



# State of New Jersey

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April 2022

**TO:** Certifying Officers of Employers Participating in the School Employees' Health Benefits Program (SEHBP)

**FROM:** Joyce Malerba  
Assistant Director, Health Benefit Operations and Policy & Planning

**SUBJECT: Special Open Enrollment Period for the New Garden State Health Plan**

Pursuant to P.L. 2020, c. 44 (Chapter 44), the Garden State Health Plan (GSHP) will be offered to active local education employees enrolled in the School Employees' Health Benefits Program (SEHBP) through a special Open Enrollment period to take place from May 2, 2022, until May 20, 2022. Coverage elections must be made through [mynjbenefitshub](http://mynjbenefitshub.com) by logging into [mynjbenefitshub.gov](http://mynjbenefitshub.gov) or via [myNewJersey](http://myNewJersey.com). This letter outlines the new plan design for these members.

## NEW MEDICAL PLAN

The GSHP is a Preferred Provider Organization (PPO) administered by Aetna. Local education employees will have the opportunity to enroll in this new plan during the Special Open Enrollment period; however, they will not be able to move to other plans or add dependents. Members who have previously waived coverage and want to enroll in the GSHP will have to contact their employer if they would like to enroll any dependents. This will require a State override, so employers will have to contact the SEHBP by sending an email to: [SEHBP@treas.nj.gov](mailto:SEHBP@treas.nj.gov)

The attached *Plan Design Chart* outlines the new plan coverage, including deductibles for in-network and out-of-network designated providers; coinsurance; and primary care, specialist care, and emergency room copayments.

The effective date of coverage for the new plan will be July 1, 2022.

## PLAN DESIGN

For the new plan, members must use a designated provider for care to be covered at the in-network level (see the Aetna Whole Health<sup>SM</sup> Network section). Care received from a non-designated provider may be paid at the out-of-network benefit level or may not be covered at all.

Members using an in-network provider will have a \$10 primary care physician copayment and a \$15 specialist care physician copayment. Members utilizing out-of-network primary care or specialist physicians will pay a 30% coinsurance.

The out-of-network reimbursement rate is 200 percent of Centers for Medicare & Medicaid Services (CMS) reimbursement amounts, with specified dollar limits for out-of-network chiropractic (\$35), physical therapy (\$52), and acupuncture (\$60) services.

Emergency room copayments are \$125. The copayments will be waived if admitted to the hospital.

Members and dependents who participate in NJWELL and complete their necessary health screenings and activities can earn a financial reward of \$250 each.

### **AETNA WHOLE HEALTH<sup>SM</sup> NETWORK**

The GSHP uses Aetna Whole Health<sup>SM</sup> New Jersey, which provides access to a special network of over 5,900 primary care doctors, 29,000 specialists, 33 hospitals, and 240 urgent care facilities — all located exclusively in New Jersey. Care received outside of the New Jersey network of providers will be covered for emergency services only. Any non-emergency care will not be covered, and full out-of-pocket payment will be expected.

### **EMPLOYEE CONTRIBUTIONS**

Active employees will contribute a percentage of their annual salary toward the cost of benefits (see enclosed schedule). This contribution will be one-half of the percentage contributed for the New Jersey Educators Health Plan, although not less than the minimum contribution for health benefits coverage of 1.5% of the annual salary.

### **ADDITIONAL INFORMATION**

If you have questions regarding any of the information provided in this letter, contact the NJDPB's Office of Client Services at (609) 292-7524, or email the NJDPB at: [pensions.nj@treas.nj.gov](mailto:pensions.nj@treas.nj.gov)

Enclosures