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TO: State Biweekly and State Monthly Certifying Officers, Human Resource Directors, and Benefits Administrators

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

SUBJECT: **Special Open Enrollment Period for State Employees – April 1, 2026, through April 30, 2026**

Pursuant to the State Health Benefits Program (SHBP) Plan Design Committee (PDC) resolutions unanimously approved on September 24, 2025, the NJDPB is implementing significant plan updates to health plan offerings for 2026.

There will be new “26” plans that will be effective June 27, 2026, for State Biweekly employees and July 1, 2026, for all other employees. These new plans will see changes to in-network deductibles, copayments, and out-of-pocket maximums. Prescription drug plans will require mail order for maintenance drugs and will see changes to copayments and out-of-pocket maximums. The change of the copayments for non-diabetic GLP-1 drugs (Wegovy, Saxenda, and Zepbound) that took effect January 1, 2026, will continue under the new “26” plans.

SHBP PDC Resolution #2025-12 stipulates that specific procedures listed in the resolution that can be performed at an Ambulatory Surgical Center (ASC) will result in a cost share of 50% coinsurance if not performed at an in-network ASC (with some exceptions).

SPECIAL OPEN ENROLLMENT PERIOD

There will be a Special Open Enrollment period from April 1, 2026, to April 30, 2026. Members will have their current medical plan automatically converted to the corresponding new “26” medical plan with the same carrier.

Members will have the opportunity to change their medical plan during the Special Open Enrollment. Plan changes will take effect on June 27, 2026, for State Biweekly employees and July 1, 2026, for all other employees.

The addition of dependents or changes to dental plans will not be permitted. Any change to enrolled dependents should be submitted using the applicable qualifying life event.

ONLINE ENROLLMENT THROUGH MYNJBENEFITSHUB

All plan changes must be submitted online through the mynjbenefitshub portal, which can be accessed through employees' myNewJersey accounts or via *mynjbenefitshub.nj.gov*. When logging in to mynjbenefitshub during the Special Open Enrollment period, employees will see they have been automatically moved to a corresponding new medical plan with the same carrier.

Employees are encouraged to use the Special Open Enrollment period to review and update their mailing address and email contact information.

STATE BIWEEKLY AND MONTHLY NEW "26" PLANS

- **PPO Plans:** *26 Aetna Freedom and 26 Horizon NJ DIRECT; 26 Aetna CWA Unity Freedom and 26 Horizon CWA Unity DIRECT*
- **HMO Plans:** *26 Aetna HMO and 26 Horizon HMO*
- **Tiered-Network Plans:** *26 Aetna Liberty Plus and 26 Horizon OMNIA*
- **High Deductible Health Plans:** *26 Aetna Freedom HDHigh and 26 Aetna Freedom HDLow; 26 Horizon NJ DIRECT HDHigh and 26 Horizon NJ DIRECT HDLow*

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- **PPO Plans:** *26 Aetna Freedom and 26 Horizon NJ DIRECT; 26 Aetna Freedom 15 and 26 Horizon NJ DIRECT 15; 26 Aetna Freedom 1525 and 26 Horizon NJ DIRECT 1525; 26 Aetna Freedom 2030 and 26 Horizon NJ DIRECT 2030; 26 Aetna Freedom 2035 and 26 Horizon NJ DIRECT 2035*
- **HMO Plans:** *26 Aetna HMO and 26 Horizon HMO*
- **Tiered-Network Plans:** *26 Aetna Liberty Plus and 26 Horizon OMNIA*
- **High Deductible Health Plans:** *26 Aetna Freedom HDHigh and 26 Aetna Freedom HDLow; 26 Horizon NJ DIRECT HDHigh and 26 Horizon NJ DIRECT HDLow*

Note: Not all PPO plans are available to all members. Eligibility is based on members' bargaining unit affiliation.

Details regarding plan design, summaries, comparisons, and rates for the new plans will be available on the NJDPB website: <https://www.nj.gov/treasury/pensions/hb-active-shbp.shtml>

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