up-to-date precertification requirements and a list of drugs that require step therapy, see your plan documents or go online to your member website.

Choose generics with dispense as written (DAW) override - Sometimes your physician may say you need a brand-name prescription drug even if a generic is available. If so, you will pay the brand-name copay. If you ask for a brand-name prescription drug when a generic is available, you will pay the applicable brand-name copay plus the difference between the generic price and the brand-name price.

GENERAL PROVISIONS

Dependents who are eligible to be on your plan Spouse, children from birth to age 26. Student status of children does not matter.

**We cover the cost of services based on whether doctors are "in network" or "out of network." We want to help you understand how much we pay for your out-of-network care. At the same time, we want to make it clear how much more you will need to pay for this "out-of-network" care.



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You may choose a provider (doctor or hospital) in our network. You may choose to visit an out-of-network provider. If you choose a doctor who is out of network, your health plan may pay some of that doctor's bill. Most of the time, you will pay a lot more money out of your own pocket if you choose to use an out-of-network doctor or hospital.

When you choose out-of-network care, we limit the amount it will pay. This limit is called the "recognized" or "allowed" amount.

- For doctors and other professionals the amount is based on what Medicare pays for these services. The government sets the Medicare rate. Exactly how much we "recognize" depends on the plan you or your employer picks.
- For hospitals and other facilities, the amount is based on what Medicare pays for these services. The government sets the Medicare rate. Exactly how much we "recognize" depends on the plan you or your employer picks.

Your doctor sets his or her own rate to charge you. It may be higher -- sometimes much higher -- than what your plan "recognizes." Your doctor may bill you for the dollar amount that we don't "recognize." You must also pay any copayments, coinsurance and deductibles under your plan. No dollar amount above the "recognized charge" counts toward your deductible or out-of-pocket maximums. To learn more about how we pay out-of-network benefits visit our website.

You can avoid these extra costs by getting your care from Aetna's broad network of health care providers. Go to www.aetna.com and click on "Find a Doctor" on the left side of the page. If you are already a member, sign on to your Navigator member site.

This applies when you choose to get care out of network. When you have no choice (for example: emergency room visit after a car accident, or for other emergency services), we will pay the bill as if you got care in network. You pay cost sharing and deductibles for your in-network level of benefits. Contact us if your provider asks you to pay more. You are not responsible for any outstanding balance billed by your providers for emergency services beyond your cost sharing and deductibles.

This way of paying out-of-network doctors and hospitals applies when you choose to get care out of network. When you have no choice (for example: emergency room visit after a car accident), we will pay the bill as if you got care in-network. You pay your plan's copayments and deductibles for your in-network level of benefits. Contact us if your provider asks you to pay more. You are not responsible for any outstanding balance billed by your providers for emergency services beyond your copayments and deductibles.

Plans are provided by: Aetna Health Inc. While this material is believed to be accurate as of the production date, it is subject to change.

Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered.

See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not our agents. Provider participation may change without notice. We do not provide care or guarantee access to health services.



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The following is a list of services and supplies that are *generally* not covered. However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s) purchased by your employer.

- All medical and hospital services not specifically covered in, or which are limited or excluded by your plan documents.
- Cosmetic surgery, including breast reduction.
- Custodial care.
- Dental care and dental X-rays.
- Donor egg retrieval
- Experimental and investigational procedures, except for coverage for medically necessary routine patient care costs for members participating in a cancer clinical trial.
- Hearing aids
- Home births
- Immunizations for travel or work, except where medically necessary or indicated.
- Implantable drugs and certain injectable drugs including injectable infertility drugs.
- Infertility services, including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in your plan documents.
- Long-term rehabilitation therapy.
- Non-medically necessary services or supplies.
- Outpatient prescription drugs (except for treatment of diabetes), unless covered by a prescription plan rider and over-the-counter medications (except as provided in a hospital) and supplies.
- Radial keratotomy or related procedures.
- Reversal of sterilization.
- Services for the treatment of sexual dysfunction/enhancement, including therapy, supplies or counseling or prescription drugs.
- Special duty nursing.
- Therapy or rehabilitation other than those listed as covered.
- Weight control services including surgical procedures, medical treatments, weight control/loss programs, dietary regimens and supplements, appetite suppressants and other medications; food or food supplements, exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including Morbid Obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions.

In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.

Translation of this material into another language may be available. Please call Member Services at the number on the back of your ID card.

Puede estar disponible la traducción de este material en otro idioma. Por favor llame a Servicios al Miembro al **1-888-982-3862**.

Plan features and availability may vary by location and group size.

For more information about Aetna plans, refer to www.aetna.com.



Kipp Team and Family Schools Inc.
Effective Date: 07-01-2026
Open Access® Managed Choice® POS - New Jersey
Qualified High Deductible Health Plan

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Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are both within the CVS Health family.

*****This plan document provides you with an overview of some of your benefits and your cost share obligations. This information is for illustrative purposes ONLY. This document is not an official document and may differ from your Certificate of Coverage (COC), which is your official document. Refer to your COC for your coverage and services and any obligations on your part.**

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