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January 29, 2009

**TO:** State Departmental Certifying Officers  
State Departmental Human Resources Directors  
State Biweekly Human Resources Representatives

**FROM:** New Jersey State Health Benefits Program

**SUBJECT: SHBP Special Open Enrollment — State Biweekly Employers**

The State Health Benefits Commission, at its December 11, 2008 meeting, voted to approve the coordination of benefits (COB) between NJ DIRECT10 and NJ DIRECT15. Previous to this decision, there was no COB between the two plans. The Commission approved a Special Open Enrollment to allow members who are affected by this change in benefits 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 9, 2009 for State biweekly employees paid through the State Centralized Payroll Unit.

**Please Note:** This Special Open Enrollment is only for employees who have Family or Member and Spouse/Partner coverage. 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 SHBP currently offers State employees a choice of one of three medical plans.

- **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 \$15 copayment.
- For each of the medical plans, the copayment for a visit to an emergency room is \$50. The emergency room copayment is waived if the member is admitted to the hospital.

A side-by-side comparison of medical plan benefits is available in the *Plan Comparison Summary for State Employees*, available for viewing or printing at the SHBP Web site: [www.state.nj.us/treasury/pensions/shbp.htm](http://www.state.nj.us/treasury/pensions/shbp.htm)

**Note:** Certain employees covered by labor contracts that are not yet ratified remain in the **Traditional Plan, NJ PLUS, Aetna HMO** or **CIGNA HealthCare HMO** until new contracts are settled. The Special Open Enrollment **does not affect these employees**. Once their contracts are ratified, they will be given the opportunity to make plan changes at that time.

**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](http://www.state.nj.us/treasury/pensions/shbp.htm)

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