

**Overview of the New Medical Plans
Effective April 1, 2008**

Three Medical Plans will be available to active employees:

**NJ DIRECT 15
AETNA HMO
CIGNA HMO**

- NJ DIRECT 15 - \$15.00 co-payment, no referrals and 70% out-of-network
- Aetna HMO & Cigna HMO - \$15.00 co-payment, and referrals are required

All members will be given the opportunity to select any of the new health plans. If no application is received, the following automatic transfers will occur:

- Traditional Plan to NJ DIRECT 15
- NJ PLUS to NJ DIRECT 15
- AmeriHealth HMO, HealthNet HMO & Oxford HMO to NJ DIRECT 15
- Aetna HMO and Cigna HMO remain in current plan

Special Open Enrollment Period – January 28, 2008 – February 15, 2008

- Health plan changes only
- No prescription drug or dental plan changes
- No adding dependents
- No new enrollments

New ID cards will be issued in mid-March, 2008. The effective date of plan changes is April 1, 2008.

State Health Benefits Program Applications are available in HR or on line at <http://www.njit.edu/humanresources>

Website Addresses

- <http://www.state.nj.us/treasury/pensions/shbp.htm>
- <http://www.horizonblue.com/shbp> 1-800-414-7427
- <http://www.aetna.com/statenj> 1-877-782-8365
- <http://www.cigna.com> 1-800-564-7642