

Quality health plans & benefits  
 Healthier living  
 Financial well-being  
 Intelligent solutions



## New Jersey State Health Benefits Program **HMO plans at a glance\*** – **Local Government Active Employees**



|   | Aetna HMO   |
|---|---|
| <b>Deductible</b>                         | \$0   |
| <b>Out-of-Pocket Maximum</b>              | \$5,880 Individual / \$11,760 Family<br>Out-of-Pocket Maximum does not include pharmacy** |
| <b>Health Savings Account (HSA)</b>       | N/A   |
| <b>Preventive Care</b>                    | covered at 100%   |
| <b>PCP or primary doctor office visit</b> | \$10  |
| <b>Specialist office visit</b>            | \$10  |
| <b>Emergency Room</b>                     | \$85  |
| <b>Urgent Care Center</b>                 | \$10  |
| <b>Hospital Care</b>                      | \$0   |

\* This is not a complete list of all covered services. Exclusions and limitations apply to some services. For example, preventive care services may be limited to one per year.

\*\* Pharmacy out-of-pocket maximum for the Aetna HMO plans is \$1,470 Individual / \$2,940 Family.

**Health insurance plans are offered, underwritten and/or administered by Aetna Life Insurance Company (Aetna).**

For the latest information, including plan details and benefit coverage, visit the Aetna Member Handbook.

**AetnaStateNJ.com**