



State of NJ Health Benefits Program 2026 Special Enrollment

Special Enrollment Period

Who

**Employees
CURRENTLY
enrolled in an
SHBP Medical
Plan**

What

**Changes to the
plan designs of
the currently
offered medical
plans.**

When

**Enrollment Period
April 1, 2026
Through
April 30, 2026.**

**Changes
effective
July 1, 2026**

What's Changing ?

While both **Horizon Blue Cross/Blue Shield** and **Aetna (with OPTUM RX)** will **continue** to be offered, the following **changes are going into effect 7/1/2026**

- **Increased in-network plan costs** such as deductibles, copayments, and out-of-pocket maximums.
- **Mandatory mail order** for maintenance prescription medications with **increased copayments and out-of-pocket maximums**.
- **Required use of In-Network Ambulatory Surgical Centers (ASC)**.
Procedures performed outside an ASC may incur **50% coinsurance**.

Can I keep my current medical plan?

All current SHBP medical plans end
June 30, 2026.

You will be **defaulted** into a comparable
(*not identical*) “**26**” plan effective **July 1, 2026.**

You should review the plan design, network, and costs of the comparable plan to **ensure it continues to meet your needs!**

The '26' Horizon BCBS Plans

HORIZON	
CURRENT PLAN NAME	PLAN NAME AS OF JULY 1, 2026
HMOs	
Horizon HMO	26 Horizon HMO
Tiered Network	
Horizon OMNIA	26 Horizon OMNIA
PPOs	
NJ Direct	26 NJ Direct
NJ Direct 2019	26 NJ Direct
NJ Direct 15	26 NJ Direct 15
NJ Direct 1525	26 NJ Direct 1525
NJ Direct 2030	26 NJ Direct 2030
NJ Direct 2035	26 NJ Direct 2035
High Deductible	
NJ Direct HDHigh	26 NJ Direct HDHigh
NJ Direct HDLow	26 NJ Direct HDLow

The '26" Aetna Plans

AETNA	
CURRENT PLAN NAME	PLAN NAME AS OF JULY 1, 2026
HMOs	
Aetna HMO	26 Aetna HMO
Tiered Network	
Aetna Liberty Plus	26 Aetna Liberty Plus
PPOs	
Freedom	26 Freedom
Freedom 2019	26 Freedom
Freedom 15	26 Freedom 15
Freedom 1525	26 Freedom 1525
Freedom 2030	26 Freedom 2030
Freedom 2035	26 Freedom 2035
High Deductible	
Freedom HDHigh	26 Freedom HDHigh
Freedom HDLow	26 Freedom HDLow

Where can I see the changes to my plan?

Medical and Prescription Plan Comparison Charts can be found on the UHR Special Enrollment webpage.

Click on
Available
Medical Plans



Scroll down and
click on the link
for
**Medical Plan
Design Charts**

∨ What's Changing?
∨ What's NOT Changing / Not Allowed During This Enrollment
∨ Benefit Vendor Webinars
∨ Medical Plan Information
∨ Available Medical Plans
∨ Plan Rates
∨ How to enroll
∨ Tiered Network Incentive
∨ UHR Open House and Webinar Schedule
∨ Need Help?

Medical Plan Design Comparison Charts



STATE ACTIVE GROUP
MEDICAL PLAN DESIGN - PLAN YEAR 2026

HA-0895-0326

Side-by-Side Medical Comparison	26 Aetna Freedom	26 Horizon NJ DIRECT	26 Aetna Freedom 15	26 Horizon NJ DIRECT 15	26 Aetna Freedom 1525	26 Horizon NJ DIRECT 1525
Primary Care Copayment	\$15	\$15	\$15	\$15	\$15	\$15
Specialist Care Copayment	\$30	\$30	\$15	\$15	\$25	\$25
Emergency Room Copayment	\$150 ¹	\$150 ¹	\$100	\$100	\$100	\$100
In-Network Deductible	\$110 (individual)/ \$220 (family) ²	\$110 (individual)/ \$220 (family) ²	\$110 (individual)/ \$220 (family) ²	\$110 (individual)/ \$220 (family) ²	\$110 (individual)/ \$220 (family) ²	\$110 (individual)/ \$220 (family) ²
In-Network Coinsurance	10% ³	10% ³	10% ³	10% ³	10% ³	10% ³
In-Network Coinsurance Maximum (Individual/Family)	\$800/\$2,000	\$800/\$2,000	\$400/\$1,000	\$400/\$1,000	\$400/\$1,000	\$400/\$1,000
In-Network Out-of-Pocket Maximum (Individual/Family)	\$8,480/\$16,960	\$8,480/\$16,960	\$8,480/\$16,960	\$8,480/\$16,960	\$8,480/\$16,960	\$8,480/\$16,960
Out-of-Network Deductible (Individual/Family)	\$750/\$1,500	\$750/\$1,500	\$750/\$1,500	\$750/\$1,500	\$750/\$1,500	\$750/\$1,500
Out-of-Network Coinsurance ⁴	30%	30%	30%	30%	30%	30%
Out-of-Network Out-of-Pocket Maximum (Individual/Family) ⁵	\$2,500/\$6,000	\$2,500/\$6,000	\$2,500/\$6,000	\$2,500/\$6,000	\$2,500/\$6,000	\$2,500/\$6,000
Out-of-Network Inpatient Hospital Deductible	\$500/stay	\$500/stay	\$200/stay	\$200/stay	\$200/stay	\$200/stay

Prescription Plan Design Comparison Charts

HA-1153-0326



**STATE ACTIVE GROUP
PRESCRIPTION PLAN DESIGN - PLAN YEAR 2026**

Effective January 1, 2026, GLP-1 weight loss drugs Wegovy, Saxenda, and Zepbound have a \$45 copayment for a 30-day retail supply and a \$135 copayment for a 90-day mail-order supply. (This does not apply to the HDHigh and HDLow plans.)

Side-by-Side Rx Comparison	26 Aetna Freedom	26 Horizon NJ DIRECT	26 Aetna Freedom 15	26 Horizon NJ DIRECT 15	26 Aetna Freedom 1525	26 Horizon NJ DIRECT 1525
Retail: Generic Copayments	\$10	\$10	\$10	\$10	\$10	\$10
Retail: Preferred Brand Copayments	\$20	\$20	\$20	\$20	\$20	\$20
Retail: Non-preferred Brand Copayments	\$75	\$75	\$75	\$75	\$75	\$75
Retail: Brand w/ Generic available Copayments ¹	Member pays the difference	Member pays the difference	Member pays the difference	Member pays the difference	Member pays the difference	Member pays the difference
Retail: Specialty Copayments	\$75	\$75	\$75	\$75	\$75	\$75
Mail: Generic Copayments	\$10	\$10	\$10	\$10	\$10	\$10
Mail: Preferred Brand Copayments	\$50	\$50	\$50	\$50	\$50	\$50
Mail: Non-preferred Brand Copayments	\$150	\$150	\$150	\$150	\$150	\$150
Mail: Brand w/ Generic available Copayments ¹	Member pays the difference	Member pays the difference	Member pays the difference	Member pays the difference	Member pays the difference	Member pays the difference
Mail: Specialty Copayments (30-day supply)	\$75	\$75	\$75	\$75	\$75	\$75
Prescription Drug annual Out-of-Pocket Maximum (Individual/Family)	\$2,120/\$4,240	\$2,120/\$4,240	\$2,120/\$4,240	\$2,120/\$4,240	\$2,120/\$4,240	\$2,120/\$4,240

Plan Costs

In addition to reviewing the plan changes we encourage you to use the online **July 2026 Premium Calculator**.

Select the “Rutgers, NJIT, University Hospital” option to ensure accurate estimates.

Horizon | SHBP/SEHBP

April 2026 SHBP Special Open Enrollment | Plans

Understanding Your Plan

Fields marked with an asterisk (*) are required.

Employee Type *
Rutgers/NJIT/University Hospital

Coverage Type *
Select

Prescription Plans *
SHBP Employee Prescription Drug F

Annual Base Pay *
\$ [] .00

COMPARE ANNUAL CONTRIBUTION AMOUNTS

Explore your benefits
Learn more about your benefits, including prescription coverage. Visit the [N.J. Division of Pensions & Benefits](#) website.

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Health Forms

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Plan Costs

Amounts displayed are ANNUAL amounts and should be **divided by 24** to obtain your pretax per paycheck contribution.

April 2026 SHBP Special Open Enrollment ▾ Plans ▾ Tools & Services ▾ Health Programs ▾ NJWELL ▾ Your Health ▾ Forms ▾

Understanding Your Plan ▾

New 2026 Plans: What You Need to Know

Explore your benefits
Learn more about your benefits, including association coverage. Visit

Plan Name	Annual Cost
<input type="checkbox"/> 26 Horizon OMNIA Health Plan	\$1211
<input type="checkbox"/> 26 HORIZON NJ DIRECT	\$1615
<input type="checkbox"/> 26 HORIZON NJ DIRECT15	\$3501
<input type="checkbox"/> 26 Horizon NJ DIRECT1525	\$3364
<input type="checkbox"/> 26 Horizon NJ DIRECT2030	\$3209
<input type="checkbox"/> 26 Horizon NJ DIRECT2035	\$2809

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How do I choose the right plan for me?

Choose the plan that fits how often you use care, what providers you want access to, and how much financial risk you're comfortable with—not just the lowest premium.

- 1. Consider total cost, not just your per paycheck contribution.**
- 2. Think About How Much Care You Expect to Use**
- 3. Check Your Doctors and Hospitals**
- 4. Look at Prescription Coverage**



Costs to Consider

- **Premium** – Your per pay pretax contribution
- **Deductible** – What you pay before the plan starts paying most costs
- **Copay** – A fixed dollar amount (e.g., \$30 for a doctor visit)
- **Coinsurance** – A percentage you share with the plan after the deductible
- **Out-of-Pocket Maximum** – The most you'll pay in a year for covered services



The Care You Expect to Use

- How often do you (and your family) see your primary care doctor?
- How often do you (and your family) see a specialist?
- Does anyone take regular medications?
- Does anyone have chronic conditions that require frequent testing?
- Any surgery or major care expected?
- Will a higher premium plan protect you from high out-of-pocket costs?

Often, lower premiums are associated with higher costs when you use care. Higher premiums can translate to lower costs when you go to the doctor.

Network Providers

To evaluate the kind of plan you need:

Determine if your primary care physicians, specialist and preferred hospitals and pharmacies are considered in network.

If any of the above are not in-network, an HMO or a Tiered Network plan will not provide out of network coverage.

In Network vs In & Out of Network Plans

HMO: In Network Only	
Horizon HMO	Aetna HMO
Tiered Network Plan: In Network Only	
26 Horizon OMNIA	26 Aetna Liberty Plus
PPO: In & Out of Network	
26 NJ Direct	26 Freedom
26 NJ Direct 15	26 Freedom 15
26 NJ Direct 1525	26 Freedom 1525
26 NJ Direct 2030	26 Freedom 2030
26 NJ Direct 2035	26 Freedom 2035
High Deductible: In & Out of Network	
26 NJ Direct HDHigh	26 Freedom HDHigh
26 NJ Direct HDLow	26 Freedom HDLow

Prescription Drug Coverage

Are my medications covered?

Are they considered

- Generic
- Preferred Brand
- Non-Preferred Brand

What is the copay for each?

Optum Rx Prescription Plan Design
Chart:

<https://www.nj.gov/treasury/pensions/documents/hb/oe2026/ha1153-26.pdf>

Optum Rx Website:

<https://welcome.optumrx.com/sonjactiveee/landing>



How do I choose the right plan for me?



Keep in mind that there's no one-size-fits-all plan.

Choose the option that aligns with your healthcare needs, your preferred providers, and your comfort level with out-of-pocket costs—not simply the lowest premium.

Special Enrollment Period Restrictions

- New dependents cannot be added to coverage
- No changes to dental coverage
- No changes to Flexible Spending Accounts (FSAs)



These changes are only allowed during the regular **October Annual Enrollment** period.

Things to Know

- All changes made between **April 1–30** take effect **July 1, 2026**.
- New **medical and Rx ID cards** will be mailed to your home **before July 1, 2026**.
- Dependent children who turn 26 during the **2026 plan year** remain covered through **December 31, 2026**, and will roll into the default plan with you.
- Copays already accumulated toward your **OOP maximum** will carry over.
- Amounts paid toward your **deductible** will also carry over. This applies whether you remain in the default plan or select a different one.



New Hires



- Employees hired prior to May 1st may experience **two enrollment events**:
 1. **New Hire Enrollment** (using current plans and their own specific effective date)
 2. **Special Enrollment** (for plans effective July 1, 2026)

New hires should review the current and July1 plan designs.

If you make only your new hire enrollment election (for coverage starting prior to 7/1) and take no further action, you will be defaulted into the equivalent (but not identical plan) effective July1.

Tiered Incentive Plans Considerations

26 Horizon OMNIA & 26 Aetna Liberty Plus

If you leave a tiered incentive plan (OMNIA or Liberty) effective July 1, 2026:

You must **repay the full \$1,000 incentive** if you hadn't been in the plan for 12 months

If you enroll in a tiered network plan for the first time effective July 1, 2026, the 12-month requirement begins July 1, 2026

High Deductible (HD) Plan

What happens to my FSA if I switch to an HDHP?

Your medical FSA terminates **June 30, 2026**

Claims must have dates of service **Jan 1–June 30, 2026**

You may enroll in an **HSA effective July 1, 2026**

What happens to my HSA if I switch from an HDHP to a non-HDHP?

HSA contributions end **June 30, 2026**

You may continue using your existing HSA funds

Keep in mind you **may not** enroll in a **medical FSA during the enrollment period.**

We Are Here To Assist!

UHR Benefits is hosting a
series of Open Houses
throughout the month of April as well as
two live Webinars.

Both **Horizon and Aetna will be present** at all open houses.

OneSource representatives will also be in attendance to
assist you with your enrollment!

Live UHR Webinars

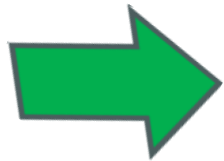


Click on the links below to register to attend one of the webinars hosted by your UHR Benefits team.

Two live Webinars.
[April 17 at 10:00 a.m.](#)
[April 29 at 2:00 p.m.](#)

Aetna and Horizon Webinars

Aetna and Horizon will also be hosting virtual webinars in the month of April, to register please see the link on our Special Enrollment Webpage.



Camden and Newark UHR Open Houses

▼ UHR Open House and Webinar Schedule

Location	Date	Time	Venue	Address
Camden	April 16	10:00 a.m. – 3:00 p.m.	Camden Campus Center / Lower-Level South BC Conference Room	326 Penn Street, Camden, NJ
Newark	April 22	10:00 a.m. – 1:00 p.m.	Engelhard Hall / Room 311	190 University Ave., Newark, NJ
Newark (RBHS)	April 28	10:00 a.m. – 3:00 p.m.	RBHS / Stanley Bergen Building (SSB 1214)	65 Bergen Street, Newark, NJ

New Brunswick UHR Open Houses

✓ UHR Open House and Webinar Schedule

Location	Date	Time	Venue	Address
New Brunswick	April 14	10:00 a.m. – 3:00 p.m.	Cook Student Center / Multi-Purpose Room	59 Biel Road, New Brunswick, NJ
New Brunswick	April 15	10:00 a.m. – 3:00 p.m.	RBHS Medical Education Building (MEB) Atrium	1 Robert Wood Johnson Place, New Brunswick, NJ
New Brunswick	April 21	10:00 a.m. – 3:00 p.m.	Administrative Services Building / ASB II Community Room & Rutgers Room	57 US Highway 1, New Brunswick, NJ
New Brunswick	April 23	10:00 a.m. – 3:00 p.m.	Douglas Student Center / Traves Hall	100 George Street, New Brunswick, NJ
New Brunswick	April 30	10:00 a.m. – 3:00 p.m.	Administrative Services Building / ASB II Community Room & Rutgers Room	57 US Highway 1, New Brunswick, NJ

Ready to Enroll?

Viewing and Making Changes to Your Elections

To review or make changes, please use BenefitSolver, the State's online Open Enrollment tool. You can log in or create an account through [MyNewJersey](#).

Should you have issues creating an account or logging in, please use the 'Need Help' function on the Log In page. For assistance with the BenefitSolver tool, use the support feature within the application.

Useful Links

[Horizon 2026 State Health Benefits Overview Guide](#)

[Aetna 2026 State Health Benefits Program Guide](#)

[Horizon Special Enrollment Webinars](#)

(Please select a date and register)

[Aetna Special Enrollment Webinars](#)

(Please select a date and register)

[2026 Rutgers Special Enrollment Website](#)



Contact Information

Horizon BCBS of NJ

HMO, NJ Direct (PPOs), OMNIA, HDs

- Website: HorizonBlue.com/shbp
- Member Services: 800-414-7427

Aetna

HMO, Freedom (PPOs), Liberty Plus, Freedom HDs

- Website: AetnaStateNJ.com
- Aetna Special OE Line: 833-398-0768 (TTY:711)
- 8am-6pm ET April 1- April 30

OneSource Rutgers Faculty and Staff Service Center

Telephone Number: 732-745-SERV (7378)

Portal Website: onesource.rutgers.edu

OneSource: <https://discover-uhr.rutgers.edu/onesource>

Questions





**This concludes the
Special Enrollment Presentation**