



Fort Lee Board of Education Open Enrollment for 2021

SEHBP	NJ Educators Health Plan	NJDirect 10	NJDirect15
In- Network PCP/Specialist Copay	\$10/\$15	\$10	\$15
Out of Network Coinsurance	70%** Maximum OOP \$2,000/\$5,000	80% Maximum OOP \$2,000/\$5,000	70% Maximum OOP \$2,000/\$5,000
Out of Network Inpatient Hospital Deductible	N/A	N/A	N/A
Emergency Room	\$125	\$25 copay	\$50 copay
In-Network Coinsurance Out of Pocket Maximum	\$500/\$1000 Office visit copays, expenses covered at 90% (Ambulance, DME, Private Duty Nursing)	\$400/\$1000 Office visit copays, expenses covered at 90%, (Ambulance, DME, Private Duty Nursing)	\$400/\$1000 Expenses covered at 90%, (Ambulance, DME, Private Duty Nursing)
SEHBP Monthly Medical Rates			
Single	\$788.87	\$869.56	\$827.80
2 Adults	\$1,577.74	\$1,739.12	\$1,655.60
Family	\$2,256.16	\$2,486.94	\$2,367.51
Parent/Child	\$1,467.30	\$1,617.38	\$1,539.71
Benecard Rx Plans	Educators Health Plan	\$3/\$10	\$7/\$16/\$35
Single	\$216.56	\$241.02	\$218.60
2 Adults	\$435.00	\$482.03	\$437.19
Family	\$623.91	\$689.32	\$625.19
Parent/Child	\$404.72	\$448.30	\$406.59
<p>**Out of Network Services are reimbursed at 200% of Medicare fee schedule allowance. Your physician can balance bill you the amount over and above the Medicare allowance, resulting in a greater out of pocket cost to you. Also, Out of Network coverage for chiropractic, acupuncture & physical therapy services are limited to no more than \$35 a visit for chiropractic, \$60 a visit for acupuncture & \$52 for physical therapy or 75% of the in network cost per visit, whichever is less.</p>			