

Medford Lakes Board of Education
Medical Benefits - Schools Health Insurance Fund (Aetna)
 Monthly Rates Effective 7/1/2023-6/30/2024
 Plan Options for Employees Hired **BEFORE 7/1/20**

Medical Benefits- Schools Health Insurance Fund (Aetna)

Coverage Level	NJEHP POS \$10/\$15	Garden State Plan POS \$10/\$15	Aetna Choice POS II \$10	Aetna Patriot X (\$15) - MLEA	Aetna Premier \$2 - MLEA
Single	\$ 1,018.00	\$ 979.00	\$ 1,030.00	\$ 1,349.00	\$ 1,187.00
Parent/Child(ren)	\$ 1,489.00	\$ 1,432.00	\$ 1,505.00	\$ 1,962.00	\$ 1,764.00
2 Adults	\$ 2,227.00	\$ 2,143.00	\$ 2,252.00	\$ 2,935.00	\$ 2,629.00
Family	\$ 2,591.00	\$ 2,493.00	\$ 2,620.00	\$ 3,432.00	\$ 3,054.00

Coverage Level	Aetna PPO Core	Aetna PPO Buy Up	Aetna HDHP w/ Rx
Single	\$ 865.00	\$ 1,032.00	\$ 1,186.00
Parent/Child(ren)	\$ 1,262.00	\$ 1,507.00	\$ 1,731.00
2 Adults	\$ 1,886.00	\$ 2,254.00	\$ 2,587.00
Family	\$ 2,197.00	\$ 2,627.00	\$ 2,996.00

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	\$ 124.00	\$ 145.00	\$ 159.00
Parent/Child(ren)	\$ 179.00	\$ 213.00	\$ 235.00
2 Adults	\$ 282.00	\$ 336.00	\$ 350.00
Family	\$ 282.00	\$ 336.00	\$ 406.00

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

Medical Benefits - NJ Educators Health Plan & Schools Health Insurance Fund (Aetna)

Monthly Rates Effective 7/1/2023-6/30/2024

Plan Options for Employees Hired ON/AFTER 7/1/20

Medical Benefits - SHIF (Aetna)

Coverage Level	*NJEHP \$10/\$15	*Garden State Plan \$10/\$15
Single	\$ 1,018.00	\$ 979.00
Parent/Child	\$ 1,489.00	\$ 1,432.00
2 Adults	\$ 2,227.00	\$ 2,143.00
Family	\$ 2,591.00	\$ 2,493.00

Prescription Benefits - SHIF (Express Scripts)

Coverage Level	*NJEHP/GSP Retail Rx \$5/\$10
Single	\$ 124.00
Parent/Child	\$ 179.00
2 Adults	\$ 282.00
Family	\$ 282.00

Dental Benefits - SHIF (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

2023 Open Enrollment Plan Selections

Open Enrollment Begins Monday, April 24th to Friday, May 12th

All Plan Changes Become Effective 7/1/23

Staff Hired Before 7/1/20

Medical Options

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

POS \$10

Patriot X \$15 - MLEA

Premier \$2 - MLEA

PPO Core

PPO 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 \$10

Patriot X \$15 - MLEA

Premier \$2 - MLEA

PPO Core

PPO 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/>