

- < Copayments are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive service.
- < Coinsurance is your share of the cost of a covered service, calculated as a percent of the allowed amount for the service. For example, if the plans allowed amount for an overnight hospital stay is \$1,000, your coinsurance payment of 20% would be \$200.
- < The amount the plan pays for covered services is based on the allowed amount. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the allowed amount is \$1,000, you may have to pay the \$500 difference. (This is called balance billing.)
- < This plan may encourage you to use participating providers by charging you lower copayments and coinsurance amounts.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Non-Preferred Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$25 <u>copay</u> /office visit	\$25 <u>copay</u> , 30% coinsurance	

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Aetna at 1-800-897-7042. You may also contact your state insurance department at, Community Health Advocates, 633 Third Avenue, 10th Floor, New York, NY 10017, (888) 614-5400 or email cha@cssny.org

Does this plan provide Minimum Essential Coverage? Yes.

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential

