State Health Benefits Program (SHBP) Medical Plans for CWA Employees

A recent labor agreement offers new medical plans to certain active members of the New Jersey State Health Benefits Program (SHBP). For active State employees represented by the CWA, two new Preferred Provider Organization (PPO) plans will be introduced: CWA Unity DIRECT (administered by Horizon) and CWA Unity Freedom (administered by Aetna). Along with the new PPOs, the current Health Maintenance Organizations (HMO), Tiered Network Plans, and High Deductible Health Plans (HDHP) will be offered.

The SHBP will hold a special Open Enrollment for employees covered under the new CWA agreement from April 22 through May 3, 2019.

Current CWA subscribers who do not complete and return a new CWA Open Enrollment Application to Human Resources on or before May 3, 2019 will be automatically transferred or remain in the same plan as outlined below:

- CWA employees enrolled in NJ DIRECT15, 1525, 2030, or 2035 will be automatically transferred to the new CWA Unity DIRECT plan.
- CWA employees enrolled in Aetna Freedom 15, 1525, 2030, or 2035 will be automatically transferred to the new CWA Unity Freedom plan.
- CWA employees enrolled in a Tiered Network plan will remain in the plan in which they are currently enrolled.
- CWA employees enrolled in an HMO will remain in the plan in which they are currently enrolled.
- CWA employees enrolled in a HDHP will remain in the plan in which they are currently enrolled.

The special Open Enrollment is for medical plan changes ONLY and LIMITED to the CWA employees covered under the new labor agreement. Members WILL NOT be permitted to add dependents to coverage, change coverage levels, or make changes to dental or prescription drug plans.

The effective date of coverage for CWA Unity DIRECT and CWA Unity Freedom plans will be July 1, 2019.

CWA Special Health Benefits Enrollment Form
CWA Summary Medical/Rx Plan Comparison Chart
CWA Unity Direct/Freedom Member Contribution Rates (Schedule 1)
HMO and HDHP Member Contribution Rates (Schedule 2)
Tiered Network Plans CWA Member Contribution Rates (Schedule 3)