

Benefits
Calendar Year Deductible
Single / Family
Annual Out-of-Pocket Maximum
Single / Single in Family / Family
Physician Office Visit
Specialist Copay (referred by PCP)
Preventive Care
Lab and X-Ray
Chiropractic
Acupuncture
Hospitalization
Inpatient Hospitalization
Outpatient Surgery
Mental Health
Inpatient
Outpatient
Substance Abuse
Inpatient
Outpatient
Other Benefits
Ambulance
Emergency Room
Skilled Nursing Facility
Durable Medical Equipment
Prescription Drugs
Pharmacy
\$0 Chronic Drug List
Preferred Generic
Preferred Brand
Non-Preferred Generic and Brand
Specialty Drugs
Supply Limit
Mail Order
\$0 Chronic Drug List
Preferred Generic
Preferred Brand
Non-Preferred Generic and Brand
Specialty Drugs
Supply Limit

Blue Shield TRIO
In-Network
None
\$1,000/\$1,000/\$3,000
\$15 per visit
\$15 per visit
No Charge
No Charge
\$10 per visit (30 combined visits with acu)
\$10 per visit (30 combined visits with chiro)
\$100 per admission
\$50 per surgery
\$100 per admission
\$15 per visit
\$100 per admission
\$15 per visit
\$100
\$100 per visit
No Charge
No Charge
Generic / Brand / Brand Non-formulary
Plan pays 100%
\$15 per prescription
\$25 per prescription
\$40 per prescription
20% up to \$100 max per prescription
30 days
Plan pays 100%
\$30 per prescription
\$50 per prescription
\$80 per prescription
See Above
90 days

Aetna AVN
In-Network
None
\$1,000/\$1,000/\$3,000
\$15 per visit
\$15 per visit
No Charge
No Charge
\$10 per visit (30 visits max, NOT combined)
\$10 per visit (30 visits Max, NOT combined)
\$100 per admission
\$50 per surgery
\$100 per admission
\$15 per visit
\$100 per admission
\$15 per visit
\$100
\$100 per visit
No Charge
No Charge
Generic / Brand / Brand Non-formulary
Plan pays 100%
\$15 per prescription
\$25 per prescription
\$40 per prescription
20% up to \$200 max. copay/prescription; must use Aetna Specialty Rx network
30 days
Plan pays 100%
\$30 per prescription
\$50 per prescription
\$80 per prescription
See Above
90 days

This summary is intended as a quick reference, not a comprehensive description. For more plan information, please go to Benefits Employee's website at <https://www.smcgov.org/hr/health-benefits>