

What School Employees Should Know About Their Benefits after S2273

Employees hired before July 1, 2020 can keep the NJDirect 10 or 15 Plans, BUT . . .

- Out-of-network benefits for chiropractic services will be capped at \$35, out-of-network acupuncture will be capped at \$60 and physical therapy will be capped \$52 (or the average in-network reimbursement).
- Employees will not only be responsible for the co-insurance on these amounts but also the amount above the capped allowed amount up to the providers' charges.
- Employees opting to keep these plans will continue to pay a percentage of the premium cost, and not see the premium relief found under the newly created Educator Health Plan (EHP).
- If employees do not affirmatively select to keep their NJ Direct 10 or 15 plans during open enrollment they will automatically default to the newly created EHP plan.
- Early retirees will be required to take the new EHP plan.

***these conditions apply to school employees from school districts that are participating in the NJ School Employee Health Benefits Program.**

The new Educators Health Plan includes the following plan changes from past NJ Direct 10 plans . . .

- The out-of-network caps described above will apply
- All other out-of-network care will be reimbursed at 200% of Medicare rates, which could lead to increased out of pocket costs to employees.
- Out-of-network deductible will be \$350 individual/\$700 family; up from \$100 individual/\$250 family
- Specialist co-pays will be \$15; up from \$10
- ER co-pay raised to \$125 (waived if admitted); up from \$25
- Out-of-pocket maximum for individuals raised to \$500; up from \$400
- Member responsible to pay the difference between the generic drug (for mandatory generic drugs) and the brand name drug plus the brand name co-pay.