

Medford Lakes Board of Education

Medical Benefits - Schools Health Insurance Fund (Aetna)

Monthly Rates Effective 7/1/2024-6/30/2025

Employees Hired Before 7/1/2020 may select ANY Plan

Employees Hired On/After 7/1/2020 may only select between the NJEHP and GSP Plans

Medical Benefits- Schools Health Insurance Fund (Aetna)

Coverage Level	NJEHP \$10/\$15	Garden State Plan \$10/\$15	Aetna Choice POS II \$10	Aetna Patriot X (\$15) - MLEA	Aetna Premier \$2 - MLEA
Single	\$ 1,104.00	\$ 1,062.00	\$ 1,140.00	\$ 1,493.00	\$ 1,314.00
Parent/Child(ren)	\$ 1,615.00	\$ 1,554.00	\$ 1,666.00	\$ 2,172.00	\$ 1,953.00
2 Adults	\$ 2,416.00	\$ 2,325.00	\$ 2,493.00	\$ 3,249.00	\$ 2,910.00
Family	\$ 2,811.00	\$ 2,705.00	\$ 2,900.00	\$ 3,799.00	\$ 3,381.00

Coverage Level	Aetna POS II Core	Aetna POS II Buy Up	Aetna POS II HDHP w/ Rx
Single	\$ 958.00	\$ 1,142.00	\$ 1,323.00
Parent/Child(ren)	\$ 1,397.00	\$ 1,668.00	\$ 1,930.00
2 Adults	\$ 2,088.00	\$ 2,495.00	\$ 2,885.00
Family	\$ 2,432.00	\$ 2,908.00	\$ 3,341.00

Prescription Benefits- Schools Health Insurance Fund (Express Scripts)

Coverage Level	NJEHP/GSP - Retail Rx \$5/\$10/\$10	Retail Rx \$3/\$10	Retail Rx - Core/Buy Up \$15/\$35/\$50
Single	\$ 147.00	\$ 175.00	\$ 192.00
Parent/Child(ren)	\$ 212.00	\$ 258.00	\$ 284.00
2 Adults	\$ 334.00	\$ 406.00	\$ 423.00
Family	\$ 334.00	\$ 406.00	\$ 491.00

Dental Benefits - Schools Health Insurance Fund (Delta Dental)

Coverage Level	Delta Preferred MLEA	Premier Plan MLEA
Single	\$ 31.00	\$ 41.00
Parent/Child(ren)	\$ 92.00	\$ 119.00
2 Adults	\$ 55.00	\$ 72.00
Family	\$ 92.00	\$ 119.00

*Please note, the NJ Educator Plan for medical and prescriptions benefits must be selected together. Employee contributions for this plan are based on the new Chapter 44 Contribution Scale. All other options apply to the Chapter 78 and/or Collectively Bargained employee contributions.

Medford Lakes Board of Education

2024 Open Enrollment Plan Selections

Open Enrollment Begins Monday, April 22nd to Friday, May 10th

All Plan Changes Become Effective 7/1/24

Staff Hired Before 7/1/20

Medical Options

NJ Educators Plan \$10/\$15 copay
Garden State Plan \$10/\$15 copay
POS II \$10
Patriot X \$15 - MLEA
Premier \$2 - MLEA
POS II Core
POS II Buy Up
HDHD w/ Rx

Prescription Options

NJEHP/GSP Rx Retail Copays \$5/\$10
Rx Retail Copays \$3/\$10
Rx Retail Copays \$15/\$35/\$50

Dental

Delta Preferred MLEA
Premier Plan - MLEA

EMPLOYEE CONTRIBUTIONS

Chapter 44 Salary Based Contribution

Applies to-
NJEHP & GSP - Medical and Prescription

Chapter 78 Contributions or Collectively Bargained

Applies to-
POS II \$10
Patriot X \$15 - MLEA
Premier \$2 - MLEA
POS II Core
POS II Buy Up
HDHD w/ Rx

Rx Retail Copays \$3/\$10
Rx Retail Copays \$15/\$35/\$50

Delta Preferred - MLEA
Premier Plan - MLEA

Employees Hired On or After 7/1/20

Medical Option

NJ Educators Plan \$10/\$15 copay
Garden State Plan \$10/\$15 copay

Prescription Option

NJEHP/GSP Plan Rx Retail Copays \$5/\$10

Dental

Delta Preferred MLEA
Premier Plan - MLEA

EMPLOYEE CONTRIBUTIONS

Chapter 44 Salary Based Contribution

Applies to-
NJEHP & GSP- Medical and Prescription

Chapter 78 Contributions or Collectively Bargained

Applies to-
Delta Preferred - MLEA
Premier Plan - MLEA

Please Contact the Business Office for Questions Regarding Your Employee Contributions.

Please Visit Your BenePortal for Additional Information

<https://www.medfordlakesboebenefits.com/>