



LOCAL EDUCATION RETIRED GROUP MEDICAL AND PRESCRIPTION PLAN DESIGN - PLAN YEAR 2024

NEW JERSEY EDUCATORS HEALTH PLAN (Aetna and Horizon) AND GARDEN STATE HEALTH PLAN (Aetna)			
Note: New Jersey Educators Health Plan administered by Aetna will be available July 1, 2024.			
Medical Cost Sharing		Prescription Drug Copayments	
Primary Care Copayment	\$10	Retail: Generic Copayments	\$5
Specialist Care Copayment	\$15	Retail: Preferred Brand Copayments	\$10
Urgent Care Copayment	\$15	Retail: Non-Preferred Brand Copayments	Member pays difference between generic copayment listed plus cost difference between brand and generic
Emergency Room Copayment	\$125	Mail: Generic Copayments	\$10
In-Network Deductible (Individual/Family)		Mail: Preferred Brand Copayments	\$20
In-Network Coinsurance ¹	10%	Mail: Non-Preferred Brand Copayments	Member pays difference between generic copayment listed plus cost difference between brand and generic
In-Network Coinsurance Maximum (Individual/Family)		Prescription Drug annual Out-of-Pocket Maximum (Individual/Family)	\$1,600/\$3,200
In-Network Out-of-Pocket Maximum (Individual/Family)	\$500/\$1,000		
Out-of-Network Deductible (Individual/Family)	\$350/\$700		
Out-of-Network Coinsurance	30%*		
Out-of-Network Out-of-Pocket Maximum (Individual/Family)	\$2,000/\$5,000		
Out-of-Network Chiropractic Services	Lesser of \$35/visit or 75% of In-Network cost/visit		
Out-of-Network Acupuncture Services	Lesser of \$60/visit or 75% of In-Network cost/visit		
Out-of-Network Physical Therapy Services	75% of In-Network cost/visit		

* Out of Network cost basis is 200% of CMS fee schedule

¹ On select services. Please see plan guidebook.

Note: Medicare-eligible retirees and/or Medicare eligible spouses of retirees will be enrolled in a corresponding plan. Medicare enrollees can review the Medicare Advantage plan designs on Aetna's website: www.aetnastatenj.com