

MEDICAL INSURANCE—PPO \$1500 PLAN OPTIONS AND COSTS

Aetna	\$1500 PPO Open Choice Network		\$1500 PPO KC Care Network Plus	
	Employee Cost Per Month		Employee Cost Per Month	
	With Incentive	Without Incentive	With Incentive	Without Incentive
Employee	\$137.98	\$167.98	\$15.68	\$45.68
Employee + Spouse	\$743.18	\$773.18	\$491.62	\$521.62
Employee + Child(ren)	\$621.66	\$651.66	\$393.56	\$423.56
Employee & Family	\$1,194.22	\$1,224.22	\$836.82	\$866.82
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible *				
Individual	\$1,500	\$1,500	\$1,500	\$3,000
Family	\$3,000	\$3,000	\$3,000	\$6,000
Coinsurance <i>(Member Pays)</i>	10%	30%	10%	40%
Out-of-Pocket Maximum				
Individual	\$4,500	\$9,000	\$4,500	\$22,500
Family <i>(includes deductible, coinsurance & copays)</i>	\$9,000	\$18,000	\$9,000	\$45,000
Office Visit				
Primary Care Physician / Specialist	\$40 / \$40 copay	30% after deductible	\$40 / \$40 copay	40% after deductible
Preventive Care	Covered at 100%	30% after deductible	Covered at 100%	40% after deductible
Diagnostics				
Lab X-ray & Major Diagnostics <i>(MRI, CT, PET...)</i>	Covered at 100% 10% after deductible	30% after deductible	Covered at 100% 10% after deductible	40% after deductible
Urgent Care	\$40 copay/visit	30% after deductible	\$40 copay/visit	40% after deductible
Emergency Room <i>Out-of-network benefits subject to the plan's allowable charge</i>	\$150 copay/visit then 10% after deductible	\$150 copay/visit then 10% after deductible	\$150 copay/visit then 10% after deductible	\$150 copay/visit then 10% after deductible
Outpatient Surgery <i>Maximum benefit of \$200/Day for Out-of-Network/Non-Participating/In-Area Provider</i>	10% after deductible until out-of-pocket maximums are met, then 100%	30% after deductible until out-of-pocket maximums are met, then 100%	10% after deductible until out-of-pocket maximums are met, then 100%	40% after deductible until out-of-pocket maximums are met, then 100%
Inpatient Hospital Services <i>Maximum benefit of \$200/Day for Out-of-Network/Non-Participating/In-Area Provider</i>	10% after deductible until out-of-pocket maximums are met, then 100%	30% after deductible until out-of-pocket maximums are met, then 100%	10% after deductible until out-of-pocket maximums are met, then 100%	40% after deductible until out-of-pocket maximums are met, then 100%
Prescription Drug **				
Retail <i>(1 month supply)</i>	\$10/\$30/\$50	\$10/\$30/\$50 then 50%	\$10/\$30/\$50	\$10/\$30/\$50 then 50%
Mail Order <i>(3 month supply)</i>	\$20/\$60/\$100	\$20/\$60/\$100 then 50%	\$20/\$60/\$100	\$20/\$60/\$100 then 50%

Both plans are detailed in Aetna 2025 Certificate of Coverage (COC). This is a brief summary only. For exact terms and conditions, please refer to your certificate.

* No one person pays more than the individual deductible amount, and no family pays more than the family deductible.

** If you take a specialty drug, it MUST be purchased through the CVS Specialty Pharmacy to be covered by your insurance.

With the PPO \$1500 plan, members can utilize the CVS Minute Clinics free of charge.

MEDICAL INSURANCE—HDHP \$4000 PLAN OPTIONS AND COSTS

Aetna	\$4000 HDHP Open Choice Network		\$4000 HDHP KC Care Network Plus	
	Employee Cost Per Month		Employee Cost Per Month	
	With Incentive	Without Incentive	With Incentive	Without Incentive
Employee	\$0.00	\$26.58	\$0.00	\$0.00
Employee + Spouse	\$517.34	\$547.34	\$289.96	\$319.96
Employee + Child(ren)	\$416.88	\$446.88	\$210.72	\$240.72
Employee & Family	\$873.38	\$903.38	\$550.40	\$580.42
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible * Individual Family	\$4,000 \$8,000	\$4,000 \$8,000	\$4,000 \$8,000	\$4,000 \$8,000
Coinsurance (Member Pays)	0%	20%	0%	30%
Out-of-Pocket Maximum Individual Family (includes deductible, coinsurance & copays)	\$4,000 \$8,000	\$8,000 \$16,000	\$4,000 \$8,000	\$17,500 \$35,000
Office Visit Primary Care Physician / Specialist	Subject to deductible	20% after deductible	Subject to deductible	30% after deductible
Preventive Care	Covered at 100%	20% after deductible	Covered at 100%	30% after deductible
Diagnostics Lab X-ray & Major Diagnostics (MRI, CT, PET...)	Subject to deductible	20% after deductible	Subject to deductible	30% after deductible
Urgent Care	Subject to deductible	20% after deductible	Subject to deductible	30% after deductible
Emergency Room <i>Out-of-network benefits subject to the plan's allowable charge</i>	Subject to deductible	Subject to In-Network deductible	Subject to deductible	Subject to In-Network deductible
Outpatient Surgery <i>Maximum benefit of \$200/Day for Out-of-Network/Non-Participating/ In-Area Provider</i>	Subject to deductible	20% after deductible	Subject to deductible	30% after deductible
Inpatient Hospital Services <i>Maximum benefit of \$200/Day for Out-of-Network/Non-Participating/ In-Area Provider</i>	Subject to deductible	20% after deductible	Subject to deductible	30% after deductible
Prescription Drug ** Retail (1 month supply) Mail Order (3 month supply)	Subject to deductible	Ded then \$10/\$30/\$50 then 30% Ded then \$10/\$30/\$50 then 30%	Subject to deductible	Ded then \$10/\$30/\$50 then 30% Ded then \$10/\$30/\$50 then 30%

Both plans are detailed in Aetna 2025 Certificate of Coverage (COC). This is a brief summary only. For exact terms and conditions, please refer to your certificate.

* No one person pays more than the individual deductible amount, and no family pays more than the family deductible.

** If you take a specialty drug, it MUST be purchased through the CVS Specialty Pharmacy to be covered by your insurance.

With the HDHP \$4000 plan, members can utilize the CVS Minute Clinics at a low cost.

MEDICAL NETWORKS

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Open Choice Network (OC) is one of the largest networks that Aetna offers. **This network gives members more choices in medical providers and facilities.**

KC Care Network Plus is a more narrow network offering coverage in 6 counties; Johnson and Wyandotte in Kansas and Jackson, Platte, Clinton, and Clay in Missouri. The only hospitals not included are St. Joseph's, St. Luke's and St. Mary's. **This network generally offers much greater savings compared to the Open Choice Wide Network.**

IN-NETWORK HOSPITALS

There are many hospitals in the Greater Kansas City area. Aetna contracts with most of these hospitals, however not all Kansas City area hospitals are in network. The **Open Choice Network (OC)** offers in-network coverage with the majority of the area hospitals. The **KC Care Network Plus** offers in-network coverage with 23 area hospitals. The chart to the left shows the major hospitals for each. The X denotes the hospital is listed in each specific network.

Hospitals <i>(not a complete list)</i>	OC	KC CARE
AdventHealth (formerly Shawnee Mission Medical Center)	X	X
Belton Regional Medical Center	X	X
Cameron Regional Medical Center	X	X
Cass Regional Medical Center	X	X
Centerpoint Medical Center	X	X
Children's Mercy Hospitals (Hospital Hill & South)	X	X
Excelsior Springs Hospital	X	X
Kansas City Orthopaedic Institute	X	X
Lawrence Memorial	X	X
Lee's Summit Hospital	X	X
Liberty Hospital	X	X
Menorah Medical Center	X	X
North Kansas City Hospital	X	X
Olathe Medical Center	X	X
Overland Park Regional	X	X
Providence Medical Center	X	X
Research Medical Center	X	X
St. Joseph's Medical Center	X	
St. Luke's (Multiple Locations)	X	
St. Mary's Medical Center	X	
University Health Medical Center (Hospital Hill & Lakewood)	X	X
University of Kansas Hospital	X	X

PROVIDER SEARCH

To find a participating provider before making your enrollment decision follow these steps:

- 1 Go to www.aetna.com and click "Find a Doctor". Next, click "Search".
- 2 Before you begin, you can log in as a member if you have already registered, or continue as a guest. If you continue as a guest, select "Plan from an employer"
- 3 If you continue as a guest, enter your zip code or current location and update the "Look within" distance range, then click "Search".
- 4 In the Select a Plan window, type either "Open Choice PPO" or "KC Care Plus—PPO", then click your plan name button below and click on "Continue".
- 5 In the new window, type in the name of the provider you're looking for. You may also select any of the categories in the boxes below.