

## **SHBP PDC RESOLUTION #2026-1**

### **RESOLUTION OF THE STATE HEALTH BENEFITS PROGRAM PLAN DESIGN COMMITTEE TO MODIFY RESOLUTION 2025-10**

WHEREAS, pursuant to N.J.S.A. 52:14-17.25 to -17.46a, the State Health Benefits Program (SHBP) provides health coverage to qualified employees and retirees of the State of New Jersey (State) and participating local employers; and

WHEREAS, on September 24, 2025, the SHBP Plan Design Committee approved Resolution 2025-10<sup>1</sup> entitled “Resolution of the State Health Benefits Program Plan Design Committee to Modify Certain Co-Payments, Deductibles, and Out-of-Pocket Maximum Amounts; and to Limit Out-of-Network Physical Therapy Visits;” and

WHEREAS, Paragraph 1 of Resolution 2025-10 stated “In-network deductibles are \$110 (individual)/\$220 (family) for members in the following plans, applicable to all services except preventative care<sup>1</sup> and services subject to co-payments: NJ Direct 10 and Freedom 10; NJ Direct 15 and Freedom 15; NJ Direct 1525 and Freedom 1525; NJ Direct 2030 and Freedom 2030; CWA Unity DIRECT and CWA Unity Freedom; CWA Unity DIRECT2019 and CWA Unity Freedom 2019; NJ DIRECT and Freedom; NJ DIRECT2019 and Freedom 2019;” and

WHEREAS, Paragraph 4 of Resolution 2025-10 stated that “the copayment for in-network laboratory testing services shall be \$20 per visit for members in NJ Direct 10 and Freedom 10; NJ Direct 15 and Freedom 15; NJ Direct 1525 and Freedom 1525; NJ Direct 2030 and Freedom 2030; NJ Direct 2035 and Freedom 2035; CWA Unity DIRECT and CWA Unity Freedom; CWA Unity DIRECT2019 and CWA Unity Freedom 2019; NJ DIRECT and Freedom; NJ DIRECT2019 and Freedom 2019, in addition to any other copayment; except that preventative care and pregnancy-related laboratory services are excluded and shall continue to have no copayment;” and

WHEREAS, at its meeting on January 28, 2026, the SHBP Plan Design Committee was advised by the Division of Pensions and Benefits that the \$20 co-payment for in-network laboratory testing services set forth in Paragraph 4 of Resolution 2025-10, if implemented, would not result in net savings to the SHBP Plan, and would in fact increase net plan costs; and

WHEREAS, pursuant to N.J.S.A. 52:14-17.29(D), the SHBP Plan Design Committee finds it in the best interest of the State, local employers, and employees to now modify Resolution 2025-10 by repealing the \$20 co-payment for laboratory testing services set forth in Paragraph 4 of that Resolution, and clarifying that co-payments for laboratory testing services are not subject to the in-network deductibles established in Paragraph 1 of Resolution 2025-10.

NOW THEREFORE, BE IT RESOLVED AS FOLLOWS:

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<sup>1</sup> Unless otherwise expressly set forth in this Resolution, all terms in this Resolution shall have the definitions ascribed to them in Resolution 2025-10.

1. Paragraph 4 of Resolution 2025-10 is hereby repealed.
2. Paragraph 1 of Resolution 2025-10 shall be amended to read as follows: “In-network deductibles are \$110 (individual)/\$220 (family) for members in the following plans, applicable to all services except preventative care, laboratory testing services, and services subject to co-payments:”
3. All other provisions of Resolution 2025-10 shall remain in effect.

DATED February 25, 2026

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