The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, [insert contact information]. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call 1-609-292-7524 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$0	See the chart starting on page 2 for how much you pay for covered services. You do not have a plan deductible with this plan.
Are there services covered before you meet your deductible?	Yes. All eligible services except for durable medical equipment and medical appliances.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply.
Are there other deductibles for specific services?	Yes. $100 for medical appliances and durable medical equipment. There are no other specific deductibles.	You do have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For active employees - $6,320 person/$12,640 family. For retirees - $6,489 person/$12,978 family.	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance billed charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.aetna.com/docfind or call 1-877-STATENJ for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	Yes.	Some of the services this plan doesn't cover are listed in this document. See your policy or plan document for additional information about excluded services.

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 copay/visit	Not Covered	———— none ————
	Specialist visit	$30 copay/visit (adult) $20 copay/visit (child)	Not Covered	Chiropractic care is limited to 20 visits combined per calendar year.
	Preventive care/screening/ immunization	No Charge	Not Covered	One routine physical per calendar year.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	Not Covered	———— none ————
	Imaging (CT/PET scans, MRIs)	No Charge	Not Covered	Requires pre-approval
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.[insert].com	Generic drugs	See separate Prescription Drug Plan SBC	See separate Prescription Drug Plan SBC	———— none ————
	Preferred brand drugs	See separate Prescription Drug Plan SBC	See separate Prescription Drug Plan SBC	———— none ————
	Non-preferred brand drugs	See separate Prescription Drug Plan SBC	See separate Prescription Drug Plan SBC	———— none ————
	Specialty drugs	See separate Prescription Drug Plan SBC	See separate Prescription Drug Plan SBC	———— none ————
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	Not Covered	———— none ————
	Physician/surgeon fees	No Charge	Not Covered	———— none ————
If you need immediate medical attention	Emergency room care	$125 copay/visit	$125 copay/visit	Payment at the in-network level applies only to true Medical Emergencies & Accidental Injuries.
	Emergency medical transportation	No Charge	Not Covered	Limited to local emergency transport to the nearest facility equipped to treat the emergency condition.
	Urgent care	$30 copay/visit (adult) $20 copay/visit (child)	Not Covered	———— none ————
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	Not Covered	Requires pre-approval.

[* For more information about limitations and exceptions, see the plan or policy document at www.state.nj.us/treasury/pensions/health-benefits.shtml or by calling 1-609-292-7524.]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Physician/surgeon fees	No Charge	Not Covered	Requires pre-approval.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$30 copay/visit (adult) $20 copay/visit (child)	Not Covered	Some specialty outpatient services require pre-approval. Inpatient services require pre-approval.
	Inpatient services	No Charge	Not Covered	
If you are pregnant	Office visits	$30 copay/visit (adult) $20 copay/visit (child)	Not Covered	Copayment applies to initial visit only.
	Childbirth/delivery professional services	No Charge	Not Covered	Requires pre-approval.
	Childbirth/delivery facility services	No Charge	Not Covered	
If you need help recovering or have other special health needs	Home health care	No Charge	Not Covered	Requires pre-approval.
	Rehabilitation services	$30 copay/visit (adult) $20 copay/visit (child)	Not Covered	Requires pre-approval.
	Habilitation services	$30 copay/visit (adult) $20 copay/visit (child)	Not Covered	Requires pre-approval.
	Skilled nursing care	No Charge	Not Covered	Requires pre-approval. Limited to 120 days per calendar year.
	Durable medical equipment	No Charge	Not Covered	Requires pre-approval for all rentals and some purchases. Subject to $100 medical appliance and durable medical equipment deductible.
	Hospice services	No Charge	Not Covered	Requires pre-approval.
If your child needs dental or eye care	Children's eye exam	$30 copay/visit (adult) $20 copay/visit (child)	Not covered	Limited to one exam every calendar year.
	Children's glasses	Not covered	Not covered	———————— none ————————
	Children's dental check-up	Not covered	Not covered	———————— none ————————

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic Surgery
- Dental Care (Adult)
- Long term care
- Private Duty Nursing (Inpatient)
- Routine foot care
- Weight loss programs

[* For more information about limitations and exceptions, see the plan or policy document at www.state.nj.us/treasury/pensions/health-benefits.shtml or by calling 1-609-292-7524.]

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture (Pain Management Only)	• Hearing aids (Only for members age 15 or younger, maximums apply	• Routine eye care (Adult)
• Bariatric Surgery (requires pre-approval)	• Infertility treatment (requires pre-approval)	• Non- emergency care when traveling outside of the U.S. (subject to deductible/coinsurance and balance billing)
• Chiropractic Care (limited to 30 visits per calendar year)		

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply. For more information on your rights to continue coverage, contact the plan at 1-877-STATENJ (1-877-782-8365). You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Aetna at 1-877-782-8365. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebda/healthreform.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible	$0
Specialist copayment	$30
Hospital (facility) coinsurance	0%
Other coinsurance	0%

This EXAMPLE event includes services like:
Specialist office visits *(prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests *(ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	$12,731

In this example, Peg would pay:

Cost Sharing	
Deductibles	$0
Copayments	$400
Coinsurance	$0
What isn't covered	
Limits or exclusions	$100
The total Peg would pay is	$500

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$0
Specialist copayment	$30
Hospital (facility) coinsurance	0%
Other coinsurance	0%

This EXAMPLE event includes services like:
Primary care physician office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	$7,389

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$200
Coinsurance	$0
What isn't covered	
Limits or exclusions	$6,000
The total Joe would pay is	$6,200

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$0
Specialist copayment	$30
Hospital (facility) coinsurance	0%
Other coinsurance	0%

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	$1,925

In this example, Mia would pay:

Cost Sharing	
Deductibles	$40
Copayments	$200
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$240

Please note that some of the Limits or Exclusions listed above may be covered under the Prescription Plan.

The plan would be responsible for the other costs of these EXAMPLE covered services.