



Fort Lee Board of Education Open Enrollment for 2022

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 Deductible	\$350/\$700	\$100/\$250	\$100/\$250
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)
2022 SEHBP Monthly Medical Rates			
Single	\$775.77	\$855.13	\$814.06
2 Adults	\$1,551.54	\$1,710.25	\$1,628.11
Family	\$2,218.70	\$2,445.66	\$2,328.20
Parent/Child	\$1,442.93	\$1,590.53	\$1,514.15
Benecard Prescription Plans	EHP \$5/\$10**	\$3/\$10	\$7/\$16/\$35
Rates subject to change at January 1, 2022 renewal	\$212.32	\$236.31	\$214.32
	\$426.49	\$472.60	\$428.64
	\$611.71	\$675.84	\$612.96
	\$396.80	\$439.53	\$398.64

*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 and acupuncture services are limited to no more than \$35 a visit for chiropractic and \$60 a visit for acupuncture or 75% of the in network cost per visit, whichever is less. Physical therapy visits will be limited to the average of the in network rate.

**The EHP Prescription Drug plan is a mandatory generic plan with a closed formulary. If you elect to use a Brand name drug that has a generic equivalent you will pay the \$10 Brand copay plus the difference in cost between the generic and Brand name.