

Medical Plan Details

Administered by Cigna

VNA offers three medical options so you can choose the plan that most fits the needs of you and your family. Think about the plan features that matter to you most – there is no “best” plan, just the “best plan for you.”

	Simple Copay Plan	HDHP	Traditional PPO Plan
In-Network Benefits			
Referrals Required?	No	No	No
VNA HRA Funding (Individual/Family)	Over \$70k salary: \$500 / \$1,000 Salary of \$70k or under: \$1,000 / \$2,000	N/A	N/A
Deductible ¹ (Individual/Family)	\$0 / \$0	\$3,000 / \$6,000	\$2,000 / \$4,000
Member Coinsurance	N/A	30%	30%
Out-of-Pocket Maximum (Individual/Family)	\$5,500 / \$11,000	\$6,000 / \$12,000	\$5,500 / \$11,000
PCP Office Visit	\$25 copay	You pay deductible, then 30%	\$20 copay
Specialist Office Visit	\$50 copay	You pay deductible, then 30%	\$40 copay
RWJBH Office Visit	\$0	You pay deductible, then 0%	\$0
Complex Imaging	\$250	You pay deductible, then 30%	You pay deductible, then 30%
Emergency Room	\$500	You pay deductible, then 30%	You pay deductible, then 30%
Outpatient Surgery	\$1,000	You pay deductible, then 30%	You pay deductible, then 30%
Inpatient Hospital	\$3,000	You pay deductible, then 30%	You pay deductible, then 30%
Out-of-Network Benefits			
Deductible ¹ (Individual/Family)	In-Network benefits only except emergency care	\$3,000 / \$6,000	\$2,000 / \$4,000
Member Coinsurance		You pay 50%	You pay 50%
Out-of-Pocket Maximum (Individual/Family)		\$10,000 / \$20,000	\$10,000 / \$20,000

1 The Traditional PPO plan has an embedded deductible.

EMBEDDED DEDUCTIBLE: The single deductible is embedded in the family deductible, so no one family member can contribute more than the individual deductible amount during the plan year. Once the member meets their single deductible, they will start paying copays and/or coinsurance until the member has reached their out-of-pocket maximum.

The HDHP has an aggregate deductible.

AGGREGATE DEDUCTIBLE: Family members contribute towards the family deductible. An individual cannot have claims covered under the plan until the total family deductible has been satisfied.