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May 2026

**TO:** Local Government Certifying Officers, Human Resource Directors, and Benefits Administrators participating in the State Health Benefits Program (SHBP)

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

**SUBJECT: New Medical Plan Options for State Health Benefits Program (SHBP) Members**

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 design changes with new "26" health plan offerings for Local Government employees enrolled in or eligible for enrollment in the SHBP. The new "26" medical plans will have higher in-network deductibles, copayments, and out-of-pocket maximums, which will result in lower rates for these plans.

In addition to the medical plans currently offered, the new "26" plans will be available July 1, 2026. Employees will have the opportunity to select one of these new plans during the annual Open Enrollment period in October. However, after July 1, 2026, any new hires and employees experiencing qualifying life events, such as loss of coverage, will see the new plans available in mynjbenefitshub.

As per SHBP PDC Resolution #2025-11, prescription drugs for the "26" plans will require mail order for maintenance drugs. All plans, with the exception of the High Deductible Health Plans, will now have the same copayment amounts and will have the same out-of-pocket maximums.

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).

### **NEW LOCAL GOVERNMENT 26 MEDICAL PLAN OPTIONS**

(All current plans will still be available)

- **PPO Plans:** 26 Aetna Freedom and 26 Horizon NJ DIRECT; 26 Aetna Freedom 10 and 26 Horizon NJ DIRECT 10; 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

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

### **RESOLUTION TO LIMIT MEDICAL PLANS OFFERED**

Employers that wish to block any of the new or existing plans must submit a *Resolution: Limit the Medical Plans Offered Under the SHBP* form (attached) to the NJDPB's Health Benefits Bureau. The resolution form has been updated to reflect the new medical plan options. Employers who submit a resolution to block plans may request a special Open Enrollment period for their employees to change their plan.

Employers who request a special Open Enrollment will have two opportunities prior to the annual Open Enrollment.

- Requests received by June 5, 2026, will provide an enrollment window from July 13, 2026, through July 27, 2026, with plan changes effective September 1, 2026.
- Requests received by July 3, 2026, will provide an enrollment window from August 17, 2026, through August 31, 2026, with plan changes effective October 1, 2026.

Special Open Enrollment requests received after July 3, 2026, will align with the annual Open Enrollment period. Requests cannot be accommodated in November or December due to the end of the year files and reporting.

### **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](mailto:pensions.nj@treas.nj.gov)

*Enclosure*