

School Employees Health Benefits  
Plan Design Committee  
Open Session Minutes  
November 20, 2023

Adequate notice of this meeting has been provided through the annual notice of the schedule of regular meetings of the Commission filed with and prominently posted in the offices of the Secretary of State. The 2023 annual meeting schedule was mailed to the Secretary of State on December 20, 2022, and Star Ledger and the Trenton Times on December 20, 2022. Updates regarding the telephonic meeting were sent to the Secretary of State on December 1, 2022.

The meeting of the State Health Benefits Commission of New Jersey was called to order on Monday, November 20 at 10:00 am. The meeting took place at the Division of Pensions and Benefits in Trenton.

The text of Resolution A (Closed Session) and Resolution B (Executive Session) were read in their entirety in the event that the Commission desires, at any point in the meeting, to approve a motion to go into Closed or Executive session.

Kelly Fields took Roll Call and established that a quorum was present.

**Committee Members:**

**John Megariotis, Chair**  
**Andrea Spalla, Co-Chair**  
**Tariq Shabazz**  
**Sarah Favinger**  
**Donna Chiera**  
**Denise Graff-Policastro**

**Also Present:**

**Kelly Field**, New Jersey Division of Pensions and Benefits  
**Nicole Ludwig**, New Jersey Division of Pensions and Benefits  
**Joyce Malerba**, New Jersey Division of Pensions and Benefits  
**Debra Pelto**, New Jersey Division of Pensions and Benefits  
**Alison Keating**, Deputy Attorney General  
**Joseph Thomas**, Truveris  
**Jake Powers**, Truveris

Donna Chiera made a motion to approve the meeting minutes from July 17, 2023. Denise Graff Policastro seconded, all voted in favor. Kelly Fields stated the meeting for May 2024 has been moved to May 16<sup>th</sup>.

**Truveris Presentation:**

The focus of this presentation was on weight-loss drugs and trends for the State of New Jersey. Joseph Thomas and Jake Powers discussed therapeutic class insights, observations, high-cost drugs, and a variety of weight loss trends and insights that have been seen throughout the course of pharmacy benefit data. Sarah Favinger questioned if the drugs mentioned are all brand drugs, Joseph Thomas stated yes.

**Dental Resolution:**

Kelly Fields read the “Now, therefore” Resolution 2023-1 and 2023-2.

**Resolution 2023-1:**

**NOW THEREFORE, BE IT RESOLVED AS FOLLOWS:**

1. Effective January 1, 2025, the Retiree DEP offered by the SEHBP shall include coverage for dental implants without an Alternate Benefit Provision.

2. Implants shall be covered under major restorative services.

3. The Calendar Year Maximum for the Retiree DEP shall be \$3,000 for in-network services and \$2,000 for out-of-network services, and the two maximums are integrated. Thus, the most the Dental Expense Plan will pay for any one person in any one calendar year is \$3,000 — combined in-network and out-of-network. Therefore, if a member receives services out-of-network and reaches the out-of-pocket maximum of \$2,000, the \$2,000 carries forward towards the \$3,000 in-network maximum, leaving only \$1,000 remaining for in-network services.

Resolution 2023-2:

NOW THEREFORE, BE IT RESOLVED AS FOLLOWS:

1. Effective January 1, 2025, the SEHBP shall offer a NEW Retiree DEP, which will cover Orthodontic Services under Age 19.

2. The new Retiree DEP shall offer the following orthodontic services benefits:

In-Network Orthodontic Services	Out-of-Network Orthodontic Services
50% to \$1,000 lifetime maximum; not subject to deductible; maximum not combined with Annual Maximum	40% to \$750 lifetime; maximum of \$1,000 combined in- and out-of-network; not subject to deductible; maximum not combined with Annual Maximum

3. The new Retiree DEP shall have the following tiers and cost sharing:

	waived for Preventive Care and Orthodontic Services	50% - Basic Restorative 30% - Major Restorative	50% - Basic Restorative 20% - Major Restorative
2	\$50 per person, but not more than \$150 total; waived for Preventive Care and Orthodontic Services	90% - Preventive & Diagnostic Care 60% - Basic Restorative 40% - Major Restorative	80% - Preventive & Diagnostic Care 50% - Basic Restorative 30% - Major Restorative
3	\$50 per person, but not more than \$150 total; waived for Preventive Care and Orthodontic Services	100% - Preventive & Diagnostic Care 70% - Basic Restorative 50% - Major Restorative	90% - Preventive & Diagnostic Care 50% - Basic Restorative 40% - Major Restorative
4	\$50 per person per calendar year, but not more than \$100 total; waived for Preventive Care and Orthodontic Services	100% - Preventative & Diagnostic Care 80% Basic Restorative; 65% Major Restorative; 50% Periodontics and Prosthodontics	90% - Preventative & Diagnostic Care 70% - Basic Restorative; 55% Major Restorative; 40% Periodontics and Prosthodontics

4. The Calendar Year Maximum for the new Retiree DEP shall be \$3,000 for in-network services and \$2,000 for out-of-network services, and the two maximums are integrated. Thus, the most the Dental Expense Plan will pay for any one person in any one calendar year is \$3,000 — combined in-network and out-of-network. Therefore, if a member receives services out-of-network and reaches the out-of-pocket maximum of \$2,000, the \$2,000 carries forward towards the \$3,000 in-network maximum, leaving only \$1,000 remaining for in-network services. The \$3,000 calendar year maximum applies to all eligible services except orthodontic, which has a separate \$1,000 lifetime benefit maximum.

5. For the avoidance of doubt, the SEHBP shall continue to offer the existing Retiree DEP without orthodontic services coverage.

6. For the further avoidance of doubt, this NEW Retiree DEP shall also cover implants under major reconstructive in accordance with Resolution 2023-1.

Denise Graff Policastro made a motion to approve Resolution 2023-1 and 2023-2. Donna Chiera seconded the motion; all voted in favor. John Megariotis clarified that these resolutions are member-pay only for these services and any action taken on them has no impact on the employer of the State.

**New/Old Business:**

There were no updates on new/old business.

**Adjournment**

Donna Chiera made a motion to adjourn. Denise Graff Policastro seconded the motion, all voted in favor and the meeting was adjourned at 11:12am.

Respectfully submitted,



Kelly Fields  
Acting Secretary  
School Employees' Health Benefits  
Plan Design Committee