

# The Pennsylvania State University Faculty/Staff – 2018

## Value Based Benefit (VBB)

### Reduced Medical Cost-Sharing for Members with Chronic Conditions

If you or one of your family members have a chronic condition, you know that managing your condition can lead to healthier outcomes—both in the present and the future. If cost is an obstacle in managing your condition, you'll be pleased to know that Penn State has high-value

services where you can receive reduced or waived cost-sharing for care associated with certain health conditions. If you have the following chronic condition, you are eligible to receive the condition-specific benefits listed below at the "Enhanced\*" benefit level.

**This applies to the PPO Plan design ONLY.**

## Hypertension

Benefit	Enhanced Benefits	Standard Benefits	
		In-Network	Out-of-Network
<b>Deductible</b> (per benefit period)	Waived/Individual Waived/Family	Deductible is based on salary band	
<b>Plan Payment Level</b> – Based on the provider's reasonable charge (PRC)	100% (deductible waived)	90% after deductible	70% after deductible
<b>Out-of-Pocket Maximums</b> (Once met, plan payment level becomes 100%)	Not Applicable/Individual Not Applicable/Family	\$1,250/Individual \$2,500/Family	\$2,500/Individual \$5,000/Family
<b>Primary Care Physician Office Visits</b>	100% (copayment waived)	100% after \$20 copayment	70% after deductible
<b>Specialist Office Visits</b>	100% (copayment waived)	100% after \$30 copayment	70% after deductible
<b>Urinalysis</b> CPT codes: 81000, 81001, 81002, 81003, 81005, 81015, 81020	100% (deductible waived)	90% after deductible	70% after deductible
<b>Basic Metabolic Panel</b> CPT codes: 80047, 80048	100% (deductible waived)	90% after deductible	70% after deductible
<b>Microalbumin Urine Test</b> CPT codes: 82043, 82044	100% (deductible waived)	90% after deductible	70% after deductible

\*Enhanced benefits only apply to condition-specific services received from an in-network provider. Services received out-of-network will be reimbursed at the same out-of-network benefit level as standard benefits. Standard drug cost share applies.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna). For self-funded plans, coverage is offered by your employer with administrative services only provided by Aetna Life Insurance Company (Aetna). Health benefits and health insurance plans contain exclusions and limitations. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to [www.aetna.com](http://www.aetna.com).

