

**University of Virginia Health Plan**  
**2026 Schedule of Benefits**  
**Health Savings**

Covered Services	In-Network <sup>1</sup>	Out-of-Network <sup>2</sup>
Annual Deductible	Applies to services and covered prescriptions that have coinsurance; not applicable to services or prescriptions that have copayments or to amounts above the allowable amount or penalties. <sup>3</sup>	
Employee Only Coverage <sup>4</sup>	\$3,000	\$7,000
Employee + Child(ren), Employee + Spouse, or Family Coverage <sup>4</sup>	\$6,000	\$14,000
Out-of-Pocket Maximum	Includes coinsurance, deductible, copayments, and covered prescriptions; not applicable to amounts above the allowable amount or penalties. <sup>3</sup>	
Individual	\$6,500	\$12,000
Family	\$13,000	\$24,000
Plan Coinsurance	Applies to all expenses unless otherwise stated.	
	Deductible & 20%	Deductible & 40%
Professional Services in Office or Outpatient		
Primary Care Physician (PCP) Visit	Deductible & 20% coinsurance	Deductible & 40% coinsurance
Specialty Care Visit	Deductible & 20% coinsurance	Deductible & 40% coinsurance
Maternity Visit (routine prenatal)	Plan Pays 100% <sup>5</sup>	Deductible & 40% coinsurance
Outpatient Procedures	Deductible & 20% coinsurance	Deductible & 40% coinsurance
Other Associated Charges	Deductible & 20% coinsurance	Deductible & 40% coinsurance
Teladoc Consultations	Using Teladoc Provider Network Only	
Virtual primary care access for annual wellness, regular check-ups, one-time health needs and personalized health plans. (Age 18+)	Annual wellness visit paid in full. \$145 initial visit; \$85 per visit until Deductible met. Paid in Full after Deductible met. Must use Teladoc Provider Network.	
Virtual access to doctors for general medicine, behavioral healthcare (Age 13+), dermatology, and caregiving (Age 18 months +)	General medicine: \$58 per visit until Deductible met; Paid in Full after Deductible met. Behavioral Health and Dermatology: per visit flat rate until Deductible met; 20% Coinsurance after Deductible met. Caregiving \$58 per visit (Age 18 months +). Must use Teladoc Provider Network.	
Preventive Care and Immunizations		
Preventive general physical exam (PCP only)	Plan pays 100%	Not Covered
Preventive well child care (under age 7) (PCP only)	Plan pays 100%	Not Covered
Preventive Diagnostic Tests, Laboratory Services and X-ray Procedures (non-urgent only)	Plan pays 100% <sup>5</sup>	Not Covered

Covered Services	In-Network <sup>1</sup>	Out-of-Network <sup>2</sup>
Routine Cancer Screenings	Plan pays 100% <sup>5</sup>	Not Covered
For Common Communicable Diseases as per CDC guidelines excluding those used for foreign travel	Plan pays 100%	Not Covered
<b>Urgent Care Center</b>	Must be an unexpected illness where services are needed sooner than a routine doctor's visit.	
	Deductible & 20% coinsurance	
Emergency Room Services	Must be an emergency to receive benefits. If admitted, benefits will be processed under the hospital care benefits.	
Emergency Room Visit	Deductible & 25% coinsurance	
Other Associated Charges	Deductible & 25% coinsurance	
<b>Inpatient Hospital</b>		
Inpatient care (semi-private accommodations unless private accommodations are approved for medical reasons)	Deductible & 20% coinsurance	Deductible & 40% coinsurance
Limitation on inpatient days	Unlimited	
Other Associated Charges	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<b>Transplant Services</b>	<b><i>Using Aetna's Institutes of Excellence Network Only</i></b>	
Inpatient Services and Other Associated Charges	Deductible & 20% coinsurance	Not Covered/Not Available
<b>Bariatric Services</b>	<b><i>Using Aetna's Institutes of Quality Network Only</i></b>	
Inpatient Services and Other Associated Charges	Deductible & 20% coinsurance	Not Covered/Not Available
<b>Outpatient Hospital</b>		
Outpatient Procedures and Other Associated Charges	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<b>Early Intervention Services</b>	<b><i>Lifetime maximum of \$5,000 per covered member for all covered medical services.</i></b>	
Primary Care Physician (PCP) Visit	Deductible & 20% coinsurance	Deductible & 40% coinsurance
Specialty Care Visit	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<b>Infertility Services</b> <b>Comprehensive Infertility and Advanced Reproductive Technology</b>	<b><i>Lifetime maximum of \$20,000 for medical and Rx services per subscriber and their covered spouse; no coverage for dependent children. Using Aetna's Institutes of Excellence network only.</i></b>	
Treatment after Diagnosis	Deductible & 20% coinsurance	Not Covered/Not Available
<b>Skilled Nursing Facility</b>		
Skilled nursing/rehabilitation facility (180 days per year combined maximum)	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<b>Hospice Care</b>		
Inpatient and Outpatient Services	Deductible & 20% coinsurance	Deductible & 40% coinsurance

<b>Covered Services</b>	<b>In-Network<sup>1</sup></b>	<b>Out-of-Network<sup>2</sup></b>
<b>Home Health Services</b>		
Medically necessary services approved by Claims Administrator (90 visits per year maximum)	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<b>Ambulance Transportation</b>		
Local ground or air transportation when medically necessary to and/or from a hospital	Deductible & 20% coinsurance	Deductible & 20% coinsurance
<b>Mental Health and Substance Abuse Services</b>		
Inpatient Hospital and Residential Treatment	Deductible & 20% coinsurance	Deductible & 40% coinsurance
Outpatient Treatment	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<b>Speech Therapy</b>		
Medically necessary restorative services, nondevelopmental conditions (40 visits per year maximum)	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<b>Physical and Occupational Therapy</b>		
Medically necessary restorative services, nondevelopmental conditions (40 visits per year combined maximum)	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<b>Habilitation Therapy</b>		
Medically necessary services (speech, physical, and occupational therapy)	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<b>Chiropractic Care</b>		
Spinal Manipulations (26 per year maximum)	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<b>Acupuncture</b>		
Medically necessary acupuncture services (20 visits per year maximum)	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<b>Hearing Services</b>		
Hearing Exam performed by an audiologist (1 per year maximum)	Deductible & 20% coinsurance	Deductible & 40% coinsurance
Medically necessary hearing aids up to \$1,200 every 48 months	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<b>Durable Medical Equipment</b>		
Medically necessary equipment, prosthetic appliances, and medical supplies	Deductible & 20% coinsurance	Deductible & 40% coinsurance

Covered Drugs <sup>3</sup>	UVA Pharmacies <sup>6</sup>	Aetna National Pharmacy Network
<b>Prescription Drugs</b>		
<p>Covered drugs are evaluated and selected from Aetna's Advanced Control Plan Formulary. They require a written prescription and approval by the FDA.</p> <p>Participating pharmacy cost-sharing using Aetna National Pharmacy Network pharmacies is detailed on this schedule.</p> <p>The Plan mandates generic substitution. Coverage is limited to the cost of the generic when available. When a generic equivalent exists for a brand name prescription, you will be required to pay the difference in the cost between the brand name drug and the generic drug in addition to the appropriate copayment if the brand name drug is selected.<sup>3</sup></p> <p>Maintenance drugs for chronic conditions must be filled through the Maintenance Choice program with Opt-Out. This program allows 90-day scripts of maintenance drugs to be filled at UVA and CVS Pharmacies and CVS Caremark Mail Service Pharmacy. You must opt-out of Maintenance Choice if you want to fill a 30-day script of maintenance drugs at other retail pharmacies.</p> <p>Contraceptive drugs and devices are covered. Over-the-counter preventive items mandated by the federal health care reform law are covered with a prescription. Other over-the-counter items are not covered.</p>		
<b>Retail Pharmacy</b>	Up to 30-day Supply	
Generic Drugs, Preferred Brand Drugs, Non-Preferred Brand Drugs	Deductible & 20% coinsurance	Deductible & 20% coinsurance
Maintenance Choice Program with Opt-Out <sup>7</sup>	90-day Supply	CVS Caremark Mail Service Pharmacy and CVS Retail Pharmacies
Generic Drugs, Preferred Brand Drugs, Non-Preferred Brand Drugs	Deductible & 20% coinsurance	Deductible & 20% coinsurance
Specialty Drugs must be filled through UVA Specialty Pharmacy (Limited Distribution Drugs can also be filled through CVS Specialty Pharmacy)	Up to 30-day supply	CVS Specialty Pharmacy (Limited Distribution Specialty Drugs only)
Generic Drugs, Preferred Brand Drugs, Non-Preferred Brand Drugs	Deductible & 20% coinsurance	Deductible & 20% coinsurance
<b>Diabetic Drugs, Insulin, and Supplies</b>	<b>30-day Supply at an Aetna National Network Pharmacy</b>	<b>90-day Supply through Maintenance Choice</b>
Generic Drugs	\$0	\$0
Preferred Brand	\$34	\$75
Non-Preferred Brand	Deductible & 20% coinsurance	Deductible & 20% coinsurance

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<sup>1</sup> Participants living outside the United States for 90 consecutive days or longer who complete a special Foreign Country Enrollment Form available from the UVA HR may use providers in the country in which they are residing as in-network providers for health services with the exception of transplants, infertility, and bariatric services. Aetna Institutes of Excellence Network Providers must perform all transplant and infertility services. Aetna Institutes of Quality Network Providers must perform all bariatric service. Health services received in the U.S. must be provided by Aetna participating providers to be eligible for in-network benefits.

<sup>2</sup> Out-of-network cost sharing amounts are based on the allowable amount which is defined as the amount the Claims Administrator will pay for any covered service before any applicable cost sharing amount. Participants are responsible for amounts above the allowable amount if they use non-participating providers, which may be significant. Participants are also responsible for obtaining any necessary preauthorization when using non-participating providers (Out-of-Network option). Failure to obtain preauthorization may result in denial of benefits. Call the Claims Administrator's Customer Service Department prior to accessing services to determine whether Preauthorization is necessary. Claims will be denied entirely if not medically necessary.

<sup>3</sup> When a generic equivalent exists for a brand name prescription and the enrollee selects the brand name drug, the brand name prescription cost sharing and the difference in the cost between the brand name drug and the generic drug are not included in the deductible or out-of-pocket amount. Neither is cost sharing for non-covered prescriptions or services.

<sup>4</sup> There is no individual deductible for Health Savings participants. Those with Employee Only coverage have a \$3,000 in-network deductible. When more than one participant in a family is covered, the full \$6,000 in-network deductible must be met before claims can be paid. This deductible can be met by one family member satisfying the entire \$6,000 deductible or by multiple family members totaling their eligible claims to satisfy the \$6,000 deductible.

<sup>5</sup> Health Savings will pay 100% of in-network preventive diagnostic, laboratory and X-ray procedures. The plan coinsurance will be applied for in-network non-preventive diagnostic, laboratory and X-ray procedures after the annual deductible has been met.

<sup>6</sup> UVA Pharmacies include UVA Pharmacy at ERC, UVA Bookstore Pharmacy, UVA Student Health Pharmacy, Zion Crossroads Pharmacy, UVA Cancer Center Augusta Pharmacy, UVA Pharmacy Pantops, and UVA Specialty Pharmacy.

<sup>7</sup> Participants can opt out of the Maintenance Choice program for all their maintenance medications. Contact Aetna at 800-987- 9072 before your third fill of maintenance medications and you can continue to fill a 30-day supply at your retail pharmacy at the regular retail costshare amount.