



## SimplePay Health Benefits Summary

Client Name: Omni Hotels

Plan Year: January 1, 2026 - December 31, 2026

Network: Aetna Choice POS II

| Medical Benefits   |  |          |          |                |
|--|--|----------|----------|----------------|
|  | In-Network   |          |          | Out-of-Network |
|  | ✔ Tier 1   | ⊖ Tier 2 | ⚠ Tier 3 |                |
| Calendar Year Deductible (Indiv/Family)  | \$0  |          |          | N/A            |
| Out-of-Pocket Maximum (Indiv/Family)   | \$6,700 / \$13,400   |          |          | N/A            |
| *OOP Max applies to in-network services only; Out-of-Network OOP Max is unlimited* |  |          |          |                |
|  | In-Network   |          |          | Out-of-Network |
| Medical Services   | ✔ Tier 1   | ⊖ Tier 2 | ⚠ Tier 3 |                |
| Physician Services   |  |          |          |                |
| Primary Care Physician + Virtual Care  | \$60   | \$70     | \$115    | \$140          |
| Retail Health Clinic<br>(CVS Minute Clinic is a \$0 copay)                         | \$60   | \$70     | \$115    | \$140          |
| Specialist + Virtual Care  | \$125  | \$140    | \$230    | \$275          |
| Preventative Services & Routine Care   |  |          |          |                |
| Well-Child Care (including exams and immunizations)                                | No Charge  |          |          |                |
| Adult Physical Examination (including routine GYN visit)                           | No Charge  |          |          |                |
| Routine Eye Care   | No Charge  |          |          |                |
| COVID 19 Vaccine   | No Charge  |          |          |                |
| Breast Cancer Screening (any age)  | No Charge  |          |          |                |
| Pap Test   | No Charge  |          |          |                |
| Prostate Cancer Screening  | No Charge  |          |          |                |
| Colorectal Cancer Screening  | See plan document for specific coverage based on age/necessity |          |          |                |
| Teledoc Services   |  |          |          |                |
| Teladoc  |  |          |          | N/A            |
| Teledoc Dermatology  | No Charge  |          |          | N/A            |
| Teledoc Behavioral   |  |          |          | N/A            |
| Maternity  |  |          |          |                |
| Initial Prenatal Office Visit  | \$60   | \$70     | \$115    | \$140          |
| Routine/Ongoing Prenatal Office Visit  | No Charge  |          |          | \$140          |
| Delivery & Postnatal Care  | \$3,500  | \$4,745  | \$6,000  | \$7,800        |
| Hospital Expenses or Long-Term Acute Care Facility/Hospital (Facility Charges)     |  |          |          |                |
| Inpatient Hospital   | \$3,500  | \$4,745  | \$6,000  | \$7,800        |
| Outpatient Hospital  | \$1,200  | \$1,540  | \$2,570  | \$3,085        |
| Skilled Nursing /Rehabilitation Facility<br>(60 days combined max per plan year)   | \$3,200  | \$4,190  | \$6,000  | \$7,800        |
| Ambulance Services   | \$860  |          |          |                |
| Ambulatory Surgical Center   | \$1,200  | \$1,540  | \$2,570  | \$3,085        |
| Home Health Care<br>(90 visits per plan year)                                      | \$125  | \$140    | \$230    | \$275          |
| Home Infusion  | \$125  | \$140    | \$230    | \$275          |
| Hospice Care   | \$385  | \$515    | \$855    | \$1,025        |

|  | In-Network |          |             | Out-of-Network |
|--|------------|----------|-------------|----------------|
| Medical Services   | ✓ Tier 1   | ⊖ Tier 2 | ! Tier 3    |                |
| <b>Radiology Services</b>  |            |          |             |                |
| Diagnostic X-Rays  | \$125      | \$140    | \$230       | \$275          |
| Advanced Imaging (MRI, MRA, CAT & PET Scans)                                     | \$350      | \$475    | \$790       | \$950          |
| <b>Laboratory Services</b>   |            |          |             |                |
| Basic Labs   | \$45       | \$60     | \$105       | \$125          |
| Advanced Diagnostic Labs   |            | \$125    |             | \$275          |
| <b>Emergency Services/Urgent Care</b>  |            |          |             |                |
| Emergency Services/Emergency Room  |            |          | \$860       |                |
| Urgent Care Facility   |            |          | \$125       |                |
| <b>Mental Disorders(Substance Use Disorders Not Covered)</b>                     |            |          |             |                |
| Office Visit   | \$60       | \$70     | \$115       | \$140          |
| Inpatient  | \$3,500    | \$4,745  | \$6,000     | \$7,800        |
| Outpatient   | \$1,200    | \$1,540  | \$2,570     | \$3,085        |
| <b>Therapy Services</b>  |            |          |             |                |
| Chiropractic Care/Spinal Manipulation<br>(20 visits per calendar year)           | \$125      | \$140    | \$230       | \$275          |
| Outpatient Therapies (PT, OT, ST)<br>(60 visits per calendar year)               | \$125      | \$140    | \$230       | \$275          |
| <b>Durable Medical Equipment*</b>  |            |          |             |                |
| Durable Medical Equipment (DME) / Item   | \$160      | \$215    | \$355       | \$425          |
| <b>Other Healthcare Facilities/Services</b>                                      |            |          |             |                |
| Allergy Injections, Serum & Testing  | \$125      | \$140    | \$230       | \$275          |
| Transplants - Aetna IOE Program(see plan documents for further coverage details) | \$3,500    | \$4,745  | \$6,000     | \$7,800        |
| TMJ  |            |          | Not covered |                |
| Bariatric Surgery  |            |          | Not covered |                |
| Acupuncture  |            |          | Not covered |                |

\*Diabetic equipment and supplies provided by Livongo are covered at \$0. All other diabetic supplies that are provided by an in-network preferred provider will be paid according to the applicable category of this Medical Schedule of Benefits, such as Durable Medical Equipment (DME).

**Medical Network:** Aetna Choice POS II

**How to Find a Provider:** Log into your member portal at [www.simplepayhealth.com](http://www.simplepayhealth.com) and click on "Find a Doctor and Compare Costs" under the "Benefits" tab.

**For questions about your SimplePay Health Plan, please contact your SimplePay Health Valet:**

**Email:** [healthvalet@simplepayhealth.com](mailto:healthvalet@simplepayhealth.com)

**Phone:** 800-606-93564

**Meritain Health**  
an aetna company

## Express Scripts Pharmacy Benefits

**NOTE:** There is no coverage under the plan for prescription drugs obtained from a Non-Participating Partner.

|   |                    |     |
|---|--------------------|-----|
| Out-of-Pocket Maximum (Indiv/Family)<br>(Includes copays - combine with prescription drug card) | \$6,700 / \$13,400 | N/A |
|---|--------------------|-----|

All copays and other eligible out-of-pocket costs count toward your out-of-pocket maximum, except balance billed amounts.  
All copays and other eligible out-of-pocket pharmacy costs are due at the time of service and are not eligible for financing.

| Pharmacy Plan Feature                            | In-Network Pharmacies | Out-of-Network Pharmacies   |
|--|-----------------------|---|
| <b>Retail Pharmacy</b>                           |                       |   |
| Generic Drugs<br>(Up to a 30-day supply)         | \$12                  | No Coverage   |
| Preferred Brand Drugs<br>(Up to a 30-day supply) | \$60                  | No Coverage   |
| Non-Preferred Brand Drugs                        | \$80                  | No Coverage   |
| <b>Optum Specialty Exclusive Drug Program</b>    |                       |   |
| Generic Drugs<br>(Up to a 30-day supply)         | \$12                  | No Coverage   |
| Preferred Brand Drugs<br>(Up to a 30-day supply) | \$60                  | No Coverage   |
| Non-Preferred Brand Drugs                        | \$80                  | No Coverage   |
| <b>Mail Order (90 Day Supply)</b>                |                       |   |
| Generic Drugs                                    | \$30                  | Maintenance drugs of up to a 90-day supply is available for twice the in-network copay through Mail Service Pharmacy. |
| Preferred Brand Drugs                            | \$150                 |   |
| Non-Preferred Brand Drugs                        | \$200                 |   |

For help with your prescription or prescription benefit through Express Scripts Pharmacy by Evernorth.

**Express Scripts**  
By EVERNORTH

Log in to your Express Scripts account, or call **(800) 282-288- 24 hours a day, 7 days a week.**