



State of New Jersey

DEPARTMENT OF THE TREASURY
DIVISION OF PENSIONS AND BENEFITS
P. O. Box 295

TRENTON, NEW JERSEY 08625-0295
Telephone (609) 292-7524 / Facsimile (609) 777-1779
TRS 711 (609) 292-6683
www.nj.gov/treasury/pensions

ELIZABETH MAHER MUOIO
State Treasurer

JOHN D. MEGARIOTIS
Acting Director

PHILIP D. MURPHY
Governor

TAHESHA L. WAY
Lt. Governor

November 2024

TO: Certifying Officers of Rowan/Rutgers Camden Board of Governors and Rowan School of Medicine (SOM)

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

SUBJECT: Special Open Enrollment Period to Allow Selection of a New Health Plan

Due to recent labor agreements, certain active members of the New Jersey State Health Benefits Program (SHBP) currently enrolled in the Aetna Freedom15, 1525, 2030, or 2035 plans, or the Horizon NJ DIRECT15, 1525, 2030, or 2035 plans, will be converted to the corresponding Aetna Freedom/Freedom 2019 or Horizon NJ DIRECT/NJ DIRECT 2019 union-negotiated PPO plan. This conversion will take place on December 2, 2024, with the new plan becoming effective on January 1, 2025.

A special Open Enrollment period will be held from December 2, 2024, to December 13, 2024, allowing members the option to select an alternative plan if desired.

HEALTH PLAN CONVERSION

Members represented by the Teamster's Local 97 bargaining union group at Rowan SOM and members at Rowan/Rutgers Camden Board of Governors will be converted to Aetna Freedom/Freedom 2019,* a Preferred Provider Organization (PPO) plan administered by Aetna, or NJ DIRECT/NJ DIRECT 2019,* a PPO plan administered by Horizon Blue Cross Blue Shield of New Jersey (Horizon). Members currently enrolled in an Aetna or Horizon Health Maintenance Organization (HMO), the Aetna Liberty Plus or Horizon OMNIA Tiered Network Plan, or an Aetna Freedom or Horizon NJ DIRECT High Deductible Health Plan (HDHP), will not be converted.

SPECIAL OPEN ENROLLMENT

Members who do not wish to be enrolled in the union PPO plan may choose a different plan during the special Open Enrollment period, selecting from an Aetna or Horizon HMO, a Tiered Network plan, or a High Deductible Health Plan. Any changes made during this period will take effect on January 1, 2025. This special Open Enrollment is for medical plan changes only; adding dependents or making changes to dental plans will not be allowed.

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

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

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 to keep mailing and email addresses up-to-date to ensure members receive important information promptly.

Freedom/Freedom 2019 and NJ DIRECT/NJ DIRECT 2019

For Aetna Freedom/Freedom 2019 and Horizon 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 up to \$350 each.

EMPLOYEE CONTRIBUTIONS

1. Active members who participate in the Freedom/Freedom 2019 or NJ DIRECT/NJ DIRECT 2019 or 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 (Aetna Liberty Plus or Horizon OMNIA) will contribute 75 percent of the Freedom/Freedom 2019 and NJ DIRECT/NJ DIRECT 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