



Moorestown Township Board of Education Medical & Prescription Plans for BUS Effective 7/1/2026

| | NJ Only Plan <small>Hired after 7/1/2020</small> | | Base Plan <small>Hired after 7/1/2020</small> | | Additional Plan <small>Hired prior to 7/1/2016</small> | | Low Cost Plan <small>Only available if hired prior to 7/1/2020</small> | |
|-----------------------------------------------------------------------------|-------------------------------------------------------------------|----------------|-------------------------------------------------------------------|----------------|-------------------------------------------------------------------|----------------|----------------------------------------------------------------------------------|-----------------|
| | BUS Plan #1 | | BUS Plan #2 | | BUS Plan #3 | | BUS Plan #4 | |
| Aetna Plan Name | Garden State Plan (NJ Only Network) | | NJ Educator's Health Plan | | ACPOS II \$15 with 10% RX | | ACPOS II HDHP \$2,500 with 20% RX | |
| | In-Net | Out-Net | In Network | Out of Network | In Network | Out of Network | In Network | Out of Network |
| Drug Card | Generic/Brand/Non-Preferred | | Generic/Brand/Non-Preferred | | Generic/Brand/Non-Preferred | | Generic/Brand/Non-Preferred | |
| Retail 30 Days / Mail Order 90 Days | \$5/\$10/\$10 | | \$5/\$10/\$10 | | 10% Coinsurance | | 20% after Ded. | |
| RX Maximum Out-of-Pocket | \$1,6K/\$3,2K | | \$1,6K/\$3,2K | | Combined with Medical | | Combined with Medical | |
| Major Medical | | | | | | | | |
| Office (PCP) Copay | \$10 Copay | 30% after Ded. | \$10 Copay | 30% after Ded. | \$15 Copay | 30% after Ded. | 20% after Ded. | 40% after Ded. |
| Specialist Copay | \$15 Copay | 30% after Ded. | \$15 Copay | 30% after Ded. | \$15 Copay | 30% after Ded. | 20% after Ded. | 40% after Ded. |
| Deductible (Individual/Family) | \$0 | \$350/\$700 | \$0 | \$350/\$700 | \$0 | \$100/\$250 | \$2,5K/\$5K | \$2,5K/\$5K |
| Co-Insurance (Carrier/Member) | 90/10 | 70/30 | 90/10 | 70/30 | 90/10 | 70/30 | 80/20 | 60/40 |
| Max Out-of-Pocket (Ind./Family) | \$500/\$1K | \$2K/\$5K | \$500/\$1K | \$2K/\$5K | \$800/\$1,6K | \$2K/\$5K | \$5K/\$10K | \$6,350/\$12,7K |
| Hospital Benefits | | | | | | | | |
| Hospital In-Patient | No charge | 30% after Ded. | No charge | 30% after Ded. | No charge | 30% after Ded. | 20% after Ded. | 40% after Ded. |
| Surgical Out-Patient | No charge | 30% after Ded. | No charge | 30% after Ded. | No charge | 30% after Ded. | 20% after Ded. | 40% after Ded. |
| Urgent Care Center | \$15 Copay | 30% after Ded. | \$15 Copay | 30% after Ded. | \$15 Copay | 30% after Ded. | 20% after Ded. | 40% after Ded. |
| Emergency Room | \$125 Copay | | \$125 Copay | | \$50 Copay | | 20% after Ded. | |
| Other | | | | | | | | |
| Referral Required? | No | No | No | No | No | No | No | No |
| Preventative Care | No charge | 30% after Ded. | No charge | 30% after Ded. | No charge | 30% after Ded. | No charge | 40% after Ded. |
| Diagnostic Test | No charge | 30% after Ded. | No charge | 30% after Ded. | No charge | 30% after Ded. | 20% after Ded. | 40% after Ded. |
| Complex Imaging | No charge | 30% after Ded. | No charge | 30% after Ded. | No charge | 30% after Ded. | 20% after Ded. | 40% after Ded. |
| Employer Contributions | N/A | | N/A | | N/A | | \$1,200/\$2,400 | |
| Employee Contribution Structure | Chapter 44 | | Chapter 44 | | Chapter 78 | | Chapter 78 | |
| Single | \$1,547.00 | | \$1,590.00 | | \$1,886.00 | | \$1,458.00 | |
| Employee/Child(ren) | \$2,430.00 | | \$2,499.00 | | \$2,949.00 | | \$2,275.00 | |
| Employee/Spouse | \$3,111.00 | | \$3,200.00 | | \$3,776.00 | | \$2,916.00 | |
| Family | \$3,983.00 | | \$4,097.00 | | \$4,837.00 | | \$3,734.00 | |
| Please circle the tier of coverage under the plan you wish to elect. | Single Employee/Child(ren) Employee/Spouse Family | | Single Employee/Child(ren) Employee/Spouse Family | | Single Employee/Child(ren) Employee/Spouse Family | | Single Employee/Child(ren) Employee/Spouse Family | |

Employee Signature: _____

Date: _____

Rates/benefits in this comparison are for discussion/estimation purposes. Employees must compute their Chapter 44 or 78 contribution to determine payroll deduction.