



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

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

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 You pay the cost difference between the brand drug and the generic drug.
² 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.