

Benefit	Aetna® NJEHP		GSHP	
	In network	Out of network	In network	Out of network
Medical network	Aetna Choice® POS II		Aetna Whole HealthSM 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](https://www.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](https://www.nj.gov/treasury/pensions/member-guidebooks.shtml) for more information.
- ¹ On select services (durable medical equipment, prosthetics, orthotics, oxygen, private duty nursing, ambulance).

Benefit	Freedom 10 – employees hired prior to 7/1/2020		Freedom 15 – employees hired prior to 7/1/2020	
	In network	Out of network	In network	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	\$7,560	\$2,000
Family	\$1,000	\$5,000	\$15,120	\$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).

Visit AetnaStateNJ.com or call 1-877-782-8365 (TTY:711) for more information.

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).