

Randolph Township Board of Education

2024-2025 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> |
|-----------------------|-----------------------------------|------------------------------------|--|---|--------------------------------------|--|
| In-Network | | | | | | |
| 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% |
| Out-of-Network | | | | | | |
| 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

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Gallagher

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| Express Scripts 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* |