

**West Windsor-Plainsboro School District  
Aetna Medical Plan Designs - Plan Year 2024**

	NJ EHP**	NJ GSHP**
Network	Aetna Choice POS II (Open Access) Available Nationwide	Aetna Whole Health (NJ ONLY) Outside NJ (NONE)
<b>Medical Cost Sharing</b>		
Primary Care Copayment	\$10	\$10
Specialist Care Copayment	\$15	\$15
Emergency Room Copayment	\$125	\$125
In-Network Deductible (Individual/Family)		
In-Network Coinsurance	90% <sup>1</sup>	90% <sup>1</sup>
In-Network Coinsurance Maximum (Individual/Family)		
In-Network Out-of-Pocket Maximum (Individual/Family)	\$500/\$1,000	\$500/\$1,000
Out-of-Network Deductible <sup>2</sup> (Individual/Family)	\$350/\$700	\$350/\$700
Out-of-Network Coinsurance <sup>2</sup>	70%	70%
Out-of-Network Out-of-Pocket Maximum (Individual/Family)	\$2,000/\$5,000	\$2,000/\$5,000
Prescription Drug <sup>3</sup>	Retail: \$5 Generic/\$10 Pref. Brand Mail Order: \$10 Generic/\$20 Pref. Brand <b>Non-Preferred Brand:</b> brand copay plus the cost difference between the brand drug and the generic drug	Retail: \$5 Generic/\$10 Pref. Brand Mail Order: \$10 Generic/\$20 Pref. Brand <b>Non-Preferred Brand:</b> brand copay plus the cost difference between the brand drug and the generic drug

\* Comparison for illustrative purposes only. Written plan document supersedes any errors on this illustration.

\*\* EHP & GSHP plans subject to change based on Ch. 44 legislation and future guidance issued by controlling legal authority.

<sup>1</sup> On select services.

<sup>2</sup> Out-of-Network providers may bill you for difference between the carrier's Reasonable and Customary (R&C) limit and the provider's actual charge, which is the amount paid by the carrier, and the provider's actual charges. This amount may be significant. It is important to note that all percentages for out-of-network services are percentages of the carrier's R&C, not the provider's actual charge. You are responsible for any charges in excess of R&C. R&C is 200% Medicare for EHP & GSHP plans, 90th percentile of FAIR Health for all other plans.

<sup>3</sup> Under EHP & GSHP Rx, if member fills brand where generic is available, ingredient cost difference does not apply toward out-of-pocket maximum and is member's full responsibility.