60/50 PPO Plan

The 60/50 PPO Plan is a Preferred Provider Organization (PPO) plan. Of the Aetna PPO plans available to OHSU employees, this one has the lowest monthly premium cost but the highest out-of-pocket costs. You may want to consider this coverage if you do not plan on using health plan benefits to a great extent.

The 60/50 PPO Plan offers the same large network of preferred providers as the 250 PPO Plan. When you need medical care, you can go to any physician, hospital or qualified provider (preferred or nonpreferred). The difference is you will receive a higher level of coverage when you use a preferred provider. The plan pays 60 percent when you use a preferred provider and 50 percent when you use a nonpreferred provider. There is no deductible. When you go to a nonpreferred provider, you will pay 50 percent of allowable charges and you may pay any amounts over and above the allowable charges. Allowable charges are charges that preferred providers have agreed to accept as payment for medically necessary covered services. For the most current provider directory, visit the Aetna Web site at www.aetna.com. You may also request a printed copy of the provider directory by calling Aetna at 800 541-0429.

See Page 22 for a summary of plan features.

Exclusions and Limitations

The following list shows some of the limitations and exclusions that apply to the OHSU plans. For a complete list of limitations and exclusions, contact Aetna at 800 541-0429.

- Cosmetic surgery
- Infertility services, including infertility drugs and in vitro fertilization
- Surgery to alter the refractive character of the eye
- Gender identity disorders
- Mental or developmental disabilities
- Counseling or treatment in the absence of illness
- Experimental or investigational services
- Treatment of any condition arising out of service in the armed forces of any country
- Some treatments for mental or nervous disorders, or chemical dependency, may be limited
- Orthognathic surgery for TMJ

Exclusions and Limitations

All the Aetna plans offered by OHSU have the same exclusions and limitations.