



2026–2027

OPEN ENROLLMENT HIGHLIGHTS

Plan Year: November 1, 2026–October 31, 2027

**Open Enrollment will run
from October 16–23, 2026**

Open Enrollment is your opportunity to review your benefits and choose the coverage that best meets your needs and those of your family.

What's Changing?

Horizon Direct Access 5 PPO Replaces NJEHP

Beginning November 1, 2026, Horizon Direct Access 5 PPO will replace the current NJ Educators Health Plan (NJEHP). The new plan offers comprehensive benefit coverage with slight variations in co-pays and employee contributions. Please Review the updated Benefits Guide for more information on coverage details and employee contributions.

Medical Benefits

All medical plans will remain with Horizon BCBS.

Prescription Drug Benefits

All medical plans will have the same prescription drug copays for the upcoming plan year. Coverage will also remain with Horizon BCBS

HRA Administration Moves to Horizon MyWay

Effective November 1, 2026, Horizon MyWay will administer the Health Reimbursement Arrangement (HRA).

Your Medical Plan Options

- **Horizon Direct Access 5 PPO:** The new option replacing NJEHP.
- **HRA High Deductible Health Plan (HDHP)**
- **Horizon OMNIA**

Remember These Benefits

- **Vision:** Horizon Davis Vision (Vista IV) coverage is available to all employees separate from your Medical and Rx elections.
- **Voluntary Life Insurance:** Coverage options remain available for yourself and eligible family members.
- **Utopia WellCare:** Functional nutrition services remain available to all employees.

Take Action by October 23

Review the updated Benefits Guide, compare your plan options and employee contributions, and submit any benefit elections by October 23, 2026. Coverage takes effect November 1, 2026.

Once you have made your elections, changes generally cannot be made until the next Open Enrollment period unless you experience a qualified change in status.

