

Affiliated Physicians & Employers Health Plan

A NJ Self-Insured MEWA

You are currently enrolled in a self-insured health plan, which is administered by Concord Management Resources (CMR) for **The Affiliated Physicians & Employers Health Plan**. This plan is an ERISA plan, that is, one that's governed by the provisions of the Federal Employee Retirement Income Security Act (ERISA). ERISA provides various rules and regulations regarding the conduct of the plan.

Please note that the **Affiliated Physicians & Employers Health Plan** is generally exempt from complying with New Jersey's health insurance laws, including those which mandate coverage for specific benefits. Therefore, even though the name **QualCare, Inc.** may appear on your health benefits card or in correspondence about your coverage, you may not be entitled to the exact same benefits as persons covered by state regulated/insured health plans.

The following is a list of New Jersey's mandated health insurance benefits:

Procedures/Facilities/Drugs/Devices

- Diabetes Self Management education & equipment
- Pap Smears for groups larger than 50
- Off label use of certain drugs
- Childhood immunizations
- Blood lead screening
- Mammograms
- Maternity Care regardless of marital status/complications of pregnancy
- Newborn & infant hearing loss screening & monitoring
- Orthotic or prosthetic appliances
- Reconstructive Breast Surgery, breast prosthesis following mastectomy
- Home health care
- Orally administered anticancer medications
- Treatment of sickle cell anemia and prescription drugs
- Congenital Bleeding Disorders; Blood products and infusion equipment for hemophilia treatment
- Prostate cancer screening (for groups 50 or larger)
- Adult wellness promotion programs
- Dental anesthesiology for the severely disabled and children under 5
- Infertility treatment (for groups larger than 50)
- Colorectal cancer screening
- Special infant formulas for protein intolerance
- Benefits for therapeutic treatment of inherited metabolic diseases
- Optional second opinions
- Optional cancer treatment with dose-intensive chemotherapy/autologous bone marrow transplants
- Prescription Female Contraceptives
- Diagnosis and treatment of autism or other developmental disorders

Conditions/Illnesses

- Alcoholism & Drug Abuse
- Autism or other developmental disorders
- Specialized cancer treatment
- Screening and follow up treatment for lead poisoning
- Certain Inherited Metabolic diseases; Including food and food products
- Hemophilia including home care and lab services at regional hemophilia centers
- Minimum 2 day hospital stay for normal delivery / minimum 4 day stay for cesarean sections
- Biologically based mental illnesses on the same basis as other illnesses
- Minimum 48 hour hospitalization for simple mastectomy / Minimum 72 hour stay for modified radical mastectomy
- Bone marrow transplants for Wilms' Tumor
- Sickle cell anemia
- Domestic violence injuries

Coverage for treatment by the following practitioners, if a physician would have been paid for providing the same treatment:

- Chiropractors
- Dentists
- Optometrists
- Podiatrists
- Licensed Orthotist
- Licensed Prosthetist
- Certified Pedorthist
- Psychologists
- Registered Nurses
- Audiologists
- Speech Pathologists
- Midwife
- Any Willing Pharmacy (if your plan covers prescription drugs)

Of all the mandates listed above, the only mandates your plan does not cover or limits are:

- Infertility treatment
- Coverage for the following practitioners is only available if a Network provider is utilized:
 - Chiropractors
 - Optometrists

Should you have any questions regarding this notice or any of your health plan benefits, please feel free to contact your plan hotline at (888) 670-8135