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January 29, 2009

TO: School Employees' Health Benefits Program Participating Local Education Employers

FROM: New Jersey School Employees' Health Benefits Program

SUBJECT: SEHBP Special Open Enrollment — Local Education Employers

The State Health Benefits Commission, at its December 11, 2008 meeting, voted to approve the following changes to benefits under the School Employees' Health Benefits Program:

- Allows for the coordination of benefits (COB) between NJ DIRECT10 and NJ DIRECT15. Previous to this decision, there was no COB between the two plans.
- A change to NJ DIRECT10 that allows the copayments a member makes to in-network providers to count toward the in-network out-of-pocket maximum. Previously the copayments were applied toward the in-network out-of-pocket maximum, however the member was required to continue to pay the copayment after the maximum was reached. Now the member will be reimbursed at the end of the year for any copayments paid above the in-network out-of-pocket maximums.
- A transition program for members enrolled in NJ DIRECT10 that limits the annual out-of-network out-of-pocket eligible expenses a member pays to Horizon contracted providers who are not in the NJ DIRECT network to \$400 after a \$100 deductible per individual. Once the transition program ends on December 31, 2009, the annual out-of-network out-of-pocket maximum for these providers will revert to \$2,000 after a \$100 deductible per individual.

The Commission approved a Special Open Enrollment to allow members to change medical plans. The Special Open Enrollment period will begin on **February 1, 2009 and end on February 28, 2009**. All plan changes made during this open enrollment will be effective on May 1, 2009.

Please Note: This Special Open Enrollment will only allow members to change medical plans. Members will not be permitted to add dependents or make any changes to dental or prescription drug coverage.

For changes made during this Special Open Enrollment, completed employer-certified *Health Benefits Applications* should be forwarded to the Health Benefits Bureau as soon as they are received from employees. The last day that certified applications may arrive at the Health Benefits Bureau is March 6, 2009.

MEDICAL PLANS

The SEHBP currently offers Local Education employees a choice of one of four medical plans.

- **NJ DIRECT10** — a Preferred Provider Organization administered by Horizon Blue Cross Blue Shield of New Jersey that offers a selection of both in-network coverage with a \$10 copayment and out-of-network coverage subject to deductibles and coinsurance; or
- **NJ DIRECT15** — a Preferred Provider Organization administered by Horizon Blue Cross Blue Shield of New Jersey that offers a selection of both in-network coverage with a \$15 copayment and out-of-network coverage subject to deductibles and coinsurance; or
- **Aetna HMO** or **CIGNA HealthCare HMO** — standard Health Maintenance Organization (HMO) plans that offer in-network coverage through a primary care physician for a \$10 copayment.

A side-by-side comparison of medical plan benefits is available in the *Plan Comparison Summary for Local Education Employees*, available for viewing or printing at the SEHBP Web site: www.state.nj.us/treasury/pensions/sehbp.htm

HEALTH BENEFITS APPLICATIONS — The *Health Benefits Application* is available for printing from the SHBP Web site at: www.state.nj.us/treasury/pensions/shbp.htm

PLAN HANDBOOKS, AND HEALTH PLAN COMPARISON SUMMARY CHARTS — *Plan Member Handbooks* (NJ DIRECT, Aetna HMO, CIGNA HealthCare HMO), and the SEHBP *Plan Comparison Summary* chart are available as online publications on the SEHBP Web site at: www.state.nj.us/treasury/pensions/sehbp.htm Please encourage your employees to access these materials online. Bulk supplies of printed copies are no longer available.