

The McClatchy Company
New Aetna Plan Designs Effective Jan. 1, 2010
Niche Publication Employees

BENEFIT PROVISIONS	Choice		Routine Care	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
MEMBER COST SHARING				
Medical Lifetime Maximum	Unlimited		Unlimited	
Annual Deductible - Individual/Family	\$300 / \$900	\$500 / \$1500	\$600 / \$1,800	\$1,000 / \$3,000
Coinsurance Limit - Individual/Family	\$3,600 / \$9,000	\$5,000 / \$10,000	\$5,000 / \$10,000	\$10,000 / \$20,000
Plan Coinsurance	80% after deductible	60% after deductible	70% after deductible	30% after deductible
PROFESSIONAL SERVICES				
Physician's Office Visit	80% after deductible	60% after deductible	100% after \$25 copay	30% after deductible
Specialist Office Visit	80% after deductible	60% after deductible	100% after \$40 copay	30% after deductible
Urgent Care Visit	80% after deductible	60% after deductible	100% after \$40 copay	30% after deductible
Inpatient Pre-Certification / Penalty - Applies to all inpatient services including hospitals, skilled nursing facilities, hospice and mental/nervous and chemical dependency stays.	Provider responsible; no penalty	Member responsible; \$250 penalty	Provider responsible; no penalty	Member responsible; \$250 penalty
TYPE OF SERVICE				
Acupuncture - 12 visits per calendar year maximum.	80% after deductible	60% after deductible	100% after office visit or specialist copay	30% after deductible
Allergy Testing	80% after deductible	60% after deductible	100% after office visit or specialist copay	30% after deductible
Allergy Treatment	80% after deductible	60% after deductible	70% after deductible	30% after deductible
Ambulance - Must be medically necessary.	80% after deductible	80% after deductible	70% after deductible	70% after deductible
Diagnostic X-ray and Lab - Physician's office	80% after deductible	60% after deductible	100% after office visit or specialist copay	30% after deductible
Diagnostic X-ray and Lab - Outpatient hospital or facility	80% after deductible	60% after deductible	70% after deductible	30% after deductible
Durable Medical Equipment/ Prosthetics - Rental of wheelchair, walker, cane, insulin pump, apnea monitor, hospital bed, foot orthotics, wigs, etc.; must be medically necessary. Calendar year maximum:	\$10,000		\$10,000	
Emergency Room - Includes associated lab, diagnostic x-rays, facility and professional services; copay waived if confined. Non-emergency use of E.R. Penalty:	\$125 copay, then 80% after deductible		\$125 copay, then 70% after deductible	
	No Coverage		No Coverage	
Hearing Aids - Hearing aid coverage once every 36 mos. for adults; 24 mos. for children through age 18 Per Purchase Maximum (incl. in DME max):	80% after deductible	60% after deductible	70% after deductible	30% after deductible
	\$1,000		\$1,000	
Home Health Care - Pre-certification required. HHC Maximum:	80% after deductible	60% after deductible	70% after deductible	30% after deductible
	120 visits / individual / year		120 visits / individual / year	
Hospice Care - Inpatient and Outpatient - Pre-certification required.	80% after deductible	60% after deductible	70% after deductible	30% after deductible
Hospital Inpatient - Includes inpatient surgery expenses, room & board, physician expenses, routine nursery care, prescription drugs and all other inpatient care. Pre-certification required. Private Room Limit:	80% after deductible	60% after deductible	70% after deductible	30% after deductible
	Semi-private		Semi-private	
Per Admission Copay: (Does not apply to Hospice, SNF or other facilities.) Per Admission Copay Limit (all admissions):	\$300/stay	\$600/stay(2)	\$600/stay	\$1,200/stay(2)
	\$900/individual/year	\$1,800/individual/year	\$1,800/individual/year	\$3,600/individual/year
Hospital Outpatient - Includes surgery centers and ambulatory centers.	80% after deductible	60% after deductible	70% after deductible	30% after deductible

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Outpatient Surgery - Includes all services performed with regard to an outpatient surgery performed in a hospital, ambulatory surgical center or a doctor's office, including physician's charges.	80% after deductible	60% after deductible	70% after deductible	30% after deductible
RAPs - Radiologists, Anesthesiologists and Pathologists	80% after deductible	60% after deductible	70% after deductible	30% after deductible
Short Term Rehabilitation - Outpatient physical, speech & occupational therapy; includes neurodevelopmental therapy for children under age 6; includes massage/naturopaths if there is a treatment plan.	80% after deductible	60% after deductible	100% after \$40 copay	30% after deductible
STR Maximum:	None		None	
Skilled Nursing Facility / Convalescent Facility - Pre-certification required.	80% after deductible	60% after deductible	70% after deductible	30% after deductible
SNF Maximum:	100 days / individual / year		100 days / individual / year	
Spinal Disorders / Chiropractic Therapies	80% after deductible	60% after deductible	100% after \$40 copay	30% after deductible
Spinal Manipulation Maximum:	20 visits / individual / year		20 visits / individual / year	
MENTAL/NERVOUS DISORDERS / CHEMICAL				
Inpatient Mental/Nervous Disorders and Chemical Dependency - Pre-certification required.	80% after deductible	60% after deductible	70% after deductible	30% after deductible
M/N and CD Maximum:	100 days / individual / year		100 days / individual / year	
Per Admission Copay:	\$300/stay	\$600/stay(2)	\$600/stay	\$1,200/stay(2)
Per Admission Copay Limit (all admissions):	\$900/individual/year	\$1,800/individual/year	\$1,800/individual/year	\$3,600/individual/year
Outpatient Mental/Nervous Disorders and Chemical Dependency	80% after deductible	60% after deductible	100% after office visit or specialist copay	30% after deductible
ROUTINE / PREVENTIVE CARE				
Preventive Care - Includes associated laboratory and x-ray expenses; in-network and out-of-network paid at 100% of allowed.	100% coinsurance; deductible waived	100% coinsurance of allowed amount; deductible waived	100% coinsurance; copay waived	100% coinsurance of allowed amount; deductible waived
PRESCRIPTION DRUGS				
RETAIL CARD PROGRAM				
Generic Copay	\$15	No Coverage	\$15	No Coverage
Brand-Formulary Copay	20% with \$25 min/ \$90 maximum co-pay	No Coverage	20% with \$25 min/ \$90 maximum co-pay	No Coverage
Brand-NonFormulary Copay	40% with \$60 min/ \$150 maximum co-pay	No Coverage	40% with \$60 min/ \$150 maximum co-pay	No Coverage
Aetna Specialty Rx Co-pay	20% with \$25 min/\$90 maximum co-pay	No Coverage	20% with \$25 min/\$90 maximum co-pay	No Coverage
Retail Maximum Supply	30 day supply	No Coverage	30 day supply	No Coverage
MAIL ORDER DRUG (MOD) PROGRAM (Mandatory after 2 retail scripts)				
MOD Generic Copay	\$37.50	No Coverage	\$37.50	No Coverage
MOD Brand-Formulary Copay	20% with \$62.50 min/ \$225 maximum co-pay	No Coverage	20% with \$62.50 min/ \$225 maximum co-pay	No Coverage
MOD Brand-NonFormulary Copay	40% with \$150 min/ \$375 maximum co-pay	No Coverage	40% with \$150 min/ \$375 maximum co-pay	No Coverage
MOD Maximum Supply	31-90 day supply	No Coverage	31-90 day supply	No Coverage

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FAMILY PLANNING				
Contraceptive Devices, Implants & Injectables	80% after deductible	60% after deductible	70% after deductible	30% after deductible
Infertility - Covers diagnosis & treatment of underlying cause only.	80% after deductible	60% after deductible	70% after deductible	30% after deductible
Infertility-Underlying Cause	N/A	N/A	N/A	N/A
Maternity	80% after deductible	60% after deductible	70% after deductible	30% after deductible

This chart is intended to be used to help you compare coverage benefits and is a summary only. The Summary of Coverage booklets should be consulted for a detailed description of coverage benefits and limitations.