

Medical coverage options

Medical plan components

	Aetna Retiree Choice		HDHP
Deductible*	\$950 individual; \$1,900 family	\$1,250 individual; \$2,500 family	\$1,500 retiree only; \$3,000 retiree and at least one dependent***
Coinsurance	In-network: 10% after deductible Out-of-network: 30% after deductible	In-network: 10% after deductible Out-of-network: 30% after deductible	In-network: 20% after deductible Out-of-network: 40% after deductible
Out-of-pocket maximum**	\$1,900 individual; \$3,800 family	\$2,500 individual; \$5,000 family	\$3,500 retiree only; \$7,000 retiree and at least one dependent***

*Nonpreventive prescription drug costs will count toward the HDHP deductible.

**For the HDHP, both medical and prescription plan out-of-pocket expenses apply to this maximum.

***Under the HDHP, if you cover yourself and at least one dependent, you will be subject to the family deductible and family out-of-pocket maximum.

Medical services

	Aetna Retiree Choice		HDHP	
	In-network	Out-of-network	In-network	Out-of-network
Preventive care	\$0, no deductible, no coinsurance		\$0, no deductible, no coinsurance	
Nonpreventive care office visit (primary/specialist)	10% after deductible	30% after deductible	20% after deductible	40% after deductible
Delivery of baby and postpartum office visits				
X-ray, MRI, CAT scan, PET scan, blood test				
Outpatient surgery				
Inpatient hospitalization (including maternity, mental health, and surgery)				
Chiropractic visit (maximum of 30 visits per calendar year)				
Therapy services—physical, speech, and occupational (maximum of 60 visits per calendar year)				
Mental health office visit				
Allergy treatment	Exam: 10% after deductible; Shots: \$0, no deductible, no coinsurance	Exam and shots: 30% after deductible	Exam: 20% after deductible; Shots: \$0 after deductible, no coinsurance	Exam and shots: 40% after deductible
Emergency room visit	10% after deductible	10% after deductible	20% after deductible	20% after deductible

Medical coverage options

(continued)

Prescription drug coverage

	Aetna Retiree Choice	HDHP
Annual deductible	\$0	\$1,500 retiree only; \$3,000 retiree and at least one dependent*
Fully Covered Drug List**	\$0	\$0
30-day supply (retail pharmacy)		
Generic	\$10 copay	HDHP preventive**: \$10, no deductible Nonpreventive: 20% after deductible
Preferred brand name	20% coinsurance (minimum \$25; maximum \$85)	HDHP preventive: 20% coinsurance (minimum \$25; maximum \$85) Nonpreventive: 20% after deductible
Nonpreferred brand name	30% coinsurance (minimum \$40; maximum \$160)	HDHP preventive: 30% coinsurance (minimum \$40; maximum \$160) Nonpreventive: 20% after deductible
90-day supply (mail service or CVS/pharmacy)		
Generic	\$25 copay	HDHP preventive: \$25, no deductible Nonpreventive: 20% after deductible
Preferred brand name	20% coinsurance (minimum \$62.50; maximum \$212.50)	HDHP preventive: 20% coinsurance (minimum \$62.50; maximum \$212.50) Nonpreventive: 20% after deductible
Nonpreferred brand name	30% coinsurance (minimum \$100; maximum \$400)	HDHP preventive: 30% coinsurance (minimum \$100; maximum \$400) Nonpreventive: 20% after deductible
Out-of-pocket maximum	\$2,500 for individual; \$5,000 for family***	\$3,500 retiree only; \$7,000 retiree and at least one dependent****

*If you cover yourself and at least one dependent under the HDHP, you are subject to the family deductible. Nonpreventive medical and prescription plan expenses apply toward this deductible.

See **Prescription plan drug lists on CrewNet External (crewnet.vanguard.com) for details.

***An individual covered as part of a family plan will only be required to meet the individual out-of-pocket maximum of \$2,500 (rather than the family out-of-pocket of \$5,000) before receiving 100% coverage.

****If you cover yourself and at least one dependent, you are subject to the family out-of-pocket maximum. Medical and prescription plan out-of-pocket expenses apply to this maximum.

Note: This summary provides an overview; further details can be found in the formal plan documents. If there is a conflict between this summary and the formal plan documents, the formal plan documents are the final authority and will govern in all cases.