Schedule of Benefits

Employer:	**American Air Liquide Holdings Inc.**
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For: Open Access Aetna Select

This is an ERISA plan, and you have certain rights under this plan. Please contact your Employer for additional information.

Aetna Select Medical Plan

PLAN FEATURES	NETWORK	OUT-OF-NETWORK
Per Admission Copayment/Deductible	$250 per admission	Not applicable

Plan Maximum Out of Pocket Limit includes plan **deductible and copayments**.

Plan Maximum Out of Pocket Limit excludes precertification penalties.

Individual Maximum Out of Pocket Limit:

- For **network** expenses: $6,600

Family Maximum Out of Pocket Limit:

- For **network** expenses: $13,200

Lifetime Maximum Benefit per person	Unlimited	Not applicable

Payment Percentage listed in the Schedule below reflects the Plan Payment Percentage. This is the amount the Plan pays. You are responsible to pay any deductibles and the remaining payment percentage. You are responsible for full payment of any non-covered expenses you incur.

All Covered Expenses Are Subject To The Calendar Year Deductible Unless Otherwise Noted In The Schedule Below.

Maximums for specific covered expenses, including visit, day and dollar maximums are combined maximums between network and out-of-network, unless specifically stated otherwise.

PLAN FEATURES	NETWORK	OUT OF NETWORK
Preventive Care Benefits		
Routine Physical Exams		
Office Visits -	100% per visit. No copay or **deductible** applies.	Not Covered
Covered Persons through age 21: Maximum Age & Visit Limits per Calendar Year	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures Guidelines for Children and Adolescents. *For details, contact your **physician** or Member Services by logging onto the Aetna website www.aetna.com, or calling the number on the back of your ID card.*	Not Covered
Covered Persons ages 22 but less than 65: Maximum Visits per Calendar Year	1 visit	Not Covered
Covered Persons age 65 and over: Maximum Visits per Calendar Year	1 visit	Not Covered.
Preventive Care Immunizations *Performed in a facility or **physician's** office*	100% per visit. No **copay** or **deductible** applies. Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention. *For details, contact your **physician** or Member Services by logging onto the Aetna website www.aetna.com, or calling the number on the back of your ID card.*	Not Covered
Preventive Care Drugs and Supplements		
Preventive care drugs and supplements filled at a retail **pharmacy** for each 30 day supply. Coverage will be subject to any sex,	100% per item No **copay** or **deductible** applies.	Not Covered.

age, medical condition, family history, and frequency guidelines in the recommendations of the United States Preventive Services Task Force. For details on the guidelines and the current list of covered preventive care drugs and supplements, contact Member Services by logging onto your Aetna Navigator® secure member website at www.aetna.com or calling the number on the back of your ID card. **Important Note:** **Refer to the Booklet and the *Preventive Care* section for a complete description of the preventive care drugs and supplements covered under this Plan and for any limitations that apply to these benefits.**		
Screening & Counseling Services-Obesity, Misuse of Alcohol and/or Drugs & Use of Tobacco Products ***Office Visits*** ***Obesity and/or Healthy Diet*** ***Misuse of Alcohol and/or Drugs & Use of Tobacco Products*** ***Sexually Transmitted Infections*** ***Genetic Risk for Breast and Ovarian Cancer***	100% per visit. No **copay** or **deductible** applies.	Not Covered
Obesity and/or Healthy Diet Maximum Visits per Calendar Year *(This maximum applies only to Covered Persons ages 22 & older.)*	26 visits *(however, of these only 10 visits will be allowed under the Plan for healthy diet counseling provided in connection with Hyperlipidemia (high cholesterol) and other known risk factors for cardiovascular and diet-related chronic disease)* *****	Not Covered.
Note:** ***In figuring the Maximum Visits, each session of up to 60 minutes is equal to one visit.		
Misuse of Alcohol and/or Drugs Maximum Visits per Calendar Year	5 visits *****	Not Covered.
Note:** ***In figuring the Maximum Visits, each session of up to 60 minutes is equal to one visit.		

Use of Tobacco Products Maximum Visits per Calendar Year	8 visits*****	Not Covered.

Note:** ***In figuring the Maximum Visits, each session of up to 60 minutes is equal to one visit.

Sexually Transmitted Infections Benefit Maximums Maximum Visits per Calendar Year	2 visits*****	Not Covered

Note:** ***In figuring the Maximum Visits, each session of up to 30 minutes is equal to one visit.

Tobacco Cessation Prescription and Over-the-Counter Drugs Tobacco cessation **prescription drugs** and OTC drugs filled at a **pharmacy** for each 90 day supply. Maximums: Coverage is permitted for two 90-day treatment regimens only. Any additional treatment regimens will be subject to the cost sharing in your schedule of benefits below. Coverage will be subject to any sex, age, medical condition, family history, and frequency guidelines in the recommendations of the United States Preventive Services Task Force. For details on the guidelines and the current list of covered tobacco cessation prescription drugs and OTC drugs, contact Member Services by logging onto your Aetna Navigator® secure member website at www.aetna.com or calling the number on the back of your ID card.	100% per item No **copay** or **deductible** applies.	Not Covered.

Well Woman Preventive Visits Office Visits Subject to any age limits provided for in the comprehensive guidelines supported by the Health and Human Resources Administrations	100% No Calendar Year **deductible** applies	Not Covered

Maximum Visits per Calendar Year	1 visit	Not Covered
Hearing Exam	100% No Calendar Year **deductible** applies.	Not Covered
Maximum exams per Calendar Year	1 exam	Not Covered
Routine Cancer Screening Outpatient	100% per visit No Calendar Year **deductible** applies.	Not Covered
Maximums	Subject to any age; family history and frequency guidelines as set forth in the most current: • evidence-based items that have in effect a rating of A or B in the current recommendations of the United States Preventive Services Task Force; and • the comprehensive guidelines supported by the Health Resources and Services Administration. *For details, contact your **physician** or Member Services by logging onto the **Aetna** website www.aetna.com, or calling the number on the back of your ID card.*	Not Covered *For details, contact your **physician** or Member Services by logging onto the **Aetna** website www.aetna.com, or calling the number on the back of your ID card.*
Lung Cancer Screening Maximum	One screening per Calendar Year*	Not Covered
***Important Note:** Lung cancer screenings in excess of the maximum as shown above are covered under the Outpatient Diagnostic and Preoperative Testing section of your Schedule of Benefits.*		
Prenatal Care Office Visits	100% per visit No **copay** or **deductible** applies.	Not Covered
Important Note: Refer to the Physician Services and Pregnancy Expenses sections of the Schedule of Benefits for more information on coverage levels for pregnancy expenses under this Plan, including other prenatal care, delivery and postnatal care office visits.		
Comprehensive Lactation Support and Counseling Services		
Lactation Counseling Services *Facility or Office Visits*	100% per visit No **copay** or **deductible** applies.	Not Covered.

Lactation Counseling Services Maximum Visits either in a group or individual setting	6* visits per **Calendar Year**	Not Covered
***Important Note**: Visits in excess of the Lactation Counseling Services Maximum as shown above, are covered under the *Physician Services* office visit section of the *Schedule of Benefits*.		

Breast Pumps & Supplies	100% per item. No **copay** or **deductible** applies.	Not Covered

Family Planning - Other		
Voluntary Termination of Pregnancy		
Outpatient		Not Covered.
Office Visits	100% per visit after Applicable copay	
Non-Office Visits	100% per visit No **deductible** applies.	
Voluntary Sterilization for Males		
Outpatient		Not Covered.
Office Visits	100% per visit after Applicable copay	
Non-Office Visits	100% per visit No **deductible** applies.	

Family Planning Services		
Female Contraceptive Counseling Services -Office Visits.	100% per visit No Calendar Year **deductible** applies.	Not Covered.

Contraceptive Counseling Services - Maximum Visits either in a group or individual setting	2* visits per Calendar Year	Not Covered.
*Important Note: Visits in excess of the Contraceptive Counseling Services Maximum as shown above, are covered under the *Physician Services* office visit section of the *Schedule of Benefits*.		

PLAN FEATURES	**NETWORK**	**OUT-OF-NETWORK**
Female Contraceptive Generic **Prescription Drugs** and Devices provided, administered, or removed, by a **Physician** during an Office Visits.	100% per item No **copay** or **deductible** applies.	Not Covered.

Family Planning - Female Voluntary Sterilization		
Inpatient	100% per visit No **copay** or **deductible** applies.	Not Covered
Outpatient	100% per visit	Not Covered

	No **copay** or **deductible** applies.	

PLAN FEATURES	NETWORK	OUT-OF-NETWORK
Family Planning Services - Female Contraceptives		
Female Contraceptive Generic Prescription Drugs For each 30 day supply filled at a retail **pharmacy**	100% per prescription or refill. No **deductible** applies.	No coverage.
Female Contraceptive Devices For each 30 day supply filled at a retail **pharmacy**	100% per prescription or refill. No **deductible** applies.	No coverage.
FDA-Approved Female Generic Emergency Contraceptives For each 30 day supply filled at a retail **pharmacy**	100% per prescription or refill. No **deductible** applies.	No coverage.
FDA-Approved Female and Male Generic Over-the-Counter Contraceptives For each 30 day supply filled at a retail **pharmacy**	100% per prescription or refill. No **deductible** applies.	No coverage.
Important Note: Refer to the *Outpatient Prescription Drug Expenses* section of your *Schedule of Benefits* for more information on other prescription drug coverage under this Plan		

PLAN FEATURES	NETWORK	OUT-OF-NETWORK
Physician Services		
Office Visits to Primary Care Physician Office visits (non-surgical) to non-**specialist**	$15 visit **copay** then the plan pays 100% No Calendar Year **deductible** applies.	Not Covered
Specialist Office Visits	$30 visit **copay** then the plan pays 100% No Calendar Year **deductible** applies.	Not Covered

Walk-In Clinic Visit (Non-Emergency)		
Preventive Care Services*		
Immunizations	100% per visit No **copay** or **deductible** applies. For details, contact your **physician**, log onto the **Aetna** website www.aetna.com, or call the number on the back of your ID card.	Not Covered
Individual Screening and Counseling Services for Tobacco Use	100% per visit No **copay** or **deductible** applies.	Not Covered
Maximum Benefit per visit - Individual Screening and Counseling Services for Tobacco Use	Refer to the *Preventive Care Benefit* section earlier in this Schedule of Benefits for maximums that may apply to these types of services	Not Applicable
Individual Screening and Counseling Services for Obesity	100% per visit No **copay** or **deductible** applies.	Not Covered
Maximum Benefit per visit - Individual Screening and Counseling Services for Obesity	Refer to the *Preventive Care Benefit* section earlier in this Schedule of Benefits for maximums that may apply to these types of services	Not Applicable
***Important Note**: Not all preventive care services are available at all **Walk-In Clinics**. The types of services offered will vary by the provider and location of the clinic. These services may also be obtained from your **physician**.		
All Other Services	$15 visit **copay** then the plan pays 100% No Calendar Year **deductible** applies.	Not Covered

Physician Office Visits - Surgery		
Physician	$15 per visit **copay** then the plan pays 100% No Calendar Year **deductible** applies.	Not Covered
Specialist	$30 per visit **copay** then the plan pays 100% No Calendar Year **deductible** applies.	Not Covered

Physician Services for Inpatient Facility and Hospital Visits	100% per visit No Calendar Year **deductible** applies.	Not Covered
Administration of Anesthesia	100% No Calendar Year **deductible** applies	Not Covered
Immunizations when not part of the physical exam	Payable in accordance with the type of expense incurred and the place where service is provided.	Not Covered

PLAN FEATURES	**NETWORK**	**OUT-OF-NETWORK**
Emergency Medical Services		
Hospital Emergency Facility and Physician	$150 **copay** per visit then the plan pays 100% No Calendar Year **deductible** applies.	Paid the same as the Network level of benefits. **See Important note below*

*__Important Note__: Please note that as these providers are not Network Providers and do not have a contract with **Aetna**, the provider may not accept payment of your cost share as payment in full. You may receive a bill for the difference between the amount billed by the provider and the amount paid by this Plan. If the Emergency Room Facility or **physician** bills you for an amount above your cost share, you are not responsible for paying that amount. Please send **Aetna** the bill at the address listed on the back of your member ID card and **Aetna** will resolve any payment dispute with the provider over that amount. Make sure your member ID number is on the bill.

Non-Emergency Care in a Hospital Emergency Room	Not Covered	Not Covered

Important Notice:
A separate **hospital** emergency room **deductible** or **copay** applies for each visit to an emergency room for emergency care. If you are admitted to a **hospital** as an inpatient immediately following a visit to an emergency room, your **deductible** or **copay** is waived.

Urgent Care Services		
Urgent Medical Care *(at a non-hospital free standing facility)*	$50 **copay** per visit then the plan pays 100% No Calendar Year **deductible** applies	Not Applicable

Urgent Medical Care *(from other than a non-hospital free standing facility)*	Refer to *Emergency Medical Services* and *Physician Services* above.	Refer to *Emergency Medical Services* and *Physician Services* above.
Non-Urgent Use of Urgent Care Provider *(at an Emergency Room or a non-hospital free standing facility)*	Not Covered	Not Covered
PLAN FEATURES	**NETWORK**	**OUT-OF-NETWORK**
Outpatient Diagnostic and Preoperative Testing		
Complex Imaging Services		
Complex Imaging	100% per test No Calendar Year **deductible** applies	Not Covered
Diagnostic Laboratory Testing		
	100% per procedure No Calendar Year **deductible** applies	Not Covered
Diagnostic X-Rays		
Diagnostic X-Rays (except Complex Imaging Services)	100% per procedure No Calendar Year **deductible** applies	Not Covered
PLAN FEATURES	**NETWORK**	**OUT-OF-NETWORK**
Outpatient Surgery		
Outpatient Surgery	100% per visit/surgical procedure No Calendar Year **deductible** applies	Not Covered
PLAN FEATURES	**NETWORK**	**OUT-OF-NETWORK**
Inpatient Facility Expenses		
Birthing Center	Payable in accordance with the type of expense incurred and the place where service is provided.	Not Covered

Hospital Facility Expenses Room and Board (including maternity)	$250 per admission **copay** then the plan pays 100% No Calendar Year **deductible** applies	Not Covered
Other than Room and Board	100% per admission No Calendar Year **deductible** applies	Not Covered
Skilled Nursing Inpatient Facility	$250 per admission **copay** then the plan pays 100%	Not Covered
Maximum Days per Calendar Year	60 days	Not Covered

PLAN FEATURES	**NETWORK**	**OUT-OF-NETWORK**
Specialty Benefits		
Home Health Care(Outpatient)	100% per visit No Calendar Year **deductible** applies.	Not Covered
Maximum Visits per Calendar Year	40 visits	Not Covered
Hospice Benefits		
Hospice Care –Facility Expenses (Room & Board)	100% per admission No Calendar Year **deductible** applies	Not Covered
Hospice Care – Other Expenses during a stay	100% per admission No Calendar Year **deductible** applies	Not Covered
Maximum Benefit per lifetime	Unlimited days	Not Covered
Hospice Outpatient Visits	100% per visit No Calendar Year **deductible** applies.	Not Covered

PLAN FEATURES	NETWORK	OUT-OF-NETWORK
Infertility Treatment		
Basic Infertility Expenses Coverage is for the diagnosis and treatment of the underlying medical condition causing the infertility only.	Payable in accordance with the type of expense incurred and the place where service is provided.	Not Covered

PLAN FEATURES	NETWORK	OUT-OF-NETWORK
Inpatient Treatment of Mental Disorders		
MENTAL DISORDERS		
Hospital Facility Expenses		
Room and Board	$250 per admission **copay** then the plan pays 100% No Calendar Year **deductible** applies.	Not Covered
Other than Room and Board	100% per admission No Calendar Year **deductible** applies.	Not Covered
Physician Services	100% per admission No Calendar Year **deductible** applies.	Not Covered
Inpatient Residential Treatment Facility Expenses	$250 per admission **copay** then the plan pays 100% No Calendar Year **deductible** applies.	Not Covered
Inpatient Residential Treatment Facility Expenses Physician Services	100% per visit No Calendar Year **deductible** applies.	Not Covered
Outpatient Treatment Of Mental Disorders		
Outpatient Services	$15 per visit **copay** then the plan pays 100% No Calendar Year **deductible** applies	Not Covered

PLAN FEATURES	NETWORK	OUT-OF-NETWORK
Inpatient Treatment of Substance Abuse		
Hospital Facility Expenses		
Room and Board	$250 per admission **copay** then the plan pays 100% No Calendar Year **deductible** applies	Not Covered
Other than Room and Board	100% per admission No Calendar Year **deductible** applies.	Not Covered
Physician Services	100% per admission No Calendar Year **deductible** applies.	Not Covered
Inpatient Residential Treatment Facility Expenses	$250 per admission **copay** then the plan pays 100% No Calendar Year **deductible** applies.	Not Covered
Inpatient Residential Treatment Facility Expenses Physician Services	100% per visit No Calendar Year **deductible** applies.	Not Covered
Outpatient Treatment of Substance Abuse		
Outpatient Services	$15 per visit **copay** then the plan pays 100% No Calendar Year **deductible** applies	Not Covered

PLAN FEATURES	NETWORK	OUT-OF-NETWORK
Obesity Treatment Non Surgical		
Outpatient Obesity Treatment (non surgical)	100% per visit No Calendar Year **deductible** applies	Not Covered

Inpatient Morbid Obesity Surgery (includes Surgical procedure and Acute Hospital Services)	$250 per admission **copay** then the plan pays 100% No Calendar Year **deductible** applies	Not Covered
Outpatient Morbid Obesity Surgery	100% per service No Calendar Year **deductible** applies	Not Covered
Maximum Benefit Morbid Obesity Surgery (Inpatient and Outpatient)	Unlimited	Not Covered

PLAN FEATURES	NETWORK (IOE Facility)	NETWORK (Non-IOE Facility)	OUT-OF-NETWORK
Transplant Services Facility and Non-Facility Expenses			
Transplant Facility Expenses	$250 per admission **copay**, then the plan pays 100%	Not Covered	Not Covered
Transplant Physician (including office visits)	Payable in accordance with the type of expense incurred and the place where service is provided	Not Covered	Not Covered

PLAN FEATURES	NETWORK	OUT-OF-NETWORK
Other Covered Health Expenses		
Acupuncture in lieu of anesthesia	Payable in accordance with the type of expense incurred and the place where service is provided.	Not Covered
Ground, Air or Water Ambulance	100%	Not Covered
Diabetic Equipment, Supplies and Education	Payable in accordance with the type of expense incurred and the place where service is provided.	Not Covered
Durable Medical and Surgical Equipment	100% per item No Calendar Year **deductible** applies	Not Covered
Clinical Trial Therapies (Experimental or Investigational	Payable in accordance with the type	Not Covered.

Treatment)	of expense incurred and the place where service is provided.	
Routine Patient Costs	Payable in accordance with the type of expense incurred and the place where service is provided.	Not Covered.

PLAN FEATURES	NETWORK	OUT-OF-NETWORK
Oral and Maxillofacial Treatment (Mouth, Jaws and Teeth)	Payable in accordance with the type of expense incurred and the place where service is provided.	Not Covered
Prosthetic Devices	Payable in accordance with the type of expense incurred and the place where service is provided.	Not Covered

PLAN FEATURES	NETWORK	OUT-OF-NETWORK
Outpatient Therapies		
Chemotherapy	Payable in accordance with the type of expense incurred and the place where service is provided.	Not Covered
Infusion Therapy	Payable in accordance with the type of expense incurred and the place where service is provided.	Not Covered
Radiation Therapy	Payable in accordance with the type of expense incurred and the place where service is provided.	Not Covered

PLAN FEATURES	NETWORK	OUT-OF-NETWORK
Autism Spectrum Disorder		
Autism - Physical Therapy, Occupational Therapy, Speech Therapy		
Office Visits	$30 per visit **copay** then the plan pays 100% No Calendar Year **deductible** applies	Not Covered
Non-Office Visits	100% per visit No Calendar Year **deductible** applies	Not Covered
Autism - Behavioral Therapy	$15 per visit **copay** then the plan pays 100% No Calendar Year **deductible** applies	Not Covered

PLAN FEATURES	NETWORK	OUT-OF-NETWORK
Short Term Outpatient Rehabilitation Therapies		
Outpatient Physical and Occupational Therapy only		
Office Visits	$30 per visit **copay** then the plan pays 100% No Calendar Year **deductible** applies	Not Covered
Non-Office Visits	100% per visit No Calendar Year **deductible** applies	Not Covered

PLAN FEATURES	NETWORK	OUT-OF-NETWORK
Short Term Outpatient Rehabilitation Therapies		
Speech Therapy only		
Office Visits	$30 per visit **copay** then the plan pays 100% No Calendar Year **deductible** applies	Not Covered
Non-Office Visits	100% per visit No Calendar Year **deductible** applies	Not Covered

PLAN FEATURES	NETWORK	OUT-OF-NETWORK
Spinal Manipulation		
Physician	$15 per visit **copay** then the plan pays 100% No Calendar Year **deductible** applies	Not Covered
Specialist	$30 per visit **copay** then the plan pays 100% No Calendar Year **deductible** applies	Not Covered
Spinal Manipulation Maximum visits per Calendar Year	60 visits	Not Covered

Expense Provisions

The following provisions apply to your health expense plan.
This section describes cost sharing features, benefit maximums and other important provisions that apply to your Plan. The specific cost sharing features and the applicable dollar amounts or benefit percentages are contained in the attached health expense sections of this *Schedule of Benefits*.

This *Schedule of Benefits* replaces any *Schedule of Benefits* previously in effect under your plan of health benefits.

KEEP THIS SCHEDULE OF BENEFITS WITH YOUR BOOKLET.

Copayments and Benefit Deductible Provisions

Copayment, Copay
This is a specified dollar amount or percentage of the **negotiated charge** required to be paid by you at the time you receive a covered service from a **network provider**. It represents a portion of the applicable expense.

Per Admission Copayment
A Per Admission **Copayment** is an amount you are required to pay when you or a covered dependent have a **stay** in an inpatient facility. A **copayment** is a specified dollar amount or percentage of the **negotiated charge** required to be paid by you at the time you receive a covered service from a **network provider**. It represents a portion of the applicable expense.

Separate **copayments** may apply per facility. These **copayments** are in addition to any other **copayments** applicable under this plan. They may apply to each **stay** or they may apply on a per day basis up to a per admission maximum amount.

Covered expenses applied to the per admission **copayment** cannot be applied to any other **copayment** required in your plan. Likewise, **covered expenses** applied to your plan's other **copayments** cannot be applied to meet the per admission **copayment**.

For the stay of a well newborn baby (starting at birth), the per admission **copayment** amount will not exceed the hospital's actual **room and board charge** on the first day of the stay.

Payment Provisions

Payment Percentage
This is the percentage of your **covered expenses** that the plan pays and the percentage of **covered expenses** that you pay. The percentage that the plan pays is referred to as the "Plan Payment Percentage". Once applicable **deductibles** have been met, your plan will pay a percentage of the **covered expenses**, and you will be responsible for the rest of the costs. The payment percentage may vary by the type of expense. Refer to your *Schedule of Benefits* for payment percentage amounts for each covered benefit.

Maximum Out of Pocket Limit
The **Maximum Out of Pocket Limit** is the maximum amount you are responsible to pay for **covered expenses** during the Calendar Year. This Plan has an individual **Maximum Out of Pocket Limit**. As to the individual **Maximum Out of Pocket Limit**, each of you must meet your **Maximum Out of Pocket Limit** separately and they cannot be combined and applied towards one limit.

Certain **covered expenses** do not apply toward the **Maximum Out of Pocket Limit**. See list below.

Network Provider Maximum Out of Pocket Limit

Individual
Once the amount of eligible **network provider** expenses you or your covered dependents have paid during the Calendar Year meets the individual **Maximum Out of Pocket Limit**, this Plan will pay 100% of such **covered expenses** that apply toward the limit for the remainder of the Calendar Year for that person.

Family Maximum Out of Pocket Limit
When you and each of your covered dependents incur **covered expenses** that apply towards the individual Calendar Year **network provider Maximum Out of Pocket Limit**, these expenses will also count toward a family **network provider Maximum Out of Pocket Limit**.

To satisfy this family **network provider Maximum Out of Pocket Limit** for the rest of the Calendar Year, the following must happen:

> The family **Maximum Out of Pocket Limit** is a cumulative **Maximum Out of Pocket Limit** for all family members. The family **network provider Maximum Out of Pocket Limit** can be met by a combination of family members with no single individual within the family contributing more than the individual **network provider Maximum Out of Pocket Limit** amount in a Calendar Year.

Expenses That Do Not Apply to Your Out-of-Pocket Limit
Certain covered expenses do not apply toward your plan **out-of-pocket** limit. These include:

- Charges over the **recognized charge**;
- Non-covered expenses;
- Expenses for non-emergency use of the emergency room;
- Expenses incurred for non-urgent use of an **urgent care provider**; and
- Expenses that are not paid, or **precertification** benefit reductions because a required **precertification** for the service(s) or supply was not obtained from **Aetna**.

General

This Schedule of Benefits replaces any similar Schedule of Benefits previously in effect under your plan of benefits. Requests for coverage other than that to which you are entitled in accordance with this Schedule of Benefits cannot be accepted. This Schedule is part of your Booklet and should be kept with your Booklet.