



Start fresh

School Employees' Health Benefits Program

Garden State Health Plan — Aetna Whole HealthSM New Jersey network

You have a new plan option this year called the Garden State Health Plan. This plan uses the Aetna Whole Health New Jersey network of providers. It's a fresh way of looking at health care. And it's set up to help improve the quality of care you and your family receive, provide a better health care experience, and save you money.

Your care team will work with you to:

- Help keep you healthy or improve your health, not just treat you when you're sick or injured
- Better coordinate your care and keep tabs on your prescriptions, lab results, health history and more
- Spot problems and build personalized care plans to treat you
- Encourage you to play an active and informed role in your health and health care decisions

With the Aetna Whole Health New Jersey network, you have access to providers in all 21 New Jersey counties, so you and your family can find care where you need it.

The network includes:

- 5,900+ primary care doctors
- 29,000+ specialists
- 33 hospitals
- 240+ urgent care facilities



Garden State Health Plan active members, as well as covered spouses and domestic partners, can each **earn a \$250 reward** for completing a biometric screening, health assessment and wellness activities.



Questions?

Call your **Aetna Concierge Service Team** at **1-877-StateNJ (1-877-782-8365) (TTY: 711)**, and be sure to reference the SEHBP Garden State Health Plan.



Garden State Health Plan benefits

The chart below lists important plan features and benefits.

This plan lets you visit any doctor in the Aetna Whole HealthSM New Jersey network without a referral. It's your choice. Just remember that your out-of-pocket costs will be lower when you choose in-network providers.

Garden State Health Plan — Aetna Whole Health NJ		
	In network	Out of network
Deductible	\$0	\$350 Individual \$700 Family
Out-of-pocket maximum	\$500 Individual \$1,000 Family	\$2,000 Individual \$5,000 Family
Coinsurance	10%	30%
Preventive care	Covered at 100%	Not covered*
Primary care doctor visit	\$10	30% after deductible
Specialist office visit	\$15	30% after deductible
Chiropractic (30 visits combined in and out network)	\$15	Maximum dollar limit \$35
Diagnostic (labs and X-rays)	\$0	30% after deductible
Emergency room	\$125	\$125
Urgent care center	\$15	30% after deductible
Ambulance	10%	30% after deductible
Durable medical equipment	10%	30% after deductible
Physical therapy	\$15	Maximum dollar limit \$52
Acupuncture	\$15	Maximum dollar limit \$60
Mental health service		
- Inpatient	\$0	30% after deductible
- Outpatient	\$15	30% after deductible

* Annual ob/gyn exam, annual mammogram, annual Pap test, and well-child immunizations up to 12 months old are covered at the plan's standard out-of-network coinsurance level after the deductible.

Note: If you receive care outside the state of New Jersey, you'll be covered **for emergency services only**. Any non-emergency care will not be covered by the plan, and you'll have to pay the full amount out of pocket.

- Benefits for out-of-network services are based on 200% of the Centers for Medicare & Medicaid Services (CMS) fee schedule.
- If your out-of-network provider charges more than the allowed amount, you're responsible for any expenses above that amount. This is in addition to your out-of-network deductible, coinsurance or copay. Any amount you pay above the allowed charge does not apply to your out-of-pocket maximum.
- This is not a complete list of all covered services. Exclusions and limitations apply to some services.

For self-funded plans, coverage is offered by your employer, and administrative services are provided by Aetna Life Insurance Company (Aetna).

Information is believed to be accurate as of the production date; however, it is subject to change. Providers are independent contractors and not agents of Aetna[®]. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Health information programs provide general information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Health benefits and health insurance plans contain exclusions and limitations. Refer to [Aetna.com](https://www.aetna.com) for more information about Aetna plans.

[AetnaStateNJ.com](https://www.aetna.com) | 1-877-782-8365 (TTY: 711)

