



State of New Jersey

DEPARTMENT OF EDUCATION

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October 11, 2011

TO: District Superintendents
Charter School Leaders
School Business Administrators

SUBJECT: For SHBP/SEHBP Employers: Open Enrollment Benefit Calculator Announced

The message below is from the Division of Pensions and Benefits.

Dear Local Official:

There are two issues from the Division of Pensions and Benefits concerning health benefits for the attention of SHBP and SEHBP employers.

1) Last Friday the Division announced that the State Health Benefits Program and School Employees' Health Benefits Program (SHBP/SEHBP) Open Enrollment period is scheduled to begin October 17, 2011. Last week the SHBP/SEHBP Plan Design committees each approved new plan designs that will be available during the open enrollment period. The SHBP/SEHBP Commissions are scheduled to meet October 12, 2011 to finalize the health benefit, dental, and prescription drug rates for plan year 2012.

The current NJ DIRECT and HMO plans available through the State Health Benefits Program (SHBP) and the School Employees' Health Benefits Program (SEHBP) will still be available in plan year 2012. The committees have also established several additional plan options under the SHBP and SEHBP for 2012. Horizon BCBSNJ, Aetna, and CIGNA will each offer two additional plan design options, which provide a lower cost premium deduction in exchange for a slightly higher cost-sharing when services are received. They will also offer High Deductible Health Plans for employees and certain retirees.

More detailed information on the new plans, including premium rates, is being prepared and will be made available as the Open Enrollment begins (October 17, 2011). Please continue to check the Division's website at www.state.nj.us/treasury/pensions/open-2011.shtml, as all new information will be posted in the coming days ahead.

2) In addition, the Division has posted a “Health Benefit Contribution” calculators on their website. The calculators will give an estimate of what an SHBP/SEHBP individual employee can expect their payroll deduction for health and prescription drug coverage to be when the employer implements c.78 health benefit deductions. They are for informational purposes only. All calculations are estimates and may differ from the actual amounts deducted from payroll.

The main calculator page is at www.state.nj.us/treasury/pensions/hb-percentage-home.shtml . There are separate calculators for different employee groups; users should be certain to pick the one that affects their circumstance.

These calculators should not be used by non-SHBP employers and employees as they are based on SHBP contribution rates. They will also be subject to modification as the new rate plans are rolled out.

Please feel free to share this with your employees.