



STATE ACTIVE GROUP  
PRESCRIPTION PLAN DESIGN - PLAN YEAR 2024

Explore Your Benefits

Aetna Plan Options (Available July 1, 2024)	Freedom / Freedom 2019*	Freedom15	Freedom1525	Freedom2030	Freedom2035	Aetna HMO <sup>1</sup>	Aetna Liberty Plus	Freedom HDHigh**	Freedom HDLow**
Horizon Plan Options	NJ DIRECT/ NJ DIRECT 2019*	NJ DIRECT15	NJ DIRECT1525	NJ DIRECT2030	NJ DIRECT2035	Horizon HMO <sup>1</sup>	Horizon OMNIA	NJ DIRECT HDHigh**	NJ DIRECT HDLow**
Prescription Drug Copayments									
Retail: Generic Copayments	\$7	\$3	\$7	\$3	\$7 <sup>3</sup>	\$3	\$7	Subject to deductible and coinsurance	Subject to deductible and coinsurance
Retail: Brand Copayments	\$16	\$10	\$16	\$18	\$21 <sup>3</sup>	\$10	\$16		
Retail: Brand w/Generic available Copayments	Member pays difference <sup>2</sup>	Member pays difference <sup>2</sup>	Member pays difference <sup>2</sup>	Member pays difference <sup>2</sup>	Member pays difference <sup>2, 3</sup>	Member pays difference <sup>2</sup>	Member pays difference <sup>2</sup>		
Mail: Generic Copayments	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
Mail: Brand Copayments	\$40	\$15	\$40	\$36	\$52 <sup>3</sup>	\$15	\$40		
Mail: Brand w/Generic available Copayments	Member pays difference <sup>2</sup>	Member pays difference <sup>2</sup>	Member pays difference <sup>2</sup>	Member pays difference <sup>2</sup>	Member pays difference <sup>2, 3</sup>	Member pays difference <sup>2</sup>	Member pays difference <sup>2</sup>		
Prescription Drug annual Out-of-Pocket Maximum (Individual/Family)	\$1,890/\$3,780	\$1,890/\$3,780	\$1,890/\$3,780	\$1,890/\$3,780	\$1,890/\$3,780	\$1,890/\$3,780	\$1,890/\$3,780		

**Note:** Retail – 30 day supply. Mail – 90 day supply. Oral contraceptive coverage is available under the medical and prescription plans.

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

\*\* HD = High Deductible Health Plan

<sup>1</sup> Service areas for HMO plans are limited to New Jersey, New Castle County in Delaware, and bordering counties of Pennsylvania and New York.

<sup>2</sup> You pay the cost difference between the brand drug and the generic drug.

<sup>3</sup> For maintenance prescription drugs, mail order is mandatory under NJ DIRECT2035 and Aetna Freedom2035.