



Medical plans offered:

PPO: [NJ Direct](#) / [NJ Direct 2019](#) (MGR / AFT / IPFTE)

[CWA Unity Direct](#) / [CWA Unity Direct 2019](#) (CWA)

HMO: [Horizon HMO](#)

Tiered Network: [OMNIA Health Plan](#)

High Deductible Plans: NJ Direct HD 4000 / NJ Direct HD 1500