

# Medical Plan Options: AFT, IFPTE, Managers & PBA

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

