

# Medical & Vision Plan Options: *Aetna*

## Medical Plan Overview

The Health Plan Options chart below provides an overview of each of the health plans offered by Rider University. This overview will help you understand which health plan option best meets the needs of you and your family. [Click here](#) to view the Aetna Health Care Benefits brochure.

Plan Features	Aetna Choice POS II QHDHP	Aetna Choice POS II 90/70
	In network	In network
<b>Company HSA Contribution</b> • Single • Family	\$500 \$1,000	N/A
<b>Calendar Year Deductible</b> • Single • Family	\$2,000 \$4,000	\$500 \$1,000
<b>Out-of-Pocket Maximum</b> • Single • Family	\$2,000 \$4,000	\$1,500 \$3,000
<b>Member Coinsurance</b>	None	10%
<b>Routine Preventive Care</b> • Well-child Care to Age 19 • Well-Woman Care • Routine Mammograms • Routine Adult Physical Exams	Covered in full	Covered in full
<b>Doctor's Office Visits</b> • Primary Care • Specialist	100% after deductible	\$25 copay \$40 copay
<b>Diagnostic X-Ray, Laboratory and Complex Imaging</b>	100% after deductible	10% after deductible
<b>Inpatient Hospital Services</b>	100% after deductible	100% after deductible
<b>Outpatient Hospital</b>	100% after deductible	10% after deductible
<b>Emergency Room Visit</b>	100% after deductible	\$100 Copay
<b>Urgent Care</b>	100% after deductible	\$35 Copay
<b>Vision</b>	Exam covered 100%; Eyeglasses: up to \$35 every 24 months	Exam covered 100%; Eyeglasses: up to \$35 every 24 months
<b>Prescriptions</b> • Retail (Generic/Preferred Brand/Non-Preferred Brand) • Mail Order (Generic/Preferred Brand/Non-Preferred Brand)	100% after Deductible	\$10 / \$30 / \$50 \$20 / \$60 / \$100

**NOTE:** This is only a brief summary of the plans. For more details, including limitations and exclusions, please contact Human Resources for a Summary Plan Description. Please Note: The Annual IRS contribution limit is \$3,850 for Individual and \$7,750 for Family. The employee may contribute up to this amount minus applicable company contribution amount.