



# State of New Jersey

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July 2023

**TO:** State Biweekly Certifying Officers, Human Resources Representatives, and Benefit Administrators

**FROM:** Joyce Malerba, Assistant Director – Health Benefit Operations and Policy & Planning

**SUBJECT: FOP #174 Union Health Plan Conversion**

Recent labor agreements require that certain active members of the New Jersey State Health Benefits Program (SHBP) currently enrolled in the NJ DIRECT15, 1525, 2030, or 2035 plans be converted to a new medical plan effective September 9, 2023 (pay period 20). This letter outlines the new plan design for these members.

## HEALTH PLAN CONVERSION

Members represented by the Fraternal Order of Police #174 State Biweekly bargaining unit 8 – Internal Affairs Investigators (FOP) will be converted to NJDIRECT/NJDIRECT 2019,\* a Preferred Provider Organization (PPO) administered by Horizon Blue Cross Blue Shield of New Jersey (Horizon). Members currently enrolled in a Health Maintenance Organization (HMO), Tiered Network Plan, or High Deductible Health Plan (HDHP) will not be converted. 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, can be found on our website at:

<https://www.nj.gov/treasury/pensions/documents/hb/oe2023/2023-shbp-state-overview.pdf>

Members who do not wish to remain in the NJ DIRECT/NJDIRECT 2019 plans or their current plan may change their plan during a special Open Enrollment period from August 7, 2023, through August 18, 2023. All election changes must be made through [my.njbenefitshub](https://my.njbenefitshub.com). The special Open Enrollment period will be for medical plan changes only; no addition of dependents or dental plan changes will be permitted.

Retired members that have obtained their 25 year date by September 1, 2023 can enroll in any of the available medical plans. Retired members that attain their 25 year date after September 1, 2023 would only be eligible for the NJ DIRECT/NJDIRECT 2019, HMO, Tiered Network Plan, and HDHP plans.

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

**NJ DIRECT/NJ DIRECT 2019**

For NJ DIRECT/NJ DIRECT 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 \$350 each.

**EMPLOYEE CONTRIBUTIONS**

1. Active members who participate in the NJ DIRECT/NJ DIRECT 2019 plan 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) will contribute 75 percent of the NJ DIRECT/NJ DIRECT 2019 plan contribution 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](mailto:pensions.nj@treas.nj.gov)