



## State of New Jersey

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September 2020

**TO:** Local Education Certifying Officers, Human Resource Directors, and Benefits Administrators participating in the School Employees' Health Benefits Program

**FROM:** New Jersey Division of Pensions & Benefits (NJDPB)

**SUBJECT: Plan Year 2021 School Employees' Health Benefits Program Open Enrollment**

The School Employees' Health Benefits Program (SEHBP) Open Enrollment period for Local Education employees begins on October 1, 2020, and ends on October 31, 2020.

Open Enrollment allows employees to make general changes (adding or deleting dependents, changing coverage levels, etc.) or enroll in a different medical or dental plan. All changes to coverage made during this Open Enrollment period will be effective on January 1, 2021.

Completed, employer-certified medical and/or dental applications must be postmarked no later than November 6, 2020, to ensure processing for the start of the 2021 plan year.

### **NEW FOR PLAN YEAR 2021**

#### **New Jersey Educators Health Plan**

P.L. 2020, c. 44 (Chapter 44) created the New Jersey Educators Health Plan (NJEHP) for all members of the SEHBP. The NJEHP is a Preferred Provider Organization (PPO) plan currently administered by Horizon Blue Cross and Blue Shield of New Jersey (Horizon). NJ DIRECT10, and NJ DIRECT 15 will remain available for certain members of the SEHBP. Other plans offered by the SEHBP (NJ DIRECT ZERO, NJ DIRECT1525, NJ DIRECT 2030, Horizon HMO, Horizon HMO1525, Horizon HMO2030, Horizon HMO2035, and NJ DIRECT HD1500) will no longer be available in Plan Year 2021. Horizon will be notifying current SEHBP enrollees of plan changes effective January 1, 2021.

The plan design of the NJEHP can be found in the *SHBP Plan Comparison* included with this letter. Please make the *SHBP Plan Comparison* available to your employees.

#### **Automatic Enrollment in the NJEHP**

All SEHBP members will be automatically enrolled in the NJEHP effective January 1, 2021. Members hired *prior to* July 1, 2020, who are currently enrolled in NJ DIRECT10 or NJ DIRECT15, who will not be changing their level of coverage, and who do not wish to be enrolled in the NJEHP, must notify their employer of their intent by submitting a *Health Benefits Enrollment and/or Change Form* to the employer. Based upon the information submitted by the members in their

applications, employers must create a spreadsheet to include the following information in the order in which it is listed below:

- Member's Name;
- Employer Location Number;
- Member's Full Social Security Number; and
- Plan in which member is remaining (NJ DIRECT10 or NJ DIRECT15).

Applications submitted by the members along with a copy of the spreadsheet must be sent to the NJDPB at: New Jersey Division of Pensions & Benefits, Health Benefits Bureau, P.O. Box 299, Trenton, NJ 08625-0299. Applications should be sent together as one submission for ease of administration. In addition, employers must separately submit the completed spreadsheets electronically to: [sehbp@treas.nj.gov](mailto:sehbp@treas.nj.gov) by November 6, 2020. Prompt submission will ensure members' elections to either enroll in the NJEHP or remain enrolled in the NJ DIRECT10 or NJ DIRECT15 plans.

Members hired *prior to* July 1, 2020, who are currently enrolled in a plan that is no longer available and do not want coverage under the NJEHP must complete a *Health Benefits Enrollment and/or Change Form* during the SEHBP Open Enrollment period to elect either NJ DIRECT10 or NJ DIRECT 15.

Members hired *on or after* July 1, 2020, must enroll in the NJEHP. Applications are not needed for these members unless they wish to waive their coverage. See the "Waiving SEHBP Coverage" section for further details.

Any member who wishes to add or delete dependents during the Open Enrollment period should complete a *Health Benefits Enrollment and/or Change Form* regardless of their plan selection.

More information about the NJEHP plan can be found on the NJDPB website at: [www.nj.gov/treasury/pensions/hb-active-sehbp.shtml](http://www.nj.gov/treasury/pensions/hb-active-sehbp.shtml)

### **TYPE AND LEVEL OF COVERAGE**

Members whose employers have a prescription plan through the SEHBP will no longer be able to select different levels of Medical and Prescription Plan Coverage. For example, a member may not elect to have Single Medical coverage and Member/Spouse Prescription coverage. The level of coverage must be the same for both plans.

Members also must elect to enroll in both Medical and Prescription. If a member wishes to waive coverage, both Medical and Prescription coverage must be waived.

### **MEDICAL PLAN RATES FOR 2021**

Medical plan and prescription drug plan rates for 2021 are approved by the School Employees' Health Benefits Commission. Rate charts are being finalized and will be posted to the NJDPB website for the Open Enrollment at: [www.nj.gov/treasury/pensions/hb-active-sehbp.shtml](http://www.nj.gov/treasury/pensions/hb-active-sehbp.shtml)

### **FIND A HEALTH CARE PROVIDER WITH AMINO**

Active employees enrolled in the SEHBP now have access to Amino, a fast, free, and easy to use online service to help you find and book healthcare. Because Amino is provided through the SEHBP, it will check your insurance coverage to help you find in-network providers and help you

avoid billing surprises. Once you set up your Amino account, you can access Amino 24/7 through your phone, tablet, or computer. Find out more or sign up at: [amino.com/nj](http://amino.com/nj)

### **MEMBERSHIP TO DIRECT PRIMARY CARE MEDICAL HOME INCLUDED IN SHBP/SEHBP AT NO ADDITIONAL COST**

The SEHBP offers employees and their covered dependents the opportunity to join a Direct Primary Care doctor's office at no additional cost. This is available as part of the Horizon plans and does not require any changes to members' health plan election.

More information regarding Direct Primary Care Medical Homes, Paladina Health and R-Health, can be found on our website: [www.nj.gov/treasury/pensions/dpcmh.shtml](http://www.nj.gov/treasury/pensions/dpcmh.shtml)

### **DENTAL PLANS**

For participating employers, there are no dental plan changes for Plan Year 2021. Dental coverage is offered to eligible employees through the Employee Dental Plans. Six different dental plans are offered based on one of two different plan designs — Dental Plan Organizations (DPO) and a Dental Expense Plan (DEP).

- Five **DPOs** are available: Aetna DMO; CIGNA DHMO; Healthplex; Horizon Dental Choice; and MetLife.

DPOs contract with a network of providers for dental services. When an employee or dependent uses a DPO dentist, diagnostic and preventive services are covered in full. Most other eligible expenses require a small copayment. Members must use a provider that participates with the DPO selected to receive coverage. Be sure to confirm that the dentist or dental facility selected is taking new patients and participates with the SHBP Employee Dental Plans, since DPOs also service other organizations.

- The **Dental Expense Plan** is a Preferred Provider Organization (PPO) plan that allows members to obtain services from any dentist; however, using an in-network provider will reduce an employee's costs. After satisfying an annual deductible (no deductible for preventive services), members are reimbursed a percentage of the reasonable and customary charges for eligible services.

The employee cost for coverage under a dental plan is 50 percent of the actual dental plan premium. Therefore, the employee cost varies depending on which dental plan an employee chooses; however, the rate for coverage under a DPO remains considerably less expensive than the Dental Expense Plan.

Dental Plan Rates for 2021 were approved by the School Employees' Health Benefits Commission. Rate charts are being finalized and will be posted to the NJDPB website for the Open Enrollment at: [www.nj.gov/treasury/pensions/hb-active-sehbp.shtml](http://www.nj.gov/treasury/pensions/hb-active-sehbp.shtml)

### **PLAN COMPARISON CHARTS**

The SEHBP *Plan Comparison Charts* provide a side-by-side view of the basic benefits, copayments, and other out-of-pocket costs for the SEHBP medical and prescription drug plans. The comparison charts can be found on the NJDPB website: [www.nj.gov/treasury/pensions/hb-active-sehbp.shtml](http://www.nj.gov/treasury/pensions/hb-active-sehbp.shtml)

## SUMMARIES OF BENEFITS AND COVERAGE

Detailed information about the SEHBP's medical plans is available through the *Summaries of Benefits and Coverage*. A link to the 2021 summaries can be found on the NJDPB website at: [www.nj.gov/treasury/pensions/hb-active-sehbp.shtml](http://www.nj.gov/treasury/pensions/hb-active-sehbp.shtml)

A direct mailing will be sent to all SEHBP members to announce the availability of the summaries; however, employers also are asked to provide notice of this information to their employees.

## NJWELL PROGRAM

NJWELL provides inclusive and holistic experiences to meet members' needs through activities and education programming to support healthy lifestyles. NJWELL is open to employees who are enrolled in the SEHBP. Spouses and eligible partners also can participate, as long as they are covered by the SEHBP plan. Participants have access to specialized programming and benefits, including live wellness events, fitness challenges, and online wellness platforms tailored to their unique needs. Participants can also earn a possible \$250 in rewards based on points earned from participation in NJWELL. The current NJWELL 2020 Plan Year will be coming to a close on October 31, 2020. Watch your email for upcoming information about NJWELL in 2021, including enhanced programming and online tools available to members. For information about the program visit the NJWELL website at: [www.nj.gov/njwell](http://www.nj.gov/njwell)

## EMPLOYEE CONTRIBUTIONS FOR SEHBP COVERAGE

Employees covered by the NJEHP will pay a percentage of their base salary pursuant to Chapter 44. Employees that opt out of coverage under the NJEHP and who are eligible and opt to be covered by NJ DIRECT10 or NJ DIRECT15 must pay a percentage of the cost of the medical and prescription plans pursuant to P.L. 2011, c. 78 (Chapter 78). Percentage of salary and percentage of premium contribution worksheets for 2021 are available on the NJDPB website at: [www.nj.gov/treasury/pensions/hb-active-sehbp.shtml](http://www.nj.gov/treasury/pensions/hb-active-sehbp.shtml)

## WAIVING SEHBP COVERAGE

Local education employees are permitted to waive SEHBP medical and prescription coverage if they have other employer-provided or retiree coverage, or other coverage as a dependent. Employers are permitted to offer an incentive to employees who waive SEHBP coverage. Under P.L. 2010, c. 2 (Chapter 2), the incentive amount for waivers is limited to 25 percent of the amount saved by the employer or \$5,000, whichever is less. In addition, because multiple coverage under the SHBP/SEHBP is prohibited, waiver incentives are only payable if the other coverage is through a non-SHBP/SEHBP plan. To waive coverage, an *Employee Coverage Waiver/Reinstatement Form* must be completed and submitted during Open Enrollment. To waive coverage effective January 1, 2021, employees should indicate "Open Enrollment" on the waiver form; otherwise, the waiver will be effective before January 1st.

**Note:** It will be necessary for members who have previously waived coverage to complete an *Employee Coverage Waiver/Reinstatement Form* this year.

## PLAN MARKETING CONTACTS

Included with this letter you will find a listing of employer marketing contacts for the medical and dental plans. Your Human Resources staff, Benefits Administrators, or any other staff members

responsible for the communication and administration of health benefits for your employees can use these contacts to obtain plan-specific information and literature for your employees.

**Note:** These telephone numbers are not for member services. Please do not distribute them to your employees. Phone numbers and website contacts for employees are provided on the NJDPB website: ***[www.nj.gov/treasury/pensions/hb-active-contacts.shtml](http://www.nj.gov/treasury/pensions/hb-active-contacts.shtml)***

#### **ADDITIONAL INFORMATION**

The NJDPB thanks you for your assistance with forwarding the information and materials needed to make Open Enrollment a successful and beneficial experience for your employees.

If you have any questions about the SEHBP Open Enrollment or the information in this letter, please contact our Office of Client Services at (609) 292-7524 or send an email to: *[pensions.nj@treas.nj.gov](mailto:pensions.nj@treas.nj.gov)*

Enclosures

*SEHBP Plan Comparison Chart*

*Plan Marketing Contacts*