

Colorado Supplement to the Summary of Benefits and Coverage Form

**Aetna Life Insurance Company**

Name of Carrier

**Aetna Choice® POS II - HDHP**

Name of Plan

**Large Employer Group Policy**

Policy Type

**TYPE OF COVERAGE**

<b>1. TYPE OF PLAN</b>	POS
<b>2. OUT-OF-NETWORK CARE COVERED?<sup>1</sup></b>	Yes; but patient pays more for out-of-network care
<b>3. AREAS OF COLORADO WHERE PLAN IS AVAILABLE</b>	Plan is available throughout Colorado

**SUPPLEMENTAL INFORMATION REGARDING BENEFITS**

**Important Note:** The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. It provides additional information meant to supplement the Summary of Benefits and Coverage you have received for this plan. This plan may exclude coverage for certain treatments, diagnoses, or services not specifically noted. Consult the actual policy to determine the exact terms and conditions of coverage.

	<b>Description</b>	<b>What this means.</b>
<b>4. Deductible Period</b>	Calendar Year	Calendar year deductibles restart each January
<b>5. Annual Deductible Type</b>	Single/Non-Single Coverage	Single means the deductible amount you will have to pay for allowable covered expenses under this HSA-qualified health plan when you are the only individual covered by the plan. Non-single is the deductible amount that must be met by one or more family members covered by this HSA-qualified plan before any covered expenses are paid.
<b>6. What cancer screenings are covered?</b>	Prostate Cancer Screening Cervical Cancer Screening Breast Cancer Screening Colorectal Cancer Screening	<ul style="list-style-type: none"> <li>• Age and Frequency schedule may apply</li> </ul>

**LIMITATIONS AND EXCLUSIONS**

<p><b>7. Period during which pre-existing conditions are not covered for covered person age 19 and older <sup>2</sup></b></p>	<p>Not applicable, plan does not impose limitation periods for pre-existing conditions.</p>
<p><b>8. How does the policy define a “pre-existing condition”?</b></p>	<p>Not applicable, Plan does not exclude coverage of pre-existing conditions.</p>
<p><b>9. Exclusionary Riders. Can an individual's specific, pre-existing condition be entirely excluded from the policy?</b></p>	<p>No</p>

**USING THE PLAN**

	<p><b>IN-NETWORK</b></p>	<p><b>OUT-OF-NETWORK</b></p>
<p><b>10. If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?</b></p>	<p>No</p>	<p>Yes, refer to your certificate of coverage for details.</p>
<p><b>11. Does the plan have a binding arbitration clause?</b></p>	<p>No</p>	

Questions: Call 1-888-982-3862, TDD 1-800-628-3323 (hearing impaired only) or visit [www.Aetna.com](http://www.Aetna.com).

If you are not satisfied with the resolution of your complaint or grievance, contact:

Colorado Division of Insurance  
Consumer Affairs Section  
1560 Broadway, Suite 850, Denver, CO 80202  
Call 303-894-7490 (in state, toll free: 800-930-3745)  
Email: [insurance@dora.state.co.us](mailto:insurance@dora.state.co.us)

**Endnotes:**

1 “Network” refers to a specified group of physicians, hospitals, medical clinics and other health care providers this plan may require you to use in order for you to get any coverage at all under the plan, or that the plan may encourage you to use because it may pay more of your bill if you use their network providers (i.e., go in-network) than if you don't (i.e., go out-of-network).

2 Waiver of pre-existing condition exclusions. State law requires carriers to waive some or all of the pre-existing condition exclusion period based on other coverage you recently may have had. Ask your carrier or plan sponsor (e.g., employer) for details.

**Colorado Access Disclosure:**

Aetna maintains and makes available to interested parties upon request a managed care network access plan on its business premises. The managed care network access plan demonstrates the managed care network contains an adequate number of accessible acute care hospitals, primary care providers, and specialists available to provide covered health care services. Among other things, the access plan describes Aetna's process for monitoring and assuring on an ongoing basis the sufficiency of the network to meet the health care needs of plan enrollees.

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