



LOCAL EDUCATION RETIRED GROUP PRESCRIPTION PLAN DESIGN - PLAN YEAR 2025

Side-by-Side Rx Comparison	Aetna NJEHP	Horizon NJEHP	Aetna GSHP
Retail: Generic Copayments	\$5	\$5	\$5
Retail: Preferred Brand Copayments	\$10	\$10	\$10
Retail: Non-Preferred Brand Copayments	Member pays difference between generic copayment listed plus cost difference between brand and generic	Member pays difference between generic copayment listed plus cost difference between brand and generic	Member pays difference between generic copayment listed plus cost difference between brand and generic
Mail: Generic Copayments	\$10	\$10	\$10
Mail: Preferred Brand Copayments	\$20	\$20	\$20
Mail: Non-Preferred Brand Copayments	Member pays difference between generic copayment listed plus cost difference between brand and generic	Member pays difference between generic copayment listed plus cost difference between brand and generic	Member pays difference between generic copayment listed plus cost difference between brand and generic
Prescription Drug annual Out-of-Pocket Maximum (Individual/Family)	\$1,600/\$3,200	\$1,600/\$3,200	\$1,600/\$3,200

Notes: NJEHP = New Jersey Educators Health Plan
GSHP = Garden State Health Plan

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