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New Jersey State Health Benefits Program HMO plans at a glance* – Local Government Non-Medicare Eligible Retirees



	Aetna HMO	Aetna HMO 1525	Aetna HMO 2030
Deductible	\$0	\$0	\$0
Out-of-Pocket Maximum	\$5,999 Individual / \$11,998 Family Out-of-Pocket Maximum does not include pharmacy**	\$5,999 Individual / \$11,998 Family Out-of-Pocket Maximum does not include pharmacy**	\$5,999 Individual / \$11,998 Family Out-of-Pocket Maximum does not include pharmacy**
Health Savings Account (HSA)	N/A	N/A	N/A
Preventive Care	covered at 100%	covered at 100%	covered at 100%
PCP or primary doctor office visit	\$10	\$15	\$20
Specialist office visit	\$10	\$25	\$30 adults / \$20 children
Emergency Room	\$85	\$100	\$125
Urgent Care Center	\$10	\$25	\$30 adults / \$20 children
Hospital Care	\$0	\$0	\$0

* 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 HMO plans is \$1,351 Individual / \$2,702 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.

AetnaStateNJ.com