

How the Core Option Works

The Core Option is administered by Aetna and offers a large network of physicians, hospitals and other medical service providers that have agreed to the administrator's negotiated rates for medical services. You may use any qualified licensed physician, but you will receive the administrator's negotiated discount by using in-network provider services. Contact Aetna for more information and to locate in-network provider services.

Core Medical Option Features	In-Network	Out-of-Network
Co-pay per office visit - PCP / Specialist	--	--
Deductible (Single / Family)	\$1,500 / \$3,000	\$3,000 / \$6,000
Coinsurance after deductible	20%	40%
Out of Pocket Maximum Expense (Single / Family)*	\$4,000 / \$8,000	\$8,000 / \$16,000
Preventive Care	\$0	N/A
Pharmacy (Retail*** & Mail) Generic Formulary Brand/Non-formulary Brand	subject to deductibles and co-insurance above**	

* Out of pocket maximum includes deductible paid by member

**Preventive Rx not subject to deductibles, co-insurance applies

***Long-term medications filled at retail are subject to 50% co-insurance after the 2nd refill

In-Network Services

You must satisfy the individual in-network annual deductible of \$1,500 (if you cover yourself only) or the family in-network annual deductible of \$3,000 (if you enroll any dependents in coverage) before the option begins paying a percentage of eligible benefits. After you meet the annual in-network deductible, the Core Option pays 80% of in-network eligible expenses up to the administrator's negotiated rate; you pay the remaining 20% as your co-insurance. After you meet your annual out-of-pocket maximum, eligible expenses are covered at 100% for the remainder of the year. Your deductible is part of your out-of-pocket maximum.

Medco Pharmacy Mail Order

When using Medco's mail order pharmacy, you pay 20% percent of the discounted cost of generic or brand name medications, after the deductible. You are encouraged to use the Medco Mail Order Pharmacy for long term medications. You can order up to a 90 day supply for your mail order copay. If you don't use mail order for long term prescriptions you will pay much more. After your initial purchase plus two refills you will pay 50% of the drug cost at retail. For more information visit Medco's website.

Preventive Care Services

Preventive care is paid by American when accessing these services through Aetna's in-network provider services. Some examples of eligible preventive care services include:

- Annual routine physical examination including age/risk appropriate testing (mammograms, PSA testing)
- Adult & child immunizations - age/risk appropriate

Preventive care medications

For certain medications taken for preventive care, the deductible may not be required. You will need to consult your doctor to confirm that your prescription is for preventive treatment. If you take medications for hypertension and/or diabetes you can earn a prescription discount on eligible medications by participating in the Healthmatters StayWell Rx program.