

# Randolph Township Board of Education 2023-2024 Plan Comparison



Insurance | Risk Management | Consulting

Benefits	SHIF Aetna Managed Choice POS \$5	SHIF Aetna Managed Choice POS \$25	SHIF Aetna Open Access EC Savings Plus	SHIF Aetna Open Access Managed Choice HSA w/ Rx	SHIF Aetna New Jersey Educators Plan	SHIF Aetna Garden State Health Plan <i>*NJ Providers ONLY</i>
<b>In-Network</b>						
Deductible	\$0/\$0	\$500/\$1,000	Tier 1: \$0/\$0 Tier 2: \$1,500/\$3,000	\$1,500/\$3,000	\$0/\$0	\$0/\$0
Maximum Out of Pocket	\$400/\$800	\$5,000/\$10,000	Tier 1: \$400/\$800 Tier 2: \$2,000/\$4,000	\$5,000/\$10,000	\$500/\$1,000	\$500/\$1,000
Coinsurance	100%	90%	100%	80%	90%*	90%*
Primary Care	\$5	\$25	Tier 1: \$5 Tier 2: \$10	100% after ded	\$10	\$10
Specialist	\$5	\$35	Tier 1: \$5 Tier 2: \$10	100% after ded	\$15	\$15
Emergency Room	\$25	\$100	Tier 1: 100% Tier 2: \$150	100% after ded	\$125	\$125
Inpatient Hospital	100%	90% after ded	Tier 1: 100% Tier 2: \$150 after ded	100% after ded	100%	100%
<b>Out-of-Network</b>						
Deductible	\$100/\$250	\$3,000/\$6,000	N/A	\$1,500/\$3,000	\$350/\$700	\$350/\$700
Maximum Out of Pocket	\$2,000/\$5,000	\$6,000/\$12,000	N/A	\$10,000/\$20,000	\$2,000/\$5,000	\$2,000/\$5,000
Coinsurance	70%	70%	N/A	70%	70%*	70%*

**Effective 7/1/2023, the district's Aetna Medical plans will now be administered through the SHIF**

**\*Garden State Health Plan utilizes New Jersey based Providers ONLY. Out-of-State Services are NOT COVERED\***

\*NJEHP/GSHP In-Network Coinsurance: On select services including Durable Medical Equipment and Emergency Transportation

\*NJEHP/GSHP Out-of-Network Maximum Provider Reimbursement: 200% of Medicare\*

\*NJEHP/GSHP Out-of-Network Coinsurance: Reduced Allowances for Chiro/PT/PT Services

All Employees hired on or after 7/1/2020 will only have the option of enrolling in the New Jersey Educators Health Plan or Garden State Health Plan per Chapter 44 Legislation guidelines

# Randolph Township Board of Education

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**Gallagher**

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CVS Caremark/ Synchrony Rx Prescription Drug Benefits	SHIF Aetna Managed Choice POS \$5	SHIF Aetna Managed Choice POS \$25	SHIF Aetna Open Access EC Savings Plus	SHIF Aetna Open Access Managed Choice HSA w/ Rx	SHIF Aetna New Jersey Educators Plan	SHIF Aetna Garden State Health Plan <i>*NJ Providers ONLY</i>
Formulary	Open	Open	Open	Open	Closed: Mandatory Generic	Closed: Mandatory Generic
Generic (Retail/Mail)	\$10/\$30	\$10/\$30	\$10/\$30	\$10/\$20	\$5/\$10	\$5/\$10
Preferred Brand (Retail/Mail)	\$20/\$60	\$20/\$60	\$20/\$60	\$25/\$50	\$10/\$20	\$10/\$20
Non-Preferred Brand (Retail/Mail)	\$20/\$60	\$20/\$60	\$20/\$60	\$50/\$100	Member Pays the difference between Generic and Brand Plus Brand Copayment*	Member Pays the difference between Generic and Brand Plus Brand Copayment*