

Benefits
Calendar Year Deductible
Single / Single in Family / Family
Annual Out-of-Pocket Maximum
Single / Single in Family / Family
Physician Office Visit
Specialist Copay
Preventive Care
Physical, Occupational, & Speech Therapy
Lab and X-Ray
Chiropractic (up to 20 visits per CY)
Acupuncture (up to 20 visits per CY)
Hospitalization
Inpatient Hospitalization
Outpatient Surgery
Other Benefits
Ambulance
Emergency Room
Durable Medical Equipment
Skilled Nursing Facility
Hospice
Mental Health
Inpatient
Outpatient
Substance Abuse
Inpatient
Outpatient
Foot Care Services
Medicare-covered
Non-Medicare covered
Hearing Services
Medicare-covered Hearing Exam
Non-Medicare covered
Hearing Aids
Vision Services
Medicare-covered Eye Exam
Medicare-covered Eyewear
Non-Medicare covered Eye Exam
Non-Medicare covered Eyewear
Prescription Drugs
Retail (Generic, Preferred, Non-Preferred, Specialty)
Mail Order

Blue Shield GMAPD PPO In-Network
\$0
\$1,500
\$10 Co-payment
\$20 Co-payment
\$0 Co-payment
\$10 Co-payment
\$0 Co-payment
\$15 Co-payment (up to 20 visits per CY)
\$15 Co-payment (up to 20 visits per CY)
\$0 Co-payment
\$10 Co-payment
\$50 Co-payment
\$20 Co-payment
20%
Days 1-100: \$0 Co-payment Covered by Original Medicare
\$0 Co-payment
20%
\$0 Co-payment
20%
\$20 Co-payment
Not Covered
\$20 Co-payment
\$0 for Routine Hearing tests
Hearing Aids - Not covered
\$20 Co-payment
Eyeglasses / Contacts covered after Cataract Surgery
\$10 Co-payment
\$150 once every 24 months
Generic / Brand / Non-Preferred
\$10 / \$20 / \$35 / 30% up to a \$150 (Preferred)
\$10 / \$20 / \$35 / 30% up to a \$150 (Standard)
\$20 / \$40 / \$60 / Not covered (Preferred)
\$30 / \$60 / \$105 / Not covered (Standard)

Aetna GMAPD PPO In-Network
\$0
\$1,500
\$10 Co-payment
\$20 Co-payment
\$0 Co-payment
\$10 Co-payment
\$0 Co-payment
\$15 Co-payment
\$15 Co-payment
\$0 Copayment
\$10 Co-payment
\$50 Co-payment
\$20 Co-payment
\$0 Co-payment
Days 1-100: \$0 Co-payment Covered by Original Medicare
\$0 Co-payment
\$20 Co-payment
\$0 Co-payment
\$20 Co-payment
\$20 Co-payment
Not covered
\$20 Co-payment
\$0 for Routine Hearing tests
Hearing Aids - Not covered
\$20 Co-payment
Eyeglasses / Contacts covered after Cataract Surgery
\$10 Co-payment
\$150 once every 24 months
Generic / Brand / Brand Non-formulary
\$9 / \$20 / \$35 / 30% up to \$150 (Preferred)
\$10 / \$20 / \$35 / 30% up to \$150 (Standard)
\$18 / \$40 / \$60 / Limits apply (Preferred)
\$30 / \$60 / \$105 / Limits apply (Standard)

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>