



School Employees' Health Benefits Program

Garden State Health Plan — Aetna Whole HealthSM New Jersey network





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The Garden State Health Plan uses the Aetna Whole Health New Jersey network of providers. It's a fresh way of looking at health care. And it helps improve the quality of care you and your family receive, while providing a better health care experience and saving you money.



How can I find a primary care doctor in the Aetna Whole Health New Jersey network?

Visit [AetnaStateNJ.com](https://www.aetnastatenj.com) and scroll down to Provider Search. Click **Start searching**, then continue as a guest and enter your search details. When prompted to select a plan, select Aetna Whole HealthSM New Jersey from the list of plans, and follow the on-screen instructions.

If you need help choosing or changing a primary care doctor, call your Aetna Concierge Service Team at **1-877-StateNJ (1-877-782-8365) (TTY: 711)**.

For self-funded plans, coverage is offered by your employer, and administrative services are provided by Aetna Life Insurance Company (Aetna).

What you need to know

How does the Garden State Health Plan work?

With this plan, you have access to the Aetna Whole HealthSM New Jersey network. This is a network of select New Jersey primary care doctors, specialists and hospitals focused on your health and well-being. Your doctors, specialists and hospitals all work together to:



Help keep you healthy or improve your health, not just treat you when you're sick or injured



Better coordinate your care and keep tabs on your prescriptions, lab results, health history and more



Spot problems and build personalized care plans to treat you



Encourage you to play an active and informed role in your health and health care decisions

The plan works best when your entire care team is part of the Aetna Whole Health New Jersey network. That way, shared electronic health records can help keep your primary care doctor and other members of your care team on the same page and help them spot gaps in your care. Plus, your medical cost savings will be highest when you use network providers.



Questions?

Scan the code to call your **Aetna Concierge Service Team** at **1-877-StateNJ (1-877-782-8365) (TTY: 711)**. Be sure to reference the SEHBP Garden State Health Plan.



Know your network

The network includes:



6,150+ primary care doctors



30,000+ specialists

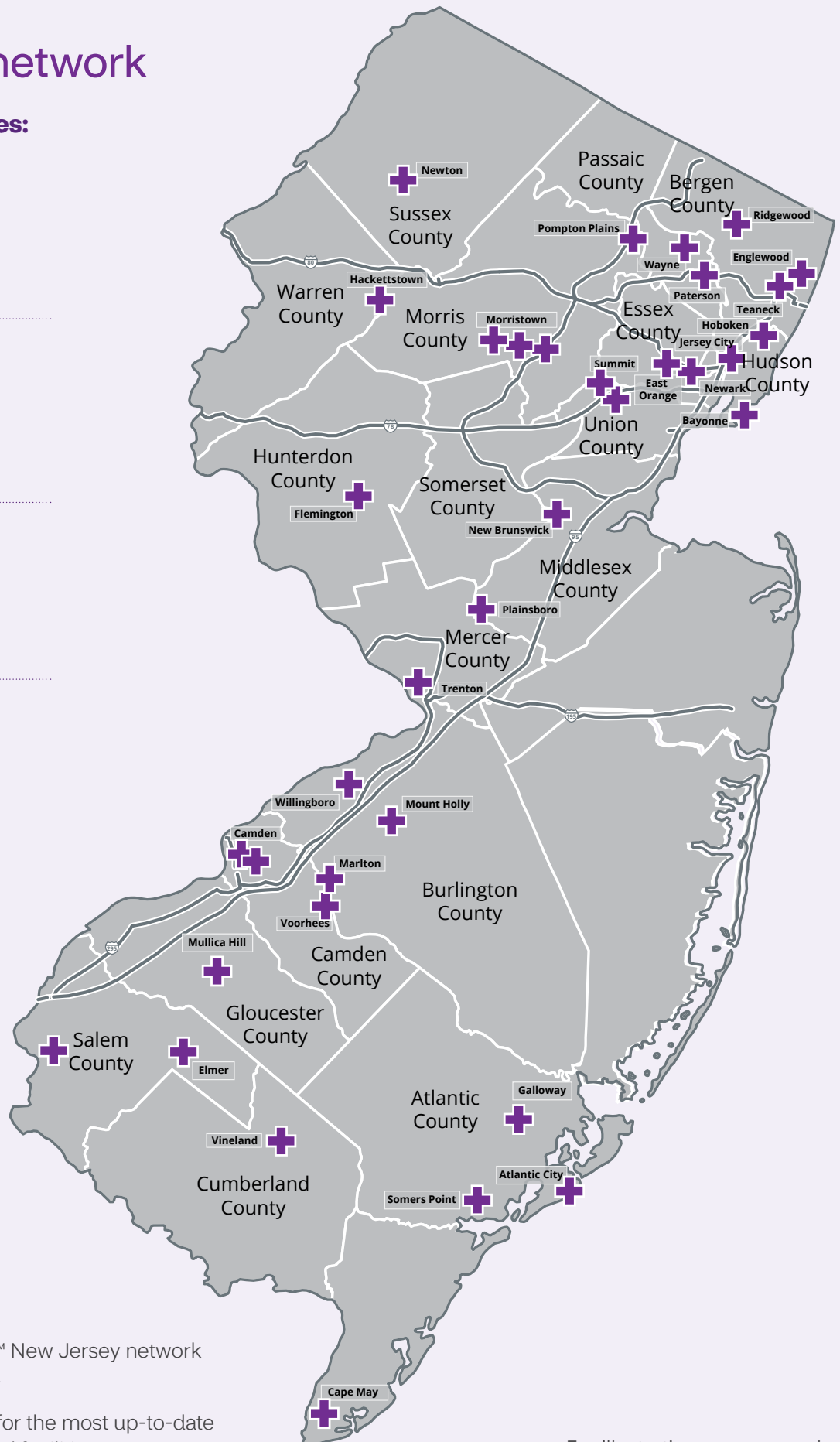


35 hospitals



240+ urgent care facilities

+ Network hospitals



The Aetna Whole HealthSM New Jersey network is available in all counties.

Visit AetnaStateNJ.com for the most up-to-date information on doctors and facilities.

For illustrative purposes only.

Garden State Health Plan benefits

The chart below lists important plan features and benefits.

This plan lets you visit any doctor in the Aetna Whole HealthSM New Jersey network without a referral. It's your choice. Just remember that your out-of-pocket costs will be lower when you choose in-network providers.

Garden State Health Plan — Aetna Whole Health NJ		
	In network	Out of network
Deductible	\$0	\$350 Individual \$700 Family
Out-of-pocket maximum	\$500 Individual \$1,000 Family	\$2,000 Individual \$5,000 Family
Coinsurance	10%	30%
Preventive care	Covered at 100%	Not covered*
Primary care doctor visit	\$10	30% after deductible
Specialist office visit	\$15	30% after deductible
Chiropractic visit (30 visits combined in and out network)	\$15	Maximum dollar limit \$35
Diagnostic (lab work and X-rays)	\$0	30% after deductible
Emergency room	\$125	\$125
Urgent care center	\$15	30% after deductible
Ambulance	10%	30% after deductible
Durable medical equipment	10%	30% after deductible
Physical therapy	\$15	Maximum dollar limit \$52
Mental health services		
- Inpatient	\$0	30% after deductible
- Outpatient	\$15	30% after deductible

* Annual ob/gyn exam, annual mammogram, annual Pap test and well-child immunizations up to 12 months old are covered at the plan's standard out-of-network coinsurance level after the deductible.



Note: If you receive care outside the state of New Jersey, you'll be covered **for emergency services only**. Any non emergency care will not be covered by the plan, and you'll have to pay the full amount out of pocket.

- Benefits for out-of-network services are based on 200% of the Centers for Medicare & Medicaid Services (CMS) fee schedule.
- If your out-of-network provider charges more than the allowed amount, you're responsible for any expenses above that amount. This is in addition to your out-of-network deductible, coinsurance or copay. Any amount you pay above the allowed charge also doesn't apply to your out-of-pocket maximum.
- This is not a complete list of all covered services. Exclusions and limitations apply to some services.

Health plan resources

Health benefits are important to you and your family. Staying well and living well are, too. Aetna® puts it all together for you — benefits, resources, tools and technology, and personal service and support. Let us help you feel and be your best!



Support for a healthy pregnancy

The **Aetna Enhanced Maternity Program™** provides extra support during pregnancy, from managing pregnancy symptoms to labor and beyond. This program offers services, information and resources for a healthy pregnancy right from the start.



Savings on healthy-living products and services

With **Aetna discount programs**, you can save on gym memberships, weight-loss programs, vision services, hearing aids and more.



Nurse support anytime

With the **24-Hour Nurse Line**, you can speak with a registered nurse about health issues — anytime, day or night. While only your doctor can diagnose, prescribe or give medical advice, these nurses can provide the latest information on a variety of health topics.



Access to a doctor, 24/7

Teladoc Health connects you to a board-certified primary care doctor, anytime, anywhere. You can get care by phone or video for many non-emergency medical issues, including colds, flu, bronchitis, infections and more. When appropriate, they can even call in a prescription to your local pharmacy.



Back and joint pain therapy

The Aetna Back and Joint Care program uses Hinge Health's digital exercise therapy to provide support for chronic back, knee, hip, neck and shoulder pain.

Hinge Health provides all the tools you need to get moving again from the comfort of your home. You'll get exercise therapy tailored to your condition and the support of a personal care team.



Healthy Lifestyle and Condition Coaching

This personalized coaching program can help you eat better, get more active and take charge of your health. Work with a coach by phone or online for help reaching your health goals.



Mental health care on your terms

Your medical plan includes behavioral health benefits to help you work toward feeling your best. These benefits include:

- AbleTo, a program that lets you work virtually with a coach and therapist for help with behavioral health issues resulting from a medical diagnosis or certain life events
- Workit Health, for help with substance misuse, including alcohol, opioids and other drugs



Brightline Virtual Pediatrics

You and your covered family members have access to this first-of-its-kind virtual pediatric behavioral health provider. They offer children, teens and caregivers a full system of personalized support using a dedicated multidisciplinary care team to get you back on track, including:

- A personalized care team
- One-on-one video visits with coaches, therapists and prescribers
- On-demand coach chat
- Peer support
- Interactive digital exercises and content

DISCOUNT OFFERS ARE NOT INSURANCE. They are not benefits under your insurance plan. You get access to discounts off the regular charge on products and services offered by third-party vendors and providers. Aetna makes no payment to the third parties — you are responsible for the full cost. Check any insurance plan benefits you have before using these discount offers, as those benefits may give you lower costs than these discounts. Hearing products and services are provided by Hearing Care Solutions and Amplifon Hearing Health Care. Vision care providers are contracted through EyeMed Vision Care. LASIK surgery discounts are offered by the U.S. Laser Network and QualSight

NJWELL: Take healthy actions and earn a reward

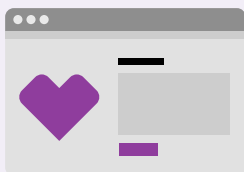
The NJWELL program for Garden State Health Plan members runs from November 1 through October 31 each year. It's available to all active employees and their covered spouse/domestic partner, and it gives you each the opportunity to **earn a \$250 reward** for taking healthy actions.

How the program works

You must earn 800 points to receive the \$250 reward. Taking the online health assessment and getting a biometric screening are required activities.

- Complete the online health assessment (100 points)
- Complete a biometric screening (100 points)
- Earn an additional 600 points by completing other health and wellness activities

Complete all activities and redeem your reward by **October 31**. Learn more at [AetnaStateNJ.com](https://www.aetna.com/state-nj).



Get started today

To complete your online assessment, log in to your member website at [Aetna.com](https://www.aetna.com). You'll need to set up a username and password first if you haven't yet. Then select **Health & Wellness > Discover a Healthier You**.



Get a fresh start with the Garden State Health Plan



Scan the code to visit **AetnaStateNJ.com**. Click **Medical** to find more information about the Garden State Health Plan — Aetna Whole HealthSM New Jersey network.



Questions?

Scan the code to call your Aetna Concierge Service Team at **1-877-StateNJ (1-877-782-8365) (TTY: 711)**, Monday–Friday, 8 AM–6 PM ET. Be sure to reference the SEHBP Garden State Health Plan.

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