

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services**Coverage Period: 01/01/2027 – 12/31/2027**

N.C. State Health Plan Network – Standard PPO Plan

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.gov. 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.gov or call the Aetna Health Concierge Team at 833-690-1037.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$1,500 person/\$4,500 family for <i>Preferred Providers</i> in-network. \$3,000 person/\$9,000 family for <i>Access Providers</i> in-network. \$5,000 person/\$15,000 family for <i>Non-Preferred Providers</i> in-network. \$15,000 person/\$45,000 family for out-of-network; doesn't apply to in-network Coinsurance and copayments do not apply to the deductible.	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. Members may meet portions of their deductible at different provider tier levels when utilizing providers across multiple tiers.
Are there services covered before you meet your deductible?	Yes. Preventive care services are covered before you meet your deductible .	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/ .
Are there other deductibles for specific services?	No.	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.
What is the out-of-pocket limit for this plan?	\$4,000 person/\$12,000 family for <i>Preferred Providers</i> in-network. \$6,500 person/\$16,300 family for <i>Access Providers</i> in-network. \$12,000 person/\$24,000 for <i>Non-Preferred Providers</i> in-network. \$36,000 person/\$72,000 family	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. Out-of-pocket costs may accumulate differently across provider tiers. If services are received from providers in multiple tiers, the out-of-pocket maximum may be met at different levels based on the providers used.

	for out-of-network	
What is not included in the out-of-pocket limit?	Your cost for services when pre-authorization was not obtained, premiums, balance-billed charges and health care services this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider?	Yes.	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 .
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.	Preferred PCP on ID Card \$15 Other PCP on ID Card \$40 Other PCP \$50	Deductible /50% coinsurance	The deductible does not apply to in-network visits.
	Specialist visit	Preferred Provider \$40 Access Provider \$65 Non-Preferred Provider 30% after deductible	Deductible / 50% coinsurance	The deductible does not apply to in-network visits.
	Other practitioner office visit	\$62 for PT, OT, ST and chiropractic visits	Deductible /50% 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 / 30% coinsurance	Deductible /50% coinsurance	No coverage for tests not ordered by a doctor.

*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. ** Facility copay only. Additional cost-share may apply. For more information about limitations and exceptions, see the plan benefit booklet at [www.shpnc.gov](#). For more information about limitations and exceptions, see the plan benefit booklet at [www.shpnc.gov](#).

	Imaging (CT/PET scans, MRIs)	Preferred Provider \$400 Access Provider 30% after Deductible Non-Preferred Provider \$1,000 copay, then 30% coinsurance after deductible	Deductible / 50% coinsurance	Prior authorization may be required, or services will not be covered.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.shpnc.gov	Tier 1	\$25 copay /prescription	\$25 and the difference between the allowed amount and the charge.	Per 30-day supply. The deductible does not apply
	Tier 2	\$75 copay /prescription	\$75 and the difference between the allowed amount and the charge.	Per 30-day supply. The deductible does not apply.
	Tier 3	Deductible / 30% coinsurance	Deductible /30% coinsurance	Per 30-day supply
	Tier 4	\$200 copay /prescription	\$200 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	\$600 copay /prescription	\$600 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 / 30% coinsurance	Deductible / 30% 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*	\$10 copay	\$10 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	\$0	\$0	Prescription must be written and filled

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	Insulin			at the pharmacy counter.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Preferred Provider \$600** Access Provider \$350 + 30% <u>Deductible</u> ** Non-Preferred Provider \$1,000 + 30% after <u>Deductible</u> **	<u>Deductible</u> /50% <u>coinsurance</u>	If you have surgery at an ASC, there is no copay
	Physician/surgeon fees	<u>Deductible</u> / 30% <u>coinsurance</u>	<u>Deductible</u> /50% <u>coinsurance</u>	—————none—————
If you need immediate medical attention	Emergency room services	\$600/visit; <u>Deductible</u> / 30% <u>coinsurance</u>	\$600/visit; <u>Deductible</u> / 30% <u>coinsurance</u>	Copay waived with admission or observation stay.
	Emergency medical transportation	<u>Deductible</u> /30% <u>coinsurance</u>	<u>Deductible</u> /30% <u>coinsurance</u>	—————none—————
	Urgent care	\$100/visit	\$100/visit	The <u>deductible</u> does not apply.
If you have a hospital stay	Facility fee (e.g., hospital room)	Preferred Provider \$750** Access Provider \$600 + 30% <u>Deductible</u> ** Non-Preferred Provider \$1,500 + 30% after <u>Deductible</u> **	<u>Deductible</u> /50% <u>coinsurance</u>	No coverage for admissions prior to the effective date of coverage. Precertification may be required.
	Physician/surgeon fees	<u>Deductible</u> /30% <u>coinsurance</u>	<u>Deductible</u> /50% <u>coinsurance</u>	—————none—————

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If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$15 copay visit; or Deductible /30% coinsurance for other outpatient services	Deductible /50% coinsurance	Precertification may be required.
	Inpatient services	\$600/admission; Deductible /30% coinsurance	\$600/admission; Deductible /50% coinsurance	Precertification required.
	Substance use disorder outpatient services	\$15 copay visit; Deductible and 30% coinsurance for other outpatient services;	Deductible /50% coinsurance	Precertification may be required.
	Substance use disorder inpatient services	Preferred Provider \$750** Access Provider \$600 + 30% Deductible ** Non-Preferred Provider \$1,500 + 30% after Deductible **	\$600/admission; Deductible /50% coinsurance	Precertification required.
If you are pregnant	Office visits	Preferred PCP on ID Card \$15 Other PCP on ID Card \$40 Other PCP \$50	Deductible /50% coinsurance	_____none_____
	Childbirth/delivery inpatient professional services	Preferred Provider \$750 copay** Access Provider \$600 copay+ 30% Deductible ** Non-Preferred Provider \$1,500 copay + 30% after Deductible **	Deductible /50% coinsurance	
If you need help recovering or have other special health needs	Home health care	Deductible /30% coinsurance	Deductible /50% coinsurance	Visit Aetna's website for more information.
	Rehabilitation & Habilitation services	\$62 Copay	Deductible /50% coinsurance	Chiropractic coverage is limited to 30 visits per benefit period.
	Skilled nursing care	Deductible /30% coinsurance	Deductible /50% coinsurance	Coverage is limited to 100 visits per benefit period. Precertification required.
	Durable medical equipment	Deductible /30% coinsurance	Deductible /50% coinsurance	Prior authorization may be required for benefits to be provided.
	Hospice services	Deductible /30% coinsurance	Deductible /	Prior authorization may be required.

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			50% coinsurance	
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

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)
- Enteral Formula
- Gender Affirming Surgery
- Routine foot care
- Skilled nursing facility over 100 days per benefit period

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)
- Air Ambulance
- 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 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 www.shpnc.gov. You may also receive assistance from the Department of Labor's Employee

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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.

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 Preferred Provider.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$3,000
■ Specialist copayment	\$65
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

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
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In this example, Peg would pay:

Cost Sharing	
Deductible	\$3,000
Copayments	\$65
Coinsurance	\$2,290.50
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$5,967.50

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$3,000
■ Specialist copayment	\$65
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

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
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In this example, Joe would pay:

Cost Sharing	
Deductible*	\$100
Copayments	\$65
Coinsurance	\$54
What isn't covered	
Limits or exclusions	\$155
The total Joe would pay is	\$ 219

Mia's Simple Fracture

(in-network emergency room visit and follow-up care)*

■ The plan's overall deductible	\$3,000
■ Specialist copayment	\$65
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

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
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In this example, Mia would pay:

Cost Sharing	
Deductible	\$2945
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$950
The total Mia would pay is	\$2945

*Note: The only service that applied to the deductible in this scenario was the durable medical equipment. All examples include the Specialist visit copay for an Access Provider. Actual cost-sharing amounts will vary based on provider network tier.