



Aetna Student Health Plan Design and Benefits Summary

The Royal Thai Embassy

Policy Year: 2026 - 2027

Policy Number: 299959

<https://www.aetnastudenthealth.com>

(877) 375-7910



สำนักงานผู้ดูแลนักเรียนในสหรัฐอเมริกา
Office of Educational Affairs
Royal Thai Embassy, Washington DC



This is a brief description of the Student Health Plan. The Plan is available for The Royal Thai Embassy students. The Plan is underwritten by Aetna Life and Casualty (Bermuda). The exact provisions, including definitions, governing this insurance are contained in the Certificate issued to you and may be viewed online at <https://www.aetnastudenthealth.com>. If there is a difference between this Plan Summary and the Certificate, the Certificate will control.

ROYAL THAI EMBASSY HEALTH SERVICES

Please seek non emergent medical care at the Student Health Center of the University or College you are attending. They are normally staffed by nurse practitioners and registered nurses and can provide a wide variety of medical services. In the event of an emergency, call **911** or the Campus Police for assistance

Coverage Periods

Students: Coverage for all insured students enrolled for coverage in the Plan for the following Coverage Periods. Coverage will become effective at 12:01 AM on the Coverage Start Date indicated below and will terminate at 11:59 PM on the Coverage End Date indicated.

Coverage Period	Coverage Start Date	Coverage End Date
Annual	09/01/2026	08/31/2027

Rates

The rates below are underwritten by Aetna Life and Casualty (Bermuda), Ltd.

Rates Undergraduates and Graduate Students		
	Annual	Monthly
Student	\$2,712.00	\$226.00
Student Only – Plan Does Not Cover Dependents		

Student Coverage

Eligibility

All Thai students and scholars who are taking credit hours at a United States educational institution under the supervisor of the Office of Educational Affairs of the Royal Thai Embassy and for whom the Embassy is responsible for remitting the insurance premium are required to enroll in this insurance plan.

Students and scholars must actively attend classes for at least 31 days after the date for which coverage is purchased, except in the case of medical withdrawal. Part-Time study, independent study, internet classes and television (TV) courses may not fulfill the eligibility requirements that the covered student actively attends classes. If the eligibility requirements are not met, Aetna’s only obligation is to refund the premium.

Enrollment

Eligible students must contact the Royal Thai Embassy, Office of Educational Affairs.

Medicare Eligibility Notice

You are not eligible to enroll in the student health plan if you have Medicare at the time of enrollment in this student plan. The plan does not provide coverage for people who have Medicare.

In-network Provider Network

Aetna Student Health offers Aetna's broad network of In-network Providers. You can save money by seeing In-network Providers because Aetna has negotiated special rates with them, and because the Plan's benefits are better.

If you need care that is covered under the Plan but not available from an In-network Provider, contact Member Services for assistance at the toll-free number on the back of your ID card. In this situation, Aetna may issue a pre-approval for you to receive the care from an Out-of-network Provider. When a pre-approval is issued by Aetna, the benefit level is the same as for In-network Providers.

Pre-certification

You need pre-approval from us for some covered services. Pre-approval is also called pre-certification. Your in-network physician is responsible for obtaining any necessary pre-certification before you get the care. When you go to an out-of-network provider, it is your responsibility to obtain pre-certification from us for any services and supplies on the pre-certification list. If you do not pre-certify when required, there is a \$500 penalty for each type of covered service that was not pre-certified. For a current listing of the health services or prescription drugs that require pre-certification, contact Member Services or go to www.aetna.com.

Pre-certification call

Precertification should be secured within the timeframes specified below. To obtain precertification, call Member Services at the toll-free number on your ID card. You, your physician or the facility must call us within these timelines:

Non-emergency admissions	Call at least 14 days before the date you are scheduled to be admitted.
Emergency admission	Call within 48 hours or as soon as reasonably possible after you have been admitted.
Urgent admission	Call before you are scheduled to be admitted.
Outpatient non-emergency medical services	Call at least 14 days before the care is provided, or the treatment is scheduled

An urgent admission is a hospital admission by a physician due to the onset of or change in an illness, the diagnosis of an illness, or an injury.

We will provide a written notification to you and your physician of the precertification decision, where required by state law and within the timeframe specified by state law. If your pre-certified services are approved, the approval is valid for 60 days as long as you remain enrolled in the plan.

Coordination of Benefits (COB)

Some people have health coverage under more than one health plan. If you do, we will work together with your other plan(s) to decide how much each plan pays. This is called coordination of benefits (COB). A complete description of the Coordination of Benefits provision is contained in the certificate issued to you.

Description of Benefits

The Plan excludes coverage for certain services and has limitations on the amounts it will pay. While this Plan Summary document will tell you about some of the important features of the Plan, other features that may be important to you are defined in the Certificate. To look at the full Plan description, which is contained in the Certificate issued to you, go to <https://www.aetnastudenthealth.com>.

This Plan will pay benefits in accordance with any applicable **District of Columbia** Insurance Law(s).

Policy year deductible	In-network coverage	Out-of-network coverage
You have to meet your policy year deductible before this plan pays for benefits.		
Student	\$100 per policy year (Only applies to Emergency Room care and Ambulance services)	\$250 per policy year
Individual This is the amount you owe for in-network and out-of-network covered services each policy year before the plan begins to pay for covered services. After the amount you pay for covered services reaches the policy year deductible, this plan will begin to pay for covered services for the rest of the policy year.		
Policy year deductible waiver The policy year deductible is waived for all of the following covered services: • In-network care for <i>Preventive care and wellness</i> • In-network care, and out-of-network care for: - Emergency Room Expense; - Pap Smear Screening Expense; - Mammogram Expense; - Prescribed Medicines Expense; - Pediatric Preventive Vision Services; and - Preferred Care Pediatric Dental Services.		
Maximum out-of-pocket limit per policy year		
Student	\$6,350 per policy year	None

Covered services	In-network coverage	Out-of-network coverage
Preventive care and wellness Routine physical exams Performed at a physician's office		
Routine physical exam	100% (of the negotiated charge) per visit No copayment or policy year deductible applies	80% (of the recognized charge) per visit Policy year deductible applies
Covered persons through age 21: Maximum age and visit limits per policy year	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures//Health Resources and Services Administration guidelines for children and adolescents.	

Preventive care immunizations		
Performed in a facility or at a physician’s office		
Covered services	In-network coverage	Out-of-network coverage
Preventive care immunizations	100% (of the negotiated charge) per visit. No copayment or policy year deductible applies	80% (of the recognized charge) per visit Policy year deductible applies
Maximums	Subject to any age limits provided for in the comprehensive guidelines supported by Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.	
Well woman preventive visits		
Routine gynecological exams (including Pap smears and cytology tests)		
Performed at a physician’s, obstetrician (OB), gynecologist (GYN) or OB/GYN office	100% (of the negotiated charge) per visit No copayment or policy year deductible applies	80% (of the recognized charge) per visit Policy year deductible applies
Preventive screening and counseling services		
Preventive screening and counseling services for Obesity and/or healthy diet counseling, Misuse of alcohol & drugs, Tobacco Products, Sexually transmitted infection counseling & Genetic risk counseling for breast and ovarian cancer	100% (of the negotiated charge) per visit Deductible does not apply	80% (of the recognized charge) per visit Policy year deductible applies
Routine cancer screenings	100% (of the negotiated charge) per visit	80% (of the recognized charge) per visit
Deductible does not apply to routine mammography	Deductible does not apply	Policy year deductible applies
Prenatal care services (Preventive care services only)	100% (of the negotiated charge) per visit	80% (of the recognized charge) per visit
	Deductible does not apply	Policy year deductible applies
Lactation counseling services	100% (of the negotiated charge) per visit	80% (of the recognized charge) per visit
	Deductible does not apply	Policy year deductible applies
Breast pump supplies and accessories	100% (of the negotiated charge) per item Deductible does not apply	80% (of the recognized charge) per item Policy year deductible applies

Covered services	In-network coverage	Out-of-network coverage
Family planning services – female contraceptives		
Counseling services		
Female contraceptive counseling services office visit	100% (of the negotiated charge) per visit Deductible does not apply	80% (of the recognized charge) per visit Policy year deductible applies
Female contraceptive prescription drugs and devices provided, administered, or removed, by a provider during an office visit	100% (of the negotiated charge) per visit Deductible does not apply	80% (of the recognized charge) per visit Policy year deductible applies
Female Voluntary sterilization		
Inpatient provider services	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Outpatient provider services	100% (of the negotiated charge) per visit Deductible does not apply	80% (of the recognized charge) per visit Policy year deductible applies
The following are not covered under this benefit: • Services provided as a result of complications resulting from a female voluntary sterilization procedure and related follow-up care • Any contraceptive methods that are only "reviewed" by the FDA and not "approved" by the FDA • Male contraceptive methods, sterilization procedures or devices, except for male condoms prescribed by a provider		
Physicians and other health professionals		
Physician, specialist including Consultants Office visits (non-surgical/non-preventive care by a physician and specialist) includes telemedicine consultations)	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Allergy testing and treatment		
Allergy testing performed at a physician's or specialist's office	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Allergy injections treatment including Allergy sera and extracts administered via injection performed at a physician's or specialist's office	100% (of the negotiated charge) per visit Deductible does not apply	80% (of the recognized charge) per visit Policy year deductible applies

Covered services	In-network coverage	Out-of-network coverage
Physician and specialist - surgical services		
Inpatient surgery performed during your stay in a hospital or birthing center by a surgeon (includes anesthetist and surgical assistant expenses)	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
The following are not covered under this benefit: • A stay in a hospital (Hospital stays are covered in the Covered services and exclusions – Hospital and other facility care section) • Services of another physician for the administration of a local anesthetic		
Outpatient surgery performed at a physician's or specialist's office or outpatient department of a hospital or surgery center by a surgeon (includes anesthetist and surgical assistant expenses)	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
The following are not covered under this benefit: • A stay in a hospital (Hospital stays are covered in the Covered services and exclusions – Hospital and other facility care section) • A separate facility charge for surgery performed in a physician's office • Services of another physician for the administration of a local anesthetic		
Alternatives to physician office visits		
Walk-in clinic visits(non-emergency visit)	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Hospital and other facility care		
Inpatient hospital (room and board) and other miscellaneous services and supplies) Includes birthing center facility charges	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
The following are not covered services: • All services and supplies provided in: - Rest homes - Any place considered a person's main residence or providing mainly custodial or rest care - Health resorts - Spas - Schools or camps		
Preadmission testing	Covered according to the type of benefit and the place where the service is received	Covered according to the type of benefit and the place where the service is received

Covered services	In-network coverage	Out-of-network coverage
In-hospital non-surgical physician services	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Alternatives to hospital stays		
Outpatient surgery (facility charges) performed in the outpatient department of a hospital or surgery center	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
The following are not covered under this benefit: - A stay in a hospital (See the Hospital care – facility charges benefit in this section) - A separate facility charge for surgery performed in a physician’s office - Services of another physician for the administration of a local anesthetic		
Home health Care	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Maximum visits per episode per policy year	Unlimited	
The following are not covered under this benefit: - Services for infusion therapy - Nursing and home health aide services or therapeutic support services provided outside of the home (such as in conjunction with school, vacation, work or recreational activities) - Transportation - Services or supplies provided to a minor or dependent adult when a family member or caregiver is not present - Homemaker or housekeeper services - Food or home delivered services - Maintenance therapy		
Hospice-Inpatient facility	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Maximum days per confinement per policy year	Unlimited	
Hospice-Outpatient	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Maximum visits per policy year	Unlimited	
- The following are not covered under this benefit: - Funeral arrangements - Pastoral counseling - Respite care - Financial or legal counseling which includes estate planning and the drafting of a will - Homemaker or caretaker services that are services which are not solely related to your care and may include: - Sitter or companion services for either you or other family members - Transportation - Maintenance of the house		
Skilled nursing facility-Inpatient facility	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies

Covered services	In-network coverage	Out-of-network coverage
Emergency room	100% (of the negotiated charge) per visit Policy Year deductible applies	Paid the same as in-network coverage
Non-emergency care in an emergency room	Not covered	Not covered

Important note:

- As out-of-network providers do not have a contract with us the provider may not accept payment of your cost share, (copayment/coinsurance), 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 provider bills you for an amount above your cost share, you are not responsible for paying that amount. You should send the bill to the address listed on the back of your ID card, and we will resolve any payment dispute with the provider over that amount. Make sure the ID card number is on the bill.
- A separate emergency room copayment/coinsurance will apply for each visit to an emergency room. If you are admitted to a hospital as an inpatient right after a visit to an emergency room, your emergency room copayment/coinsurance will be waived and your inpatient copayment/coinsurance will apply.
- Covered benefits that are applied to the emergency room copayment/coinsurance cannot be applied to any other copayment/coinsurance under the plan. Likewise, a copayment/coinsurance that applies to other covered benefits under the plan cannot be applied to the emergency room copayment/coinsurance.
- Separate copayment/coinsurance amounts may apply for certain services given to you in the emergency room that are not part of the emergency room benefit. These copayment/coinsurance amounts may be different from the emergency room copayment/coinsurance. They are based on the specific service given to you.
- Services given to you in the emergency room that are not part of the emergency room benefit may be subject to copayment/coinsurance amounts that are different from the emergency room copayment/coinsurance amounts.

The following are not covered under this benefit:

- Non-emergency services in a hospital emergency room or an independent freestanding emergency department

Urgent Care	100% (of the negotiated charge) per visit Deductible does not apply	80% (of the recognized charge) per visit Policy year deductible applies
Non-urgent use of urgent care provider	Not covered	Not covered

The following is not covered under this benefit:

- Non-urgent care in an urgent care facility (at a non-hospital freestanding facility)

Covered services	In-network coverage	Out-of-network coverage
Pediatric dental care (Limited to covered persons through the end of the month in which the person turns age 19)		
Type A services	100% (of the negotiated charge) per visit No copayment or deductible applies	70% (of the recognized charge) per visit Policy year deductible applies
Type B services	70% (of the negotiated charge) per visit No copayment or deductible applies	50% (of the recognized charge) per visit Policy year deductible applies
Type C services	50% (of the negotiated charge) per visit No copayment or deductible applies	50% (of the recognized charge) per visit Policy year deductible applies
Orthodontic services	50% (of the negotiated charge) per visit No copayment or deductible applies	50% (of the recognized charge) per visit Policy year deductible applies
Dental emergency treatment	Covered according to the type of benefit and the place where the service is received	Covered according to the type of benefit and the place where the service is received.

Pediatric dental care exclusions

The following are not covered under this benefit:

- Any instruction for diet, plaque control and oral hygiene
- Cosmetic services and supplies including:
 - Plastic surgery, reconstructive surgery, cosmetic surgery, personalization or characterization of dentures or other services and supplies which improve, alter or enhance appearance
 - Augmentation and vestibuloplasty, and other substances to protect, clean, whiten, bleach or alter the appearance of teeth, whether or not for psychological or emotional reasons, except to the extent coverage is specifically provided in the *Covered services and exclusions* section
 - Facings on molar crowns and pontics will always be considered cosmetic
- Crown, inlays, onlays, and veneers unless:
 - It is treatment for decay or traumatic injury and teeth cannot be restored with a filling material
 - The tooth is an abutment to a covered partial denture or fixed bridge
- Dental implants and braces (that are determined not to be medically necessary mouth guards, and other devices to protect, replace or reposition teeth)
- Dentures, crowns, inlays, onlays, bridges, or other appliances or services used:
 - For splinting
 - To alter vertical dimension
 - To restore occlusion
 - For correcting attrition, abrasion, abfraction or erosion
- Treatment of any jaw joint disorder and treatments to alter bite or the alignment or operation of the jaw, including temporomandibular joint dysfunction disorder (TMJ) treatment, orthognathic surgery, and treatment of malocclusion or devices to alter bite or alignment, except as covered in the *Covered services and exclusions – Specific conditions* section
- General anesthesia and intravenous sedation, unless specifically covered and only when done in connection with another covered service

- Mail order and at-home kits for orthodontic treatment
- Orthodontic treatment except as covered above and in the [*Pediatric*] *dental care* section of the Policy
- Pontics, crowns, cast or processed restorations made with high noble metals (gold)
- Prescribed drugs, pre-medication or analgesia (nitrous oxide)
- Replacement of a device or appliance that is lost, missing or stolen, and for the replacement of appliances that have been damaged due to abuse, misuse or neglect and for an extra set of dentures
- Replacement of teeth beyond the normal complement of 32
- Services and supplies:
 - Done where there is no evidence of pathology, dysfunction, or disease other than covered preventive services
 - Provided for your personal comfort or convenience or the convenience of another person, including a provider
 - Provided in connection with treatment or care that is not covered under your policy
- Surgical removal of impacted wisdom teeth only for orthodontic reasons
- Treatment by other than a dental provider

Covered services	In-network coverage	Out-of-network coverage
Specific Conditions		
Diabetic services and supplies (including equipment and training)	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Podiatric (foot care) treatment Physician and specialist non-routine foot care treatment	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

The following are not covered under this benefit:

- Services and supplies for:
 - The treatment of calluses, bunions, toenails, flat feet, hammertoes, fallen arches
 - The treatment of weak feet, chronic foot pain or conditions caused by routine activities, such as walking, running, working or wearing shoes
 - Supplies (including orthopedic shoes), foot orthotics, arch supports, shoe inserts, ankle braces, guards, protectors, creams, ointments and other equipment, devices and supplies
 - Routine pedicure services, such as cutting of nails, corns and calluses when there is no illness or injury of the feet

Impacted wisdom teeth	100% (of the negotiated charge) Deductible does not apply	100% (of the recognized charge) Policy year deductible applies
Accidental injury to sound natural teeth	100% (of the negotiated charge) Deductible does not apply	100% (of the recognized charge) No policy year deductible applies

The following are not covered under this benefit:

- The care, filling, removal or replacement of teeth and treatment of diseases of the teeth
- Dental services related to the gums
- Apicoectomy (dental root resection)
- Orthodontics
- Root canal treatment
- Soft tissue impactions
- Bony impacted teeth
- Alveolectomy

- Augmentation and vestibuloplasty treatment of periodontal disease - False teeth - Prosthetic restoration of dental implants - Dental implants		
Covered services	In-network coverage	Out-of-network coverage
Temporomandibular joint dysfunction (TMJ) and craniomandibular joint dysfunction (CMJ) treatment	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
The following are not covered under this benefit: Dental implants		
Clinical trials		
Experimental or investigational therapies	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Routine patient costs	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
The following are not covered services: • Services and supplies related to data collection and record-keeping needed only for the clinical trial • Services and supplies provided by the trial sponsor for free • The experimental intervention itself (except Category B investigational devices and promising experimental or investigational interventions for terminal illnesses in certain clinical trials in accordance with our policies)		
Dermatological treatment	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
The following are not covered under this benefit: Cosmetic treatment and procedures		
Maternity care		
Maternity care (includes delivery and postpartum care services in a hospital or birthing center)	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
The following are not covered under this benefit: Any services and supplies related to births that take place in the home or in any other place not licensed to perform deliveries		
Well newborn nursery care in a hospital or birthing center	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) No policy year deductible applies
Voluntary sterilization for males		
Inpatient Physician or specialist surgical services	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Outpatient Physician or specialist surgical services	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

Covered services	In-network coverage	Out-of-network coverage
Abortion		
Inpatient physician or specialist surgical services	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Outpatient physician or specialist surgical services	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Gender affirming treatment		
Surgical, hormone replacement therapy, and counseling treatment	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Reduction thyroid chondroplasty (tracheal shave)	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Electrolysis, laser hair removal	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Autism spectrum disorder		
Autism spectrum disorder treatment, diagnosis and testing. Includes Applied behavior analysis and Physical, occupational, and speech therapy associated with diagnosis of autism spectrum disorder	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Behavioral Health		
Inpatient hospital (room and board and other miscellaneous hospital services and supplies)	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Outpatient treatment office visits (includes telemedicine cognitive behavioral therapy consultations)	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Other outpatient treatment (includes Partial hospitalization and Intensive Outpatient Program)	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies

Covered services	In-network coverage Network (IOE facility)	In-network coverage Network (Non-IOE facility)	Out-of-network coverage Network Non-IOE facility and out-of-network facility
Inpatient and outpatient transplant facility services	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Inpatient and outpatient transplant physician and specialist services	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Transplant services-travel and lodging	Covered	Covered	Covered
Lifetime Maximum Travel and Lodging Expenses for any one transplant	\$10,000	\$10,000	\$10,000
Maximum Lodging Expenses per IOE patient	\$50 per night	\$50 per night	\$50 per night
Maximum Lodging Expenses per companion	\$50 per night	\$50 per night	\$50 per night
The following are not covered under this benefit: ○ Services and supplies furnished to a donor when the recipient is not a covered person ○ Harvesting and storage of organs, without intending to use them for immediate transplantation for your existing illness ○ Harvesting and/or storage of bone marrow, hematopoietic stem cells, or other blood cells without intending to use them for transplantation within 12 months from harvesting, for an existing illness			

Covered services	In-network coverage	Out-of-network coverage
Infertility services		
Treatment of basic infertility	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Limited Infertility services		
Inpatient and outpatient care	Covered according to the type of benefit and the place where the service is received	Covered according to the type of benefit and the place where the service is received
Advanced reproductive technology (ART)		
Inpatient and outpatient care	Covered according to the type of benefit and the place where the service is received	Covered according to the type of benefit and the place where the service is received
Fertility preservation	Covered according to the type of benefit and the place where the service is received	Covered according to the type of benefit and the place where the service is received
For treatment that includes oocyte retrieval, maximum number of retrievals	3, with unlimited embryo transfers from those oocyte retrievals	3, with unlimited embryo transfers from those oocyte retrievals
Infertility services exclusions The following are not covered under the infertility services benefit: • The donor's care in a donor egg cycle. This includes, but is not limited to, screening fees, lab test fees and charges associated with donor care as part of donor egg retrievals or transfers. • A gestational carrier's care, including transfer of the embryo to the carrier. A gestational carrier is a woman who has a fertilized egg from another woman placed in her uterus and who carries the resulting pregnancy on behalf of another person. • All charges associated with or in support of surrogacy arrangements for you or the surrogate. A surrogate is a female carrying her own genetically related child with the intention of the child being raised by someone else, including the biological father. • Home ovulation prediction kits or home pregnancy tests. • The purchase of donor embryos, donor eggs or donor sperm. • Obtaining sperm from a person not covered under this plan. • Infertility treatment when a successful pregnancy could have been obtained through less costly treatment. • Infertility treatment when either partner has had voluntary sterilization surgery, with or without surgical reversal, regardless of post reversal results. This includes tubal ligation, hysterectomy and vasectomy only if obtained as a form of voluntary sterilization. • Infertility treatment when infertility is due to a natural physiologic process such as age related ovarian insufficiency (e.g., perimenopause, menopause) as measured by an unmedicated FSH level at or above 19 on cycle day two or three of your menstrual period [or other abnormal testing results as outlined in Aetna's infertility clinical policy.		

Covered services	In-network coverage	Out-of-network coverage
Specific therapies and tests		
Diagnostic complex imaging services performed in the outpatient department of a hospital or other facility	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Diagnostic lab work performed in a physician's office, the outpatient department of a hospital or other facility	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Diagnostic radiological services performed in a physician's office, the outpatient department of a hospital or other facility	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Outpatient Chemotherapy, Radiation & Respiratory Therapy	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Hormone replacement therapy	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Outpatient infusion therapy performed in a covered person's home, physician's office, outpatient department of a hospital or other facility	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Outpatient physical, occupational, speech, and cognitive therapies (including Cardiac and Pulmonary Therapy) Combined for short-term rehabilitation services and habilitation therapy services	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Chiropractic services	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Other services		
Acupuncture	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Emergency ground, air, and water ambulance	100% (of the negotiated charge) per trip Policy Year deductible applies	Paid the same as in-network coverage
The following are not covered under this benefit: - Ambulance services for routine transportation to receive outpatient or inpatient services		

Covered services	In-network coverage	Out-of-network coverage
Durable medical and surgical equipment	100% (of the negotiated charge) Policy year deductible applies	80% (of the recognized charge) Policy year deductible applies
The following are not covered under this benefit: - Whirlpools - Portable whirlpool pumps - Sauna baths - Massage devices - Over bed tables - Elevators - Communication aids - Vision aids - Telephone alert systems - Personal hygiene and convenience items such as air conditioners, humidifiers, hot tubs, or physical exercise equipment even if they are prescribed by a physician		
Nutritional support	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
The following are not covered under this benefit: Any food item, including infant formulas, nutritional supplements, vitamins, plus prescription vitamins, medical foods and other nutritional items, even if it is the sole source of nutrition		
Osteoporosis (non-preventive care) Physician's or specialist's office visits	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Prosthetic Devices	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Cranial prosthetics (<i>Medical wigs</i>)	100% (of the negotiated charge) Deductible does not apply	100% (of the actual charge) Deductible does not apply
The following are not covered under this benefit: - Services covered under any other benefit - Orthopedic shoes, therapeutic shoes, foot orthotics, or other devices to support the feet, unless required for the treatment of or to prevent complications of diabetes, or if the orthopedic shoe is an integral part of a covered leg brace - Trusses, corsets, and other support items - Repair and replacement due to loss, misuse, abuse or theft - Communication aids		
Hearing aids and Exams		
Cochlear Implants	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Hearing exams	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Hearing exam maximum	One hearing exam every policy year	

The following are not covered under this benefit:

-Hearing exams given during a stay in a hospital or other facility, except those provided to newborns as part of the overall hospital stay

Covered services	In-network coverage	Out-of-network coverage
Hearing aids	100% (of the negotiated charge) Deductible does not apply	80% (of the recognized charge) Policy year deductible applies
Hearing aids maximum per ear	One hearing aid per ear every policy year	

The following are not covered under this benefit:

- A replacement of:
 - A hearing aid that is lost, stolen or broken
 - Replacement parts or repairs for a hearing aid
 - Batteries or cords
 - A hearing aid that does not meet the specifications prescribed for correction of hearing loss
 - Any ear or hearing exam performed by a physician who is not certified as an otolaryngologist or otologist

Pediatric vision care (Limited to covered persons through the end of the month in which the person turns age 19)

Covered services	In-network coverage	Out-of-network coverage
Pediatric routine vision exams (including refraction)- Performed by a legally qualified ophthalmologist or optometrist Includes comprehensive low vision evaluations.	100% (of the negotiated charge) per visit No policy year deductible applies	70% (of the recognized charge) per visit No policy year deductible applies
Office visit for fitting of contact lenses	100% (of the negotiated charge) per visit No policy year deductible applies	70% (of the recognized charge) per visit No policy year deductible applies
Maximum visits per policy year Low vision Maximum Fitting of contact Maximum	1 visit One comprehensive low vision evaluation every policy year 1 visit	
Pediatric vision care services & supplies-Eyeglass frames, prescription lenses or prescription contact lenses	100% (of the negotiated charge) per visit No policy year deductible applies	70% (of the recognized charge) per visit No policy year deductible applies
Maximum number Per year: Eyeglass frames Prescription lenses Contact lenses (includes non-conventional prescription contact lenses & aphakic lenses prescribed after cataract surgery)	One set of eyeglass frames One pair of prescription lenses Daily disposables: up to 3 month supply Extended wear disposable: up to 6 month supply Non-disposable lenses: one set	

***Important note:** Refer to the Vision care section in the certificate of coverage for the explanation of these vision care supplies. As to coverage for prescription lenses in a policy year, this benefit will cover either prescription lenses for eyeglass frames or prescription contact lenses, but not both.

The following are not covered under this benefit:

- Eyeglass frames, non-prescription lenses and non-prescription contact lenses that are for cosmetic purposes

Outpatient prescription drugs		
Policy year deductible and copayment waiver for risk reducing breast cancer		
The policy year deductible and the per prescription copayment/coinsurance will not apply to risk reducing breast cancer prescription drugs filled at a retail in-network, pharmacy. This means that such risk reducing breast cancer prescription drugs are paid at 100%.		
Outpatient prescription drug policy year deductible and copayment waiver for tobacco cessation prescription and over-the-counter drugs		
The outpatient prescription drug policy year deductible and the prescription drug copayment will not apply to the first two 90-day treatment regimens per policy year for tobacco cessation prescription drugs and OTC drugs when obtained at a retail in-network pharmacy. This means that such prescription drugs and OTC drugs are paid at 100%.		
Your policy year deductible and any prescription drug copayment will apply after those two regimens per policy year have been exhausted.		
Outpatient prescription drug policy year deductible and] copayment waiver for contraceptives		
The outpatient prescription drug policy year deductible and the prescription drug copayment will not apply to female contraceptive methods when obtained at an in-network.		
This means that such contraceptive methods are paid at 100% for:		
- Certain over-the-counter (OTC) and generic contraceptive prescription drugs and devices for each of the methods identified by the FDA. Related services and supplies needed to administer covered devices will also be paid at 100%. - If a generic prescription drug or device is not available for a certain method, you may obtain certain brand-name prescription drug or device for that method paid at 100%.		
The outpatient prescription drug policy year deductible and the per prescription drug copayment continue to apply to prescription drugs that have a generic equivalent, biosimilar or generic alternative available within the same therapeutic drug class obtained at an in-network pharmacy unless you are granted a medical exception. The certificate of coverage explains how to get a medical exception.		
Covered services	In-network coverage	Out-of-network coverage
Preferred generic prescription drugs		
For each fill up to a 30 day supply filled at a retail pharmacy	\$10 copayment per supply then the plan pays 100% (of the negotiated charge) No policy year deductible applies	\$10 copayment per supply then the plan pays 100% (of the recognized charge) No policy year deductible applies
Preferred brand-name prescription drugs		
For each fill up to a 30 day supply filled at a retail pharmacy	\$20 copayment per supply then the plan pays 100% (of the negotiated charge) No policy year deductible applies	\$20 copayment per supply then the plan pays 100% (of the recognized charge) No policy year deductible applies
Non-preferred brand-name prescription drugs		
For each fill up to a 30 day supply filled at a retail pharmacy	\$20 copayment per supply then the plan pays 100% (of the negotiated charge) No policy year deductible applies	\$20 copayment per supply then the plan pays 100% (of the recognized charge) No policy year deductible applies

Covered services	In-network coverage	Out-of-network coverage
Anti-cancer drugs taken by mouth- For each fill up to a 30 day supply	100% (of the negotiated charge) No policy year deductible applies	100% (of the recognized charge) No policy year deductible applies
Preventive care drugs and supplements filled at a retail pharmacy For each 30 day supply	100% (of the negotiated charge) No policy year deductible applies	100% (of the recognized charge) No policy year deductible applies
Risk reducing breast cancer prescription drugs filled at a pharmacy For each 30 day supply	100% (of the negotiated charge) per prescription or refill No copayment or policy year deductible applies	100% (of the recognized charge) per prescription or refill No copayment or policy year deductible applies
Maximums:	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.	
Tobacco cessation prescription drugs and OTC drugs filled at a pharmacy For each 30 day supply	100% (of the negotiated charge per prescription or refill No copayment or policy year deductible applies	100% (of the recognized charge) per prescription or refill No copayment or policy year deductible applies
Maximums:	Coverage is permitted for two 90-day treatment regimens only. 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.	
Diabetic insulin & supplies		
30 day supply at retail pharmacy	Paid according to the type of drug per the schedule of benefits, above	Paid according to the type of drug per the schedule of benefits, above
Diabetic insulin important note: Your cost share will not exceed \$25 per 30 day supply of a covered prescription insulin drug filled at an in-network pharmacy.		
Contraceptives (birth control)		
For each fill up to a 12 month supply of generic and OTC drugs and devices filled at a retail pharmacy	100% (of the negotiated charge) No policy year deductible applies	100% (of the negotiated charge) No policy year deductible applies
For each fill up to a 12 month supply of brand name prescription drugs and devices filled at a retail pharmacy	Paid according to the type of drug per the schedule of benefits, above	Paid according to the type of drug per the schedule of benefits, above
Outpatient prescription drugs exclusions The following are not covered services:		

- Drugs or medications:
 - Administered or entirely consumed at the time and place they are prescribed or provided
 - Which do not require a prescription by law, even if a prescription is written, unless we have approved a medical exception
 - That are therapeutically the same or an alternative to a covered prescription drug, unless we approve a medical exception
 - Not approved by the FDA or not proven safe or effective
 - Provided under your medical plan while inpatient at a healthcare facility
 - Recently approved by the FDA but not reviewed by our Pharmacy and Therapeutics Committee, unless we have approved a medical exception
 - That include vitamins and minerals unless recommended by the United States Preventive Services Task Force (USPSTF)
 - That are used to treat sexual dysfunction, enhance sexual performance or increase sexual desire, including drugs, implants, devices or preparations to correct or enhance erectile function, enhance sensitivity or alter the shape or appearance of a sex organ unless listed as a covered service
 - That are indicated or used for the purpose of weight gain or loss including but not limited to stimulants, preparations, foods or diet supplements, dietary regimens and supplements, food or food supplements, non-prescription appetite suppressants or other medications except as described in the certificate
 - That are drugs or growth hormones used to stimulate growth and treat idiopathic short stature, unless there is evidence that the covered person meets one or more clinical criteria detailed in our precertification and clinical policies
- Genetic care including:
 - Any treatment, device, drug, service or supply to alter the body's genes, genetic makeup or the expression of the body's genes unless listed as a covered service
- We reserve the right to exclude:
 - A manufacturer's product when the same or similar drug (one with the same active ingredient or same therapeutic effect), supply or equipment is on the plan's drug guide
 - Any dosage or form of a drug when the same drug is available in a different dosage or form on the plan's drug guide

A covered person, a covered person's designee or a covered person's prescriber may seek an expedited medical exception process to obtain coverage for non-covered drugs in exigent circumstances. An "exigent circumstance" exists when a covered person is suffering from a health condition that may seriously jeopardize a covered person's life, health, or ability to regain maximum function or when a covered person is undergoing a current course of treatment using a non-formulary drug. The request for an expedited review of an exigent circumstance may be submitted by contacting Aetna's *Pre-certification Department* at **1-855-240-0535**, faxing the request to **1-877-269-9916**, or submitting the request in writing to:

CVS Health
 ATTN: Aetna PA
 1300 E Campbell Road
 Richardson, TX 75081

Exclusions

The following are not covered services under your plan:

Blood and blood products

- Blood, blood products, and related services that are supplied to your provider free of charge

Cosmetic services and plastic surgery

- Any treatment, surgery (cosmetic or plastic), service or supply to alter, improve or enhance the shape or appearance of the body except where described in the *Covered services and exclusions* section

Court-ordered testing

- Court-ordered testing or care unless medically necessary

Custodial care

Services and supplies meant to help you with activities of daily living or other personal needs.

Examples of these are:

- Routine patient care such as changing dressings, periodic turning and positioning in bed
- Administering oral medications
- Care of a stable tracheostomy (including intermittent suctioning)
- Care of a stable colostomy/ileostomy
- Care of stable gastrostomy/jejunostomy/nasogastric tube (intermittent or continuous) feedings
- Care of a bladder catheter (including emptying or changing containers and clamping tubing)
- Watching or protecting you
- Respite care [except in connection with hospice care], adult or child day care, or convalescent care
- Institutional care including room and board for rest cures, adult day care and convalescent care
- Help with walking, grooming, bathing, dressing, getting in or out of bed, going to the bathroom, eating or preparing foods
- Any other services that a person without medical or paramedical training could be trained to perform
- For behavioral health (mental health treatment and substance related disorders treatment):
 - Services provided when you have reached the greatest level of function expected with the current level of care, for a specific diagnosis
 - Services given mainly to:
 - Maintain, not improve, a level of function
 - Provide a place free from conditions that could make your physical or mental state worse

Dental care for adults

- Dental services for adults including services related to:
 - The care, filling, removal or replacement of teeth and treatment of injuries to or diseases of the teeth
 - Dental services related to the gums
 - Apicoectomy (dental root resection)
 - Orthodontics
 - Root canal treatment
 - Soft tissue impactions
 - Alveolectomy
 - Augmentation and vestibuloplasty treatment of periodontal disease
 - False teeth
 - Prosthetic restoration of dental implants
 - Dental implants except when part of an approved treatment plan for a covered service described in the *Covered services and exclusions – Reconstructive surgery and supplies* section.

This exception does not include removal of bony impacted teeth, bone fractures, removal of tumors, and odontogenic cysts

Educational services

Examples of these are:

- Any service or supply for education, training or retraining services or testing. This includes:
 - Special education
 - Remedial education
 - Wilderness treatment programs (whether or not the program is part of a residential treatment facility or otherwise licensed institution)
 - Job training
 - Job hardening programs
- Educational services, schooling or any such related or similar program, including therapeutic programs within a school setting.

Examinations

Any health or dental examinations needed:

- Because a third party requires the exam. Examples, include examinations to get or keep a job, and examinations required under a labor agreement or other contract.
- To buy insurance or to get or keep a license.
- To travel.
- To go to a school, camp, sporting event, or to join in a sport or other recreational activity.

Experimental, investigational, or unproven

- Experimental, investigational, or unproven drugs, devices, treatments or procedures unless otherwise covered under clinical trials

Gene-based, cellular and other innovative therapies (GCIT)

Growth/Height care

- A treatment, device, drug, service or supply to increase or decrease height or alter the rate of growth
- Surgical procedures, devices and growth hormones to stimulate growth

Jaw joint disorder

- Surgical treatment of jaw joint disorders
- Non-surgical treatment of jaw joint disorders
- Jaw joint disorders treatment performed by prosthesis placed directly on the teeth, surgical and non-surgical medical and dental services, and diagnostic or therapeutics services related to jaw joint disorders including associated myofascial pain

This exclusion does not apply to covered benefits for treatment of TMJ and CMJ as described in the *Covered services under your plan –Temporomandibular joint dysfunction (TMJ) and craniomandibular joint dysfunction (CMJ) treatment* section.

Maintenance care

- Care made up of services and supplies that maintain, rather than improve, a level of physical or mental function, except for habilitation therapy services.

Non-U.S .citizen

- Services and supplies received by a covered person (who is not a United States citizen) within the covered person's home country [but only if the home country has a socialized medicine program]

Obesity surgery and services

- Weight management treatment or drugs intended to decrease or increase body weight, control weight or treat obesity, including morbid obesity except as described in the *Covered services and exclusions* section, including preventive services for obesity screening and weight management interventions. This is regardless of the existence of other medical conditions. Examples of these are:
 - [Liposuction, banding, gastric stapling, gastric by-pass and other forms of bariatric surgery
 - Surgical procedures, medical treatments and weight control/loss programs primarily intended to treat, or are related to the treatment of obesity, including morbid obesity
 - Drugs, stimulants, preparations, foods or diet supplements, dietary regimens and supplements, food supplements, appetite suppressants and other medications
 - Hypnosis or other forms of therapy
 - Exercise programs, exercise equipment, membership to health or fitness clubs, recreational therapy or other forms of activity or activity enhancement

Other primary payer

- Payment for a portion of the charge that Medicare or another party is responsible for as the primary payer

Personal care, comfort or convenience items

- Any service or supply primarily for your convenience and personal comfort or that of a third party

Private duty nursing (outpatient only)**Routine exams and preventive services and supplies**

Routine physical exams, routine eye exams, routine dental exams, routine hearing exams and other preventive services and supplies, except as specifically provided in the *Covered services and exclusions* section

School health services

- Services and supplies normally provided by the policyholder's:
 - School health services
 - Infirmary
 - Hospital
 - Pharmacy
- Services and supplies provided by health professionals who [the policyholder]:
 - Employs
 - Is affiliated with
 - Has an agreement or arrangement with
 - Otherwise designates

Services not permitted by law

- Some laws restrict the range of health care services a provider may perform under certain circumstances or in a particular state. When this happens, the services are not covered by the plan.

Services provided by a family member

- Services provided by a spouse, civil union partner, domestic partner, parent, child, stepchild, brother, sister, in-law or any household member

Sexual dysfunction and enhancement

- Except as required by law, any treatment, prescription drug, or supply to treat sexual dysfunction, enhance sexual performance or increase sexual desire, including:
 - Surgery, prescription drugs, implants, devices or preparations to correct or enhance erectile function, enhance sensitivity, or alter the shape of a sex organ
 - Sex therapy, sex counseling, marriage counseling, or other counseling or advisory services

Sports

- Any services or supplies given by providers as a result from play or practice of collegiate or intercollegiate sports not including intercollegiate club sports and intramurals

Strength and performance

- Services, devices and supplies such as drugs or preparations designed primarily to enhance your strength, physical condition, endurance or physical performance

Students in mental health field

- Any services and supplies provided to a covered student who is specializing in the mental health care field and who receives treatment from a provider as part of their training in that field

Telemedicine

- Services including:
 - Telemedicine kiosks
 - Electronic vital signs monitoring or exchanges, (e.g. Tele-ICU, Tele-stroke)

Therapies and tests

- Full body CT scans
- Hair analysis
- Hypnosis and hypnotherapy
- Massage therapy, except when used as a physical therapy treatment
- Sensory or hearing and sound integration therapy

Tobacco cessation

- Any treatment, drug, service or supply to stop or reduce smoking or the use of other tobacco products or to treat or reduce nicotine addiction, dependence or cravings, including, medications, nicotine patches and gum unless recommended by the United States Preventive Services Task Force (USPSTF). This also includes:
 - Counseling, except as specifically provided in the *Covered services under your plan – Preventive care and wellness* section
 - Hypnosis and other therapies
 - Medications, except as specifically provided in the *Covered services under your plan – Outpatient prescription drugs* section
 - Nicotine patches
 - Gum

Treatment in a federal, state, or governmental entity

- Any care in a hospital or other facility owned or operated by any federal, state or other governmental entity, unless coverage is required by applicable laws

Vision care for adults

- Routine vision exam provided by an ophthalmologist or optometrist, including refraction and glaucoma testing
- Vision care services and supplies

Voluntary sterilization

- Reversal of voluntary sterilization procedures, including related follow-up care

Wilderness treatment programs

See *Educational services* within this section

- **Work related illness or injuries**
- Coverage available to you under worker's compensation or under a similar program under local, state or federal law for any illness or injury related to employment or self-employment.

Important Note:

A source of coverage or reimbursement is considered available to you even if you waived your right to payment from that source. You may also be covered under a workers' compensation law or similar law. If you submit proof that you are not covered for a particular illness or injury under such law, then that illness or injury will be considered "non-occupational" regardless of cause.

The Royal Thai Embassy, Office of Educational Student, Health Insurance Plan is underwritten by Aetna Life and Casualty (Bermuda)".

If coverage provided by this policy violates or will violate any economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-877-480-4161.

Smartphone or Tablet

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

Non-Discrimination

Aetna is committed to being an inclusive health care company. Aetna does not discriminate on the basis of ancestry, race, ethnicity, color, religion, sex/gender (including pregnancy), national origin, sexual orientation, gender identity or expression, physical or mental disability, medical condition, age, veteran status, military status, marital status, genetic information, citizenship status, unemployment status, political affiliation, or on any other basis or characteristic prohibited by applicable federal, state or local law.

Aetna provides free aids and services to people with disabilities and free language services to people whose primary language is not English.

These aids and services include:

1. Qualified language interpreters
2. Written information in other formats (large print, audio, accessible electronic formats, other formats)
3. Qualified interpreters
4. Information written in other languages

If you need these services, contact the number on your ID card. Not an Aetna member? Call us at 1-877-480-4161.

If you have questions about our nondiscrimination policy or have a discrimination-related concern that you would like to discuss, please call us at 1-877-480-4161.

Please note, Aetna covers health services in compliance with applicable federal and state laws. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations, and conditions of coverage.

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