

**New Jersey State Health Benefits
Group Medical Rates
Effective January 1, 2009**

Contribution Rate: If you elect health and/or prescription drug, at any level of coverage, the cost is 1.5% of your gross bi-weekly salary.

Plan #	Medical Plan Name	Phone #	Service Area
150	NJ Direct15	800-414-7427	Nationwide
005	Aetna Health HMO	877-STATE NJ	Nationwide
006	Cigna HealthCare HMO	800-564-7642	Nationwide

- Please Note: No individual, member or dependent, can be covered under **two** SHBP HMO or PPO medical plans.
- Find participating physicians on the State of NJ's website, Unified Provider Directory
http://www.geoaccess.com/directoriesonline/stateofnewjersey/1_begin.asp
- If enrolling in NJ Direct15 or an HMO, please confirm with your physician that he/she will continue to participate in the plan you select.
- Medical deductions are pre-tax unless a POP waiver is submitted.
<http://www.state.nj.us/treasury/pensions/epbam/exhibits/pdf/fn0391.pdf>