

Plan Type	Horizon Blue Cross Blue Shield (BCBS)	Aetna
Preferred Provider	CWA Unity NJ Direct 2019/	CWA Unity Freedom 2019/
Organization (PPO)	CWA Unity NJ Direct	CWA Unity Freedom
High Deductible Health	NJ Direct HDLow,	Freedom HDHigh.
Plans (HDHP)	NJ Direct HDHigh	Freedom HDLow
Tiered Plan	Horizon Omnia	Aetna Liberty Plus
Health Maintenance	Health Maintenance	Health Maintenance
Organization (HMO)	Organization (HMO)	Organization (HMO)



