



New Jersey Public Employees' Health Benefit Programs



it's time
to feel better



understand your plan features



choose

the benefit plan that works for you.

	HMO
Use your personalized website to manage your health care benefits, track your spending and more	✓
Speak to a nurse any time day or night	✓
Get 100% coverage for preventive care*	✓
Work with health coaches to stay well and improve medical conditions	✓
Benefit from fast claim payments and a customer service call center recognized by J.D. Power and Associates for providing "An Outstanding Customer Service Experience."***	✓
Enjoy discounts on health-related products and services	✓
Save time and money with fast, convenient home delivery of your medications***	✓

*100% Preventive care in-network

**For J.D. Power and Associates Certified Call Center ProgramSM information, visit www.jdpower.com.

***If the employer provides a separate prescription drug plan, the medical plan will not include drug coverage.

know what's important to you

Look at your health in a whole new way.
Let CIGNA help you.

- Understand your overall health and ways to protect or improve it, by completing a confidential **health assessment**.
- Talk to a **nurse** over the phone **any time** day or night.
- Take steps to avoid or manage serious health conditions with **support** from CIGNA.

locate your doctor or other health care professional — www.cigna.com

1. Select Provider Directory under the Customer Care tab.
2. Enter your search criteria – to narrow your search, enter the name, language spoken, gender or distance you want to travel.
3. Select plan type. Choose **Network (HMO) Plans**.
4. A listing of hospitals, facilities, doctors, and other health care professionals will appear. Click on the individual listing for more information.

Note: Labs, durable medical equipment, external prosthetics, home health care, and speech or physical therapy can be found under the facility/ancillary provider type.

understand your plan

HMO		
Office/Routine Care		
Preventive care screenings	Copay applies, no charge if only X-ray and/or lab services performed and billed	
Office and specialist visits	Copay applies	
Prenatal care	Copay applies	
Chiropractic	Copay applies (limit 20 visits per contract year)	
Physical, occupational and speech therapy	Copay applies (limit 60 visits per condition per contract year)	
Well-child care	Copay applies	
Lab, X-ray, diagnostic tests	No charge	
Convenience care clinic visits	Copay applies	
Durable medical equipment	Combined deductible with external prosthetic appliance	
Hospital Care		
Inpatient hospitalization	No charge	
Outpatient surgery	No charge	
Emergency room	Copay applies (waived if admitted)	
Urgent care center	Copay applies (waived if admitted)	
Ambulance	No charge	
Prescription Medication Highlights		
	Retail (30-day supply)	Home Delivery (90-day supply)
Generic – In-network	Copay applies	Copay applies
CIGNA preferred brand – In-network	Copay applies	Copay applies
Non-preferred brand – In-network	Copay applies	Copay applies
Self-injectable medications max. per prescription	No maximum	No maximum
Mental Health		
Inpatient (day maximum applies)	No charge up to day maximum per contract year	
Outpatient (visit maximum applies)	Copay applies up to visit maximum per contract year	
Substance Abuse		
Inpatient (day maximum applies)	No charge applies up to day maximum per contract year	
Outpatient (visit maximum applies)	Copay applies up to visit maximum per contract year	

These are some of the highlights of the plan.

The information in this brochure is provided as a guide only. Make sure to read all your enrollment information thoroughly as plan details may vary. If you need more assistance, talk to your Human Resources representative. To see what can be covered by your account, go to www.CIGNA.com.

Visit www.state.nj.us/treasury/pensions/shbp.htm during open enrollment for more helpful information about your benefits, programs and services. Or call us at 800.564.7642.

plan to make smart benefit decisions



Your “choice” checklist

- Think about your health history and your health care needs.**
 - How much do you spend on health care?
 - Are there certain treatments or medications you want to make sure are covered?
 - Will you need help with certain health issues, like losing weight, treating lower back pain, or managing diabetes or heart disease?
- Visit www.state.nj.us/treasury/pensions/shbp.htm or call 800.564.7642 for more information about your choices and to access helpful information and planning tools.**
- Check to see if your doctor is in the CIGNA network.**
- Choose CIGNA and be sure to make your enrollment choice during your eligibility period. If you have questions about eligibility, please contact your employer.**

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