

Aetna Select Medical Plan

Schedule of Benefits

If this is an ERISA plan, you have certain rights under this plan. Please contact your employer for additional information.

Prepared exclusively for:

Employer:	salesforce.com, Inc.
Contract number:	MSA-883528
	Schedule of Benefits-4A
Plan effective date:	January 1, 2020
Plan issue date:	May 6, 2020

These benefits are not insured with Aetna but will be paid from the Employer's funds. Aetna will provide certain administrative services under the Aetna medical benefits plan.

Schedule of benefits

This schedule of benefits lists the **deductibles** and **copayments/payment percentage**, if any, that apply to the services you receive under this plan. You should review this schedule to become familiar with your **deductibles** and **copayments/payment percentage** and any limits that apply to the services.

How to read your schedule of benefits

- When we say:
 - “In-network coverage”, we mean you get care from **network providers**.
- The **deductibles** and **copayments/payment percentage** listed in the schedule of benefits below reflect the **deductibles** and **copayment/payment percentage** amounts under your plan.
- Any **payment percentage** listed in the schedule of benefits reflects the plan **payment percentage**. This is the amount the Plan pays. You are responsible to pay any **deductibles, copayments**, and the remaining **payment percentage**.
- You are responsible for full payment of any health care services you receive that are not a **covered benefit**.
- This plan has maximums for specific **covered benefits**. For example, these could be visit, day or dollar maximums.
- At the end of this schedule you will find detailed explanations about your:
 - **Deductible**
 - **Maximum out-of-pocket limits**

Important note:

All **covered benefits** are subject to the Calendar Year **deductible** and **copayment/payment percentage** unless otherwise noted in the schedule of benefits below.

We are here to answer any questions. Contact Member Services by logging onto your Aetna secure member website at www.aetna.com or at the toll-free number on your ID card.

This schedule of benefits replaces any schedule of benefits previously in effect under your plan of benefits. Keep this schedule of benefits with your booklet.

Plan features	Deductible/Maximums
	In-network coverage*
Deductible	
You have to meet your Calendar Year deductible before this plan pays for benefits.	
Individual	\$200 per Calendar Year
Family	\$400 per Calendar Year
Deductible waiver	
The Calendar Year in-network deductible is waived for all of the following eligible health services :	
<ul style="list-style-type: none"> • Preventive care and wellness • Family planning services - female contraceptives 	
Maximum out-of-pocket limit	
Maximum out-of-pocket limit per Calendar Year.	
Individual	\$2,200 per Calendar Year
Family	\$4,400 per Calendar Year

Eligible health services	In-network coverage*
Preventive care and wellness	
Routine physical exams	
Performed at a physician's, PCP office	100% per visit No deductible applies
Covered persons through age 21:	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures/Health Resources and Services Administration guidelines for children and adolescents. For details, contact your physician or Member Services by logging onto your Aetna member website at www.aetna.com or calling the number on your ID card.
Covered persons age 22 and over but less than 65: Maximum visits per 12 months	1 visit
Covered persons age 65 and over: Maximum visits per 12 months	1 visit

*See *How to read your schedule of benefits* at the beginning of this schedule of benefits

Preventive care immunizations	
Performed in a facility or at a physician's office	100% per visit No deductible applies
	Subject to any age and visit limits provided for in the comprehensive guidelines supported by Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention. For details, contact your physician or Member Services by logging onto your Aetna's secure member website at www.aetna.com or calling the number on your ID card.
Well woman preventive visits routine gynecological exams (including pap smears)	
Performed at a physician's, PCP, obstetrician (OB), gynecologist (GYN) or OB/GYN office	100% per visit No deductible applies
Maximums	Subject to any age limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration.
Maximum visits per Calendar Year	1 visit
Preventive screening and counseling services	
Office visits <ul style="list-style-type: none"> • Obesity and/or healthy diet counseling • Misuse of alcohol and/or drugs • Use of tobacco products • Sexually transmitted infection counseling • Genetic risk counseling for breast and ovarian cancer 	100% per visit No deductible applies
Obesity and/or healthy diet counseling maximums:	
Maximum visits per 12 months (This maximum applies only to covered persons age 22 and 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)*
*Note: In figuring the maximum visits, each session of up to 60 minutes is equal to one visit.	

*See *How to read your schedule of benefits* at the beginning of this schedule of benefits

Misuse of alcohol and/or drugs maximums:	
Maximum visits per 12 months	5 visits*
*Note: In figuring the maximum visits, each session of up to 60 minutes is equal to one visit.	
Use of tobacco products maximums:	
Maximum visits per 12 months	8 visits*
*Note: In figuring the maximum visits, each session of up to 60 minutes is equal to one visit.	
Sexually transmitted infection counseling maximums:	
Maximum visits per 12 months	2 visits*
*Note: In figuring the maximum visits, each session of up to 30 minutes is equal to one visit.	
Genetic risk counseling for breast and ovarian cancer maximums:	
Genetic risk counseling for breast and ovarian cancer	Not subject to any age or frequency limitations
Routine cancer screenings (applies whether performed at a physician's, PCP, specialist office or facility)	
Routine cancer screenings	100% per visit No deductible applies
Maximums	Subject to any age, family history, and frequency guidelines as set forth in the most current: <ul style="list-style-type: none"> 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 your Aetna member website at www.aetna.com or calling the number on your ID card.
Lung cancer screening maximums	1 screening every 12 months*
Important note: Any lung cancer screenings that exceed the lung cancer screening maximum above are covered under the <i>Outpatient diagnostic testing</i> section.	
Prenatal care Prenatal care services (provided by an obstetrician (OB), gynecologist (GYN), and/or OB/GYN)	
Preventive care services only	100% per visit

*See *How to read your schedule of benefits* at the beginning of this schedule of benefits

	No deductible applies
Important note: You should review the <i>Maternity and related newborn care</i> sections. They will give you more information on coverage levels for maternity care under this plan.	
Comprehensive lactation support and counseling services	
Lactation counseling services – facility or office visits	100% per visit No deductible applies
Lactation counseling services maximum per 12 months either in a group or individual setting	6 visits*
*Important note: Any visits that exceed the lactation counseling services maximum are covered under Physician services office visits.	
Breast feeding durable medical equipment	
Breast pump supplies and accessories	100% per item No deductible applies
Important note: See the <i>Breast feeding durable medical equipment</i> section of the booklet for limitations on breast pump and supplies.	
Family planning services – female contraceptives	
Counseling services	
Female contraceptive counseling services office visit	100% per visit No deductible applies
Contraceptive counseling services maximum visits per 12 months either in a group or individual setting	2 visits*
*Important note: Any visits that exceed the contraceptive counseling services maximum are covered under Physician services office visits.	
Devices	
Female contraceptive device provided, administered, or removed, by a physician during an office visit	100% per item No deductible applies

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Female voluntary sterilization	
Inpatient	100% per admission No deductible applies
Outpatient	100% per visit No deductible applies
Eligible health services	In-network coverage*
Physicians and other health professionals	
Physicians and specialists office visits (non-surgical)	
Physician services	
Office hours visits (non-surgical) non preventive care	\$15 then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter No deductible applies
*Telemedicine Consultations	
<i>*The plan may utilize one or more telemedicine vendors. To obtain information regarding potential cost share when utilizing a telemedicine vendor, contact member services at the number on your ID card.</i>	
Allergy testing, treatment and injections	
Performed at a physician's, PCP or specialist office	100% (of the negotiated charge) per visit No deductible applies
Immunizations that are not considered preventive care	
Immunizations that are not considered preventive care	Covered according to the type of benefit and the place where the service is received.
Specialist	
Specialist office visits	
Office hours visits (non-surgical)	\$15 then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter No deductible applies
Physician surgical services	
Physicians and specialists office visits	
Performed at a physician's, PCP office	\$15 then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter No deductible applies

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Performed at a specialist's office	\$15 then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter No deductible applies	
Alternatives to physician office visits		
Walk-in clinic visits		
Description	Designated network coverage	Non-designated network coverage
Non-emergency services	100% per visit, no deductible applies	\$15 then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter No deductible applies
Preventive immunizations	100% per visit, no deductible applies	100% per visit, no deductible applies
Immunization limits	Subject to any age and frequency 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	Subject to any age and frequency 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
Screening and counseling services	100% per visit, no deductible applies	100% per visit, no deductible applies
Screening and counseling limits	See the <i>Preventive care services</i> section of the SOB	See the <i>Preventive care services</i> section of the SOB
<p>Important note: Designated network provider A network provider listed in the directory under <i>Best results for your plan</i> as a provider for your plan.</p> <p>Non-designated network provider A provider listed in the directory under the <i>All other results</i> tab as a provider for your plan. See the <i>Contact us</i> section if you have questions.</p> <p>You will pay less cost share when you use a designated network walk-in clinic provider. Non-designated network walk-in clinic providers are available to you, but the cost share will be at a higher level when these providers are used.</p>		

*See *How to read your schedule of benefits* at the beginning of this schedule of benefits

Eligible health services	In-network coverage*
Hospital and other facility care	
Hospital care	
Inpatient hospital	100% (of the negotiated charge) per admission
Alternatives to hospital stays	
Outpatient surgery and physician surgical services	
	100% (of the negotiated charge) per visit
Home health care	
Outpatient	100% (of the negotiated charge) per visit
	Limited to: 3 intermittent visits per day provided by a participating home health care agency ; 1 visit equals a period of 4 hours. Intermittent visits are considered periodic and recurring visits that skilled nurses or home health aides make to ensure your proper care
	The intermittent requirement may be waived to allow coverage for up to 12 hours with a daily maximum of 3 visits. Services must be provided within 10 days of discharge
Hospice care	
Inpatient facility	100% (of the negotiated charge) per admission
Maximum days per lifetime	Unlimited
Hospice care	
Outpatient	100% (of the negotiated charge) per visit
	Part-time or intermittent nursing care by an R.N. or L.P.N. for up to 8 hours a day
	Part-time or intermittent home health aide services to care for you up to 8 hours a day
Outpatient private duty nursing	
Outpatient private duty nursing	100% (of the negotiated charge) per visit
Maximum visits/shifts per Calendar Year	180 shifts
	Up to eight hours equal one shift.

*See *How to read your schedule of benefits* at the beginning of this schedule of benefits

Skilled nursing facility		
Inpatient facility	100% (of the negotiated charge) per admission	
Maximum days per Calendar Year	60	
Eligible health services	In-network coverage*	Out-of-network coverage*
Emergency services and urgent care		
Emergency services		
Hospital emergency room	\$75 then the plan pays 100% (of the balance of the negotiated charge) per visit No deductible applies.	Paid the same as in-network coverage
Non-emergency care in a hospital emergency room	Not covered	Not covered
Important Note:		
<ul style="list-style-type: none"> ▪ As out-of-network providers do not have a contract with us the provider may not accept payment of your cost share, (deductible, copayment 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 provider bills you for an amount above your cost share, you are not responsible for paying that amount. You should send the bill to the address listed on your ID card, and we will resolve any payment dispute with the provider over that amount. Make sure the member's ID number is on the bill. ▪ A separate hospital emergency room copayment/payment percentage will apply for each visit to an emergency room. If you are admitted to a hospital as an inpatient right after a visit to an emergency room, your emergency room copayment/payment percentage will be waived and your inpatient copayment/payment percentage will apply. 		
Urgent care		
Urgent medical care (at a non- hospital free standing facility)	\$50 then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter No deductible applies	Not covered
Non-urgent use of urgent care provider (at a non- hospital free standing facility)	Not covered	Not covered
A separate urgent care copayment/payment percentage will apply for each visit to an urgent care provider .		

*See *How to read your schedule of benefits* at the beginning of this schedule of benefits

Eligible health services	In-network coverage*
Specific conditions	
Autism spectrum disorder	
Autism spectrum disorder treatment	Covered according to the type of benefit and the place where the service is received
Applied behavior analysis	Covered according to the type of benefit and the place where the service is received
All other coverage for diagnosis and treatment, including behavioral therapy, will continue to be provided the same as any other illness under this plan	
Birth center	
Inpatient	100% (of the negotiated charge) per admission
Diabetic equipment, supplies and education	
Diabetic equipment, supplies and education	100% (of the negotiated charge) per item/visit
Family planning services - other	
Voluntary sterilization for males	
Outpatient	100% (of the negotiated charge) per visit
Abortion	
Outpatient	100% (of the negotiated charge) per visit
Jaw joint disorder treatment	
Jaw joint disorder treatment	100% (of the negotiated charge) per visit
Maternity and related newborn care	
Inpatient	100% (of the negotiated charge) per admission
Delivery services and postpartum care services	
Performed in a facility or at a physician's office	100% (of the negotiated charge) per visit
Other prenatal care services	Covered according to the type of benefit and the place where the service is received.

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Mental health treatment - inpatient	
Inpatient mental health treatment	100% (of the negotiated charge) per admission
Inpatient residential treatment facility	
Coverage is provided under the same terms, conditions as any other illness .	
Mental health treatment - outpatient	
Outpatient office visit to a physician or behavioral health provider Includes telemedicine consultation	\$15 then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter No deductible applies
Outpatient mental health telemedicine cognitive therapy consultations by a physician or behavioral health provider	\$15 then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter No deductible applies
Other outpatient services including: <ul style="list-style-type: none"> • Behavioral health services in the home • Partial hospitalization treatment • Intensive outpatient program The cost share doesn't apply to in-network peer counseling support services	100% (of the negotiated charge) per visit No deductible applies
Substance related disorders treatment - inpatient	
Inpatient substance abuse detoxification during a hospital confinement	100% (of the negotiated charge) per admission
Inpatient substance	

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<p>abuse rehabilitation during a hospital confinement</p> <p>Inpatient residential treatment facility during a hospital confinement</p> <p>Coverage is provided under the same terms, conditions as any other illness.</p>	
<p>Substance related disorders treatment - outpatient: detoxification and rehabilitation</p>	
<p>Outpatient office visit to a physician or behavioral health provider Includes telemedicine consultation</p>	<p>\$15 then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter</p> <p>No deductible applies</p>
<p>Outpatient mental health telemedicine cognitive therapy consultations by a physician or behavioral health provider</p>	<p>\$15 then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter</p> <p>No deductible applies</p>
<p>Other outpatient services including:</p> <ul style="list-style-type: none"> • Behavioral health services in the home • Partial hospitalization treatment • Intensive outpatient program <p>The cost share doesn't apply to in-network peer counseling support services</p>	<p>100% (of the negotiated charge) per visit</p> <p>No deductible applies</p>
<p>Oral and maxillofacial treatment (mouth, jaws and teeth)</p>	
<p>Oral and maxillofacial treatment (mouth, jaws and teeth)</p>	<p>100% (of the negotiated charge) per visit</p>

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Reconstructive breast surgery	
Reconstructive breast surgery	Covered according to the type of benefit and the place where the service is received
Reconstructive surgery and supplies	
Reconstructive surgery	Covered according to the type of benefit and the place where the service is received

Eligible health services	Network (IOE facility)	Network (Non-IOE facility)
Transplant services facility and non-facility		
Inpatient hospital transplant services	100% (of the negotiated charge) per transplant	Not covered
Physician services including office visits	Covered according to the type of benefit and the place where the service is received.	Not covered
Eligible health services		
Eligible health services	Network (IOQ Facility)	Network (Non-IOQ Facility)
<i>Institutes of Quality</i> Cardiac Care and Orthopedic Care (Inpatient)	100% (of the negotiated charge) No deductible applies	100% (of the negotiated charge)
<i>Institutes of Quality</i> Cardiac Care and Orthopedic Care (Outpatient)	100% (of the negotiated charge) No deductible applies	100% (of the negotiated charge)
<i>Institutes of Quality</i> Bariatric Surgery (Inpatient)	100% (of the negotiated charge) No deductible applies	100% (of the negotiated charge)
<i>Institutes of Quality</i> Bariatric Surgery (Outpatient)	100% (of the negotiated charge) No deductible applies	100% (of the negotiated charge)
Physician services including office visits	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

*See *How to read your schedule of benefits* at the beginning of this schedule of benefits

Maximum per lifetime*	One Procedure*	One Procedure*
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*This maximum applies to all transplant services you receive while covered under any **Aetna** or **Aetna** affiliated plan.

Eligible health services	In-network coverage*
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Treatment of infertility

Basic infertility

Basic infertility	Covered according to the type of benefit and the place where the service is received
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Contact Progyny for covered infertility benefits that are above the basic infertility. Progyny 1-888-461-5067.

Eligible health services	In-network coverage*
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Specific therapies and tests

Outpatient diagnostic testing

Diagnostic complex imaging services

	\$15 then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter
	No deductible applies

Diagnostic lab work

	100% (of the negotiated charge) per visit.
	No deductible applies.

Diagnostic radiological services

	100% (of the negotiated charge) per visit.
	No deductible applies.

Chemotherapy

Chemotherapy	Covered according to the type of benefit and the place where the service is received
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Outpatient infusion therapy

Performed in a physician's office	\$15 then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter
	No deductible applies.

*See *How to read your schedule of benefits* at the beginning of this schedule of benefits

Performed in a person's home	100% (of the negotiated charge) per visit.
Performed in the outpatient department of a hospital	100% (of the negotiated charge) per visit.
Performed at an outpatient facility other than the outpatient department of a hospital	100% (of the negotiated charge) per visit.
Outpatient radiation therapy	
	Covered according to the type of benefit and the place where the service is received.

Short-term cardiac and pulmonary rehabilitation services	
Cardiac rehabilitation	
Cardiac rehabilitation	Covered according to the type of benefit and the place where the service is received
Pulmonary rehabilitation	
Pulmonary rehabilitation	Covered according to the type of benefit and the place where the service is received

Short-term rehabilitation services	
Outpatient Physical, Occupational and Speech Therapies	
	\$15 then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter No deductible applies
Outpatient Physical Therapies Maximum	
Maximum visits per Calendar Year	60 visits
Outpatient Occupational Therapies Maximum	
Maximum visits per Calendar Year	60 visits
Outpatient Speech Therapy Maximum	
Maximum visits per Calendar Year	60 visits

Habilitation therapy services	
	\$15 then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter No deductible applies

*See *How to read your schedule of benefits* at the beginning of this schedule of benefits

Eligible health services	In-network coverage*
Other services	
Acupuncture	
Acupuncture	\$15 then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter No deductible applies
Maximum visits per Calendar Year	25
Ambulance service	
Ground, air or water ambulance	100% (of the negotiated charge) per visit
Clinical trial therapies (experimental or investigational)	
Clinical trial therapies	Covered according to the type of benefit and the place where the service is received
Clinical trials (routine patient costs)	
Clinical trial (routine patient costs)	Covered according to the type of benefit and the place where the service is received
Durable medical equipment (DME)	
DME	100% (of the negotiated charge) per item
Hearing aids and exams	
Hearing aid exams	Covered according to the type of benefit and the place where the service is received
Hearing aids	100% (of the negotiated charge) per item
Maximum per Calendar Year	\$5,000
Non-preventive hearing exams	
For adults and children	\$15 then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter No deductible applies.
Maximum	One exam in any 24 consecutive month period.

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Nutritional supplements	
Nutritional supplements	Covered according to the type of benefit and the place where the service is received
Prosthetic devices	
Prosthetic devices	Covered according to the type of benefit and the place where the service is received
Spinal manipulation	
Spinal manipulation	\$15 then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter No deductible applies
Maximum visits per Calendar Year	25

Eligible health services*	
Family planning services - female contraceptives	
Female contraceptives that are generic prescription drugs : <ul style="list-style-type: none"> • Oral drugs • Injectable drugs • Vaginal rings • Transdermal contraceptive patches 	100% per prescription or refill No deductible applies
Female contraceptives that are brand-name prescription drugs : <ul style="list-style-type: none"> • Oral drugs • Injectable drugs • Vaginal rings • Transdermal contraceptive patches 	100% per prescription or refill No deductible applies
Female contraceptive generic devices and brand-name devices	100% per prescription or refill No deductible applies

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Preventive care drugs and supplements	
Preventive care drugs and supplements filled at a pharmacy	100% per prescription or refill No deductible applies
Risk reducing breast cancer prescription drugs	
Risk reducing breast cancer prescription drugs filled at a pharmacy	100% per prescription or refill No deductible applies
Maximums:	Coverage will be subject to any sex, age, medical condition, family history, and frequency guidelines in the recommendations of the United States Preventive Services Task Force. For details on the guidelines and the current list of covered preventive care drugs and supplements, contact Member Services by logging onto your secure member website at www.aetna.com or calling the number on your ID card.
Tobacco cessation prescription and over-the-counter drugs	
Tobacco cessation prescription drugs and OTC drugs filled at a pharmacy for each 90 day supply	\$0 per prescription or refill No deductible applies
Maximums:	Coverage is permitted for two 90-day treatment regimens only. Any additional treatment regimens will be subject to the cost sharing in your schedule of benefits below. Coverage will be subject to any sex, age, medical condition, family history, and frequency guidelines in the recommendations of the United States Preventive Services Task Force. For details on the guidelines and the current list of covered tobacco cessation prescription drugs and OTC drugs, contact Member Services by logging onto your secure member website at www.aetna.com or calling the number on your ID card.

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General coverage provisions

This section provides detailed explanations about the:

- **Deductible**
- **Maximum out-of-pocket limits**
- **Maximums**

that are listed in the first part of this schedule of benefits.

Deductible provisions

The **deductible** may not apply to certain **eligible health services**. You must pay any applicable **copayments/payment percentage** for **eligible health services** to which the **deductible** does not apply.

Individual

This is the amount you owe for in-network **eligible health services** each Calendar Year before the plan begins to pay for **eligible health services**. This Calendar Year **deductible** applies separately to you and each of your covered dependents. After the amount you pay for **eligible health services** reaches the Calendar Year **deductible**, this plan will begin to pay for **eligible health services** for the rest of the Calendar Year.

Family

This is the amount you and your covered dependents owe for in-network **eligible health services** each Calendar Year before the plan begins to pay for **eligible health services**. After the amount you and your covered dependents pay for **eligible health services** reach this family Calendar Year **deductible**, this plan will begin to pay for **eligible health services** that you and your covered dependents incur for the rest of the Calendar Year.

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

- The combined **eligible health services** 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

Copayment

As it applies to in-network coverage, this is a specified dollar amount or percentage that must be paid by you at the time you receive **eligible health services** from a **network provider**.

Payment percentage

The specific percentage the plan pays for a health care service listed in the schedule of benefits.

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Maximum out-of-pocket limits provisions

Eligible health services that are subject to the **maximum out-of-pocket limit** include **prescription drug eligible health services** provided under the medical plan outpatient **prescription drug** plan.

The **maximum out-of-pocket limit** is the maximum amount you are responsible to pay for **copayments/payment percentage** and **deductibles** for **eligible health services** during the Calendar Year. This plan has an individual and family **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.

Individual

Once the amount of the **copayments/payment percentage** and **deductibles** you and your covered dependents have paid for **eligible health services** during the Calendar Year meets the individual **maximum out-of-pocket limit**, this plan will pay 100% of the **negotiated charge** for **covered benefits** that apply toward the limit for the rest of the Calendar Year for that person.

Family

Once the amount of the **copayments/payment percentage** and **deductibles** you and your covered dependents have paid for **eligible health services** during the Calendar Year meets this family **maximum out-of-pocket limit**, this plan will pay 100% of the **negotiated charge** for such **covered benefits** that apply toward the limit for the remainder of the Calendar Year for all covered family members.

To satisfy this family **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 **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 **maximum out-of-pocket limit** amount in a Calendar Year.

The **maximum out-of-pocket limit** may not apply to certain **eligible health services**. If the **maximum out-of-pocket limit** does not apply to a covered benefit, your **copayment/payment percentage** for that covered benefit will not count toward satisfying the **maximum out-of-pocket limit** amount.

Certain costs that you incur do not apply toward the **maximum out-of-pocket limit**. These include:

- All costs for non-covered services
- All costs for non-emergency use of the emergency room
- All costs incurred for non-urgent use of an **urgent care provider**

Calculations; determination of benefits provisions

Your financial responsibility for the costs of services will be calculated on the basis of when the service or supply is provided, not when payment is made. Benefits will be pro-rated to account for treatment or portions of stays that occur in more than one Calendar Year. Determinations regarding when benefits are covered are subject to the terms and conditions of the booklet.

*See *How to read your schedule of benefits* at the beginning of this schedule of benefits