



**LOCAL EDUCATION RETIRED GROUP
MEDICAL PLAN DESIGN - PLAN YEAR 2019
AETNA AND HORIZON PLANS - MEDICAL COST SHARING**

HR-0900-0918

Explore Your Benefits

	Aetna Freedom Zero*	Aetna Freedom10	Aetna Freedom15	Aetna Freedom1525*	Aetna Freedom2030*	Aetna HMO	Aetna HMO1525	Aetna HMO2030*	Aetna Value HD4000**
	NJ DIRECT ZERO*	NJ DIRECT10*	NJ DIRECT15*	NJ DIRECT1525	NJ DIRECT2030	Horizon HMO ¹	Horizon HMO1525 ¹	Horizon HMO2030 ¹	NJ DIRECT HD4000**
Medical Cost Sharing									
Primary Care Copayment	\$0	\$10	\$15	\$15	\$20	\$10	\$15	\$20	20% coinsurance after deductible
Specialist Care Copayment	\$0	\$10	\$15	\$25	\$30 adult/\$20 child***	\$10	\$25	\$30 adult/\$20 child***	20% coinsurance after deductible
Emergency Room Copayment	\$50	\$25	\$50	\$75	\$125	\$35	\$75 ⁵	\$125	20% coinsurance after deductible
In-Network Deductible (Individual/Family)									\$4,000/\$8000
In-Network Coinsurance ²	10%	10%	10%	10%	10%				20% after deductible
In-Network Coinsurance Maximum (Individual/Family)			\$400/\$1,000	\$400/\$1,000	\$800/\$2,000				
In-Network Out-of-Pocket Maximum (Individual/Family)	\$400/\$1,000	\$400/\$1,000	\$6,489/\$12,978	\$6,489/\$12,978	\$6,489/\$12,978	\$6,489/\$12,978	\$6,489/\$12,978	\$6,489/\$12,978	\$5,000/\$10,000
Out-of-Network Deductible (Individual/Family)	\$100/\$250	\$100/\$250	\$100/\$250	\$100/\$250	\$200/\$500				See In-Network Deductible ³
Out-of-Network Coinsurance ⁴	20%	20%	30%	30%	30%				40%
Out-of-Network Out-of-Pocket Maximum (Individual/Family)	\$2,000/\$5,000	\$2,000/\$5,000	\$2,000/\$5,000	\$2,000/\$5,000	\$5,000/\$12,500				\$6,000/\$12,000
Out-of-Network Inpatient Hospital Deductible				\$200/stay	\$500/stay				

* Medicare-eligible retirees cannot enroll in the Aetna Freedom Zero, Aetna Freedom1525, Aetna Freedom2030, Aetna HMO2030, NJ DIRECT ZERO, NJ DIRECT10 or NJ DIRECT15 plans

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

*** Age 26 and under

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

² On select services.

³ Out-of-Network Deductible is combined with In-Network Deductible.

⁴ After Deductible.

⁵ \$65 for those with Medicare Advantage HMO 1525



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**LOCAL EDUCATION RETIRED GROUP
MEDICAL PLAN DESIGN - PLAN YEAR 2019
AETNA AND HORIZON PLANS - PRESCRIPTION DRUG COPAYMENTS**

HR-0900-0918

	Aetna Freedom Zero*	Aetna Freedom10	Aetna Freedom15	Aetna Freedom1525*	Aetna Freedom2030*	Aetna HMO	Aetna HMO1525	Aetna HMO2030*	Aetna Value HD4000**
	NJ DIRECT ZERO*	NJ DIRECT10*	NJ DIRECT15*	NJ DIRECT1525	NJ DIRECT2030	Horizon HMO ¹	Horizon HMO1525 ¹	Horizon HMO2030 ¹	NJ DIRECT HD4000**
Prescription Drug Copayments									
Retail: Generic Copayments	\$10	\$10	\$10	\$7	\$3	\$6	\$7	\$3	Subject to deductible and coinsurance
Retail: Preferred Brand Copayments	\$21	\$21	\$21	\$17	\$19	\$13	\$17	\$19	
Retail: Non-Preferred Brand Copayments	Member pays difference between generic copayment listed plus cost difference between brand and generic	\$42	\$42	\$36	\$48	\$26	\$36	\$48	
Mail: Generic Copayments	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	
Mail: Preferred Brand Copayments	\$31	\$31	\$31	\$41	\$37	\$19	\$41	\$37	
Mail: Non-Preferred Brand Copayments	Member pays difference between generic copayment listed plus cost difference between brand and generic	\$52	\$52	\$91	\$95	\$31	\$91	\$95	
Prescription Drug annual Out-of-Pocket Maximum (Individual/Family)	\$1,411/\$2,822	\$1,411/\$2,822	\$1,411/\$2,822	\$1,411/\$2,822	\$1,411/\$2,822	\$1,411/\$2,822	\$1,411/\$2,822	\$1,411/\$2,822	

* Medicare-eligible retirees cannot enroll in the Aetna Freedom Zero, Aetna Freedom1525, Aetna Freedom2030, Aetna HMO2030, NJ DIRECT ZERO, NJ DIRECT10 or NJ DIRECT15 plans

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

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

NOTE: Medicare enrollees can review the Medicare Advantage plan designs at Aetna's website: www.aetnastatenj.com