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| **Effective January 1, 2017** | **U.S. Network**  **Aetna Open Choice PPO** | | | | **Out-of-Network** | |
| **General** | | | | | | |
| **A plan year is a calendar year, January 1 through December 31** | | | | | | |
| Medical Deductible (per person) | $650 per plan year | | | | | |
| Medical Deductible (per family) | $1300 per plan year | | | | | |
| **Medical Out-of-pocket limits (Office visit co-payments and dental services do not accrue toward the out of pocket limits)** | | | | | | |
| Medical out-of-pocket limits per person | $2,500 per plan year | | | | | |
| Medical out-of-pocket limits per family | $5,000 per plan year | | | | | |
| **Office visits** | | | | | | |
| Office visits for Illness or Specialist | 100% after $20 co-pay | | | 80% after deductible | | | |
| Routine annual physicals and defined preventive services\* | 100% | | |
| Ob/GYN (well woman) exam – one per plan year \* | 100% | | |
| **Laboratory and X-rays** | | | | | | | |
| All services; (unless covered under defined preventive services above) | 90% after deductible | | | 80% after deductible | | | |
| **Emergency room related** | | | | | | |
| [Emergency Room](http://intranet.worldbank.org/WBSITE/INTRANET/UNITS/HR/0,,contentMDK:20377365~currentSitePK:328635~pagePK:64207891~piPK:64207885~theSitePK:328635,00.html) | 90% after deductible  80% after deductible if non-emergency use | | | | | |
| [Ambulance Services](http://intranet.worldbank.org/WBSITE/INTRANET/UNITS/HR/0,,contentMDK:20386767~currentSitePK:328635~pagePK:64207891~piPK:64207885~theSitePK:328635,00.html) | 90% after deductible | | | | | |
| **Inpatient** | | | | | | |
| Hospital costs including anesthesia | 90% after deductible | | | | 80% after deductible | |
| Surgery (physician) |
| Hospice |
| **Outpatient** | | | | | | |
| Hospital costs including anesthesia | 90% after deductible | | | | 80% after deductible | |
| Surgery (physician) |
| Hospice |
| **Chemotherapy and Radiation Therapy** | | | | | | |
| Chemotherapy and Radiation Therapy:  Does not include oral or injectable medications purchased through pharmacy benefit | 100%, no deductible  In-office/facility administration only | | | | | |
| **Maternity** | | | | | | |
| Obstetrics:  Single fee/delivery charge incl. Office visits | 90% after deductible  Routine prenatal office visits covered at 100%, no deductible | | | 80% after deductible | | |
| Obstetrics:  Routine prenatal office visits billed separately from single fee | 100%, no deductible | | |
| [Infertility](http://intranet.worldbank.org/WBSITE/INTRANET/UNITS/HR/0,,contentMDK:20605646~currentSitePK:328635~pagePK:64207891~piPK:64207885~theSitePK:328635,00.html) | 90% after deductible | | |
| Infertility Lifetime Limits: Contact Insurance Administrator for details | | | | | | |
| **Mental Health and Substance Abuse** | | | | | | |
| Inpatient hospitalization for mental health or substance abuse | 90% after deductible | | | | 80% after deductible | |
| Outpatient facility, including day treatment programs |
| Office visits | 100% after $20 co-pay | | | |
| **Nursing and Home Health Care** | | | | | | |
| Skilled Nursing Facility – (e.g., Rehabilitation Center) *Maximum 60 days per condition per plan year* | 90% after deductible | | | | 80% after deductible | |
| Convalescent Care *Maximum 60 days per condition per plan year* |
| Visiting Nurse –  *Maximum 120 days per condition per plan* |
| Private Duty Nursing – *Contact Insurance Administrator for authorization* |
| **Short Term Rehabilitation** | | | | | | |
| Physical, occupational or speech therapy –  *Restorative service after illness or accident. 60 visits PT, OT, ST combined per condition per plan year. Visits over 60 review for medical necessity.* | 100% after $20 copay | | | | 80% after deductible | |
| Physical, occupational or speech therapy –  *For diagnosis of Development Delay a maximum 60 visits PT, OT, ST combined, per year, per child* |
| Chiropractor (30 visit limit per year) |
| Acupuncture (30 visit limit per year) | Currently no providers | | | |
| **Durable Medical Equipment** | | | | | | |
| [Durable Medical Equipment](http://intranet.worldbank.org/WBSITE/INTRANET/UNITS/HR/0,,contentMDK:20342793~currentSitePK:328635~pagePK:64207891~piPK:64207885~theSitePK:328635,00.html): Rentals  *Purchases only if approved by Insurance Administrator* | 90% after deductible | | | | 80% after deductible | |
| **Vision Care** | | | | | | |
| Routine eye exams, one per plan year, including refraction. *No PCP referral required* | | $20 co-pay | | | | $20 co-pay |
| Frames, lenses, contacts | | Up to $250 reimbursement per person, every year, 20% off balance over $250 | | | | Up to $250 reimbursement per person, every year |
| **Hearing Aids** | | | | | | |
| Hearing Aids | | | Maximum reimbursement $4,000 per person, every five plan years | | | |

\*Defined preventive care services will be provided at 100% when an In Network physician or facility is used

(and a referral is received for those in Option C). Defined preventive services are determined by gender and age and recommendations may change from time to time. Always check the most recent recommendations with your Insurance Administrator and discuss them with your doctor.

# Dental Benefit Summary – Active staff

All deductibles, plan maximums, and service specific maximums (dollar and occurrence) cross accumulate between in and out of network.

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|  | Cigna Dental PPO | | | |
| Network | Total Cigna DPPO | | Out-of-Network | |
| Calendar Year Maximum  (Class I, II & III expenses) | $3,200 | | $3,200 | |
| Annual Deductible  Individual  Family | $250  $500 | | $250  $500 | |
| Reimbursement Levels | Based on Reduced Contracted Fees | | 80th percentile of Reasonable & Customary Allowances | |
| Benefits | Plan Pays | You Pay | Plan Pays | You Pay |
| Class I: Preventive & Diagnostic  Oral Exams Routine - 2 per calendar year  Routine Cleanings - 2 per calendar year  Routine X-rays - Bitewings: 2 per calendar year  Non-Routine X-Rays - Full mouth: 1 every 36 consecutive months; Panorex: 1 every 36 consecutive months  Fluoride Application - 1 per calendar year under age19  Sealants - Limited to posterior tooth. 1 treatment per tooth every three years up to age 14  Space Maintainers - Limited to non-orthodontic treatment | 100%  No Deductible | No Charge  No Deductible | 80%  No Deductible | 20%  No Deductible |
| Class II: Basic Restorative  Fillings  Root Canal Therapy / Endodontics  Emergency Care to Relieve Pain  Root Planing and Scaling - Various limitations depending on the service  Splinting  Oral Surgery – Simple Extractions  Anesthesia | 80%  After Deductible | 20%  After Deductible | 80%  After Deductible | 20%  After Deductible |
| Class III: Major Restorative  Crowns – Replacement every 5 years  Dentures – Replacement every 5 years  Bridges – Replacement every 5 years  Inlays / Onlays – Replacement every 5 years  Prosthesis Over Implant - 1 per every 5 years if unserviceable and cannot be repaired. Benefits are based on the amount payable for non- precious metals.  Repairs to Dentures, Bridges, Crowns and Inlays - Reviewed if more than once  Stainless Steel/Resin Crowns  Transepithelial Cytologic / Brush Biopsies  Relines, Rebases and Adjustments – Covered if more than 6 months after installation | 80%  After Deductible | 20%  After Deductible | 80%  After Deductible | 20%  After Deductible |
| Relines, Rebases, Denture Adjustments - Covered if more than 6 months after installation |  |  |  |  |
| Class IV: Orthodontia  Lifetime Maximum  Study Models or Diagnostic Casts - Payable only when in conjunction with orthodontic workup | 80%  After Deductible  $2,400 | 20%  After Deductible | 80%  After Deductible  $2,400 | 20%  After Deductible |
| Class VI: Periodontal  Gingivectomy  Gingivioplasty  Alveoplasty  Vestibuloplasty  Osseous Surgery  Separate $250 Calendar Year Deductible to cross accumulate between classes VI, VII, IX  No Annual or Lifetime Maximums apply | 90%  After Deductible | 10%  After Deductible | 80%  After Deductible | 20%  After Deductible |
| Class VII: Oral Surgery  Surgical Extractions of Impacted Teeth  Separate $250 Calendar Year Deductible to cross accumulate between classes VI, VII, IX  No Annual or Lifetime Maximums apply | 90%  After Deductible | 10%  After Deductible | 80%  After Deductible | 20%  After Deductible |
| Class IX: Surgical Implants  Separate $250 Calendar Year Deductible to cross accumulate between classes VI, VII, IX  No Annual or Lifetime Maximums apply | 90%  After Deductible | 10%  After Deductible | 80%  After Deductible | 20%  After Deductible |