



Explore Your Benefits

**STATE ACTIVE GROUP  
PRESCRIPTION PLAN DESIGN - PLAN YEAR 2023  
HORIZON PLANS**

	NJ DIRECT/ NJ DIRECT 2019*	NJ DIRECT15	NJ DIRECT1525	NJ DIRECT2030	NJ DIRECT2035	Horizon HMO <sup>1</sup>	Horizon OMNIA	NJ DIRECT HD4000**	NJ DIRECT HD1500**
<b>Prescription Drug Copayments</b>									
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)	\$1,820/\$3,640	\$1,820/\$3,640	\$1,820/\$3,640	\$1,820/\$3,640	\$1,820/\$3,640	\$1,820/\$3,640	\$1,820/\$3,640		

**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 NJ DIRECT. Members hired after July 1, 2019, will be enrolled in NJ DIRECT 2019.

\*\* HD = High Deductible Health Plan

<sup>1</sup> Service areas for Horizon 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.

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*This is a summary and not intended to provide all information. Although every attempt at accuracy is made, it cannot be guaranteed.*