

Bellmawr Board of Education - 2019 Medical Plan Options

BENEFIT	OUT OF NETWORK - COVERED FOR EMERGENCY SERVICES ONLY	Aetna HMO	OUT OF NETWORK - COVERED FOR EMERGENCY SERVICES ONLY	Aetna POS \$15/\$25		Aetna Open Access \$15	
		In Network Only		In Network	Out of Network	In Network	Out of Network
Deductible		\$0 Ind/\$0 Fam		\$0 Ind/\$0 Fam	\$100 Ind/\$250 Fam	\$0 Ind/\$0 Fam	\$100 Ind/\$250 Fam
Out of Pocket Limit		\$5,300 Ind/\$10,600 Fam		\$400 Ind/\$1,000 Fam	\$2,000 Ind/\$5,000 Fam	\$400 Ind/\$1,000 Fam	\$2,000 Ind/\$5,000 Fam
Primary Care		\$10 Copay		\$15 Copay	70% After Deductible	\$15 Copay	70% After Deductible
Specialist		\$10 Copay		\$25 Copay	70% After Deductible	\$15 Copay	70% After Deductible
Chiropractic Care		\$10 Copay (20 visits/calendar year)		\$25 Copay (30 visits/calendar year)	70% After Deductible	\$15. Copay (30 visits/calendar year)	70% After Deductible
Preventive Care		Covered 100%		Covered 100%	70% After Deductible	Covered 100%	70% After Deductible
Diagnostic (x-ray, blood work)		Covered 100%		Covered 100%	70% After Deductible	Covered 100%	70% After Deductible
Imaging (CT/PET scans, MRIs)		Covered 100%		Covered 100%	70% After Deductible	Covered 100%	70% After Deductible
Outpatient Surgery Facility Fee/Physician/Surgeon Fees		Covered 100%		\$200 Copay	70% After Deductible	Covered 100%	70% After Deductible
Emergency Room		\$35 Copay		\$100 Copay		\$50 Copay	
ER Transportation		Covered 100%		No Charge 70% Coinsurance for Non-Emergency		No Coverage for Non-Emergency No Charge 30% Coinsurance for Non-Emergency	
Urgent Care		\$10 Copay		\$25 Copay	70% After Deductible	\$15 Copay	70% After Deductible
Hospital Stay Facility Fee/Physician/Surgeon		Covered 100%		Covered 100%	70% After Deductible	Covered 100%	70% After Deductible
Mental/Behavioral Health Outpatient Substance Abuse Outpatient		\$10 Copay		\$25 Copay Per Visit For Mental Health Covered 100% For Substance Abuse	70% After Deductible	\$15 Copay	
Mental/Behavioral Health Inpatient Substance Abuse Inpatient		Covered 100%		Covered 100%	70% After Deductible	Covered 100%	70% After Deductible
Maternity Prenatal/Postnatal Care Delivery & Inpatient Services		\$10 Copay Covered 100%		\$25 Copay Per Pregnancy For Initial Visit Covered 100% For Inpatient Services	70% After Deductible	\$15 Copay Covered 100%	70% After Deductible
Home Health Care		Covered 100%		Covered 100%	70% After Deductible (60 Visits)	Covered 100%	70% After Deductible
Rehabilitation Services		\$10 Copay		\$25 Copay	70% After Deductible	\$15 Copay	70% After Deductible
Habilitation Services		\$10 Copay		\$25 Copay	70% After Deductible	\$15 Copay	70% After Deductible
Skilled Nursing Care		Covered 100%		Covered 100% (120 Visits)	70% After Deductible (60 Visits)	Covered 100%	70% After Deductible
Durable Medical Equipment		Plan Pays 100% after \$100 Deductible		90% Covered	70% After Deductible	10% Coinsurance	70% After Deductible
Hospice Service		Covered 100%		Covered 100%	70% After Deductible	Covered 100%	70% After Deductible
Eye Exam (1 routine exam/12 month)		\$10 Copay		\$25 Copay	Not Covered	\$15 Copay	Not Covered
Medical Monthly Rates -7/1/19 to 6/30/20		HMO \$10 Monthly Rates		Aetna POS \$10 Monthly Rates		Aetna POS \$15 Monthly Rates	
Single		\$763		\$758		\$772	
Parent/Child(ren)		\$1,240		\$1,244		\$1,268	
Employee / Spouse		\$1,506		\$1,509		\$1,538	
Family		\$2,003		\$2,003		\$2,041	

Preauthorization may be required for certain services.

PLEASE NOTE- This overview is being provided for informational purposes only and does not contain all the terms, conditions, exclusions and limitations of the insurance carrier's policy. Complete details of your program appear in the policy provided by the carrier, which govern the benefits and operation of your program. The policy supersedes if there should be any inconsistency or difference between its provisions and the information in this overview.

PLEASE NOTE - Those who elected the POS \$15/\$25 plan have been placed into the Open Access \$15 Plan until March 1st, 2020. You will pay the lower rates associated with the POS \$15 plan, though, until transitioned to the POS \$15 plan on 3/1/2020.