

LOCAL GOVERNMENT RETIRED GROUP — MEDICAL PLAN DESIGNS — PLAN YEAR 2013

HR-0899-1212

	AETNA PLANS and HORIZON PLANS							
	Aetna Freedom10 NJ DIRECT10	Aetna Freedom15 NJ DIRECT15	Aetna Freedom1525** NJ DIRECT 1525	Aetna Freedom2030** NJ DIRECT 2030	Aetna HMO Horizon HMO <sup>1</sup>	Aetna HMO1525 Horizon HMO <sup>1</sup> 1525	Aetna HMO2030** Horizon HMO <sup>1</sup> 2030	Aetna Value HD4000* NJ DIRECT HD4000*
<b>Medical Cost Sharing</b>								
Primary Care Copayment	\$10	\$15	\$15	\$20	\$10	\$15	\$20	
Specialist Care Copayment	\$10	\$15	\$25	\$30/adult \$20/child***	\$10	\$25	\$30/adult \$20/child***	
Emergency Room Copayment	\$25	\$50	\$75	\$125	\$35	\$75	\$125	
In-Network Deductible <sup>2</sup>								\$4,000
In-Network Coinsurance <sup>3</sup>	10%	10%	10%	10%	\$100 deductible then covered in full	\$100 deductible then covered in full	\$100 deductible then covered in full	20% after deductible
In-Network Out-of-Pocket Maximum (Individual) <sup>2</sup>	\$400	\$400	\$400	\$800				\$1,000
Out-of-Network Deductible (Individual) <sup>2</sup>	\$100	\$100	\$100	\$200				See In-Network Deductible <sup>4</sup>
Out-of-Network Coinsurance (Individual) <sup>5</sup>	20%	30%	30%	30%				40%
Out-of-Network Out-of-Pocket Maximum (Individual) <sup>2</sup>	\$2,000	\$2,000	\$2,000	\$5,000				\$2,000
Out-of-Network Inpatient Hospital Deductible	\$200/stay	\$200/stay	\$200/stay	\$500/stay				
<b>Prescription Drug Copayments</b>								
Retail: Tier 1 Copayments	\$11.00	\$11.00	\$7.00	\$3.00	\$6.00	\$7.00	\$3.00	Subject to deductible and coinsurance
Retail: Tier 2 Copayments	\$23.00	\$23.00	\$16.00	\$18.00	\$13.00	\$16.00	\$18.00	
Retail: Tier 3 Copayments	\$46.00	\$46.00	\$35.00	\$46.00	\$25.00	\$35.00	\$46.00	
Mail: Tier 1 Copayments	\$11.00	\$11.00	\$5.00	\$5.00	\$6.00	\$5.00	\$5.00	
Mail: Tier 2 Copayments	\$34.00	\$34.00	\$40.00	\$36.00	\$19.00	\$40.00	\$36.00	
Mail: Tier 3 Copayments	\$57.00	\$57.00	\$88.00	\$92.00	\$31.00	\$88.00	\$92.00	
Prescription Drug Annual Out-of-Pocket Maximum <sup>6</sup>	\$1,355.00	\$1,355.00			\$1,355.00			

\* **HD** = High Deductible Health Plan (Medicare eligible retirees cannot enroll in the HD plans).

\*\*Medicare eligible retirees cannot enroll in the Aetna Freedom1525, Aetna Freedom2030, or Aetna HMO2030 plans.

\*\*\*Under age 26

<sup>1</sup> Service areas for Horizon HMO plans are limited to New Jersey, New Castle County in Delaware, and bordering counties of Pennsylvania and New York.

<sup>2</sup> Family amounts are 2 times the individual amounts for the high deductible plans and 2.5 for all other plans.

<sup>3</sup> On select services.

<sup>4</sup> Out-of-Network Deductible is combined with In-Network Deductible.

<sup>5</sup> After Deductible

<sup>6</sup> Maximum out-of-pocket on prescription drugs per person per calendar year.

Note: Medicare enrollees can review the Medicare Advantage plan designs at Aetna's website: [www.aetnastatenj.com](http://www.aetnastatenj.com)

This publication is produced and distributed by the New Jersey Division of Pensions and Benefits - [www.state.nj.us/treasury/pensions](http://www.state.nj.us/treasury/pensions)

This is a summary and not intended to provide total information. Although every attempt at accuracy is made, it cannot be guaranteed.