



State of New Jersey

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September 2022

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

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

SUBJECT: Plan Year 2023 School Employees' Health Benefits Program (SEHBP) Open Enrollment

The School Employees' Health Benefits Program (SEHBP) Open Enrollment period for Local Education employees begins on October 1, 2022, and ends on October 31, 2022.

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, 2023.

ONLINE ENROLLMENT THROUGH MYNJBENEFITSHUB

All health benefit elections must be submitted online through mynjbenefitshub. Employees should review their Benefits Summary for accuracy even if they are not making any changes during the Open Enrollment period. It is essential that we have accurate mailing and email addresses on file so members can receive important information.

Employees will have until October 31, 2022, to submit their elections and upload new dependent documentation through mynjbenefitshub. Enrollments that require documentation (e.g., adding a dependent), must be certified by the employer. Enrollments to change plans will not require certification. Employers must certify medical and/or dental enrollments **no later** than November 11, 2022, to ensure processing for the start of the 2023 plan year.

MEDICAL PLANS

Pursuant to P.L. 2020, c. 44 (Chapter 44), all members of the SEHBP must be enrolled in the New Jersey Educators Health Plan (NJEHP), a Preferred Provider Organization (PPO) plan currently administered by Horizon Blue Cross and Blue Shield of New Jersey (Horizon) or the Garden State Health Plan (GSHP), a PPO Plan currently administered by Aetna. Members who were hired prior to July 1, 2020, who opted to enroll in NJ DIRECT10 or NJ DIRECT15 – PPOs also administered by Horizon – may remain in those plans.

Medical plan and prescription drug plan rates for 2023 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

GSHP AETNA WHOLE HEALTHSM NETWORK

The GSHP uses Aetna Whole HealthSM 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 out 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.

TYPE AND LEVEL OF COVERAGE

Members whose employers have a prescription plan through the SEHBP will not 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. See the "Waiving SEHBP Coverage" section for more information.

VIRTUAL BENEFITS FAIR

The Virtual Benefits Fair opened September 15, 2022, and will be available through the Open Enrollment period. Employees can visit vendor booths to learn about their plan options, additional free benefits offered by our SEHBP partners, and enter for a chance to win prizes.

MEMBERSHIP TO DIRECT PRIMARY CARE MEDICAL HOME INCLUDED IN 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 medical plans and does not require any changes to members' health plan elections.

More information regarding Direct Primary Care Medical Homes can be found on our website: www.nj.gov/treasury/pensions/dpcmh.shtml

DENTAL PLANS

For participating employers, there are no dental plan changes for Plan Year 2023. 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 2023 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

2023 PLAN OVERVIEWS

The SEHBP 2023 Plan Overviews contain 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 2023 Plan Overviews can be found on the NJDPB website at: 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 2023 summaries can be found on the NJDPB website at: 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. A sample of the mailer is included in this letter.

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 2022 Plan Year will be coming to a close on October 31, 2022. Watch your email for upcoming information about NJWELL in 2023. For information about the program visit the NJWELL website at: www.nj.gov/njwell

EMPLOYEE CONTRIBUTIONS FOR SEHBP COVERAGE

Employees covered by the NJEHP or GSHP will pay a percentage of their base salary pursuant to Chapter 44. Employees that opted 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 2023 are available on the NJDPB website at: www.nj.gov/treasury/pensions/hb-active-sehbp.shtml

WAIVING SEHBP COVERAGE

Local education employees are permitted to waive SEHBP medical and prescription coverage. 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. Local education employees can elect to waive coverage at any time via mynjbenefitshub or during Open Enrollment.

Note: Yearly waivers are not required. Employees who have already waived coverage do not need to elect to waive each Open Enrollment period.

PLAN MARKETING CONTACTS

Included with this letter is 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

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

Enclosures

Plan Marketing Contacts

SBC Sample Mailer