



# State of New Jersey

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September 2021

**TO:** State Biweekly Certifying Officers

**FROM:** Joyce Malerba  
Acting Assistant Director, Benefit Operations

**SUBJECT: PBA 105 Health Plan Conversion**

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 effective pay period 24 (November 6, 2021). This letter outlines the new plan design for these employees.

## HEALTH PLAN CONVERSION

Members in PBA 105 including biweekly bargaining units L, LA, and F will be converted to NJDIRECT/NJDIRECT 2019,\* a Preferred Provider Organization (PPO) 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. Plan Design Charts for State Employees in Union Negotiated Plans outlining the new plan coverage, including in-network and out-of-network deductibles, coinsurance; and primary care, specialist care, emergency room, and prescription drug copayments, can be found on our website at [www.nj.gov/treasury/pensions](http://www.nj.gov/treasury/pensions)

Members who do not wish to remain in the NJ DIRECT/NJDIRECT 2019 plans may change their plan to an HMO, Tiered Network Plan, or HDHP during the annual Open Enrollment period in October. The change will take effect for the 2022 plan year.

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

### NJ DIRECT/NJ DIRECT 2019

For NJ DIRECT/NJ DIRECT 2019, the out-of-network reimbursement rate will be 175 percent of Centers for Medicare & Medicaid Services (CMS) reimbursement amounts.

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.

### **EMPLOYEE CONTRIBUTIONS**

1. Active members who participate in the NJ DIRECT/NJ DIRECT 2019 plan will contribute a percentage of their salary toward the cost of benefits.
2. Active members who participate in an HMO plan or a HDHP will contribute a percentage of premium based on their salary.
3. Active members who participate in the Tiered Network Plan (Horizon OMNIA) will contribute 75 percent of the NJ DIRECT/NJ DIRECT 2019 plan contribution rates in #1 above.

### **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)