



# State of New Jersey

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March 11, 2021

**TO:** Certifying Officers, Judicial Retirement System

**FROM:** Christin Deacon  
Assistant Director, Benefit Operations

**SUBJECT:** **Announcement of New State Health Benefits Program (SHBP) Medical Plans for CWA, JCAU, Judges Secretaries, OPEIU and PANJ PCR Employees**

Recent labor agreements require that certain active members of the New Jersey State Health Benefits Program (SHBP) currently enrolled in the NJ DIRECT15, 1525, 2030, or 2035 plans be converted to a new medical plan. This letter outlines the new plan design for these employees.

## NEW MEDICAL PLAN

Active employees represented by the CWA (G and GE) will be converted to CWA Unity DIRECT/CWA Unity DIRECT 2019.\* Active employees represented by JCAU (6, 6E, 7, 7E), Judges Secretaries (@), OPEIU (5), and PANJ PCR (B) will be converted to NJ DIRECT/NJ DIRECT2019.\* Both CWA Unity DIRECT and NJ DIRECT plans are Preferred Provider Organizations (PPOs) administered by Horizon Blue Cross Blue Shield of New Jersey (Horizon). Members currently enrolled in a Health Maintenance Organization (HMO), Tiered Network Plan, or High Deductible Health Plan (HDHP) will not be converted, but will have the opportunity to make a different election. The effective date of coverage for the new plans will be April 24, 2021, with deductions beginning April 16, 2021.

Members who do not wish to remain in the CWA Unity DIRECT/NJ DIRECT plans may change their plan via Benefitsolver to an HMO, Tiered Network Plan, or HDHP during a special Open Enrollment period from March 15, 2021, to March 25, 2021. As noted above, members currently enrolled in an HMO, Tiered Network Plan, or HDHP will also have the opportunity to change their plan to the CWA Unity DIRECT/NJ DIRECT plan. The special Open Enrollment period will be for plan changes only; no addition of dependents will be permitted.

*\*Members hired before July 1, 2019, will be enrolled in CWA Unity DIRECT or NJ DIRECT. Members hired after July 1, 2019, will be enrolled in CWA Unity DIRECT 2019 or NJ DIRECT 2019.*

## EMPLOYEE CONTRIBUTIONS

1. Active members covered under the new agreement and participating in the CWA Unity DIRECT and NJ DIRECT plans will contribute a percentage of their salary toward the cost of benefits.

2. Active members covered under the new agreement and participating in an HMO plan or a HDHP will continue to contribute a percentage of premium based on their salary.
3. Active members covered under the new agreement and participating in a Tiered Network plan will contribute 75 percent of the CWA Unity DIRECT and NJ DIRECT Plans contribution rates in #1 above.

Employee contribution worksheets can be found on our website at: [www.nj.gov/treasury/pensions](http://www.nj.gov/treasury/pensions)

### **PLAN DESIGN CHANGES**

For the new plan, the out-of-network reimbursement rate will be 175 percent of Centers for Medicare & Medicaid Services (CMS) reimbursement amounts with the following exclusions:

- Obstetrical care – for employees receiving obstetrical care, the reimbursement rate will be 175 percent of the CMS amount for the duration of their care; and
- Mental Health – for employees receiving mental health services, the reimbursement rate will be 175 percent of the CMS amount up to the employee reaching the out-of-pocket maximums of \$2,000 (individual) or \$5,000 (family). The reimbursement will then be made at 195 percent of the CMS amount for the remainder of that plan year. This exclusion will remain in effect through June 30, 2021.

Emergency room copayments are: \$150 for adults; \$50 for adults directed to the emergency room by their primary care physician; and \$50 for pediatric (through age 19). These copayments will be waived if admitted to the hospital.

Members and spouses who participate in NJWELL and complete their necessary health screenings and activities can earn a financial reward of \$350 each.

Plan Design Charts can be found on our website at: [www.nj.gov/treasury/pensions](http://www.nj.gov/treasury/pensions)

### **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)

Enclosures