

NJ EDUCATORS HEALTH PLAN

		NJEHP
IN-NETWORK	NETWORK: National network - NOT limited to NJ doctors and facilities	
	Deductible (Single/Family)	None
	In-Network Coinsurance	10%
	Primary Care Physician Copayment	\$10
	Specialist Copayment	\$15
	Emergency Room Copayment	\$125
	Total In-Network Coinsurance and Copayment Out-of-Pocket Maximum (Single/Family)	\$500/\$1,000
	Inpatient Hospitalization	No charge
OUT-OF-NETWORK	Deductible (Single/Family)	\$350/\$700
	Out-of-Network Coinsurance	30%
	Total Out-of-Network, Out-of-Pocket Maximum (Single/Family)	\$2,000/\$5,000
	Inpatient Hospitalization	No charge
	Maximum Provider Reimbursement (Reasonable and Customary)	200% of Medicare*
PRESCRIPTION DRUG	Retail – Generic	\$5
	Retail – Brand w/ No Generic Available	\$10
	Retail – Brand w/ Generic Available	Member pays the difference**
	Mail – Generic	\$10
	Mail – Brand w/ No Generic Available	\$20
	Mail – Brand w/ Generic Equivalent	Member pays the difference**

* Chiropractic: \$35/visit or 75% of the in-network cost per visit, whichever is less. Acupuncture \$60/visit or 75% of the in-network cost per visit, whichever is less. Physical therapy: in-network cost per visit. Currently \$52.

** For brand-name drugs with generic equivalents available, the plan will pay the cost of the generic equivalent. Members who choose to fill the prescription with the brand-name drug will be responsible for the difference in the cost of the prescription. A medical appeal process is available.

CONTRIBUTION SCHEDULE¹

BASE SALARY OR PENSION ² AMOUNT	LEVEL OF COVERAGE/PERCENTAGE OF SALARY			
	Single	Parent/child(ren)	Two Adults	Family
Up to - \$40,000	1.7%	2.2%	2.8%	3.3%
\$40,001 - \$50,000	1.9%	2.5%	3.3%	3.9%
\$50,001 - \$60,000	2.2%	2.8%	3.9%	4.4%
\$60,001 - \$70,000	2.5%	3.0%	4.4%	5.0%
\$70,001 - \$80,000	2.8%	3.3%	5.0%	5.5%
\$80,001 - \$90,000	3.0%	3.6%	5.5%	6.0%
\$90,001 - \$100,000	3.3%	3.9%	6.0%	6.6%
\$100,001 - \$125,000 ³	3.6%	4.4%	6.6%	7.2%

¹ This contribution cannot exceed the previous Ch. 78 contribution. In every case, the lower contribution applies.

² Only applicable to retirees required to contribute under Ch. 78. Retirees currently receiving or eligible to receive premium-free health benefits will continue to do so.

³ For any employee earning a base salary above \$125,000, the maximum contribution will be based on a salary of \$125,000.