

RWJBarnabas Health and Welfare Plan

What is the Extended Tier?

The new Extended Tier (Tier 2) in the Core Plan has replaced the Inner Circle Tier that existed under the previous OMNIA Plan.

The Extended Tier continues to include large provider groups such as Summit Health, Advocare and Axia. In addition, we have added our Healthcare Transformation Consortium (HTC) partners into the Extended Tier. This includes health systems such as Atlantic Health, Valley Health System, St. Peter's and more.

How does the cost-sharing work in the Extended Tier?

- **Office Visits:** We have retained the same copays for office-based visits in the Extended Tier as in the 2025 Inner Circle Tier for all services, including fertility services. For example, the copay for a Primary Care Office Visit is \$20 and \$40 for a Specialist Office Visit. The deductible and coinsurance **do not** apply to services received in a medical office setting.
- **Care at Any RWJBH Facility:** Services performed by an Extended Tier provider at a Premier (Tier 1) facility – which includes all RWJBH inpatient and outpatient locations – will continue to be covered at 100%*. For example, if you see a general surgeon from Summit Health and the surgeon performs your surgery at an RWJBH facility, it will continue to be covered at 100%.
- **Care at HTC Facilities:** The deductible and coinsurance in the Extended Tier apply solely to hospital and outpatient facility-based care, which includes procedures and admissions at our HTC partners. This is an enhanced benefit from 2025.
- **Diagnostic Labs:** Lab services (such as labs drawn LabCorp and Quest or in the doctor's office) continue to be covered at 100% in the Extended Tier. The deductible and coinsurance do not apply to lab services.
- **Fertility Services:** We continue to have an unlimited cycle fertility benefit for covered services for patients who receive care at The Institute for Reproductive Medicine and Science (IRMS). IRMS remains in the Extended Tier. Egg/embryo storage is covered for 12 months. The fertility benefit is subject to Aetna's medical policy (and was similarly subject to Horizon's medical policy in 2025). As stated above, the same office visit copays continue to apply for fertility services.

Here is a chart that illustrates the cost sharing for specific care examples between 2025 and 2026:

Extended Tier Care Examples	2025 OMNIA Plan	2026 Core Plan (most like option to the 2025 OMNIA plan)
Specialist Office visit at Summit Health	\$40 (no deductible)	\$40 (no deductible)
Delivering a baby at CBMC with a Summit Health or Axia ObGyn	\$0 <i>Professional and facility charges covered at 100%</i>	\$0 <i>Professional and facility charges covered at 100%</i>
Delivering a baby at an Atlantic Health hospital	\$2,500 deductible & 50% coinsurance, up to a \$7,000 out-of-pocket maximum	\$1,000 deductible & 20% coinsurance, up to \$2,500 out-of-pocket maximum
Labs at LabCorp or Quest	\$0 (no deductible)	\$0 (no deductible)

How can I learn more?

- We’ve updated our plan design summaries, found on our [Total Wellbeing website](#), which are intended to further explain our benefits in the Extended Tier option.
- If you have specific questions regarding the benefit design or need clarification on information you received from your provider, please submit a ticket via [My Service Portal](#). For help submitting a ticket, view the [job aid here](#).
- To search for a specific provider’s tier, visit the [Aetna resource page](#) or call the Aetna Concierge at 855-546-5415. You can also call our Care Navigation team at 1-844-424-2628 for assistance with finding a provider or booking an appointment.

*Payroll deductions and Emergency Room copay (\$200) still apply.

** Complete benefits information can be found in the summary plan description, legal plan contracts or plan documents, available from Human Resources. If there is any difference between the information in this website, any verbal description you receive, and the legal plan documentation, the legal documents will govern. RWJBarnabas Health reserves the right to amend or terminate these plans at any time for any reason.