



State of New Jersey

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DIVISION OF PENSIONS AND BENEFITS
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TO: State Biweekly and State Monthly Certifying Officers

FROM: New Jersey Division of Pensions & Benefits (NJDPB)

SUBJECT: **State Law Enforcement Unit (PBA) Union/Bargaining Unit FA Health Plan Conversion**

Recent labor agreements require that certain active members in the State PBA union group/ bargaining unit FA of the New Jersey State Health Benefits Program (SHBP) be converted to a negotiated union PPO plan. In order to accomplish this conversion, there will be a special Open Enrollment period from April 1, 2024, through April 30, 2024, allowing members the opportunity to select an Aetna plan or remain in their current Horizon plan. After the special Open Enrollment, members that are enrolled in any PPO plan will be automatically converted to the corresponding Horizon NJ DIRECT/NJ DIRECT 2019 or Aetna Freedom/Aetna Freedom 2019 plan. The effective date for this plan conversion will be June 29, 2024, for State Biweekly members and July 1, 2024, for State Monthly members.

Note: This letter specifically outlines the plan conversion for these members. A Certifying Officer letter outlining the special Open Enrollment for the new Aetna medical plans was sent separately.

HEALTH PLAN CONVERSION

Members represented by the State Law Enforcement Unit (PBA) State Biweekly and State Monthly bargaining union groups will be converted to NJ DIRECT/NJ DIRECT 2019,* a Preferred Provider Organization (PPO) plan administered by Horizon Blue Cross Blue Shield of New Jersey (Horizon), or Aetna Freedom/Freedom 2019, a PPO plan administered by Aetna. Members currently enrolled in a Horizon Health Maintenance Organization (HMO), the OMNIA Tiered Network Plan, or a NJ DIRECT High Deductible Health Plan (HDHP), will not be converted. Members who do not wish to be enrolled in the union PPO plans or their current plan may change their plan during the special Open Enrollment to a Horizon or Aetna HMO, a Tiered Network plan, or a High Deductible Health Plan. The special Open Enrollment period will be for medical plan changes only; no addition of dependents or dental plan changes will be permitted.

During the special Open Enrollment, members will have the option in mynjbenefitshub to choose from all available medical plans they are currently eligible to select. A member could make a plan change to another PPO plan during the special Open Enrollment for which they will be ineligible once the plan conversion is processed. At the conclusion of the special Open Enrollment period, any ineligible Horizon PPO plans will be converted to NJ DIRECT/NJ DIRECT 2019*, and any ineligible Aetna PPO plans will be converted to Freedom/Freedom 2019*.

**Members hired before July 1, 2019, will be enrolled in NJ DIRECT or Freedom. Members hired after July 1, 2019, will be enrolled NJ DIRECT 2019 or Freedom 2019.*

For example, a member currently enrolled in NJ DIRECT15 who makes no plan change during the special Open Enrollment will be converted to NJ DIRECT/NJ DIRECT 2019, while a member who switches to Freedom15 during the special Open Enrollment will be converted to Freedom/Freedom 2019 at the conclusion of the special Open Enrollment.

Plan Design Charts for State Employees in Union Negotiated Plans outlining the new plan coverage, including in-network and out-of-network deductibles; coinsurance; and primary care, specialist care, emergency room, and prescription drug copayments, will be available on the NJDPB website: <https://www.nj.gov/treasury/pensions/hb-active-shbp.shtml>

ONLINE ENROLLMENT THROUGH MYNJBENEFITSHUB

All plan changes must be submitted online through mynjbenefitshub which can be accessed through your myNewJersey account or via mynjbenefitshub.nj.gov

Employees should review their Benefits Summary for accuracy even if they are not making any changes during the special Open Enrollment period. It is essential that we have accurate mailing and email addresses on file so members can receive important information.

NJ DIRECT/NJ DIRECT 2019 and Freedom/Freedom 2019

For NJ DIRECT/NJ DIRECT 2019 and Freedom/Freedom 2019, the out-of-network reimbursement rate will be 175 percent of Centers for Medicare & Medicaid Services (CMS) reimbursement amounts.

Emergency room copayments are: \$150 for adults; \$50 for adults directed to the emergency room by their primary care physician; and \$50 for pediatric (under age 19). These copayments will be waived if admitted to the hospital.

Members and spouses who participate in NJWELL and complete their necessary health screenings and activities can earn a financial reward of up to \$350 each.

EMPLOYEE CONTRIBUTIONS

1. Active members who participate in the NJ DIRECT/NJ DIRECT 2019 or Freedom/Freedom 2019 plans will contribute a percentage of their salary toward the cost of benefits.
2. Active members who participate in an HMO plan or an HDHP will contribute a percentage of premium based on their salary.
3. Active members who participate in the Tiered Network Plan (Horizon OMNIA or Aetna Liberty Plus) will contribute 75 percent of the NJ DIRECT/NJ DIRECT 2019 and Freedom/Freedom 2019 plan contributions rates in #1 above.

ADDITIONAL INFORMATION

If you have questions regarding any of the information provided in this letter, contact the NJDPB's Office of Client Services at (609) 292-7524, or email the NJDPB at: pensions.nj@treas.nj.gov