

April 2026 Special Open Enrollment

Topic	Question	Answer
Election Process	If a member does not wish to make any changes to their election, MUST they log in to re-enroll or will they automatically default to the "26" medical plan?	Members will automatically default to the "26" version of their current medical plan with the same carrier. Members could then make a plan change and select another "26" plan during the Special Open Enrollment if they wish to. Members should be encouraged to login to review the new plans and their co-insurance amounts.
Election Process	If a member is currently enrolled in the Direct 15 or Freedom 15 plan, will they be able to see their current contribution and new "26" medical plan contribution on same screen?	No, during the Special Open Enrollment members will see the contribution amounts for the new "26" plan that will be effective 7/1/26 (or 6/27/26 for State Biweekly employees).
Election Process	If a member opts out of the Omnia/ Liberty plan, will they receive a warning that they will have to pay back the \$1000 incentive?	No, there will not be a special warning for that. The member agreed to stay enrolled in the plan for 12 months when they accepted the incentive and will need to remember that when looking at plan options. Members can change their medical plan carrier during the Special Open Enrollment, but they must remain in a Tiered-network plan for at least 12 month or they will forfeit the \$1000 incentive.
Election Process	If a member's election is changing, after 4/1/26, they will see 6/27/26 or 7/1/26 effective date, if they do nothing and make no changes, they will be placed in the new equivalent plan automatically and they will be told this?	That is correct. Members will receive new ID cards from the carriers at the conclusion of the Special Open Enrollment.
Election Process	If the new hire sees both the New Enrollment and the Special Open Enrollment applications, can they just choose the Special Open Enrollment application or do they have to choose New Enrollment?	They would need to complete both enrollments.
Election Process	Is there anything that the member needs to do if they are currently in the CWA Unity Direct or does the change happen automatically?	This change will happen automatically. The new "26" plan will be defaulted and enrolled effective 6/27/26 or 7/1/26 based on the member's current medical election.
Election Process	What salary are the costs based off?	Salary will be based on what is on the member's record for salary (COMP1 field) for plan cost display in the enrollment process.
Election Process	When will Aetna and Horizon calculators be available?	Both Aetna and Horizon calculators will be available by 4/1/26.
Election Process	When is the Special Open Enrollment?	This Special Open Enrollment is the month of April; 4/1/26 through 4/30/26.

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Election Process	Will members be allowed to add/change/terminate medical plan elections for their dependents?	Dependents cannot be added or dropped during the Special Open Enrollment. Any other changes must be processed using the applicable life event reason.
Election Process	Will the emails and notification from the State be sent to ALL members or only those members that are enrolled in medicals plans?	Since this Special Open Enrollment is only for plan changes, only members enrolled in a medical plan will receive the notifications.
Election Process	Will the new "26" medical plan rates be available for this Special Open Enrollment?	Yes, the plan is to have rates displayed during this Special Open Enrollment.
Election Process	Will the updated information be available for new hires that begin during this period or do they have to select separate applications?	If their benefits are effective 6/27/26 (State BW) or 7/1/26 (State Monthly), updated plan information will be available to the member. Depending on their effective date, they may see and need to complete both the new hire and special enrollment application.
Election Process	Would Special Open Enrollment period apply to FSA enrollments?	The April Special Open Enrollment is just medical plan election changes.
Election Process	How will members know there was a medical plan change?	<p>All enrolled members will receive communications (mail and email) and also providing employers with resources to inform their active members of the Special Open Enrollment and plan changes. All members will receive new ID cards after the conclusion of the Special Open Enrollment.</p> <p>Special Open Enrollment Communications Calendar: https://businessolver.box.com/s/fd6fs661fz69zi0pu715s1eleub5rp8u</p>
Eligibility	Will the Special Open Enrollment impact retirees?	No, the Special Open Enrollment is only available for ACTIVE State Monthly/State Biweekly members who are currently enrolled in a medical plan.
Eligibility	Can a member not currently enrolled in a medical plan elect a new medical plan?	No, only members currently enrolled in an Aetna or Horizon medical plan will be eligible to change their medical plan election through this Special Open Enrollment.
Eligibility	Is the CWA plan available to all members or just individuals under the union?	Member's eligibility for each medical plan is based on their bargaining unit affiliation.
		The CWA plan is only available to individuals under the CWA union.
		Members of other unions have a comparable plan without CWA in the title.
Eligibility	Will members have the option to change to any other medical plan option during the month of April?	Yes, members may enroll in any eligible "26" medical plan.

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Eligibility	Will the SEHBP Education division be impacted with the April Special Open Enrollment?	No, the April "26" Special Open Enrollment is only for active members of the State Biweekly and State Monthly divisions.
Eligibility	When will members processing a life event be able to see the new "26" plans?	Members will see the new "26" medical plans if the effective date of their life event is after 6/27/26 (State Biweekly) or 7/1/26 (State Monthly).
Eligibility	Which plans will be available for new hire members in mid-May with mid-June benefits effective date?	New Hire members may see two enrollment opportunities if the two events (New Hire or Special Open Enrollment) have two different effective dates. If New Hire election is effective before the Special Open Enrollment effective date, they will go through the new hire enrollment first with the old plans. Next, the members will see the event for Special Open Enrollment with the new "26" plans and new effective date.
ID Cards	What plan name will show on the new ID cards (Example: NJDirect 15 plan)?	Both Aetna and Horizon ID Cards will list the new full plan names with "26" listed. In the example, the Direct 15 plan, will update to: 26 NJ DIRECT15 .
ID Cards	Will the new medical plan ID cards be available to members before 6/27/26 or 7/1/26 for members with medical procedures scheduled for 6/27/26 or 7/1/26?	Yes, the goal will be to have new ID cards in hands prior to the effective date of 6/27/26 or 7/1/26. Procedures being covered will not change, please note the member's liability may change. Encourage members to review the new plans' co-insurance amounts prior to any scheduled procedures.
ID Cards	When will new medical cards be sent to members for the new "26" plans?	All enrolled members should have ID cards prior to their "26" medical plan effective date.
Payroll	Will there be any payroll deduction changes needed for the "26" versions of the new plans? Assuming that the member does not change Plans, will they be paying the same member cost-share through payroll that they are paying now, based on the union negotiated rate charts?	The rate charts for members who pay a percentage of salary for their medical benefits will not be changing.
Payroll	Looking at the Centralized Payroll Health Benefit Date Schedule, if a new hire is hired in PP 12 (4/18/26-5/1/26) their benefits will be effective 6/13/26 - Does that mean they will be in the "old" benefits for just a single pp then will be converted to the new "26" plan the following PP effective 6/27/26?	Yes, that is correct.
Plan Details	Will the mapping from old plan to new default "26" plan be posted?	NJDPB will be posting a chart with the current and new "26" plans side by side.

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Plan Details	Are the rates/premiums changing for the "26" plans?	Updated rate charts will be posted once available. Contribution charts will not change. Members should check the premium calculator to find out if they will have any changes to their premium.
Plan Details	Are we going to receive information about the plan changes and what it covers?	The goal is to have the information posted in the system at the time of the special open enrollment opening on 4/1/26.
Plan Details	Can you confirm percentage of salary rates will not increase?	The percentage of salary rate charts are not changing.
Plan Details	How will deductibles paid from 1/1/26 through 6/30/26 credit the new "26" medical plans?	Deductibles will be carried over to the new "26" medical plans.
Plan Details	If a member changes plans, will the deductible, out of pocket max, PT visit counts carry over for the remainder of the plan year?	Yes, all will carry over to the new plan election.
Plan Details	If a member has medical appointments requiring a pre-authorization, would this medical plan change impact their appointments or would it cause a delay once the new plans start 6/27/26 or 7/1/26?	Members that stay with same carrier, any pre-approved authorization will roll into the new "26" plan.
Plan Details	What is member/spouse enrollment classified as for enrollment tier (medical in-network deductible for single \$110/ family \$220 family)?	Member/spouse enrollment is considered family.
Plan Details	Who will answer questions regarding specific prescription changes and medical copays?	Horizon will address all the medical changes related to the Horizon plans. Aetna will address all the medical changes related to Aetna plans. Optum will address the RX changes.
Plan Details	What changes are expected with the "26" medical plans?	The rates for premiums will change, but members who pay a percentage of salary for their health benefits will continue to use the same rate charts. They should use the rate calculators once available to determine if they will have any change to their costs. Information regarding co-insurance amount changes will be posted on mynjbenefitshub and on the NJDPB website.
Plan Details	What are the medical default plans for members enrolled in the NJDirect or NJDirect 2019 plans?	Both NJDirect and NJDirect 2019 will be defaulted to the new 26 NJDIRECT plan.
Plan Details	Where are the resolution details available for review?	See: https://www.nj.gov/treasury/pensions/pdc-resolutions.shtml
		2025-10 (Medical), 2025-11 (Rx), 2025-12 (Ambulatory Surgical Center usage)

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Plan Details	What happens to the Omnia/Liberty incentives already received by members?	Members who remain enrolled in the Omnia/Liberty plan for at least 12 months will not be impacted. Members will forfeit the incentive if they do not remain in the Omnia/Liberty plan for at least 12 months.
Plan Details	What is the new "26" medical plan for enrollees staying in CWA Unity Direct or CWA Unity Direct 2019?	There will only be one "26" CWA plan. There will not be a "26" CWA 2019 after 6/27/26 (State BW) or 7/1/26 (State MO). All members will be defaulted into the "26" medical plan based on their current medical plan election.
Plan Details	When will the benefits admins be able to see the plan designs for the new "26" medical plans?	We will make them available as soon as possible.
Plan Details	When will the list of the plans with the codes be available for the administrators for mapping the integration file?	These will be available by the time the Special Open Enrollment begins on 4/1/26.
Plan Details	Which plan is being removed from the "26" medical plans?	The plans that currently have different versions for members hired before or on/after 7/1/19 will be replaced with new "26" versions for all members. The other existing plans are all being replaced with "26" versions.
Plan Details	Why are there new contributions?	If they are in plan and stay in a plan that pays a percentage of the premium (such as the HD Plans, or an HMO)- their contributions could be affected by the premium change.
		If members are in a plan where their contributions are a percentage of their salary (i.e. CWA Unity, OMNIA) and stay in the updated versions of these plans- then nothing will change regarding their payments.
Plan Details	Will deductible already paid this year roll over or are we starting fresh on 6/27/26 or 7/1/26?	The deductible(s) met will carryover to the new "26" medical plans.
Plan Details	Will Marathon Health still be available and will there be co-payments for that plan?	No changes to the current Marathon Benefits
Plan Details	Will plan comparison documents be available for the "26" plans?	Once available, plan details and comparison information will be posted in mynjbenefitshub.
Plan Details	Will the "26" medical plans impact premium changes to the employer?	The changes will impact any location participating in SHBP. New premium rates will be posted (once available). The percentage of salary contribution tables are not changing, so members who pay based on percentage of salary will not have a change.

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Plan Details	Will the "26" medical plans have the \$100 deductible that the 2019 plan does?	The deductible will increase to \$110.
Plan Details	Will the co-payments apply to the deductible in July?	Co-pays never apply towards deductible; Co-pays apply to the maximum out of pocket.
Plan Details	Will Horizon and Aetna calculators be available to compare pricing & plan details for the version of the plans?	Yes
Plan Details	Will the incentive for the tiered plans be effective for 7/1/26 and the year will start from there to have to stay in the plan?	The year starts from whenever the new enrollee starts the plan, so if a member elects to move to a "26" Tiered Network plan from a different plan type during the Special Open Enrollment, the requirement will start from 7/1
Plan Details	Will the medical plan codes change in mynjbenefitshub?	Yes
Plan Details	Will the rates be available prior to 4/1/26?	The plan is to have the rates visible during the Special Open Enrollment beginning on 4/1/26.
Plan Details	Will the updated contribution rates be available BEFORE the members can make their enrollment decisions?	The rates will change. The member contribution charts for members in plans that pay percentage of salary will not change. We will post rates and update member contributions in Benefitsolver prior to 4/1/26. We hope to have the carrier calculators ready by 4/1/26.
Plan Details	Will there be comparison charts between current plans and the new "26" plans?	We will have a flyer available with that information included.
Plan Details	Will this impact in-network and payments to providers?	This has no impact on providers.
Plan Details	What changes are expected for the "26" plan default with no variation between the Unity and the Unity 2019 medical plan (since deductible was only difference)?	Effective 6/27/26 or 7/1/26, there will be one "26" Unity medical plan offering.
Plan Details	Will the member's cost be provided?	The plan is to have the premiums available on or before the Special Open Enrollment.
Reporting	Will the mynjbenefitshub reports: Employee Census Benefit and Employee Dependent Census Benefit have the new "26" medical name and Plan ID numbering system?	Yes, the reports will pull the new "26" medical plan names and plan IDs.