aetna

Garden State Health Plan
Effective Date: 07-01-2022
(NJ) Aetna Whole Health℠-New Jersey
Coverage limited to NJ based providers only

PLAN DESIGN & BENEFITS
ADMINISTERED BY AETNA LIFE INSURANCE COMPANY - SELF FUNDED

PLAN FEATURES	IN-NETWORK DESIGNATED PROVIDERS	OUT OF NETWORK/NON DESIGNATED PROVIDERS
Benefit Limitations - For any service or supply that is subject to a maximum visit, day, or dollar limitation on a per year basis, the benefit year begins on January 1st unless otherwise mandated. Refer to your plan documents for more information.		
Deductible (per calendar year)	None Individual None Family	$350 Individual $700 Family
Unless otherwise indicated, the deductible must be met prior to benefits being payable. Member cost sharing for certain services, as indicated in the plan, are excluded from charges to meet the Deductible. Pharmacy expenses do not apply towards the Deductible. The family Deductible is a cumulative Deductible for all family members. The family Deductible can be met by a combination of family members; however, no single individual within the family will be subject to more than the individual Deductible amount.		
Member Coinsurance Applies to all expenses unless otherwise stated.	Covered 100%	30%
Payment Limit (per calendar year)	$500 Individual $1,000 Family	$2,000 Individual $5,000 Family
All covered expenses accumulate separately toward the in-network or out-of-network Payment Limit. Only those out-of-pocket expenses resulting from the application of coinsurance percentage, copays, and deductibles (except any penalty amounts) may be used to satisfy the Payment Limit. Pharmacy expenses apply towards the Payment Limit. The family Payment Limit is a cumulative Payment Limit for all family members. The family Payment Limit can be met by a combination of family members; however, no single individual within the family will be subject to more than the individual Payment Limit amount.		
Lifetime Maximum Unlimited except where otherwise indicated.		
Payment for Out-of-Network Care**	Not Applicable	Professional: 200% of Medicare Facility: 200% of Medicare
Primary Care Physician Selection	Optional	Not Applicable
Certification Requirements - Certification for certain types of Out-of-Network care must be obtained to avoid a reduction in benefits paid for that care. Certification for Hospital Admissions, Treatment Facility Admissions, Convalescent Facility Admissions, Home Health Care, Hospice Care and Private Duty Nursing is required.		
Referral Requirement	None	None
Network Designations- In order to be covered at the preferred in-network benefit level you must use a designated provider for care. If you receive care from a non-designated provider your care may be paid at the out-of-network benefit level or may not be covered at all.		
PREVENTIVE CARE	**IN-NETWORK DESIGNATED PROVIDERS**	**OUT OF NETWORK/NON DESIGNATED PROVIDERS**
Routine Adult Physical Exams/ Immunizations 1 exam every 12 months up to age 65, 1 exam every 12 months age 65 and older	Covered 100%	Not Covered
Routine Well Child Exams/Immunizations 7 exams first 12 months, 3 exams 13th - 24th months, 3 exams 25th - 36th months, 1 exam per 12 months thereafter to age 22.	Covered 100%	Not Covered Immunizations covered at 30%; after deductible
Routine Gynecological Care Exams 1 exam and pap smear per calendar year, includes related fees.	Covered 100%	30%; after deductible

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Routine Mammograms	Covered 100%	30%; after deductible
Women's Health	Covered 100%	30%; after deductible
Includes: Screening for gestational diabetes, HPV (Human- Papillomavirus) DNA testing, counseling for sexually transmitted infections, counseling and screening for human immunodeficiency virus, screening and counseling for interpersonal and domestic violence, breastfeeding support, supplies and counseling. Contraceptive methods, sterilization procedures, patient education and counseling. Limitations may apply.		
Routine Digital Rectal Exam	Covered 100%	Not Covered
Recommended: For covered males age 40 and over.		
Prostate-specific Antigen Test	Covered 100%	Not Covered
Recommended: For covered males age 40 and over.		
Colorectal Cancer Screening	Covered 100%	Not Covered
Recommended: For all members age 45 and over.		
Routine Eye Exams	$15 copay	Not Covered
1 routine exam per year.		
Routine Hearing Screening	Covered 100%	Not Covered
PHYSICIAN SERVICES	**IN-NETWORK DESIGNATED PROVIDERS**	**OUT OF NETWORK/NON DESIGNATED PROVIDERS**
Office Visits to Non-Specialist	$10 office visit copay	30%; after deductible
Specialist Office Visits	$15 office visit copay	30%; after deductible
Includes services of an internist, general physician, family practitioner or pediatrician if the physician is not the member's selected PCP.		
Hearing Exams	$15 office visit copay	30%; after deductible
Pre-Natal Maternity	Covered 100%	30%; after deductible
Walk-in Clinics	$15 copay	30%; after deductible
Walk-in Clinics are free-standing health care facilities that (a) may be located in or with a pharmacy, drug store, supermarket or other retail store; and (b) provide limited medical care and services on a scheduled or unscheduled basis. Urgent care centers, emergency rooms, the outpatient department of a hospital, ambulatory surgical centers, and physician offices are not considered to be Walk-in Clinics.		
Allergy Testing	Your cost sharing is based on the type of service and where it is performed	30%; after deductible
Allergy Injections	Covered 100%	30%; after deductible
DIAGNOSTIC PROCEDURES	**IN-NETWORK DESIGNATED PROVIDERS**	**OUT OF NETWORK/NON DESIGNATED PROVIDERS**
Diagnostic X-ray	Covered 100%	30%; after deductible
(other than Complex Imaging Services) If performed as a part of a physician office visit and billed by the physician, expenses are covered subject to the applicable physician's office visit member cost sharing.		
Diagnostic Laboratory	Covered 100%	30%; after deductible
If performed as a part of a physician office visit and billed by the physician, expenses are covered subject to the applicable physician's office visit member cost sharing.		
Diagnostic Complex Imaging	Covered 100%	30%; after deductible
If performed as a part of a physician office visit and billed by the physician, expenses are covered subject to the applicable physician's office visit member cost sharing.		
EMERGENCY MEDICAL CARE	**IN-NETWORK DESIGNATED PROVIDERS**	**OUT OF NETWORK/NON DESIGNATED PROVIDERS**
Urgent Care Provider	$15 office visit copay	30%; after deductible
Non-Urgent Use of Urgent Care Provider	Not Covered	Not Covered

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Emergency Room Copay waived if admitted	$125 copay	Same as in-network care
Non-Emergency Care in an Emergency Room	Not Covered	Not Covered
Emergency Use of Ambulance	10%	Same as in-network care
Non-Emergency Use of Ambulance	Not Covered	Not Covered
HOSPITAL CARE	**IN-NETWORK DESIGNATED PROVIDERS**	**OUT OF NETWORK/NON DESIGNATED PROVIDERS**
Inpatient Coverage	Covered 100%	30%; after deductible
Your cost sharing applies to all covered benefits incurred during your inpatient stay.		
Inpatient Maternity Coverage (includes delivery and postpartum care)	Covered 100%	30%; after deductible
Your cost sharing applies to all covered benefits incurred during your inpatient stay.		
Outpatient Hospital Expenses	Covered 100%	30%; after deductible
Your cost sharing applies to all covered benefits incurred during your outpatient visit.		
Outpatient Surgery - Hospital	Covered 100%	30%; after deductible
Your cost sharing applies to all covered benefits incurred during your outpatient visit.		
Outpatient Surgery - Freestanding Facility	Covered 100%	30%; after deductible
Your cost sharing applies to all covered benefits incurred during your outpatient visit.		
MENTAL HEALTH SERVICES	**IN-NETWORK DESIGNATED PROVIDERS**	**OUT OF NETWORK/NON DESIGNATED PROVIDERS**
Inpatient	Covered 100%	30%; after deductible
Your cost sharing applies to all covered benefits incurred during your inpatient stay.		
Mental Health Office Visits	$15 copay	30%; after deductible
Your cost sharing applies to all covered benefits incurred during your outpatient visit.		
Other Mental Health Services	Covered 100%	30%; after deductible
SUBSTANCE ABUSE	**IN-NETWORK DESIGNATED PROVIDERS**	**OUT OF NETWORK/NON DESIGNATED PROVIDERS**
Inpatient	Covered 100%	30%; after deductible
Your cost sharing applies to all covered benefits incurred during your inpatient stay.		
Residential Treatment Facility	Covered 100%	30%; after deductible
Substance Abuse Office Visits	$15 copay	30%; after deductible
Your cost sharing applies to all covered benefits incurred during your outpatient visit.		
Other Substance Abuse Services	Covered 100%	30%; after deductible
OTHER SERVICES	**IN-NETWORK DESIGNATED PROVIDERS**	**OUT OF NETWORK/NON DESIGNATED PROVIDERS**
Skilled Nursing Facility	Covered 100% Limited to 120 days per year.	30%; after deductible Limited to 60 days per year.
Your cost sharing applies to all covered benefits incurred during your inpatient stay.		
Home Health Care	Covered 100%	30%; after deductible
Private Duty Nursing no included. Limited to 3 intermittent visits per day by a participating home health care agency; 1 visit equals a period of 4 hrs or less.		
Hospice Care - Inpatient	Covered 100%	30%; after deductible
Your cost sharing applies to all covered benefits incurred during your inpatient stay.		
Hospice Care - Outpatient	Covered 100%	30%; after deductible
Your cost sharing applies to all covered benefits incurred during your outpatient visit.		

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Private Duty Nursing Each period of private duty nursing of up to 8 hours will be deemed to be one private duty nursing shift.	10%	30%; after deductible
Spinal Manipulation Therapy Limited to 30 visits per year	$15 copay	Lesser of $35/visit or 75% of in-network cost/visit
Outpatient Short-Term Rehabilitation Includes speech, physical, occupational therapy	$15 copay	30%; after deductible for speech and occupational therapy Lesser of $52/visit or 75% of in-network cost/visit for physical therapy only
Habilitative Physical Therapy	$15 copay	30%; after deductible
Habilitative Occupational Therapy	$15 copay	30%; after deductible
Habilitative Speech Therapy	$15 copay	30%; after deductible
Autism Behavioral Therapy Combined with outpatient mental health visits	Refer to MBH Outpatient Mental Health	Refer to MBH Outpatient Mental Health
Autism Applied Behavior Analysis Covered same as any other Outpatient Mental Health All Other benefit	Refer to MBH Outpatient Mental Health All Other	Refer to MBH Outpatient Mental Health All Other
Autism Physical Therapy	$15 copay	30%; after deductible
Autism Occupational Therapy	$15 copay	30%; after deductible
Autism Speech Therapy	$15 copay	30%; after deductible
Durable Medical Equipment	10%	30%; after deductible
Diabetic Supplies -- (if not covered under Pharmacy benefit)	10%	30%; after deductible
Affordable Care Act mandated Women's Contraceptives	Covered 100%	Covered same as any other expense.
Women's Contraceptive drugs and devices not obtainable at a pharmacy	Covered 100%	Covered same as any other medical expense.
Infusion Therapy Administered in the home or physician's office	$15 copay	30%; after deductible
Infusion Therapy Administered in an outpatient hospital department or freestanding facility	Your cost sharing is based on the type of service and where it is performed	Your cost sharing is based on the type of service and where it is performed
Vision Eyewear	Not Covered	Not Covered
Orthotics	Your cost sharing is based on the type of service and where it is performed	Your cost sharing is based on the type of service and where it is performed
Prosthetics	Your cost sharing is based on the type of service and where it is performed	Your cost sharing is based on the type of service and where it is performed
Acupuncture	$15 copay	Lesser of $60/visit or 75% of in-network cost/visit
Gene-based, Cellular, and other Innovative Therapies (GCIT™)	Your cost sharing is based on the type of service and where it is performed	Not Covered

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	$15 copay In-network coverage is provided at GCIT™ designated facilities only.	
Transplants	Covered 100% Preferred coverage is provided at an IOE contracted facility only.	Not Covered
Bariatric Surgery	Covered 100%	30%; after deductible
FAMILY PLANNING	**IN-NETWORK DESIGNATED PROVIDERS**	**OUT OF NETWORK/NON DESIGNATED PROVIDERS**
Infertility Treatment Diagnosis and treatment of the underlying medical condition only.	Your cost sharing is based on the type of service and where it is performed	Your cost sharing is based on the type of service and where it is performed
Comprehensive Infertility Services Artificial insemination and ovulation induction	$15 copay	30%; after deductible
Advanced Reproductive Technology (ART) In vitro fertilization (IVF), zygote intra-fallopian transfer (ZIFT), gamete intrafallopian transfer (GIFT), cryopreserved embryo transfers, intracytoplasmic sperm injection (ICSI) or ovum microsurgery. Limited to 4 egg retrievals per lifetime.	$15 copay	30%; after deductible
Vasectomy	Covered 100%	30%; after deductible
Tubal Ligation	Covered 100%	30%; after deductible
GENERAL PROVISIONS		
Dependents Eligibility	Spouse, children from birth to age 26 regardless of student status.	

Plans are provided by: Aetna Life Insurance Company. While this material is believed to be accurate as of the production date, it is subject to change.

Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not our agents. Provider participation may change without notice. We do not provide care or guarantee access to health services.

The following is a list of services and supplies that are *generally* not covered. However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s) purchased by your employer.

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• All medical and hospital services not specifically covered in, or which are limited or excluded by your plan documents.
• Cosmetic surgery, including breast reduction.
• Custodial care.
• Dental care and dental X-rays.
• Donor egg retrieval
• Experimental and investigational procedures, except for coverage for medically necessary routine patient care costs for members participating in a cancer clinical trial.
• Hearing aids
• Home births
• Immunizations for travel or work, except where medically necessary or indicated.
• Implantable drugs and certain injectable drugs including injectable infertility drugs.
• Infertility services, including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in your plan documents.
• Long-term rehabilitation therapy.
• Non-medically necessary services or supplies.
• Outpatient prescription drugs (except for treatment of diabetes), unless covered by a prescription plan rider and over-the-counter medications (except as provided in a hospital) and supplies.
• Radial keratotomy or related procedures.
• Reversal of sterilization.
• Services for the treatment of sexual dysfunction/enhancement, including therapy, supplies or counseling or prescription drugs.
• Special duty nursing.
• Therapy or rehabilitation other than those listed as covered.
• Weight control services including surgical procedures, medical treatments, weight control/loss programs, dietary regimens and supplements, appetite suppressants and other medications; food or food supplements, exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including Morbid Obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions.

Aetna, or its affiliate(s), receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates may reduce the amount a member pays the pharmacy for covered prescriptions.
CVS Caremark ® Mail Service Pharmacy refers to CVS Caremark ® Mail Service Pharmacy, a licensed pharmacy subsidiary of Aetna Inc., that operates through mail order. The charges that Aetna negotiates with CVS Caremark ® Mail Service Pharmacy may be higher than the cost they pay for the drugs and the cost of the mail order pharmacy services they provide. For these purposes, the pharmacy's cost of purchasing drugs takes into account discounts, credits and other amounts that they may receive from wholesalers, manufacturers, suppliers and distributors.
In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.
Translation of the material into another language may be available. Please call Member Services at **1-888-982-3862.**
Puede estar disponible la traduccion de este material en otro idioma. Por favor llame a Servicios al Miembro al **1-888-982-3862.**
Plan features and availability may vary by location and group size.
For more information about Aetna plans, refer to **www.aetna.com.**
Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are both within the CVS Health family.