

# Cinnaminson Board of Education

## Medical Coverage Selections - Schools Health Insurance Fund/Aetna/AmeriHealth Administrators

### Who Can Select This Plan?

Who Can Select This Plan?	All Employees	All Employees
	NJ Educators Health Plan	Garden State Plan (NJ Network Only)
<b>In-Network Benefits</b>	<b>In Network</b>	<b>In Network</b>
<b>Deductible</b>	\$0 Individual \$0 Family	\$0 Individual \$0 Family
<b>Out of Pocket Limit</b>	\$500 Individual \$1,000 Family	\$500 Individual \$1,000 Family
<b>Primary Care</b>	\$10 copay	\$10 copay
<b>Specialist</b>	\$15 copay	\$15 copay
<b>Preventive</b>	No Charge	No Charge
<b>Diagnostic (x-ray, blood work)</b>	No Charge	No Charge
<b>Imaging (CT/PET scans, MRIs)</b>	No Charge	No Charge
<b>Outpatient Surgery</b>	No Charge	No Charge
<b>Emergency Room</b>	\$125 copay	\$125 copay
<b>Emergency Transportation</b>	90% covered	90% covered
<b>Urgent Care</b>	\$15 copay	\$15 copay
<b>Durable Medical Equipment</b>	90% covered	90% covered
<b>Hospital Stay</b>	No Charge	No Charge
<b>Eye Exams</b>	\$15 Copay (1 Exam/Calendar Year)	\$15 Copay (1 Exam/Calendar Year)
<b>Vision Hardware Reimbursement</b>	Not Applicable	Not Applicable
<b>Out of Network Benefits</b>	<b>Out of Network</b>	<b>Out of Network</b>
<b>Deductible</b>	\$350 Ind/\$700 Family	\$350 Ind/\$700 Family
<b>Coinsurance</b>	70% after deductible	70% after deductible
<b>Out of Pocket Limit</b>	\$2,000 Ind/\$5,000 Family	\$2,000 Ind/\$5,000 Family

-Preauthorization may be required for certain services.

-GSP is a Network of NJ Providers only. Out of state services will not be covered unless it is a true medical emergency.

-For the NJEHP & GSP, the employee's contribution is based on the new salary based contribution schedule. For all other plans, your employee contribution will remain the same per your collective bargaining agreement.

This overview is being provided as a convenient reference tool and is not a complete overview of the benefits being offered through your medical plans. Some plan limitations may apply. Please refer to the plan documents provided by your carriers for detailed plan information. If there is any discrepancy between the descriptions of the program elements in this overview and the official plan documents, the language of the official plan documents shall prevail as accurate.