



Explore Your Benefits

**UNION NEGOTIATED AND NON-ALIGNED PLANS
PRESCRIPTION PLAN DESIGN - PLAN YEAR 2026
STATE ACTIVE GROUP**

Side-by-Side Rx Comparison	26 Aetna Freedom HDHigh*	26 Horizon NJ DIRECT HDHigh*	26 Aetna Freedom HDLow*	26 Horizon NJ DIRECT HDLow*
Retail: Generic Copayments	Subject to deductible and coinsurance	Subject to deductible and coinsurance	Subject to deductible and coinsurance	Subject to deductible and coinsurance
Retail: Preferred Brand Copayments				
Retail: Non-preferred Brand Copayments				
Retail: Brand w/ Generic available Copayments ²				
Retail: Specialty Copayments ³				
Mail: Generic Copayments				
Mail: Preferred Brand Copayments				
Mail: Non-preferred Brand Copayments				
Mail: Brand w/ Generic available Copayments ²				
Mail: Specialty Copayments (30-day supply) ³				
Prescription Drug annual Out-of-Pocket Maximum (Individual/Family)				

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.)

Notes: Retail - 30 day supply. Mail - 90 day supply.
 Oral contraceptive coverage is available under the medical and prescription plans.
 For all plans excluding the HDLow and HDHigh plans, mail order is mandatory for maintenance prescriptions.

*HD = High Deductible Health Plan.

¹ Service areas for the Horizon HMO plan are limited to New Jersey, New Castle County in Delaware, and bordering counties of Pennsylvania and New York.
² You pay the cost difference between the brand drug and the generic drug.
³ All specialty prescriptions must be filled at Optum Specialty Pharmacy. Call 1-888-341-8579 to speak with an Optum patient care coordinator.