

# 2017 BENEFITS OVERVIEW

## Aetna Select Option Overview of Costs

Aetna Select Option Overview of Costs		Tier 1: Vanderbilt Health Affiliated Network <sup>1</sup>	Tier 2: Aetna National Network	Tier 3: Out-of-Network
The Wellness Credit you earn for participating in Go for the Gold will default into your Vanderbilt Health Plan Account. <sup>2</sup> You will not file claims to access these funds, as Aetna will pay your first medical claims (not co-pays) out of the Health Plan Account. The account helps you meet your deductible.				
Go for the Gold Wellness Credit will default into your Vanderbilt Health Plan Account		Annual amount depends on level of participation: Bronze \$120, Silver \$180, Gold \$240		
Deductible <sup>4</sup> — Vanderbilt Health Plan Account <sup>3</sup> (Go for the Gold) is used to help you meet your deductible.				
Individual Limit	\$600	\$1,200	\$2,400	
Family Maximum (all other tiers)	\$1,200	\$2,400	\$3,800	
Co-insurance Rate — After meeting your deductible, you pay this percentage of billed claims in each network.				
	10%	30%	50%	
Out-of-Pocket Limit <sup>5</sup>				
Individual Limit	\$3,500		\$7,000	
Family Limit (all other tiers)	\$7,000		\$13,000	
Cost of Services				
Preventive visit (see <a href="http://hr.vanderbilt.edu/benefits/preventivecare.php">hr.vanderbilt.edu/benefits/preventivecare.php</a> for more information)	\$0	\$0	Not covered	
Sick visit, specialist visit, mental health visit	\$20 co-pay	\$60 co-pay	50% after deductible	
Emergency room visit	\$250 co-pay, then 10% after deductible	\$250 co-pay, then 30% after deductible	\$250 co-pay, then 30% after deductible	
Urgent care visit	\$50 co-pay, then 10% after deductible	\$75 co-pay, then 30% after deductible	\$75 co-pay, then 50% after deductible	
Hospital inpatient (including maternity), outpatient services, diagnostic testing	10% after deductible	30% after deductible	50% after deductible	
Mental health inpatient				
Skilled nursing (limit of 60 days/year)				
Home health care (limits apply, 120 visits/year maximum)				
Hospice care				
Therapy (physical, speech, occupational, cardiac rehab)				
Chiropractic care	\$20 co-pay 15 visit maximum	\$60 co-pay 15 visit maximum	50% after deductible 15 visit maximum	
Inpatient surgery	\$150 co-pay then 10% after deductible	\$150 co-pay then 30% after deductible	\$150 co-pay then 50% after deductible	
Outpatient surgery				

<sup>1</sup> Includes some community pediatricians.

<sup>2</sup> You have the option of having your Go for the Gold Wellness Credit applied to your Health Plan Account (default election) or applied toward a membership to the Vanderbilt Recreation and Wellness Center.

<sup>3</sup> Aetna pays your first claims from your Health Plan Account automatically.

<sup>4</sup> The deductible for each participant will not exceed the "individual deductible." The total deductible amount paid in the employee + spouse, employee + children, or family tiers will not exceed the "family limit." There are separate deductibles for each network.

<sup>5</sup> Out-of-pocket limit includes total of co-insurance payments, co-pays and deductibles. The out-of-pocket limit for "Vanderbilt Health Affiliated Network" and the Aetna National network are combined. If you meet the out-of-pocket limit, you still will be responsible for any balance due between the Billed Charge and the Maximum Allowable Charge.