


Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

Coverage Period: 01/01/2025 – 12/31/2025


N.C. State Health Plan Network – Aetna Enhanced PPO Plan (80/20)

Coverage for: Individual, Individual + Spouse, Individual +Children, Family | **Plan Type:** PPO

 **The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.shpnc.org. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms click on the term for more information. You can also view more information regarding this plan at www.shpnc.org or call 833-690-1037.

| Important Questions | Answers | Why This Matters: |
|--|--|--|
| <p>What is the overall deductible?</p> | <p>\$1,250 person/\$3,750 family for in-network; \$2,500 person / \$7,500 family for out-of-network; doesn't apply to in-network preventive care. Coinsurance and copayments do not apply to the deductible.</p> | <p>You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible.</p> |
| <p>Are there services covered before you meet your deductible?</p> | <p>Yes. Preventive care services are covered before you meet your deductible.</p> | <p>This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.</p> |
| <p>Are there other deductibles for specific services?</p> | <p>No.</p> | <p>You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.</p> |
| <p>What is the out-of-pocket limit for this plan?</p> | <p>\$4,890 person/\$14,670 family for in-network; \$9,780 person /\$29,340 family for out-of-network</p> | <p>The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.</p> |
| <p>What is not included in the out-of-pocket limit?</p> | <p>Your cost for services when pre-authorization was not obtained, premiums, balance-billed charges and health care services this plan doesn't cover.</p> | <p>Even though you pay these expenses, they don't count toward the out-of-pocket limit.</p> |
| <p>Will you pay less if you use a network provider?</p> | <p>Yes.</p> | <p>If you use an in-network doctor or other health care provider, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred, or participating for providers in their network. See the chart starting on page 2 for how this plan pays different kinds of providers.</p> |

| | | |
|--|-----|--|
| Do you need a referral to see a specialist ? | No. | You can see the specialist you choose without permission from this plan. |
|--|-----|--|

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|--|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you visit a health care provider's office or clinic | Primary Care Provider (PCP) visit to treat an injury or illness. | \$0 copay if visit CPP PCP on ID card; \$10 if visit non-CPP PCP on ID card; \$25 if visit other PCP and 20% coinsurance for other outpatient services; deductible does not apply | Deductible / 40% coinsurance | The deductible does not apply to in-network visits. |
| | Specialist visit | \$40 copay for CPP specialist, \$80 other specialist | Deductible / 40% coinsurance | The deductible does not apply to in-network visits. |
| | Other practitioner office visit | \$26 for CPP PT, OT, ST and chiropractic visits; \$52 non-CPP provider | Deductible / 40% coinsurance | Coverage is limited to 30 visits per benefit period for Chiropractic care. |
| | Preventive care / screening / immunization | \$0/visit | Not covered, except for mandated coverage | You may have to pay for services that aren't preventive . Ask your provider if the services you need are preventive. Then check what your Plan will pay for. |
| If you have a test | Diagnostic test (X-ray, blood work) | Deductible / 20% coinsurance | Deductible / 40% coinsurance | No coverage for tests not ordered by a doctor. |
| | Imaging (CT/PET scans, MRIs) | Deductible / 20% coinsurance | Deductible / 40% coinsurance | Prior authorization may be required or services will not be covered. |

*This does not include Continuous Glucose Monitoring Systems or associated supplies. Preferred Continuous Glucose Monitoring Systems and associated supplies are considered a Tier 2 member copay. For more information about limitations and exceptions, see the plan benefit booklet at www.shpnc.org. For more information about limitations and exceptions, see the plan benefit booklet at www.shpnc.org.

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|--|---|---|--|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.shpnc.org | Tier 1 | \$5 copay /prescription | \$5 and the difference between the allowed amount and the charge. | Per 30-day supply. The deductible does not apply |
| | Tier 2 | \$30 copay /prescription | \$30 and the difference between the allowed amount and the charge. | Per 30-day supply. The deductible does not apply. |
| | Tier 3 | Deductible / 20% coinsurance | Deductible / 20% coinsurance | Per 30-day supply |
| | Tier 4 | \$100 copay /prescription | \$100 copay and the difference between the allowed amount and the charge. | Per 30-day supply. The deductible does not apply. Non-acute specialty drugs must be obtained through CVS Caremark, excluding cancer medications. |
| | Tier 5 | \$250 copay /prescription | \$250 copay and the difference between the allowed amount and the charge. | Per 30-day supply. The deductible does not apply. Non-acute specialty drugs must be obtained through CVS Caremark, excluding cancer medications. |
| | Tier 6 | Deductible / 20% coinsurance | Deductible / 20% coinsurance | Per 30-day supply. Non-acute specialty drugs must be obtained through CVS Caremark, excluding cancer medications. |
| | Preferred Blood Glucose Meters (BGM) and Supplies* | \$5 copay | \$5 copay and the difference between the allowed amount and the charge. | Per 30-day supply. Non-preferred diabetic supplies are considered a Tier 3 copay . |
| | Affordable Care Act Preventive Medications | \$0 | \$0 | Prescription must be written and filled at the pharmacy counter. |
| | Preferred/Non-Preferred Insulin | \$0 | \$0 | ?? |

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| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|--|--|---|---|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | <u>Deductible</u> / 20% <u>coinsurance</u> | <u>Deductible</u> / 40% <u>coinsurance</u> | —————none————— |
| | Physician/surgeon fees | <u>Deductible</u> / 20% <u>coinsurance</u> | <u>Deductible</u> / 40% <u>coinsurance</u> | —————none————— |
| If you need immediate medical attention | Emergency room services | \$300/visit; <u>Deductible</u> / 20% <u>coinsurance</u> | \$300/visit; <u>Deductible</u> / 20% <u>coinsurance</u> | Copay waived with admission or observation stay. |
| | Emergency medical transportation | <u>Deductible</u> / 20% <u>coinsurance</u> | <u>Deductible</u> / 20% <u>coinsurance</u> | —————none————— |
| | Urgent care | \$70/visit | \$70/visit | The <u>deductible</u> does not apply. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | \$300/admission; <u>Deductible</u> / 20% <u>coinsurance</u> | \$300/admission; <u>Deductible</u> / 40% <u>coinsurance</u> | No coverage for admissions prior to the effective date of coverage. Precertification may be required. |
| | Physician/surgeon fees | <u>Deductible</u> / 20% <u>coinsurance</u> | <u>Deductible</u> / 40% <u>coinsurance</u> | —————none————— |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | \$0 <u>copay</u> for CPP Provider; \$25 for non-CPP Provider office visit; or <u>Deductible</u> / 20% <u>coinsurance</u> | <u>Deductible</u> / 40% <u>coinsurance</u> | Precertification may be required. |
| | Inpatient services | \$300/admission; <u>Deductible</u> / 20% <u>coinsurance</u> | \$300/admission; <u>Deductible</u> / 40% <u>coinsurance</u> | Precertification required. |
| | Substance use disorder outpatient services | \$0 <u>copay</u> for CPP Provider; \$25 for non-CPP Provider office visit; or <u>Deductible</u> / 20% <u>coinsurance</u> | <u>Deductible</u> / 40% <u>coinsurance</u> | Precertification may be required. |
| | Substance use disorder inpatient services | \$300/admission; <u>Deductible</u> / 20% <u>coinsurance</u> | \$300/admission; <u>Deductible</u> / 40% <u>coinsurance</u> | Precertification required. |
| | | | | |

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| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|--|--|---|---|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you are pregnant | Office visits | \$0 copay if visit CPP PCP on ID card; \$10 if visit non-CPP PCP on ID card; \$25 if visit other PCP | Deductible / 40% coinsurance | Not covered for dependent children |
| | Childbirth/delivery inpatient professional services | \$300/admission; Deductible / 20% coinsurance | \$300/admission; Deductible / 40% coinsurance | |
| If you need help recovering or have other special health needs | Home health care | Deductible / 20% coinsurance | Deductible / 40% coinsurance | Visit Aetna's website for more information. |
| | Rehabilitation & Habilitation services | \$26 for CPP Provider \$52 for other Providers or 20% coinsurance | Deductible / 40% coinsurance | The deductible does not apply to in-network visits. Chiropractic coverage is limited to 30 visits per benefit period. |
| | Skilled nursing care | Deductible / 20% coinsurance | Deductible / 40% coinsurance | Coverage is limited to 100 visits per benefit period. Precertification required. |
| | Durable medical equipment | Deductible / 20% coinsurance | Deductible / 40% coinsurance | Prior authorization may be required for benefits to be provided. |
| | Hospice services | Deductible / 20% coinsurance | Deductible / 40% coinsurance | Prior authorization may be required. |
| If your child needs dental or eye care | Children's eye exam | Not covered | Not covered | Excluded |
| | Children's glasses | Not covered | Not covered | Excluded |
| | Children's dental check-up | Not covered | Not covered | Excluded |

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Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- Acupuncture
- Benefits paid as a result of injuries caused by another party may need to be repaid to the health plan or paid for by another party under certain circumstances.
- Cosmetic surgery
- Dental care (Child)
- Dental care (Adult)
- Glasses
- Hearing aids (age 22 and older)
- Long-term care
- Routine eye exam (Child)
- Routine eye exam (Adult)
- Routine foot care
- Skilled nursing facility over 100 days per benefit period
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Bariatric surgery
- Chiropractic care (up to 30 visits per benefit period)
- Hearing aids (under age 22)
- Infertility treatment
- Non-emergency care when traveling outside the U.S. call 1-855-888-9046 (TTY: 711) or 959-230-8220 (TTY: 711). Ask for the Aetna Special Case Precertification Unit.
- Private Duty Nursing

Your Rights to Continue Coverage: If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-855-859-0966. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: State Health Plan Customer Service at 1-833-690-1037 or shpnc.org. You may also receive assistance from the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, if applicable. You may also contact North Carolina Department of Insurance at (855) 408-1212 or www.ncdoi.com/smart.

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Does this plan provide Minimum Essential Coverage? Yes.

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet Minimum Value Standards? Yes.

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al [919-814-4400].

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa [919-814-4400].

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 [919-814-4400].

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' [919-814-4400].

—————*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*—————

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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage and assume that the member DOES NOT visit a Clear Pricing Project Provider.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's overall deductible](#) \$1,250
- [Specialist copayment](#) \$80
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

| | |
|---------------------------|-----------------|
| Total Example Cost | \$12,800 |
|---------------------------|-----------------|

In this example, Peg would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|----------------|
| Deductible | \$1,250 |
| Copayments | \$80 |
| Coinsurance | \$2,282 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$3,612 |

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The [plan's overall deductible](#) \$1,250
- [Specialist copayment](#) \$80
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*additional test strips*)

| | |
|---------------------------|--------------|
| Total Example Cost | \$500 |
|---------------------------|--------------|

In this example, Joe would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|--------------|
| Deductible* | \$100 |
| Copayments | \$40 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$155 |
| The total Joe would pay is | \$140 |

Mia's Simple Fracture
(in-network emergency room visit and follow-up care)

- The [plan's overall deductible](#) \$1,250
- [Specialist copayment](#) \$80
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*X-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$3,895 |
|---------------------------|----------------|

In this example, Mia would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|----------------|
| Deductible | \$1,250 |
| Copayments | \$300 |
| Coinsurance | \$279 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$950 |
| The total Mia would pay is | \$1,829 |

*Note: The only service that applied to the deductible in this scenario was the durable medical equipment.