

Medical Plan Options

The State Health Benefits Program (SHBP) offers health coverage through Horizon Blue Cross Blue Shield of New Jersey (BCBS) and Aetna. There are four types of plans from which to choose:

Plan Type	What is it?
Preferred Provider Organization (PPO)	Offers in and out-of-network coverage No referrals required to see specialists Pay less to see in-network than out-of-network providers
High Deductible Health Plans (HDHP)	Same as PPO, but with higher deductible levels and out-of-pocket maximums Two deductible levels are offered
Tiered Plan	In-network coverage only with two tiers Pay less to see Tier 1 than Tier 2 doctors State offers <u>incentive</u> if remain in plan for one year
Health Maintenance Organization (HMO)	In-network coverage only Referrals required to see specialists Must select a primary care physician

