

Side-by-Side Rx Comparison	Aetna Freedom/ Freedom 2019*	Horizon NJ DIRECT/ NJ DIRECT 2019*	Aetna HMO	Horizon HMO <sup>1</sup>	Aetna	
	<b>\$6</b>	<b>\$6</b>	<b>\$0</b>	<b>\$0</b>	<b>\$6</b>	<b>\$6</b>
<b>Retail: Brand w/Generic available Copayments</b>	<b>Member pays diference</b>	Member pays diference	Member pays diference	Member pays diference	Member pays diference	Member pays diference
Mail: Generic Copayments	\$0	\$0	\$0	\$0	\$0	\$0
Mail: Brand Copayments	\$40	\$40				

Side-by-Side Rx Comparison	Aetna Freedom HDHigh**	Horizon NJ DIRECT HDHigh**	Aetna Freedom HDLow**	Horizon NJ DIRECT HDLow**
Retail: Generic Copayments	Subject to deductible and coinsurance	Subject to deductible and coinsurance	Subject to deductible and coinsurance	Subject to deductible and coinsurance
Retail: Brand Copayments				