

New Health Insurance Plan Designed for Medford Township BOE

Health Insurance carrier Horizon Blue Cross and Blue Shield of NJ

Effective date of plan July 1, 2008

Direct Access No Primary doctor needed
No Referral needed

Networks For New Jersey providers, go to website: www.Horizonblue.com, quick physician search, choose the Direct Access network for NJ Providers.

For out of state providers, us the same website as above but instead of quick physician search, choose the BlueCard Doctor / Hospital finder. This will link you to the national Blue Card PPO website. Click on the Guest tab and choose PPO network. You can also call 1-800-810-Blue for assistance.

	<u>Aetna Pat V Plan Horizon Design 8</u>	<u>Aetna Pat X Plan Horizon Design 9</u>
Copay for Network Physician	\$5 / \$5	\$10 / \$15
Annual Physicals	100% after copay	100% after copay
Hospital in network	100%	100%
ER copay	\$25	\$50
Out of Network Deductible	\$100 / \$200	\$200 / \$400
Coinsurance after deductible	70/30	80/20
Max out of pocket (MOOP)	\$2000 / \$4000	\$1000 / \$2000
Vision Benefit	\$5 annual eye exam \$100 allowance 24 months	\$15 annual eye exam \$70 allowance 24 months
RX copay	\$10 Generic / \$15 Brand with mail order at \$5 / \$10	

This is just a brief overview of the Health Benefits. Please refer to the plan description included in the booklet for a detailed explanation of the benefits. Each employee will receive a member handbook, delivered to his or her home after the plan is effective.