

## **SEHBP PDC Resolution #2023-1**

### **RESOLUTION OF THE SCHOOL EMPLOYEES' HEALTH BENEFITS PROGRAM PLAN DESIGN COMMITTEE TO ENHANCE THE EXISTING RETIREE DENTAL EXPENSE PLANS BY INCLUDING COVERAGE FOR IMPLANTS**

WHEREAS, pursuant to N.J.S.A. 52:14-17.25 to -17.46a, the New Jersey State Health Benefits Program Act was enacted in 1961 to provide health coverage to qualified employees and retirees of the State of New Jersey (State) and later participating local employers; and

WHEREAS, pursuant to N.J.S.A. 52:14-17.46.1 to -46.1, the School Employees' Health Benefits Program Act was enacted to provide health coverage to qualified employees and retirees of participating local education employers; and

WHEREAS, the School Employees' Health Benefits Program (SEHBP) was created in 2007 to provide affordable health care coverage for education employees on a cost-effective basis; and

WHEREAS, all SEHBP plans, with the exception of Medicare Advantage plans, are self-funded, which means the money paid out for benefits comes directly from a SEHBP fund supplied by the State, participating local employers, and member premiums; and

WHEREAS, pursuant to N.J.S.A. 52:14-17.46.3(e), the SEHBP Plan Design Committee has authority over the dental plan offered by the SEHBP; and

WHEREAS; the SEHBP offers a choice between two types of dental plans: a Dental Expense Plan (DEP) and a Dental Plan Organization; and

WHEREAS, the DEP is a preferred provider organization plan that allows the member to select any licensed dentist for dental care; and

WHEREAS, the SEHBP Plan Design Committee determined the existing Retiree DEP does not offer sufficient coverage for retirees and wishes to expand on the existing coverage; and

WHEREAS, pursuant to N.J.S.A. 52:14-17.46.5(d), the SEHBP Plan Design Committee finds it in the best interest of the State, local employers, and employees to enhance the existing Retiree DEP to include coverage for Dental Implants.

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.

DATED: November 20, 2023