



# New Jersey State Health Benefits Program

## HDHP plans at a glance\* – Local Government Non-Medicare Eligible Retirees



	Aetna Value HD4000	
	In-network	Out-of-network
<b>Deductible</b>	\$4,000 Individual / \$8,000 Family	\$4,000 Individual / \$8,000 Family
<b>Out-of-Pocket Maximum</b> Does not include pharmacy	\$5,000 Individual / \$10,000 Family†	\$6,000 Individual / \$12,000 Family
<b>Health Savings Account (HSA)</b>	No employer HSA contributions	
<b>Preventive Care</b>	Covered at 100%	Not covered**
<b>PCP or primary doctor office visit</b>	20% after deductible	40% after deductible
<b>Specialist office visit</b>	20% after deductible	40% after deductible
<b>Emergency Room</b>	20% after deductible	20% after deductible
<b>Urgent Care Center</b>	20% after deductible	40% after deductible
<b>Hospital Care</b>	20% after deductible	40% 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. See materials distributed by State Health Benefits Program for more information.

\*\* Annual Ob/Gyn checkup, annual mammography, annual PAP smear, and well-child immunizations up to 12 months old covered at standard out-of-network coinsurance level for the plan after applicable deductibles.

† The Out-of-Pocket Maximum for a family enrolled in the Aetna Value HD4000 plan is \$10,000. If one family member reaches \$6,850 in out-of-pocket costs during a calendar year, that family member will no longer have to pay their member cost share for the duration of the calendar year. The other members of the family will be responsible for their member cost share until the \$10,000 family out-of-pocket maximum is met.

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](http://AetnaStateNJ.com)