



**Aetna Student Health
Plan Design and Benefits Summary
Preferred Provider Organization (PPO)**

Brooklyn Law School

Policy Year: 2025 - 2026

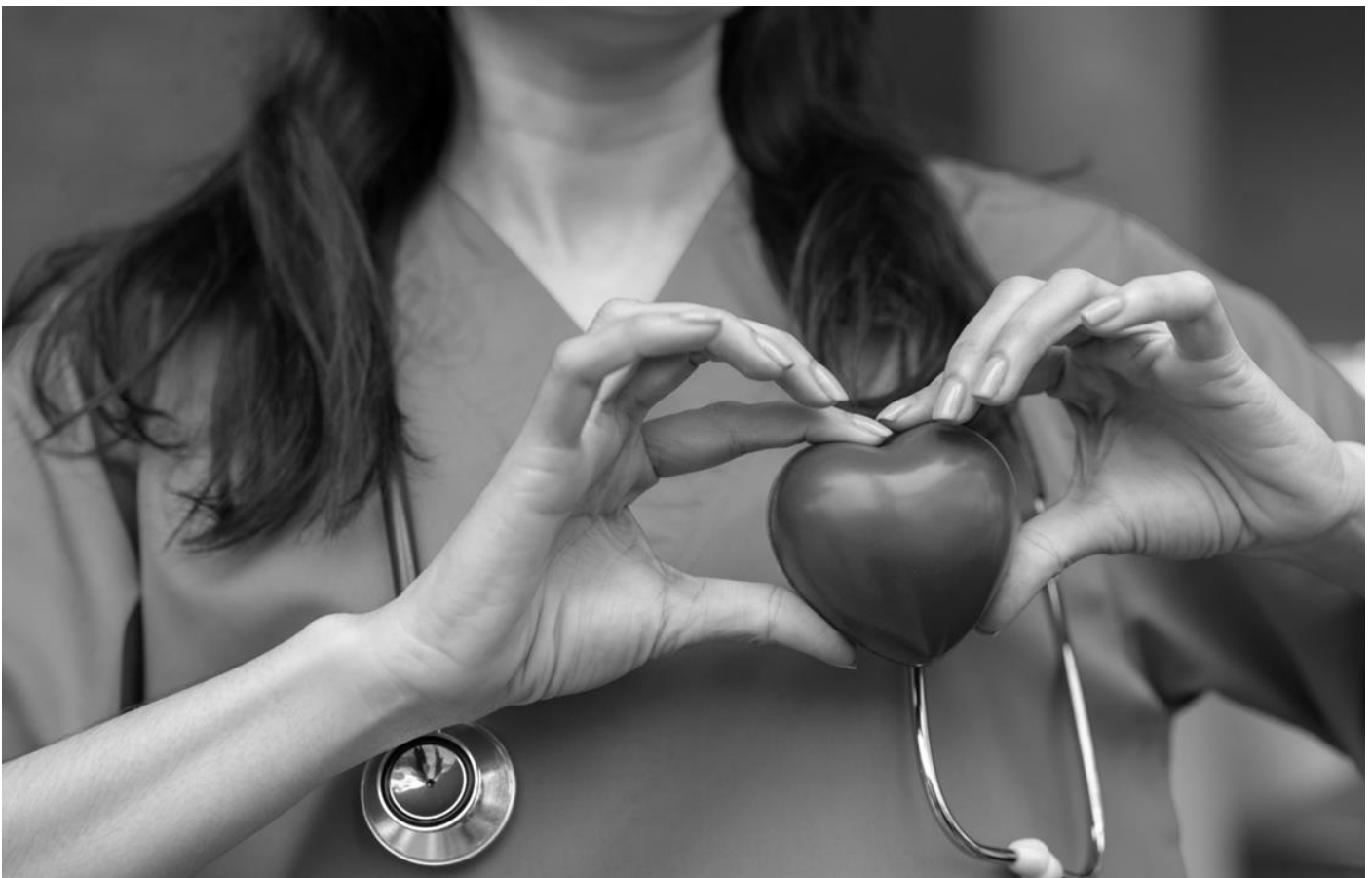
Policy Number: 474962

<https://www.aetnastudenthealth.com>

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Brooklyn Law School
ESTABLISHED 1901



This is a brief description of the Student Health Plan. The Plan is available for Brooklyn Law School students. The Plan is insured by Aetna Life Insurance Company (Aetna). The exact provisions, including definitions, governing this insurance are contained in the Certificate issued to you and may be viewed online at <https://www.aetnastudenthealth.com>. If there is a difference between this Plan Summary and the Certificate, the Certificate will control.

Coverage Periods

Students: Coverage for all insured students enrolled for coverage in the Plan for the following Coverage Periods. Coverage will become effective at 12:01 AM on the Coverage Start Date indicated below and will terminate at 11:59 PM on the Coverage End Date indicated.

1. **Students:** Coverage for all insured students enrolled for the Fall Semester, will become effective at 12:01 AM on **August 10, 2025** and will terminate at 11:59 PM on **August 09, 2026**.
2. **New Spring Semester students:** Coverage for all insured students enrolled for the Spring Semester, will become effective at 12:01 AM on **January 6, 2026**, and will terminate at 11:59 PM on **August 09, 2026**.

Coverage Period	Coverage Start Date	Coverage End Date	Enrollment/Waiver Deadline
Annual	08/10/2025	08/09/2026	08/14/2025
Spring/Summer	01/06/2026	08/09/2026	01/30/2026

Rates

The rates below include premiums for the Plan underwritten by Aetna Life Insurance Company (Aetna).

	Annual* 08/10/25 - 08/09/26	Spring/Summer * 01/06/26 - 08/09/26
Student	\$8,541	\$5,054

* Brooklyn Law School pro-rates on a monthly basis in accordance with NY regulations for qualifying life events. School-defined short-term duration programs (i.e. summer term) are calculated on a daily basis.

Student Coverage

Eligibility

All Brooklyn Law School Students and Exchange students are automatically enrolled in the Student Health Insurance Plan and will remain enrolled, unless proof of comparable coverage is provided prior to the waiver deadline.

Home study, correspondence, Internet classes, and television (TV) courses, do not fulfill the eligibility requirement that the student actively attend classes. If it is discovered that this eligibility requirement has not been met, our only obligation is to refund premium, less any claims paid.

Medicare Eligibility Notice

You are not eligible to enroll in the student health plan if you have Medicare at the time of enrollment in this student plan. The plan does not provide coverage for people who have Medicare.

Waiver/Enrollment Process

For students who want to document proof of comparable coverage:

1. Go to www.gallagherstudent.com/BrooklynLaw.
2. Under "Profile," click "Log In" and enter your student login credentials.
3. Click on the 'ENROLL' button or 'WAIVE' button under 'Plan Summary'.
4. Complete and submit the form by following the instructions.
5. A reference number will be emailed upon submission.

When waiving the insurance, have your current insurance plan I.D. card ready as you will need this information in order to complete the waiver form. After completing your online form, you will be asked to review your information and click "Submit." Immediately upon submitting your online form, you will receive a **reference number**. You must save this **reference number** and print a copy of the confirmation for your records. The online process is the only accepted process for enrolling or waiving coverage.

Brooklyn Law School reserves the right to audit and subsequently reject a waiver request. If it is determined that a student waived coverage with a health insurance plan that was not comparable coverage, the student will be automatically enrolled in the Student Health Insurance Plan, effective the date that the determination was made and there will be no pro-rata of premium.

Enrollment/Waiver Deadline

Enrollment/Waiver Deadlines	
Annual	August 14, 2025
Spring/Summer	January 30, 2026

Students who waive the Student Health Insurance Plan in the Fall, waive coverage for the entire policy year. Exchange Students and incoming LLM students who do not submit the Online Waiver Form by the deadline will be enrolled in and billed for the Student Health Insurance Plan. The bill will appear on your student account.

Students who did not enroll in the fall for the annual coverage can only enroll in the Plan if they lose their health insurance coverage. Students who have lost their coverage must complete a Qualifying Life Event Enrollment Form, which can be completed at www.gallagherstudent.com/brooklynlaw. Only students who are newly enrolled at Brooklyn Law School have the option to enroll in the Student Health Insurance Plan for the spring semester.

Participating Providers

Aetna Student Health offers Aetna's broad network of Participating Providers. You can save money by seeing Participating Providers because Aetna has negotiated special rates with them, and because the Plan's benefits are better, your out-of-pocket expenses will generally be lower when You receive benefits from a Participating Provider, and some benefits under the Plan may only be covered when received from a Participating Provider.

If you need care that is covered under the Plan but not available from a Participating Provider, contact Member Services for assistance at the toll-free number on the back of your ID card. In this situation, Aetna may issue a pre-approval for you to receive the care from a Non- Participating Provider. When a pre-approval is issued by Aetna, the benefit level is the same as for Participating Providers.

Pre-authorization

Some services have to be preauthorized by Aetna beforehand if you want the Plan to cover them. Participating Providers are responsible for requesting pre-authorization for their services. You are responsible for requesting pre-authorization if you seek care from a Non-Participating Provider for any of the services listed in the Schedule of Benefits section of the Certificate. Pre-authorization is not required for Participating facilities certified by the New York office of alcoholism and substance abuse services.

If you want the Plan to cover a service from a Non-Participating Provider that requires pre-authorization, you must call Aetna at the number on your ID card. After Aetna receives a request for pre-authorization, we will review the reasons for your planned treatment and determine if benefits are available.

You must contact Aetna to request pre-authorization as follows:

- At least two (2) weeks prior to a planned admission or surgery when your provider recommends inpatient hospitalization. If that is not possible, then as soon as reasonably possible during regular business hours prior to the admission.
- At least two (2) weeks prior to ambulatory surgery or any ambulatory care procedure when your provider recommends the surgery or procedure be performed in an ambulatory surgical unit of a hospital or in an ambulatory surgical center.
- Within the first three (3) months of a pregnancy, or as soon as reasonably possible and again within 48 hours after the actual delivery date if your hospital stay is expected to extend beyond 48 hours for a vaginal birth or 96 hours for cesarean birth.
- Before air ambulance services are rendered for a non-emergency condition.

You must also contact Aetna to provide notification after the fact as follows:

- As soon as reasonably possible when air ambulance services are rendered for an emergency condition.
- If you are hospitalized in cases of an emergency condition, you must call Aetna within 48 hours after your admission or as soon thereafter as reasonably possible.

Description of Benefits

The Plan excludes coverage for certain services and has limitations on the amounts it will pay. While this Plan Summary document will tell you about some of the important features of the Plan, other features that may be important to you are defined in the Certificate. To look at the full Plan description, which is contained in the Certificate issued to you, go to <https://www.aetnastudenthealth.com>.

All coverage is based on the **Allowed Amount**.

“Allowed Amount” means the maximum amount Aetna will pay for the services or supplies covered under the certificate, before any applicable Copayment, Deductible and Coinsurance amounts are subtracted.

- The Allowed Amount for Non-Participating Providers will be determined as follows:
Facilities -For Facilities, the Allowed Amount will be 140% of an amount based on cost information from the Centers for Medicare and Medicaid Services.
- **For All Other Providers**-For all other Providers, the Allowed Amount will be 105% of an amount based on cost information from the Centers for Medicare and Medicaid Services.

Our Allowed Amount is not based on the “usual, customary and reasonable charge.” If a Non-Participating Provider’s actual charge is more than the Allowed Amount, you are responsible for the difference. Call us at the number on your ID card or visit <https://www.aetnastudenthealth.com> for information on your financial responsibility when you receive services from a Non-Participating Provider.

This Plan will pay benefits in accordance with any applicable **New York** Insurance Law(s).

COST-SHARING	Participating Provider – Member Responsibility for Cost-Sharing	Non-Participating Provider – Member Responsibility for Cost-Sharing	
Medical Deductible			
Individual	\$500 Per Policy Year Deductible	\$1,000 Per Policy Year Deductible	
Out-of-Pocket Limit			
Individual	\$8,550 Per Policy Year	\$10,000 Per Policy Year	
OFFICE VISITS	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Primary Care Office Visits (or Home Visits)	\$25 Copayment then You pay 0% not subject to Deductible	\$50 Copayment then You pay 0% not subject to Deductible	See benefit for description
Specialist Office Visits (or Home Visits)	\$25 Copayment then You pay 0% not subject to Deductible	\$50 Copayment then You pay 0% not subject to Deductible	See benefit for description

PREVENTIVE CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Well Child Visits and Immunizations*	Covered in full	0% Coinsurance not subject to Deductible	See benefit for description
Adult Annual Physical Examinations*	Covered in full	0% Coinsurance not subject to Deductible	
Adult Immunizations*	Covered in full	0% Coinsurance not subject to Deductible	
Routine Gynecological Services/Well Woman Exams*	Covered in full	0% Coinsurance not subject to Deductible	
Mammograms, Screening and Diagnostic Imaging for the Detection of Breast Cancer	Covered in full	0% Coinsurance not subject to Deductible	
Sterilization Procedures for Women *	Covered in full	30% Coinsurance; after Deductible	
Vasectomy	30% Coinsurance; after Deductible	50% Coinsurance; after Deductible	
We do not Cover services related to the reversal of elective sterilizations.			
Bone Density Testing*	Covered in full	0% Coinsurance not subject to Deductible	
Prostate Cancer screening	Covered in full	0% Coinsurance not subject to Deductible	
Screening for Colon Cancer	Covered in full	0% Coinsurance not subject to Deductible	
All other preventive services required by USPSTF and HRSA.	Covered in full	0% Coinsurance not subject to Deductible	
*When preventive services are not provided in accordance with the comprehensive guidelines supported by United States Preventive Services Task Force (USPSTF) and Health Resources and Services Administration (HRSA).	Use Cost Sharing for Appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures & Diagnostic Testing)	Use Cost Sharing for Appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures & Diagnostic Testing)	
EMERGENCY CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Emergency Ambulance Transportation (Pre-Hospital Emergency Medical Services and Emergency Transportation including Air Ambulance Services)	\$150 Copayment then You pay 30% not subject to Deductible	Paid the same as Participating Provider	See benefit for description

EMERGENCY CARE (continued)	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Non-Emergency Ambulance Services (Ground and Air Ambulance)	\$150 Copayment then You pay 30% not subject to Deductible	\$150 Copayment then You pay 30% not subject to Deductible	See benefit for description
Limitations/Terms of Coverage. <ul style="list-style-type: none"> We do not Cover travel or transportation expenses, unless connected to an Emergency Condition or due to a Facility transfer approved by Us, even though prescribed by a Physician. We do not Cover non-ambulance transportation such as ambulette, van or taxi cab. Coverage for air ambulance related to an Emergency Condition or air ambulance related to non-emergency transportation is provided when Your medical condition is such that transportation by land ambulance is not appropriate; and Your medical condition requires immediate and rapid ambulance transportation that cannot be provided by land ambulance; and one (1) of the following is met: <ul style="list-style-type: none"> The point of pick-up is inaccessible by land vehicle; or Great distances or other obstacles (e.g., heavy traffic) prevent Your timely transfer to the nearest Hospital with appropriate facilities. 			
Emergency Department Copayment /Coinsurance waived if admitted to Hospital.	\$500 Copayment then You pay 30% not subject to Deductible Health care forensic examinations performed under Public Health Law § 2805-I are not subject to Cost-Sharing	Paid the same as Participating Provider	See benefit for description
We do not Cover follow-up care or routine care provided in a Hospital emergency department.			
Urgent Care Center	\$75 Copayment then You pay 30% not subject to Deductible	\$125 Copayment not subject to Deductible then You pay 40%	See benefit for description
PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Acupuncture	\$25 Copayment then You pay 0% not subject to Deductible	\$50 Copayment then You pay 0% not subject to Deductible	
Advanced Imaging Services <ul style="list-style-type: none"> Performed in a Specialist Office Performed in a Freestanding Radiology Facility Performed as Outpatient Hospital Services 	30% Coinsurance; after Deductible 30% Coinsurance; after Deductible 30% Coinsurance; after Deductible	50% Coinsurance; after Deductible 50% Coinsurance; after Deductible 50% Coinsurance; after Deductible	See benefit for description

PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Allergy Testing & Treatment <ul style="list-style-type: none">Performed in a PCP OfficePerformed in a Specialist Office	30% Coinsurance not subject to Deductible 30% Coinsurance not subject to Deductible	50% Coinsurance not subject to Deductible 50% Coinsurance not subject to Deductible	See benefit for description
Ambulatory Surgical Center Facility Fee	30% Coinsurance; after Deductible	50% Coinsurance; after Deductible	See benefit for description
Anesthesia Services (all settings)	30% Coinsurance; after Deductible	50% Coinsurance; after Deductible	See benefit for description
Cardiac & Pulmonary Rehabilitation <ul style="list-style-type: none">Performed in a Specialist OfficePerformed as Outpatient Hospital ServicesPerformed as Inpatient Hospital Services	30% Coinsurance; after Deductible 30% Coinsurance; after Deductible Included as Part of Inpatient Hospital Service Cost-Sharing	50% Coinsurance; after Deductible 50% Coinsurance; after Deductible Included as Part of Inpatient Hospital Service Cost-Sharing	See benefits for description
Chemotherapy <ul style="list-style-type: none">Performed in a PCP OfficePerformed in a Specialist OfficePerformed as Outpatient Hospital Services	30% Coinsurance; after Deductible 30% Coinsurance; after Deductible 30% Coinsurance; after Deductible	50% Coinsurance; after Deductible 50% Coinsurance; after Deductible 50% Coinsurance; after Deductible	See benefit for description
Chiropractic Services	\$25 Copayment then You pay 0% not subject to Deductible	\$50 Copayment then You pay 0% not subject to Deductible	See benefit for description
Clinical Trials	Use Cost-Sharing for appropriate service		See benefit for description
We do not Cover: the costs of the investigational drugs or devices; the costs of non-health services required for You to receive the treatment; the costs of managing the research; or costs that would not be covered under this Certificate for non-investigational treatments provided in the clinical trial.			

PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Diagnostic Testing <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office Performed as Outpatient Hospital Services 	\$10 Copayment, then you pay 30% Coinsurance after Deductible \$10 Copayment, then you pay 30% Coinsurance after Deductible \$10 Copayment, then you pay 30% Coinsurance after Deductible	\$40 Copayment, then you pay 40% Coinsurance after Deductible \$40 Copayment, then you pay 40% Coinsurance after Deductible \$40 Copayment, then you pay 40% Coinsurance after Deductible	See benefit for description
Dialysis <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office Performed in a Freestanding Center Performed as Outpatient Hospital Services 	30% Coinsurance; after Deductible 30% Coinsurance; after Deductible 30% Coinsurance; after Deductible 30% Coinsurance; after Deductible	50% Coinsurance; after Deductible 50% Coinsurance; after Deductible 50% Coinsurance; after Deductible 50% Coinsurance; after Deductible	See benefit for description
Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office 	\$25 Copayment then You pay 30% not subject to Deductible \$25 Copayment then You pay 30% not subject to Deductible	\$50 Copayment then You pay 40% not subject to Deductible \$50 Copayment; not subject to the Deductible, then You pay, 40%	

PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) <ul style="list-style-type: none"> Performed in an Outpatient Facility 	\$25 Copayment then You pay 30% not subject to Deductible	\$50 Copayment then You pay 40% not subject to Deductible	
Home Health Care	30% Coinsurance; after Deductible	50% Coinsurance; after Deductible	Forty (40) per Plan Year
Infertility Services	Use Cost Sharing for appropriate service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Use Cost Sharing for appropriate service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	See benefit for description
We do not Cover: <ul style="list-style-type: none"> In vitro fertilization; Gamete intrafallopian tube transfers or zygote intrafallopian tube transfers; Costs associated with an ovum or sperm donor including the donor's medical expenses; Cryopreservation and storage of sperm and ova except when performed as fertility preservation services; Cryopreservation and storage of embryos; Ovulation predictor kits; Reversal of tubal ligations; Reversal of vasectomies; Costs for and services relating to surrogate motherhood that are not otherwise Covered Services under this Certificate; Cloning; or Medical and surgical procedures that are experimental or investigational unless Our denial is overturned by an External Appeal Agent. 			
Infusion Therapy <ul style="list-style-type: none"> Performed in a PCP Office Performed in Specialist Office Performed as Outpatient Hospital Services Home Infusion Therapy 	30% Coinsurance; after Deductible 30% Coinsurance; after Deductible 30% Coinsurance; after Deductible 30% Coinsurance; after Deductible	50% Coinsurance; after Deductible 50% Coinsurance; after Deductible 50% Coinsurance; after Deductible 50% Coinsurance; after Deductible	See benefit for description Home infusion counts towards home health care visit limits

PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Inpatient Medical Visits	30% Coinsurance; after Deductible	50% Coinsurance; after Deductible	See benefit for description
Interruption of Pregnancy <ul style="list-style-type: none"> Abortion services 	Covered in full	30% Coinsurance; after Deductible	See benefit for description
Laboratory Procedures <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office Performed in a Freestanding Laboratory Facility Performed as Outpatient Hospital Services 	\$10 Copayment then you pay 30% Coinsurance after Deductible \$10 Copayment then you pay 30% Coinsurance after Deductible \$10 Copayment then you pay 30% Coinsurance after Deductible \$10 Copayment then you pay 30% Coinsurance after Deductible	\$40 Copayment then you pay 40% Coinsurance after Deductible \$40 Copayment then you pay 40% Coinsurance after Deductible \$40 Copayment then you pay 40% Coinsurance after Deductible \$40 Copayment then you pay 40% Coinsurance after Deductible	See Benefit For Description
Maternity & Newborn Care Prenatal Care <ul style="list-style-type: none"> Prenatal Care provided in accordance with the comprehensive guidelines supported by United States Preventive Services Task Force (USPSTF) and Health Resources and Services Administration (HRSA) 	Covered in Full	30% Coinsurance; after Deductible	See Benefit For Description

PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
<ul style="list-style-type: none"> Prenatal Care that is not provided in accordance with the comprehensive guidelines supported by United States Preventive Services Task Force (USPSTF) and Health Resources and Services Administration (HRSA) Inpatient Hospital Services and Birthing Center Physician and Midwife Services for Delivery Breastfeeding Support, Counseling and Supplies including Breast Pumps, Nursing Bras Postnatal Care- Postnatal Care provided in accordance with the comprehensive guidelines supported by USPSTF and HRSAP Postnatal Care- Postnatal Care that is not provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA 	<p>Use Cost-Sharing for appropriate service (Primary Care Office Visit, Specialist Office Visit, Diagnostic Radiology Services, Laboratory Procedures and Diagnostic Testing)</p> <p>\$50 Copayment then You pay 30% after Deductible</p> <p>30% Coinsurance per admission after Deductible</p> <p>Covered in Full</p> <p>Covered in Full</p> <p>0% Coinsurance not subject to Deductible</p>	<p>Use Cost-Sharing for appropriate service (Primary Care Office Visit, Specialist Office Visit, Diagnostic Radiology Services, Laboratory Procedures and Diagnostic Testing)</p> <p>\$100 Copayment then You pay 40% after Deductible</p> <p>50% Coinsurance per admission after Deductible</p> <p>30% Coinsurance; after Deductible</p> <p>30% Coinsurance after Deductible</p> <p>30% Coinsurance after Deductible</p>	<p>One (1) Home Care Visit is Covered at no Cost-Sharing if mother is discharged from Hospital early</p> <p>Covered for duration of breast feeding</p> <p>See benefit for description</p>
Outpatient Hospital Surgery Facility Charge	30% Coinsurance; after Deductible	50% Coinsurance; after Deductible	See benefit for description

PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Preadmission Testing	30% Coinsurance; after Deductible	50% Coinsurance; after Deductible	See benefit for description
Prescription Drugs Administered in Office or Outpatient Facilities <ul style="list-style-type: none"> Performed in a PCP Office Performed in Specialist Office Performed in Outpatient Facilities 	\$25 Copayment then You pay 0% not subject to Deductible \$25 Copayment then You pay 0% not subject to Deductible \$25 Copayment then You pay 0% not subject to Deductible	\$50 Copayment then You pay 0% not subject to Deductible \$50 Copayment then You pay 0% not subject to Deductible \$50 Copayment then You pay 0% not subject to Deductible	See benefit for description
Diagnostic Radiology Services <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office Performed in a Freestanding Radiology Facility Performed as Outpatient Hospital Services 	\$10 Copayment then you pay 30% Coinsurance after Deductible \$10 Copayment then you pay 30% Coinsurance after Deductible \$10 Copayment then you pay 30% Coinsurance after Deductible \$10 Copayment then you pay 30% Coinsurance after Deductible	\$40 Copayment then you pay 40% Coinsurance after Deductible \$40 Copayment then you pay 40% Coinsurance after Deductible \$40 Copayment then you pay 40% Coinsurance after Deductible \$40 Copayment then you pay 40% Coinsurance after Deductible	See benefit for description
Therapeutic Radiology Services <ul style="list-style-type: none"> Performed in a Specialist Office Performed in a Freestanding Radiology Facility Performed as Outpatient Hospital Services 	\$10 Copayment then you pay 30% Coinsurance after Deductible \$10 Copayment then you pay 30% Coinsurance after Deductible \$10 Copayment then you pay 30% Coinsurance after Deductible	\$40 Copayment then you pay 40% Coinsurance after Deductible \$40 Copayment then you pay 40% Coinsurance after Deductible \$40 Copayment then you pay 40% Coinsurance after Deductible	See benefit for description

PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office Performed in an Outpatient Facility 	\$25 Copayment then You pay 30% not subject to Deductible, \$25 Copayment then You pay 30% not subject to Deductible \$25 Copayment then You pay 30% not subject to Deductible	\$50 Copayment then You pay 40% not subject to Deductible \$50 Copayment then You pay 40% not subject to Deductible \$50 Copayment then You pay 40% not subject to Deductible	Unlimited Speech and physical therapy are only Covered following a Hospital stay or surgery.
Second Opinions on the Diagnosis of Cancer, Surgery & Other	\$25 Copayment then You pay 0% not subject to Deductible	\$50 Copayment then You pay 0% not subject to Deductible	See benefit for description
Surgical Services (Including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive & Corrective Surgery and Transplants) <ul style="list-style-type: none"> Inpatient Hospital Surgery Outpatient Hospital Surgery Surgery Performed at an Ambulatory Surgical Center Office Surgery Preauthorization Required	30% Coinsurance; after Deductible 30% Coinsurance; after Deductible 30% Coinsurance; after Deductible 30% Coinsurance; after Deductible	50% Coinsurance; after Deductible 50% Coinsurance; after Deductible 50% Coinsurance; after Deductible 50% Coinsurance; after Deductible	See benefit for description All transplants must be performed at Designated Facilities
We do not Cover: travel expenses, lodging, meals, or other accommodations for donors or guests; donor fees in connection with organ transplant surgery; or routine harvesting and storage of stem cells from newborn cord blood.			

ADDITIONAL SERVICES, EQUIPMENT & DEVICES	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost- Sharing	Limits
Diabetic Equipment, Supplies & Self-Management Education <ul style="list-style-type: none"> Diabetic Equipment and Supplies (30 day supply) Diabetic Education Diabetic Insulin (30 Day Supply) Oral anti-diabetic agents and injectable anti-diabetic agents (30 day supply) 	\$25 Copayment then You pay 0% not subject to Deductible \$25 Copayment, not subject to the Deductible then You pay 0% Covered in full Covered in full	\$50 Copayment then You pay 0% not subject to Deductible \$50 Copayment then You pay 0% not subject to Deductible 30% Coinsurance not subject to Deductible 30% Coinsurance not subject to Deductible	See benefit for description
Limitations The items will only be provided in amounts that are in accordance with the treatment plan developed by the Physician for You. We Cover only basic models of blood glucose monitors unless You have special needs relating to poor vision or blindness or otherwise Medically Necessary.			
Durable Medical Equipment & Braces	30% Coinsurance; after Deductible	50% Coinsurance; after Deductible	See benefit for description
We do not Cover equipment designed for Your comfort or convenience (e.g., pools, hot tubs, air conditioners, saunas, humidifiers, dehumidifiers, exercise equipment), as it does not meet the definition of durable medical equipment. Braces. We do not Cover the cost of repair or replacement that is the result of misuse or abuse by You.			
External Hearing Aids <ul style="list-style-type: none"> Prescription Hearing Aids 	30% Coinsurance; after Deductible	50% Coinsurance; after Deductible	Single purchase once every three (3) years
Cochlear Implants	30% Coinsurance; after Deductible	50% Coinsurance; after Deductible	One (1) per ear per plan year

ADDITIONAL SERVICES, EQUIPMENT & DEVICES	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Hospice Care <ul style="list-style-type: none"> Inpatient Outpatient 	0% Coinsurance; after Deductible Preauthorization Required 0% Coinsurance; after Deductible	0% Coinsurance; after Deductible Preauthorization Required 0% Coinsurance; after Deductible	Two hundred ten (210) days per Plan Year Five (5) visits for family bereavement counseling
We do not Cover: funeral arrangements; pastoral, financial, or legal counseling; or homemaker, caretaker, or respite care.			
Medical Supplies	30% Coinsurance; after Deductible	50% Coinsurance; after Deductible	See benefit for description
We do not Cover over-the-counter medical supplies.			
Prosthetic Devices <ul style="list-style-type: none"> External Internal 	30% Coinsurance; after Deductible 30% Coinsurance; after Deductible	50% Coinsurance; after Deductible 50% Coinsurance; after Deductible	One (1) prosthetic device, per limb, per Plan Year Unlimited
We do not Cover wigs made from human hair unless You are allergic to all synthetic wig materials. We do not Cover dentures or other devices used in connection with the teeth unless required due to an accidental injury to sound natural teeth or necessary due to congenital disease or anomaly. Eyeglasses and contact lenses are not Covered under this section of the Certificate and are only Covered under the Pediatric Vision Care section of this Certificate. We do not Cover the cost of repair or replacement covered under warranty or if the repair or replacement is the result of misuse or abuse by You. We do not Cover shoe inserts.			

INPATIENT SERVICES & FACILITIES	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Autologous Blood Banking	30% Coinsurance after Deductible	50% Coinsurance after Deductible	See benefit for description
Inpatient Hospital for a Continuous Confinement (Including an Inpatient Stay for Mastectomy Care, Cardiac & Pulmonary Rehabilitation, & End of Life Care) Preauthorization Required. However, Preauthorization is not required for emergency admissions or services provided in a neonatal intensive care unit of a Hospital certified pursuant to Article 28 of the Public Health Law.	\$50 Copayment then You pay 30% per admission after Deductible	\$100 Copayment then You pay 40% per admission after Deductible	See benefit for description
Observation Stay	30% Coinsurance per admission after Deductible	50% Coinsurance per admission after Deductible	See benefit for description
Skilled Nursing Facility (Includes Cardiac & Pulmonary Rehabilitation)	\$50 Copayment then You pay 30% per admission after Deductible	\$100 Copayment then You pay 40% per admission after Deductible	Two hundred (200) days per Plan Year
Inpatient Habilitation Services (Physical Speech and Occupational Therapy)	30% Coinsurance per admission after Deductible	50% Coinsurance per admission after Deductible	unlimited
Inpatient Rehabilitation Services (Physical, Speech & Occupational therapy)	30% Coinsurance per admission after Deductible	50% Coinsurance per admission after Deductible	Unlimited Speech and physical therapy are only Covered following a Hospital stay or surgery.

MENTAL HEALTH & SUBSTANCE USE DISORDER SERVICES	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
<p>Inpatient Mental Health Care for a continuous confinement when in a Hospital (including Residential Treatment)</p> <p>However, Preauthorization is not required for emergency admissions or for admissions at Participating Hospitals or crisis residence facilities licensed or operated by OMH</p>	\$50 Copayment then You pay 30% per admission after Deductible	\$100 Copayment then You pay 40% per admission after Deductible	See benefit for description
<p>Outpatient Mental Health Care (Including Partial Hospitalization & Intensive Outpatient Program Services)</p> <ul style="list-style-type: none"> Office Visits All Other Outpatient Services 	<p>\$25 Copayment then You pay 0% not subject to Deductible</p> <p>0% Coinsurance not subject to Deductible</p>	<p>\$50 Copayment then You pay 0% not subject to Deductible</p> <p>0% Coinsurance not subject to Deductible</p>	See benefit for description
ABA Treatment for Autism Spectrum Disorder	0% Coinsurance not subject to Deductible	0% Coinsurance not subject to Deductible	See benefit for description
Assistive Communication Devices for Autism Spectrum Disorder	0% Coinsurance not subject to Deductible	0% Coinsurance not subject to Deductible	See benefit for description
<p>Limitations. We do not Cover any services or treatment set forth above when such services or treatment are provided pursuant to an individualized education plan under the New York Education Law. The provision of services pursuant to an individualized family service plan under Section 2545 of the New York Public Health Law, an individualized education plan under Article 89 of the New York Education Law, or an individualized service plan pursuant to regulations of the New York State Office for People With Developmental Disabilities shall not affect coverage under this Certificate for services provided on a supplemental basis outside of an educational setting if such services are prescribed by a licensed Physician or licensed psychologist.</p>			

MENTAL HEALTH & SUBSTANCE USE DISORDER SERVICES	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
<p>Inpatient Substance Use Services for a continuous confinement when in a Hospital (including Residential Treatment)</p> <p>Preauthorization Required. However, Preauthorization is not required for Emergency Admissions or for Participating Facilities licensed, certified or otherwise authorized by OASAS.</p>	\$50 Copayment then You pay 30% per admission after Deductible	\$100 Copayment then You pay 40% per admission after Deductible	See benefit for description
<p>Outpatient Substance Use Services (including Partial Hospitalization, Intensive Outpatient Program Services, and Medication Assisted Treatment)</p> <ul style="list-style-type: none"> Office Visits Opioid Treatment Programs All Other Outpatient Services 	<p>\$25 Copayment then You pay 0% not subject to Deductible</p> <p>Covered in full</p> <p>0% Coinsurance not subject to Deductible</p>	<p>\$50 Copayment then You pay 0% not subject to Deductible</p> <p>30% Coinsurance not subject to Deductible</p> <p>0% Coinsurance not subject to Deductible</p>	<p>unlimited</p> <p>unlimited visits a plan year may be used for family counseling</p>

PRESCRIPTION DRUGS	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Mail Order Pharmacy			
up to a 90 day supply			See benefit for description
Tier 1	\$50 Copayment not subject to Deductible	\$50 Copayment not subject to Deductible	
Tier 2	\$100 Copayment not subject to Deductible	\$100 Copayment not subject to Deductible	
Tier 3	\$200 Copayment not subject to Deductible	\$200 Copayment not subject to Deductible	
Enteral Formulas			
Tier 1	30% Coinsurance after Deductible	50% Coinsurance after Deductible	See benefit for description
Tier 2	30% Coinsurance after Deductible	50% Coinsurance after Deductible	
Tier 3	30% Coinsurance after Deductible	50% Coinsurance after Deductible	
Limitations/Terms of Coverage.			
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6. We do not Cover charges for the administration or injection of any Prescription Drug. Prescription Drugs given or administered in a Physician's office are Covered under the Outpatient and Professional Services section of this Certificate.
7. We do not Cover drugs that do not by law require a prescription, except for smoking cessation drugs, over-the-counter preventive drugs or devices provided in accordance with the comprehensive guidelines supported by HRSA or with an "A" or "B" rating from USPSTF, or as otherwise provided in this Certificate. We do not Cover Prescription Drugs that have over-the-counter non-prescription equivalents, except if specifically designated as Covered in the drug Formulary. Non-prescription equivalents are drugs available without a prescription that have the same name/chemical entity as their prescription counterparts. [We do not Cover repackaged products such as therapeutic kits or convenience packs that contain a Covered Prescription Drug unless the Prescription Drug is only available as part of a therapeutic kit or convenience pack. Therapeutic kits or convenience packs contain one or more Prescription Drug(s) and may be packaged with over-the-counter items, such as glove, finger cots, hygienic wipes or topical emollients.
8. We do not Cover Prescription Drugs to replace those that may have been lost or stolen.
9. We do not Cover Prescription Drugs dispensed to You while in a Hospital, nursing home, other institution, Facility, or if You are a home care patient, except in those cases where the basis of payment by or on behalf of You to the Hospital, nursing home, Home Health Agency or home care services agency, or other institution, does not include services for drugs.
10. We reserve the right to deny benefits as not Medically Necessary or experimental or investigational for any drug prescribed or dispensed in a manner contrary to standard medical practice. If coverage is denied, You are entitled to an Appeal as described in the Utilization Review and External Appeal sections of this Certificate.
11. A pharmacy need not dispense a Prescription Order that, in the pharmacist's professional judgment, should not be filled.

WELLNESS BENEFITS	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Exercise Facility Reimbursement	Up to \$200 per 6 month period		

Reimbursement is limited to actual workout visits. We do not reimburse:

- Memberships in tennis clubs, country clubs, weight loss clinics, spas or any other similar facilities;
- Lifetime memberships;
- Equipment, clothing, vitamins or other services that may be offered by the facility (e.g., massages, etc.); or
- Services that are amenities, such as a gym, that are included in Your rent or homeowners association fees.

In order to be eligible for reimbursement, You must:

- Be an active member of the exercise facility, and
- Complete 50 visits in a six (6)-month period.

PEDIATRIC DENTAL & PEDIATRIC VISION CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Pediatric Dental Care <ul style="list-style-type: none"> Preventive Routine Major Dental Care (Oral Surgery, Endodontice, Periodontice & Prosthodontic) Orthodontic 	0% Coinsurance not subject to Deductible 0% Coinsurance not subject to Deductible 30% Coinsurance not subject to Deductible 50% Coinsurance not subject to Deductible	0% Coinsurance not subject to Deductible 0% Coinsurance after the Deductible 50% Coinsurance after the Deductible 50% Coinsurance after the Deductible	One (1) dental exam & cleaning per six (6)-month period Full mouth x-rays or panoramic x-rays at thirty-six (36) month intervals and bitewing x-rays at six (6) month intervals
PEDIATRIC DENTAL & PEDIATRIC VISION CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Pediatric Vision Care <ul style="list-style-type: none"> Exams Lenses & Frames Contact Lenses 	0% Coinsurance not subject to Deductible 0% Coinsurance not subject to Deductible 0% Coinsurance not subject to Deductible	30% Coinsurance not subject to Deductible 30% Coinsurance not subject to Deductible 30% Coinsurance not subject to Deductible	One (1) exam per twelve (12)-month period One (1) prescribed lenses & frames per twelve (12)-month period

All in-network Preauthorization requests are the responsibility of Your Participating Provider. You will not be penalized for a Participating Provider's failure to obtain a required Preauthorization. However, if services are not covered under the Certificate, you will be responsible for the full cost of the services.

Travel Assistance Services

Complete benefit information is found in the Certificate of Coverage.

OTHER COVERED SERVICES	Authorized Vendor Approved Services Member Responsibility for Cost-Sharing
Emergency Medical Evacuation	0% Coinsurance of actual cost not subject to Deductible
Medical Repatriation	0% Coinsurance of actual cost not subject to Deductible
Transportation to Join a Hospitalized Member	0% Coinsurance of actual cost not subject to Deductible
Return of Minor Children	0% Coinsurance of actual cost not subject to Deductible
Repatriation of Mortal Remains	0% Coinsurance of actual cost not subject to Deductible

Accidental Death and Dismemberment Benefits

<u>Loss</u>	<u>Benefit Amount</u>
Life.....	\$10,000
Loss of Two or More Hands or Feet.....	\$10,000
Loss of Use of Two or More Hands or Feet.....	\$10,000
Loss of Sight in Both Eyes.....	\$10,000
Loss of Speech and Hearing (in Both Ears).....	\$5,000
Loss of one Hand or Foot and Sight in One Eye	\$10,000
Loss of One Hand or Foot.....	\$5,000
Loss of Sight in One Eye	\$5,000
Loss of Speech.....	\$2,500
Loss of Hearing (in Both Ears)	\$2,500
Loss of Thumb and Index Finger on the Same Hand.....	\$2,500
Loss of all Four Fingers on the Same Hand	\$2,500
Loss of all Toes on the Same Foot.....	\$2,500
Loss of Thumb	\$2,500

Exclusions

No coverage is available under the certificate for the following:

Aviation.

We do not Cover services arising out of aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline.

Convalescent and Custodial Care.

We do not Cover services related to rest cures, custodial care or transportation. "Custodial care" means help in transferring, eating, dressing, bathing, toileting and other such related activities. Custodial care does not include Covered Services determined to be Medically Necessary.

Conversion Therapy.

We do not Cover conversion therapy. Conversion therapy is any practice by a mental health professional that seeks to change the sexual orientation or gender identity of a Member under 18 years of age, including efforts to change behaviors, gender expressions, or to eliminate or reduce sexual or romantic attractions or feelings toward individuals of the same sex. Conversion therapy does not include counseling or therapy for any individual who is seeking to undergo a gender transition or who is in the process of undergoing a gender transition, that provides acceptance, support and understanding of an individual or the facilitation of an individual's coping, social support, and identity exploration and development, including sexual orientation-neutral interventions to prevent or address unlawful conduct or unsafe sexual practices, provided that the counseling or therapy does not seek to change sexual orientation or gender identity.

Cosmetic Services.

We do not Cover cosmetic services, Prescription Drugs, or surgery, unless otherwise specified, except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered Child which has resulted in a functional defect. We also Cover services in connection with reconstructive surgery following a mastectomy, as provided elsewhere in this Certificate. Cosmetic surgery does not include surgery determined to be Medically Necessary. If a claim for a procedure listed in 11 NYCRR 56 (e.g., certain plastic surgery and dermatology procedures) is submitted retrospectively and without medical information, any denial will not be subject to the Utilization Review process in the Utilization Review and External Appeal sections of this Certificate unless medical information is submitted.

Dental Services.

We do not Cover dental services except for: care or treatment due to accidental injury to sound natural teeth within 12 months of the accident; dental care or treatment necessary due to congenital disease or anomaly; or dental care or treatment specifically stated in the Outpatient and Professional Services and Pediatric Dental Care sections of this Certificate.

Experimental or Investigational Treatment.

We do not Cover any health care service, procedure, treatment, device or Prescription Drug that is experimental or investigational. However, We will Cover experimental or investigational treatments, including treatment for Your rare disease or patient costs for Your participation in a clinical trial as described in the Outpatient and Professional Services section of this Certificate, when Our denial of services is overturned by an External Appeal Agent certified by the State. However, for clinical trials, We will not Cover the costs of any investigational drugs or devices, non-health services required for You to receive the treatment, the costs of managing the research, or costs that would not be Covered under this Certificate for non-investigational treatments. See the Utilization Review and External Appeal sections of this Certificate for a further explanation of Your Appeal rights.

Felony Participation.

We do not Cover any illness, treatment or medical condition due to Your participation in a felony, riot or insurrection. This exclusion does not apply to Coverage for services involving injuries suffered by a victim of an act of domestic violence or for services as a result of Your medical condition (including both physical and mental health conditions).

Foot Care.

We do not Cover routine foot care in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet. However, we will Cover foot care when You have a specific medical condition or disease resulting in circulatory deficits or areas of decreased sensation in Your legs or feet.

Government Facility.

We do not Cover care or treatment provided in a Hospital that is owned or operated by any federal, state or other governmental entity, except as otherwise required by law unless You are taken to the Hospital because it is close to the place where You were injured or became ill and Emergency Services are provided to treat Your Emergency Condition.

Medically Necessary.

In general, We will not Cover any health care service, procedure, treatment, test, device or Prescription Drug that We determine is not Medically Necessary. If an External Appeal Agent certified by the State overturns Our denial, however, We will Cover the service, procedure, treatment, test, device or Prescription Drug for which coverage has been denied, to the extent that such service, procedure, treatment, test, device or Prescription Drug is otherwise Covered under the terms of this Certificate.

Medicare or Other Governmental Program.

We do not Cover services if benefits are provided for such services under the federal Medicare program or other governmental program (except Medicaid). When You are enrolled for Medicare, We will reduce Our benefits by the amount Medicare pays for Covered Services. Benefits for Covered Services will not be reduced if We are required by federal law to pay first or if You are not enrolled for premium-free Medicare.

Military Service.

We do not Cover an illness, treatment or medical condition due to service in the Armed Forces or auxiliary units.

No-Fault Automobile Insurance.

We do not Cover any benefits to the extent provided for any loss or portion thereof for which mandatory automobile no-fault benefits are recovered or recoverable. This exclusion applies even if You do not make a proper or timely claim for the benefits available to You under a mandatory no-fault policy.

Services Not Listed.

We do not Cover services that are not listed in this Certificate as being Covered.

Services Provided by a Family Member.

We do not Cover services performed by a covered person's immediate family member. "Immediate family member" means a child, stepchild, spouse, parent, stepparent, sibling, stepsibling, parent-in-law, child-in-law, sibling-in-law, grandparent, grandparent's spouse, grandchild, or grandchild's spouse.

Services Separately Billed by Hospital Employees.

We do not Cover services rendered and separately billed by employees of Hospitals, laboratories or other institutions.

Services With No Charge.

We do not Cover services for which no charge is normally made.

Vision Services.

We do not Cover the examination or fitting of eyeglasses or contact lenses, except as specifically stated in the Pediatric Vision Care section(s) of this Certificate.

War.

We do not Cover an illness, treatment or medical condition due to war, declared or undeclared.

Workers' Compensation.

We do not Cover services if benefits for such services are provided under any state or federal Workers' Compensation, employers' liability or occupational disease law.

The Brooklyn Law School Student Health Insurance Plan is underwritten by Aetna Life Insurance Company. Aetna Student HealthSM is the brand name for products and services provided by Aetna Life Insurance Company and its applicable affiliated companies (Aetna).

[illegible]

Sanctioned Countries

If coverage provided by this policy violates or will violate any economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-877-480-4161.

Smartphone or Tablet

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

Non-Discrimination

Aetna is committed to being an inclusive health care company. Aetna does not discriminate on the basis of ancestry, race, ethnicity, color, religion, sex/gender (including pregnancy), national origin, sexual orientation, gender identity or expression, physical or mental disability, medical condition, age, veteran status, military status, marital status, genetic information, citizenship status, unemployment status, political affiliation, or on any other basis or characteristic prohibited by applicable federal, state or local law.

Aetna provides free aids and services to people with disabilities and free language services to people whose primary language is not English.

These aids and services include:

- Qualified language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Qualified interpreters
- Information written in other languages

If you need these services, contact the number on your ID card. Not an Aetna member? Call us at 1-877-480-4161.

If you have questions about our nondiscrimination policy or have a discrimination-related concern that you would like to discuss, please call us at 1-877-480-4161.

Please note, Aetna covers health services in compliance with applicable federal and state laws. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations, and conditions of coverage.