



# State of New Jersey

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March 2024

**TO:** State Health Benefits Program (SHBP) and School Employees' Health Benefits Program (SEHBP) Certifying Officers, Human Resource Directors, and Benefits Administrators

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

**SUBJECT:** **Special Open Enrollment Period for Healthcare Insurance Plans - April 1, 2024, through April 30, 2024**

On December 14, 2023, the State awarded new contracts for the healthcare insurance providers to Aetna and Horizon. Employees will now have access to twice as many health plan options with the introduction of a new Aetna medical plan for each corresponding Horizon medical plan. The NJDPB will be holding a special Open Enrollment period to allow active employees the option of switching from their current Horizon plan to a new Aetna plan or remaining enrolled in their current Horizon plan. This letter provides important information regarding this special Open Enrollment period and the new Aetna medical plans. The available Horizon plans remain the same.

## **SPECIAL OPEN ENROLLMENT PERIOD**

This special Open Enrollment will begin on April 1, 2024, and conclude on April 30, 2024. Plan changes will take effect on June 29, 2024, for Centralized Payroll employees and July 1, 2024, for all other employees. The addition of dependents or changes to dental plans will not be permitted. Enrollment will be limited to current SHBP/SEHBP enrollees; employees who have previously waived coverage will not be able to enroll at this time.

## **NEW AETNA MEDICAL PLANS**

The new Aetna plan options will have the same plan design and rates as the available Horizon plans for the current Plan Year 2024. Details regarding plan design, summaries, comparisons, and rates for the new plans will be available on the NJDPB web pages:

<https://www.nj.gov/treasury/pensions/hb-active-shbp.shtml>

<https://www.nj.gov/treasury/pensions/hb-active-sehbp.shtml>

The new Aetna medical plan options for State, Local Government, and Local Education employees are as follows:

### **State Employees**

- **PPO Plans:** Freedom/Freedom 2019\*; CWA Unity Freedom/CWA Unity Freedom 2019\*\*;  
Freedom 15; Freedom 1525; Freedom 2030, Freedom 2035
- **HMO Plan:** Aetna HMO
- **Tiered-Network Plan:** Aetna Liberty Plus
- **High Deductible Health Plans:** Freedom HDHigh; Freedom HDLow

*\*Members hired prior to July 1, 2019, will be enrolled in Aetna Freedom. Members hired after July 1, 2019, will be enrolled in Aetna Freedom 2019.*

*\*\*For CWA members only. Members hired prior to July 1, 2019, will be enrolled in Aetna CWA Unity Freedom. Members hired after July 1, 2019, will be enrolled in Aetna CWA Unity Freedom 2019.*

**Note:** All PPO plans may not be available to all members. Eligibility is based on union group contracts.

### **Local Government Employees**

- **PPO Plans:** Freedom/Freedom 2019\*; Freedom 10; Freedom 15; Freedom 1525; Freedom 2030, Freedom 2035
- **HMO Plan:** Aetna HMO
- **Tiered-Network Plan:** Aetna Liberty Plus
- **High Deductible Health Plans:** Freedom HDHigh; Freedom HDLow

*\*Members hired prior to July 1, 2019, will be enrolled in Freedom. Members hired after July 1, 2019, will be enrolled in Freedom 2019.*

### **Local Education Employees**

- **PPO Plans –** Aetna New Jersey Educators Health Plan; Freedom 10\*; Freedom 15\* (The Garden State Health Plan, administered by Aetna, will remain available to members.)

*\*Members hired prior to July 1, 2020.*

## **HIGH DEDUCTIBLE PLANS AND HEALTH SAVINGS ACCOUNTS**

Members opting out of a High Deductible plan may keep their Health Savings Account (HSA). The funds may be used for future medical expenses. Once opting out, members will be able to enroll in a Medical Flexible Savings Account (FSA) only during the next annual Open Enrollment unless there is a change in status.

As enrollment in a High Deductible plan includes automatic enrollment in an HSA, members with a current FSA will be terminated from their FSA.

## **ONLINE ENROLLMENT THROUGH MYNJbenefitSHUB**

All plan changes must be submitted online through the mynjbenefitshub portal which can be accessed through your myNewJersey account or via [mynjbenefitshub.nj.gov](https://mynjbenefitshub.nj.gov)

This special Open Enrollment period is an important opportunity for employees to log into their mynjbenefitshub account to review their current plan selections to determine if another plan better meets their needs, as well as to review and update their mailing address and email contact information.

## **HELPLINES AND ADDITIONAL INFORMATION**

Aetna will have a dedicated special Open Enrollment helpline at 833-398-0768, available from March 12, 2024, through July 1, 2024. This helpline is to assist members with any questions regarding the new Aetna plan options or the Aetna network of providers. Members who have enrolled in an Aetna plan may call Aetna Member Services at 1-877-StateNJ (1-877-782-8365) after July 1, 2024, (June 29, 2024 for Centralized Payroll employees).

Horizon plan options, plan designs, and rates will remain unchanged for Plan Year 2024. Members may contact Horizon directly through their toll-free number at 800-414-SHBP (1-800-414-7427) if they have any questions regarding the Horizon plans.

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)