

New Jersey State Health Benefits Program

Liberty plans at a glance* – Local Government Active Employees



	Tier 1 (NJ, PA, NY)	Tier 2 (Nationwide)
Deductible	\$0	\$1,500
Out-of-Pocket Maximum	\$2,500 Individual / \$5,000 Family Out-of-Pocket Maximum does not include pharmacy**	\$4,500 Individual / \$9,000 Family Out-of-Pocket Maximum does not include pharmacy**
Health Savings Account (HSA)	N/A	N/A
Preventive Care	covered at 100%	covered at 100%
PCP or primary doctor office visit	\$5	\$20
Specialist office visit	\$15	\$30
Emergency Room	\$100	\$100
Urgent Care Center	\$15	\$30
Hospital Care	Inpatient - \$150 per admission Maternity Inpatient - \$0	20% after deductible

* 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 Liberty 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.

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