

# Members HealthPlan<sup>NJ</sup>

*Designed for You.*

November 2, 2020

## JANUARY 2021 RENEWALS IMPORTANT UPDATES

We understand that COVID-19 has had a significant impact on our sponsors, partners, employers and members. Please know we are here to support you and your clients. Members Health Plan NJ is committed to ensuring that our membership has access to the care that they need but also provide valuable plan information and resources so our employers can focus on their business and employees.

With that being said, we have taken additional time to review and evaluate the impact of COVID-19 for the Health Plan and our members which has caused a slight delay in the delivery of the January renewals. We appreciate your continued support.

- General Agents and Brokers will receive January Renewals the week of November 9th.
- Employers will Receive a copy of their renewal the Week of November 16th.

### **Transition to Aetna Pharmacy Program effective 1/1/2021**

- Enrolled members will receive a **NEW** combined Medical & Prescription ID Card from Aetna on or around the week of 12/14/2020.

- Please note, if renewal is NOT received and processed **prior to 12/1/2020**, employees will receive ID cards with current benefits.
- Plan changes received **after 12/1/2020** will generate a new ID card to members. If the group fails to renew, ID Cards will be invalid.
- Please note all MHPNJ members will be transitioned to Aetna Pharmacy effective January 1, 2021.

### New Prescription Copays

- **RX1** - Retail \$15/\$50/\$75, Mail Order: \$35/\$125/\$187.50 Copay Plan, Specialty (Retail & Mail): 30%
- **RX2**: Retail \$25/\$75/\$100, Mail Order: \$60/\$187.50/\$250 Copay Plan, Specialty (Retail & Mail): 30%
- **RX3**: Retail \$15 Copay for Generic/Brand 50% Copay (Min \$25/Max \$500), Mail Order: \$37.50 Copay for Generic/Brand 50% Copay (Min \$62.50/Max \$1,250), Specialty (Retail & Mail): 50%
- **RX4**: Retail \$15/\$50/\$75 after Deductible, Mail Order: \$35/\$125/\$187.50 after Deductible, Specialty (Retail & Mail): 30%, after Ded
- **RX5**: Retail \$15 Copay after Ded for Generic/Brand 50% Copay after Ded (Min \$25/Max \$500), Mail Order: \$37.50 Copay after Ded for Generic/Brand 50% Copay after Ded (Min \$62.50/Max \$1,250), Specialty (Retail & Mail): 50%, after Ded
- **RX6**: No Prescription Selection (Medical Rates will increase by 3%)

### Maximum Out-of-Pocket (MOOP) amounts by plan are amended as follows:

- **Plans B, G, H, L, O, P, T, U, & V**, the MOOP will be changed to the ACA max \$8,550/\$17,100 (In-Network) / \$17,100/ \$34,200 (Out-of-Network if applicable).
- **Plans N and W** the MOOP will be changed to the HSA max \$7,000/\$14,000 (In-Network & Out-of-Network if applicable).
- **Plan R** the MOOP will be changed to the HSA max \$7,000/\$14,000 (In-Network)/\$17,100/\$34,200 (Out-of-Network)
- **Plans M, X, Y, and Z**, Tier 2: MOOP will be changed to the ACA max \$8,550/\$17,100.
- Please note, MOOP changes will be effective for all MHPNJ members upon their designated renewal.

**Underwriting Guideline changes are as follows:**

- **Eligible Employers Revised:** A group is eligible to participate in Members Health Plan NJ for coverage if they have at least two (2) Eligible Employees (one of which must be provided a W-2 and that W-2 employee must be enrolled in the health plan). Employer must be located in New Jersey.
- **Ineligible Employees Added:** An individual and his or her legal spouse when the business is owned by the individual or by the individual and his or her legal spouse are not considered employees of the participating Employer for purposes of determining the groups-eligibility with the Plan.
- **Tax Documentation Revised:** Groups with 6-50 Eligible Employees **NO LONGER** require tax documentation. The Plan requires a completed certification.

**Join Tom Daniels for a  
January 2021 Plan Update Webinar**

Date: November 10th  
Time: 1pm - 2pm

[Register Now](#)

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