

**University of Virginia Health Plan**  
**2025 Schedule of Benefits**  
**UVA PPO Out-of-Area<sup>1</sup>**

Covered Services	In-Network <sup>2</sup>	Out-of-Network <sup>3</sup>
<i>Annual Deductible</i>	Applies to services and covered prescriptions that have coinsurance; not applicable to services or prescriptions that have a copayment or amounts above the allowable amount or penalties. <sup>4</sup>	
Individual	\$800	\$2,400
Family	\$1,600	\$4,800
<i>Out-of-Pocket Maximum</i>	Includes coinsurance, deductible, copayments, and covered prescriptions; not applicable to amounts above the allowable amount or penalties. <sup>4</sup>	
Individual	\$5,500	\$11,000
Family	\$11,000	\$22,000
<i>Plan Coinsurance</i>	Applies to all expenses unless otherwise stated.	
	Deductible & 20%	Deductible & 40%
<i>Professional Services in Office or Outpatient</i>		
<i>Primary care physician (PCP) visit</i>	\$25 copay	Deductible & 40% coinsurance
<i>Specialty care visit</i>	\$50 copay	Deductible & 40% coinsurance
<i>Maternity visit (routine prenatal)</i>	Plan pays 100% <sup>5</sup>	Deductible & 40% coinsurance
<i>Outpatient Procedures</i>	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<i>Other associated charges</i>	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<i>Teladoc Consultations</i>	Using Teladoc provider network only	
<i>Virtual access to doctors for general medicine, behavioral healthcare, dermatology, and caregiving</i>	\$25 copayment	Not available
<i>Preventive Care and Immunizations</i>		
<i>Preventive general physical exam (PCP only)</i>	Plan pays 100%	Not covered
<i>Preventive well child care (under age 7) (PCP only)</i>	Plan pays 100%	Not covered
<i>Preventive diagnostic tests, laboratory services and X-ray procedures (non-urgent only)</i>	Plan pays 100% <sup>5</sup>	Not covered
<i>Routine cancer screenings</i>	Plan pays 100% <sup>5</sup>	Not covered

<b>Covered Services</b>	<b>In-Network<sup>2</sup></b>	<b>Out-of-Network<sup>3</sup></b>
<i>For common communicable diseases as per CDC guidelines excluding those used for foreign travel</i>	Plan pays 100%	Not covered
<i>Urgent Care Center</i>	Must be an unexpected illness where services are needed sooner than a routine doctor's visit.	
	Deductible & 20% coinsurance	
<i>Emergency Room Services</i>	Must be an emergency to receive benefits. If admitted, benefits will be processed under the hospital care benefits.	
<i>Emergency room visit</i>	Deductible & 25% coinsurance	
<i>Other associated charges</i>	Deductible & 25% coinsurance	
<i>Inpatient Hospital</i>		
<i>Inpatient care (semi-private accommodations unless private accommodations are approved for medical reasons)</i>	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<i>Limitation on inpatient days</i>	Unlimited	
<i>Other associated charges</i>	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<i>Transplant Services</i>	Using Aetna's Institutes of Excellence network only	
<i>Inpatient services and other associated charges</i>	Deductible & 20% coinsurance	Not available
<i>Bariatric Services</i>	Using Aetna's Institutes of Quality network only	
<i>Inpatient services and other associated charges</i>	Deductible & 20% coinsurance	Not available
<i>Outpatient Hospital</i>		
<i>Outpatient procedures and other associated charges</i>	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<i>Early Intervention Services</i>	Lifetime maximum of \$5,000 per covered member for all covered medical services	
<i>Primary care physician (PCP) visit</i>	\$25 copay	Deductible & 40% coinsurance
<i>Specialty care visit</i>	\$50 copay	Deductible & 40% coinsurance
<i>Infertility Services Comprehensive Infertility and Advanced Reproductive Technology</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>Treatment after diagnosis</i>	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<i>Skilled Nursing Facility</i>		
<i>Skilled nursing/rehabilitation facility (180 days per year combined maximum)</i>	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<i>Hospice Care</i>		

<b>Covered Services</b>	<b>In-Network<sup>2</sup></b>	<b>Out-of-Network<sup>3</sup></b>
<i>Inpatient and outpatient services</i>	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<b>Home Health Services</b>		
<i>Medically necessary services approved by Claims Administrator (90 visits per year maximum)</i>	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<b>Ambulance Transportation</b>		
<i>Local ground or air transportation when medically necessary to and/or from a hospital</i>	Deductible & 20% coinsurance	Deductible & 20% coinsurance
<b>Mental Health and Substance Abuse Services</b>		
<i>Inpatient hospital and residential treatment</i>	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<i>Outpatient treatment</i>	\$25 copayment	Deductible & 40% coinsurance
<i>Other associated charges</i>	Deductible & 20% coinsurance	Deductible & 40% coinsurance
<b>Speech Therapy</b>		
<i>Medically necessary restorative services, non-developmental conditions (40 visits per year maximum)</i>	\$40 copayment	Deductible & 40% coinsurance
<b>Physical and Occupational Therapy</b>		
<i>Medically necessary restorative services, non-developmental conditions (40 visits per year combined maximum)</i>	\$40 copayment	Deductible & 40% coinsurance
<b>Habilitation Therapy</b>		
<i>Medically necessary services (speech, physical, and occupational therapy)</i>	\$40 copayment	Deductible & 40% coinsurance
<b>Chiropractic Care</b>		
<i>Spinal manipulations (26 per year maximum)</i>	\$40 copayment	Deductible & 40% coinsurance
<b>Acupuncture</b>		
<i>Medically necessary acupuncture services (20 visits per year maximum)</i>	\$40 copayment	Deductible & 40% coinsurance
<b>Hearing Services</b>		

Covered Services	In-Network <sup>2</sup>	Out-of-Network <sup>3</sup>
Hearing Exam performed by an audiologist (1 per year maximum)	\$40 copayment	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>4</sup>	UVA Pharmacies <sup>6</sup>	Aetna National Pharmacy Network
<b>Prescription Drugs</b>		
<p>Covered drugs are evaluated and selected from Aetna’s Standard 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>4</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>	<b>Up to 30-day supply</b>	
Generic drugs	\$6 copay	\$6 copay
Preferred brand drugs	Deductible & 20% coinsurance (\$200 maximum)	Deductible & 20% coinsurance (\$34 minimum/\$200 maximum)
Non-preferred brand drugs	Deductible & 20% coinsurance (\$275 maximum)	Deductible & 20% coinsurance (\$68 minimum/\$275 maximum)
Maintenance Choice program with Opt-Out <sup>7</sup>	90-day supply	CVS Caremark Mail Service Pharmacy and CVS Retail Pharmacies
Generic drugs	\$14 copay	\$14 copay

Covered Drugs <sup>4</sup>	UVA Pharmacies <sup>6</sup>	Aetna National Pharmacy Network
<i>Preferred brand drugs</i>	Deductible & 20% coinsurance (\$425 maximum)	Deductible & 20% coinsurance (\$75 minimum/\$425 maximum)
<i>Non-preferred brand drugs</i>	Deductible & 20% coinsurance (\$525 maximum)	Deductible & 20% coinsurance (\$150 minimum/\$525 maximum)
<i>Specialty Drugs must be filled through UVA Specialty Pharmacy (Limited Distribution Drugs can also be filled through CVS Specialty Pharmacy)</i>	<i>Up to 30-day supply</i>	<i>CVS Specialty Pharmacy (Limited Distribution Specialty Drugs only)</i>
<i>Generic drugs</i>	Deductible & 20% coinsurance (\$150 maximum)	Deductible & 20% coinsurance (\$150 maximum)
<i>Preferred brand drugs</i>	Deductible & 20% coinsurance (\$200 maximum)	Deductible & 20% coinsurance (\$200 maximum)
<i>Non-preferred brand drugs</i>	Deductible & 20% coinsurance (\$350 maximum)	Deductible & 20% coinsurance (\$350 maximum)
<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>
<i>Generic drugs</i>	\$0	\$0
<i>Preferred brand drugs</i>	\$34	\$75
<i>Non-preferred brand drugs</i>	Deductible & 20% coinsurance (\$68 minimum/\$275 maximum); through UVA Pharmacies, Deductible & 20% coinsurance (\$275 maximum)	Deductible & 20% coinsurance (\$150 minimum/\$525 maximum); through UVA Pharmacies, Deductible & 20% coinsurance (\$525 maximum)

<sup>1</sup> If your work location zip code in Workday is more than 50 miles from Charlottesville, you will automatically be covered under this option if you enroll in Value Health.

<sup>2</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 and bariatric services. All transplant services must be performed by Aetna Institutes of Excellence Network Providers. All bariatric services must be performed by Aetna Institutes of Quality Network Providers. Health services received in the U.S. must be provided by Aetna participating providers to be eligible for in-network benefits.

<sup>3</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>4</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 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>5</sup> Value Health Out-of-Area 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.