



**Group Insurance Plan of Benefits for
 The Church of Jesus Christ of Latter-Day Saints-Senior Missionaries
 (Control 840232)
 administered by Aetna International®
 Effective Date: October 1, 2016**

PPO			
PLAN FEATURES	OUTSIDE THE U.S.	In the U.S.	
		Preferred Benefits (In-Network)	Non-Preferred Benefits (Out-of-Network)
Individual Deductible	None	\$2,000 per plan year	\$2,000 per plan year
Family Deductible	None	\$4,000 per plan year	\$4,000 per plan year
Prior Plan Credit	Prior plan credit accrued from previous carrier SSMP applies to the current year for the initial enrollment period. Prior plan credit from current and active Senior Service Medical Plan coverage applies to the initial enrollment period of the Aetna International Senior Service Plan.		
Individual Coinsurance Limit	None	\$2,500 per plan year	\$2,500 per plan year
<i>(Does not include copays, benefit penalties, 50% items, amounts above negotiated costs charged by non-network providers and Outpatient Prescription Drugs. Includes Outpatient Prescription Drugs when outside the US)</i>			
Family Coinsurance Limit	None	\$5,000 per plan year	\$5,000 per plan year
<i>(Does not include copays, benefit penalties, 50% items, amounts above negotiated costs charged by non-network providers and Outpatient Prescription Drugs. Includes Outpatient Prescription Drugs when outside the US)</i>			
Lifetime Maximum	Unlimited		
Member Payment Percentages			
Hospital Services			
Inpatient	No charge	20% after deductible	30% after deductible
Outpatient	No charge	20% after deductible	30% after deductible
Private Room Limit	The institution's semiprivate rate.		
Pre-certification Penalty	No Penalty	No Penalty	\$200
<i>To avoid penalties and/or benefit reduction for non-preferred benefits received in the U.S., contact the service center to determine if precertification is needed for a procedure. In addition to the possible need for precertification, providers in the U.S. who are not part of the Aetna network may bill you for additional costs. The plan pays for the negotiated rate or the reasonable & customary charges for that service, but your provider not in the Aetna network may invoice you for the difference in that cost and their billed charges.</i>			
Emergency Room	No charge	20% after deductible and \$75 copay	20% after deductible and \$75 copay
Urgent Care	No charge	No charge after deductible and \$30 co-pay	30% deductible waived
Physician Services			
Physician Office Visit	No charge	\$20 copay	30% deductible waived
Specialist Office Visit	No charge	\$20 copay	30% deductible waived



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Mental Health Services			
Mental Health Inpatient Coverage	No charge	20% after deductible	30% after deductible
<i>Unlimited days per plan year</i>			
Mental Health Outpatient Coverage	No charge	\$20 copay	30% deductible waived
<i>Unlimited visits per plan year</i>			
Alcohol/Drug Abuse Services			
Substance Abuse Inpatient Coverage	No charge	20% after deductible	30% after deductible
<i>Unlimited days per plan year</i>			
Substance Abuse Outpatient Coverage	No charge	\$20 copay	30% deductible waived
<i>Unlimited visits per plan year</i>			
Prescription Drug Coverage			
Generic Drugs <i>(365 day maximum supply)</i>	30% Deductible waived	35% Deductible waived	50% Deductible waived
Formulary Brand Name Drugs <i>(365 day maximum supply)</i>	30% Deductible waived	50% Deductible waived	50% Deductible waived
Non Formulary Brand Name Drugs <i>(365 day maximum supply)</i>	30% Deductible waived	50% Deductible waived	50% Deductible waived
Other Services			
Global Emergency Assistance Program <i>(\$500,000 plan year maximum)</i>	No Charge	No Charge	No Charge
International Employee Assistance Program (IEAP)	Included	Included	Included
<i>Includes up to 5 counseling sessions per issue per year per enrolled member. Access benefits by calling the member service number on ID card: 800-231-7729 or collect 813-775-0190. Services include: Cultural adjustment assistance, Marital/Family Stress, Child care and behavioral concerns, Social adaptation needs, Work/Life Balance and Depression.</i>			



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Wellness Benefits			
Routine Children Physical Exams	No charge	No charge	30% deductible waived
<i>7 exams in the first 12 months of life, 3 exams in the second 12 months of life, 3 exams in the third 12 months of life, 1 exam per 12 months thereafter to age 22 (includes immunizations)</i>			
Routine Adult Physical Exams	No charge	No charge	30% deductible waived
<i>Adults age 22+ & -65: 1 exam/24 months Adults age 65+: 1 exam/12 months includes immunizations</i>			
Routine Gynecological Exams	No charge	No charge	30% deductible waived
<i>Includes 1 exam and pap smear per plan year</i>			
Mammograms <i>(Unlimited visits per plan year)</i>	No charge	No charge	30% deductible waived
Prostate Specific Antigen (PSA)	No charge	No charge	30% deductible waived
<i>Includes 1 PSA per plan year for males 40+</i>			
Digital Rectal Exam (DRE)	No charge	No charge	30% deductible waived
<i>Includes 1 DRE per plan year for males 40+</i>			
Cancer Screening	No charge	No charge	30% deductible waived
<i>Includes 1 flex sigmoid and double barium contrast every 5 years; and at age 50+ 1 colonoscopy every 10 years</i>			
Routine Hearing Exam	No charge	No charge	30% deductible waived
<i>Includes one routine exam every 24 months.</i>			
Hearing Aids	No charge	20% after deductible	30% deductible waived
<i>1 hearing aid per ear to \$1,000 maximum per ear every 3 years for child to age 24</i>			
Vision Care			
Routine Eye Exam	No charge	No charge	30% deductible waived
<i>(Covered under medical) Includes one routine exam every 12 months</i>			



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Other Services			
Skilled Nursing Facility <i>(120 Days per plan year)</i>	No charge	20% after deductible	30% after deductible
Hospice Care Facility Inpatient <i>(30 Days lifetime maximum)</i>	No charge	20% after deductible	30% after deductible
Hospice Care Facility Outpatient <i>(Unlimited lifetime maximum)</i>	No charge	20% after deductible	30% after deductible
Home Health Care <i>(120 visits per plan year combined, includes Private Duty Nursing per plan year)</i>	No charge	20% after deductible	30% after deductible
Spinal Disorder Treatment <i>(9 visits per plan year maximum)</i>	No charge	\$20 copay	25% deductible waived
Short-Term Rehabilitation	No charge	\$20 copay	30% after deductible
<i>(Includes coverage for Occupational, Physical and Speech Therapies; 60 Visits combined maximum visits per plan year)</i>			
Diagnostic Outpatient X-ray	No charge	20% after deductible	30% after deductible
Diagnostic Outpatient Lab	No charge	No charge after deductible	30% after deductible
Autism <i>Member cost sharing is based on the type of service performed and the place of service where it is rendered</i>	Autism covered same as any other expense. Applied behavioral analysis services are limited to \$36,000 per plan year. Once the plan year limit has been met; applied behavioral analysis services will be covered as a Mental Health benefit.		
Services and Programs included in Quote			
Informed Health Line (24-hour nurse line) International Disease Management International Maternity Management Program Wellness Checkpoint			



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Medical Plan Caveats

This plan includes coverage for women's preventive health benefits to the extent required under U.S. federal law effective beginning with plan years starting on or after August 1, 2012.

Coinsurance Limits, also known as payment limits, apply per individual on a plan year basis. The deductible met and those out-of-pocket expenses resulting from the application of a payment percentage may be used to satisfy the payment limit. Copays, benefit penalties and 50% items are excluded from the payment limit. Also excluded from the coinsurance limit are those amounts which providers not in an Aetna network may charge as costs above Reasonable & Customary charges. Providers who are not part of an Aetna network may invoice you directly for amounts they charge which are above negotiated rates. These amounts will not apply toward your coinsurance limit.

There is cross-application between plan year deductible, out of pocket maximum and lifetime maximum across overseas, in-network and out-of-network level of benefits.

Coverage maximums up to a certain number of days/visits per plan year are reached by combining the Preferred and Non-Preferred benefits up to the limit for either one plan or the other, but not both. (Example, if the Preferred benefit is for 120 days and the Non-Preferred benefit is for 120 days, the maximum benefit is 120 days, not 240 days).

Maternity expenses are covered as any other medical expense. Coverage is provided for an employee and spouse and all female family members.

For contracted hospitals, the non-contracted Radiologist, Anesthesiologist and Pathologist (RAPS) are paid at the preferred level, and will be subject to reasonable and customary charges. Note that this payment method may apply to other providers.

Copayments and coinsurance for chiropractic visits are capped at 25% of the amount due to the chiropractor

Benefit maximums per Plan year are calculated between 10/01/2016 and 09/30/2017.

Pre-Existing Conditions:

- *Option: Option 5 - (No Restriction)*
- *On Effective Date: Pre-existing condition limitation is waived on the effective date.*
- *After Effective Date: Pre-existing condition limitation is waived after the effective date.*
- *Pre-Existing Conditions is waived for dependents under age 19.*

When receiving treatment within the United States, you are strongly encouraged to use Aetna network providers. An Aetna customer service representative can help you identify doctors, hospitals, clinics, pharmacies, and other contracted network providers for you to consider. These network providers have contracted with Aetna to provide medical services and supplies at a reduced fee called the negotiated charge. This is how Aetna is able to control medical costs for its participants and keep premiums affordable. Your deductibles, copayments, and payment percentage will generally be lower when you use participating network providers and facilities. You may choose to use non-contracted providers, however your out-of-pocket costs will then generally be higher. If you receive treatment or supplies from providers that have not contracted with Aetna, Aetna will only pay the amount that they would have paid if a network provider had been used. In other words, Aetna will not usually pay the full amount charged to you by a non-network provider. Since out-of-network providers have not agreed to accept Aetna's negotiated charge as payment in full, they may bill you for the difference between what they bill and the "in-network" negotiated amount that Aetna actually pays. **YOU WILL BE RESPONSIBLE TO PAY FOR THESE EXCESS OUT-OF-NETWORK CHARGES EVEN IF YOU HAVE ALREADY SURPASSED YOUR PLAN YEAR DEDUCTIBLE AND OUT-OF-POCKET MAXIMUM EXPENSE LEVELS** since your deductibles and out-of-pocket maximums apply to in-network costs.

The proposed plan of benefits is underwritten by Aetna Life Insurance Company (Delaware).

This is only a brief summary of the PPO Medical benefits available. Some restrictions may apply.

For more specific information about the coverage details, including limitations, exclusions and other plan requirements, please refer to the booklet .