

Aetna has your back

Support you can trust. Benefits you can count on.

State of New Jersey

2026 School Employees' Health Benefits Program (SEHBP)
Education Employees

AetnaStateNJ.com

aetna®

Explore Your Benefits NJDPB

Total wellness

for the whole you

As an SEHBP member, you're committed to making New Jersey and its local communities a great place to live, work and raise a family. You've earned — and deserve — the best benefits available.

That's why Aetna® offers health benefits that are every bit as big as your commitment. It's health care that supports the whole you, and the ones you love.

All of our medical plans are designed around your total well-being — from prevention and fitness, to your physical care and mental wellness.

And our large national network of trusted providers means you have more options than ever to find the care you need, both within New Jersey and when you're on the go.

Annual Open Enrollment

Open Enrollment takes place annually from October 1 through October 31 for active employees. Under age 65 retirees are able to elect a new plan once every 12 months.

Questions? Please call our Health Concierge Team at **1-877-782-8365 (TTY:771)**, Monday through Friday, 8 AM to 6 PM ET. If you want to make a plan change, log in to **mynjbenefitshub** between October 1 through October 31, 2025, through your myNewJersey account or via **mynjbenefitshub.nj.gov**.



It's your choice

As you review your Aetna® medical plan options, remember that all of our plans cover the same services and include the same programs and support.

When you think about your out-of-pocket costs, consider how much you'll pay each month for coverage, whether you'll need to meet an annual deductible, and how much you'll owe when you see a doctor, get lab work, need urgent care and more.

Also think about whether you're okay staying within a provider network to keep your costs lower, or if you want to be able to visit providers outside of your plan's network when you need care. With all Aetna plans, you'll have unrivaled access to quality care, whether locally or across the country.

Of course, in a true emergency, you'll be covered regardless of a provider's network status. And with all of our medical plans, preventive care is covered at 100% with no deductible when you use an in-network provider.

New Jersey Educators Health Plan (NJEHP) and Freedom plans (if eligible)

With these plans, you have access to the Aetna Choice® POS II network when you need care. This is our broadest nationwide provider network. You'll still have the option to go outside the network for care, but your costs will be higher when you do. None of these plans require you to pay an annual deductible when you receive care in the network. The biggest differences among them is how much you'll pay in monthly premiums and in copays/coinsurance for health care services.

Garden State Health Plan (GSHP)

The GSHP gives you more ways to save and stay healthy, without compromising quality. You'll have access to the Aetna Whole Health℠ New Jersey network — a large network of select New Jersey doctors, specialists and hospitals across all 21 counties in the state. Your health care costs will be lower when you receive care within this network. You can also visit providers in the broader Aetna network within New Jersey, but your out-of-pocket costs will be higher. If you travel outside of New Jersey, you'll only be covered for emergency services.

To learn more about these plan options, see the charts on the following pages.



To calculate your health insurance premium or find a provider, visit AetnaStateNJ.com.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company (Aetna).

Plan options

Benefit	Aetna® NJEHP In network	Aetna® NJEHP Out of network	GSHP In network	GSHP Out of network
Medical network	**Aetna Choice® POS II**		**Aetna Whole Health℠ NJ (AWHNJ) – NJ only**	
Deductible				
Individual	$0	$350	$0	$350
Family	$0	$700	$0	$700
Coinsurance	10%[1]	30%	10%[1]	30%
Coinsurance out of pocket maximum				
Individual	$500	$2,000	$500	$2,000
Family	$1,000	$5,000	$1,000	$5,000
Total Maximum out of pocket limit				
Individual	$500	$2,000	$500	$2,000
Family	$1,000	$5,000	$1,000	$5,000
Doctors' office visits: primary care physician selection not required				
Primary care office visit	$10	30% after deductible	$10	30% after deductible
Specialist office visit	$15	30% after deductible	$15	30% after deductible
Diagnostic procedures				
Freestanding lab/radiology/ advanced imaging	$0	30% after deductible	$0	30% after deductible
Outpatient lab/radiology/ advanced imaging	$0	30% after deductible	$0	30% after deductible
Hospital care				
Inpatient admission	$0	30% after deductible	$0	30% after deductible
Outpatient department services/surgery	$0	30% after deductible	$0	30% after deductible
Emergency care				
Emergency room	$125	$125	$125	$125
Ambulance	10%	30% after deductible	10%	30% after deductible
Urgent care	$15	30% after deductible	$15	30% after deductible
Other services				
Acupuncture	$15	30% after deductible; lesser of $60/visit or 75% of INN cost/visit	$15	30% after deductible; lesser of $60/visit or 75% of INN cost/visit
Short-term therapies: Physical, occupational, speech, respiratory	$15	30% after deductible for speech and occupational therapy; lesser of $52/ visit or 75% of INN cost/ visit for physical therapy	$15	30% after deductible for speech and occupational therapy; lesser of $52/ visit or 75% of INN cost/ visit for physical therapy
PT/OT/SP limits	Based on medical necessity		Based on medical necessity	
Chiropractic care	$15	30% after deductible; lesser of $35/visit or 75% of INN cost/visit	$15	30% after deductible; lesser of $35/visit or 75% of INN cost/visit
Chiropractic limits	30-visit maximum per calendar year		30-visit maximum per calendar year	
Durable medical equipment	10%	30% after deductible	10%	30% after deductible
Out-of-network reimbursement	**200% of CMS**		**200% of CMS**	

- INN cost = in-network cost
- No coverage outside of NJ for the GSHP except for emergency services.
- Retiree plan options are available at NJ.gov/treasury/pensions/hb-retired-shbp.shtml.
- This is not a complete list of covered services. Exclusions and limitations apply to some services. Visit NJ.gov/treasury/pensions/member-guidebooks.shtml for more information.

[1] On select services (durable medical equipment, prosthetics, orthotics, oxygen, private duty nursing, ambulance).

Plan options

Benefit	Freedom 10 – employees hired prior to 7/1/2020 In network	Freedom 10 – employees hired prior to 7/1/2020 Out of network	Freedom 15 – employees hired prior to 7/1/2020 In network	Freedom 15 – employees hired prior to 7/1/2020 Out of network
Medical network	**Aetna Choice® POS II**		**Aetna Choice® POS II**	
Deductible				
Individual	$0	$100	$0	$100
Family	$0	$250	$0	$250
Coinsurance	10%[1]	20%	10%[1]	30%
Coinsurance out of pocket maximum				
Individual	$400	$2,000	$400	$2,000
Family	$1,000	$5,000	$1,000	$5,000
Total Maximum out of pocket limit				
Individual	$400	$2,000	$8,480	$2,000
Family	$1,000	$5,000	$16,960	$5,000
Doctors' office visits: primary care physician selection not required				
Primary care office visit	$10	20% after deductible	$15	30% after deductible
Specialist office visit	$10	20% after deductible	$15	30% after deductible
Diagnostic procedures				
Freestanding lab/radiology/ advanced imaging	$0	20% after deductible	$0	30% after deductible
Outpatient lab/radiology/ advanced imaging	$0	20% after deductible	$0	30% after deductible
Hospital care				
Inpatient admission	$0	20% after deductible	$0	30% after deductible
Outpatient department services/surgery	$0	20% after deductible	$0	30% after deductible
Emergency care				
Emergency room	$25	$25	$50	$50
Ambulance	10%	20% after deductible	10%	30% after deductible
Urgent care	$10	20% after deductible	$15	30% after deductible
Other services				
Acupuncture	$10	20% after deductible; lesser of $60/visit or 75% of INN cost/visit	$15	30% after deductible; lesser of $60/visit or 75% of INN cost/visit
Short-term therapies: Physical, occupational, speech, respiratory	$10	20% after deductible for speech and occupational therapy; lesser of $52/ visit or 75% of INN cost/ visit for physical therapy	$15	30% after deductible for speech and occupational therapy; lesser of $52/ visit or 75% of INN cost/ visit for physical therapy
PT/OT/SP limits	Based on medical necessity		Based on medical necessity	
Chiropractic care	$10	20% after deductible; lesser of $35/visit or 75% of INN cost/visit	$15	30% after deductible; lesser of $35/visit or 75% of INN cost/visit
Chiropractic limits	30-visit maximum per calendar year		30-visit maximum per calendar year	
Durable medical equipment	10%	20% after deductible	10%	30% after deductible
Out-of-network reimbursement	**90% of FAIR Health national**		**90% of FAIR Health national**	

• INN cost = in-network cost

[1] On select services (durable medical equipment, prosthetics, orthotics, oxygen, private duty nursing, ambulance).



A focus on the whole you

From physical health to mental well-being, and from chronic condition support to everyday wellness, we create seamless connections to simplify your journey. We want to take the frustration out of health care and help you get what you want, when you want it, how you want it.

Care management

If you're managing a chronic condition, such as diabetes or high blood pressure, or facing a complex health challenge, we've got your back. With our care management program, you'll work one-on-one with a registered nurse. They can help you put together a personalized care plan, find the providers and resources you need, and answer your questions.

Think of your nurse as your dedicated health advocate — there to help you stay on track, stay well and use your Aetna® resources to the fullest.

Aetna Compassionate Care℠

If you or a covered family member is facing an advanced illness, this program offers extra help and guidance. You'll be paired with an Aetna nurse care manager, who will support you and your caregiver with both your physical and emotional needs.

They'll help you coordinate care, access resources, manage your benefits and more. And if hospice care becomes necessary, they'll help arrange those services, too.

Behavioral health care

Your Aetna® medical plan supports both your physical needs and your mental wellness, with behavioral health resources built right in. Now, more than ever, we want to help you stay well in body **and** mind.

You'll have access to a large network of behavioral health providers, including psychiatrists, psychologists, therapists and family counselors. And you can schedule sessions in person or virtually, for short- or long-term care.

Once you're an Aetna member, you'll be able to call Aetna Behavioral Health or go online to get help finding a solution for your specific needs — whether you're struggling with anxiety or depression, everyday stress or relationship issues, or need help overcoming an addiction.

Here are just a few of the behavioral health programs available to you:

- **AbleTo**
  An eight-week virtual program to help you better deal with a recent medical diagnosis or other life events
- **Brightline**
  Virtual support and digital tools for kids and teens
- **Workit Health**
  Different levels of support for substance misuse and other addictive behaviors





Connecting to care

We know that "one size fits all" no longer applies to how you access care. That's why we give you choices — both with our extensive provider networks, and with the following care options. In person, virtually or by phone. . . you decide what works best for you.



Direct Primary Care

Aetna® members have access to Direct Primary Care with New Jersey SEHBP care providers. You can access this service for nearly all of your primary care needs, with both in-person and virtual options. It's a cost-effective choice for ongoing primary care for you and your family. Your Direct Primary Care providers will also coordinate your care with other providers to help ensure you get the best care possible.

Teladoc Health

When you need care in a hurry — even if you're away from home or it's the middle of the night — you can connect with Teladoc Health in minutes. You'll have 24/7 access to a board-certified primary care doctor by phone or video. They can diagnose and treat many non-emergency medical issues, and even order a prescription to your local pharmacy if needed. Here are some of the medical conditions they can help with:

- ✓ Allergies
- ✓ Bronchitis
- ✓ Cold and flu symptoms
- ✓ Sinus infections
- ✓ Sore throat

24-Hour Nurse Line

Not sure where to go for care? Want to know more about a medical diagnosis? Need help preparing for a doctor visit? You can talk with a registered nurse anytime by calling our 24-Hour Nurse Line. Our nurses can provide information and support on a wide variety of health topics — at no extra cost to you.

Wellness perks and rewards

When you feel good, you can live life to the fullest. That's why our medical plans focus on your total wellness, supporting you when you're sick or injured, and helping you stay well. These wellness perks can help you get healthy, stay healthy, save money — even earn a reward.

Healthy Lifestyle Coaching

Whether you want to lose weight, exercise more, reduce your stress, quit smoking or sleep better, this digital coaching program can help you take charge of your health.

Aetna fitness reimbursement

Aetna members age 18 and older covered under the medical plan can earn a fitness reimbursement every month. Stay active and log your physical activity to earn a monthly $20 reward, up to $240 per year.

Aetna discounts

As an Aetna member, you'll enjoy healthy discounts that are automatically included as part of your medical plan. These discounts are in addition to your plan benefits and can help you save on products and services you use every day, including:

- ✓ Eyewear
- ✓ Hearing aids
- ✓ Natural products and services

NJWELL — earn a $250 reward

Of course, all of the Aetna plans include the NJWELL program to help you earn a $250* reward each year for taking healthy actions. Active employees and covered spouses can earn this reward.

Here's how the program works: There are two required activities — completing a health assessment and a biometric screening — that are worth 100 points each. Then you can earn 600 more points by completing your annual preventive care and participating in wellness activities. When you reach 800 points, you'll earn the $250 reward.

This program runs annually from November 1–October 31.







We're here to help

Call us with any questions to get the personalized support and answers you need.

Questions? Call our Concierge team at **1-877-782-8365 (TTY: 711)**, Monday through Friday, 8 AM to 6 PM ET.

If you want to make a plan change, log in to **mynjbenefitshub** between October 1 and October 31, 2025, through your myNewJersey account or via **mynjbenefitshub.nj.gov**.

Once you're a member, here's how to stay connected:

Call	Visit	
Call your Aetna Concierge Service Team at **1-877-StateNJ (1-877-782-8365) (TTY: 711)**, Monday through Friday, 8 AM to 6 PM ET. They can help you better understand your benefits, find a provider, access resources, answer claims questions — and more.	Visit **AetnaStateNJ.com** to	

Healthier happens together®

Questions?

Call your Aetna Concierge Team
Monday through Friday, 8 AM to 6 PM ET,
1-877-782-8365 (TTY: 711).

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