



# State of New Jersey

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September 2023

**TO:** Local Government Certifying Officers, Human Resource Directors, and Benefits Administrators participating in the State Health Benefits Program (SHBP)

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

**SUBJECT: Plan Year 2024 State Health Benefits Program (SHBP) Open Enrollment**

The State Health Benefits Program (SHBP) Open Enrollment period for Local Government employees begins on October 1, 2023, and ends on October 31, 2023.

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, 2024.

## **ONLINE ENROLLMENT THROUGH MYNJBENEFITSHUB**

All health benefit elections must be submitted online through [mynjbenefitshub](http://mynjbenefitshub) which can be accessed via the myNewJersey account portal or via [mynjbenefitshub.nj.gov](http://mynjbenefitshub.nj.gov). 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, 2023, to submit their elections and upload new dependent documentation through [mynjbenefitshub](http://mynjbenefitshub). Enrollments to change plans will not require certification. Enrollments that require documentation (e.g., adding a dependent), must be certified by the employer **no later** than November 10, 2023, to ensure processing for the start of the 2024 plan year.

## **PLAN CHANGES FOR 2024**

Changes to minimum deductible amounts set forth by Internal Revenue Service (IRS) regulations necessitate modifications to the SHBP High Deductible plan offerings for Plan Year 2024. In order to meet the IRS minimum deductible amounts required to contribute to a Health Savings Account (HSA), the HD1500 plan will be replaced by a new NJ DIRECT HDLow plan, and the HD4000 plan will be replaced by a new NJ DIRECT HDHigh plan.

### **NJ DIRECT HDLow**

For Plan Year 2024, the deductible for NJ DIRECT HDLow will be \$1,600 for single and \$3,200 for family coverage. The HSA contribution limit will be \$4,150 for single and \$8,300 for family coverage. The HSA employer contribution of \$300 is optional. The HSA catch-up contribution limit for persons age 55 or older will be \$1,000. The in-network out-of-pocket maximum will be \$2,600 for single coverage and \$5,200 for family coverage. The out-of-network out-of-pocket maximum will be \$3,600 for single coverage and \$7,200 for family coverage.

### **NJ DIRECT HDHigh**

For Plan Year 2024, the deductible will be \$4,100 for single and \$8,200 for family coverage. The HSA contribution limit will be \$4,150 for single and \$8,300 for family coverage. The HSA catch-up contribution limit for persons age 55 or older will be \$1,000. The in-network out-of-pocket maximum will be \$5,100 for single coverage and \$10,200 for family coverage. The out-of-network out-of-pocket maximum will be \$6,100 for single coverage and \$12,200 for family coverage.

Further details regarding plan design, summaries and comparisons, and rates for the new high deductible plans can be found on the NJDPB website at <http://www.nj.gov/treasury/pensions/hb-active-shbp.shtml>

## **MEDICAL PLANS**

The medical plans available to local government employees for Plan Year 2024 are:

- **Tiered-Network Plan:** Horizon OMNIA Health Plan
- **PPO Plans:** NJ DIRECT/NJ DIRECT 2019;\* NJ DIRECT10; NJ DIRECT15; NJ DIRECT1525; NJ DIRECT2030; NJ DIRECT2035
- **HMO Plan:** Horizon HMO
- **High Deductible Health Plans:** NJ DIRECT HDLow; NJ DIRECT HDHigh

*\*Members hired prior to July 1, 2019, will be enrolled in NJ DIRECT. Members hired after July 1, 2019, will be enrolled in NJ DIRECT 2019.*

Medical plan and prescription drug plan rates for 2024 were approved by the State Health Benefits Commission. Rate charts will be posted to the NJDPB website for the Open Enrollment at: <http://www.nj.gov/treasury/pensions/hb-active-shbp.shtml>

## **TYPE AND LEVEL OF COVERAGE**

Members whose employers have a prescription plan through the SHBP 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 SHBP Coverage" section for more information.

## **VIRTUAL BENEFITS FAIR**

The Virtual Benefits Fair will open on September 15, 2023, and will be available throughout the Open Enrollment period by logging in to [mynjbenefitshub](http://mynjbenefitshub.com). Employees can visit vendor booths to learn about their plan options, additional free benefits offered by our SHBP partners, and enter for a chance to win prizes. Members will receive a postcard mailing with details.

## **FIND A HEALTH CARE PROVIDER**

The MyChoice Find a Provider tool (powered by Amino) is an easy-to-use online service to help members quickly find relevant, experienced, high-quality healthcare providers and facilities. Search for providers and benefits using 1,400 unique topics. Members can request an appointment and MyChoice will handle the scheduling. Existing health benefit programs like telemedicine, Direct Primary Care, and disease-specific programs, are also conveniently accessible.

MyChoice Find a Provider can be accessed in mynjbenefitshub through your myNewJersey account or via <http://www.mynjbenefitshub.nj.gov>

Members can access each carrier's provider directory and website through mynjbenefitshub. Links to carrier websites which include provider directories can also be found on the NJDPB website: <http://www.nj.gov/treasury/pensions/hb-active-contacts.shtml>

### **MEMBERSHIP TO DIRECT PRIMARY CARE MEDICAL HOME DOCTOR'S OFFICE INCLUDED IN THE SHBP**

The SHBP offers employees and their covered dependents the opportunity to join a Direct Primary Care doctor's office. This is available as part of the Horizon 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: <http://www.nj.gov/treasury/pensions/dpcmh.shtml>

### **DENTAL PLANS**

For participating employers, there are no dental plan changes for Plan Year 2024. Dental coverage is offered to eligible employees through the Employee Dental Plans. Five different dental plans are offered based on one of two different plan designs — Dental Plan Organizations (DPO) and a Dental Expense Plan (DEP).

- Four **DPOs** are available: Aetna DMO; CIGNA DHMO; 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 selected DPO to receive coverage. Be sure to confirm that the dentist or dental facility 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 2024 were approved by the State Health Benefits Commission. Rate charts will be posted to the NJDPB website for the Open Enrollment at: <http://www.nj.gov/treasury/pensions/hb-active-shbp.shtml>

### **2024 PLAN OVERVIEWS**

The SHBP 2024 Plan Overviews provided by Horizon contain a side-by-side view of the basic benefits, copayments, and other out-of-pocket costs for the SHBP medical and prescription drug plans. The 2024 Plan Overviews can be found on the NJDPB website at: <http://www.nj.gov/treasury/pensions/hb-active-shbp.shtml>

## SUMMARIES OF BENEFITS AND COVERAGE

Detailed information about the SHBP's medical plans is available through the *Summaries of Benefits and Coverage*. A link to the 2024 summaries can be found on the NJDPB website at: <http://www.nj.gov/treasury/pensions/hb-active-shbp.shtml>

A direct mailing will be sent to all SHBP 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 with 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 SHBP. Spouses and eligible partners also can participate, as long as they are covered by the SHBP 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 up to a possible \$350 in rewards based on points earned from participation in NJWELL. The current NJWELL 2023 Plan Year will be coming to a close on October 31, 2023. Watch your email for upcoming information about NJWELL in 2024. For information about the program visit the NJWELL website at: <http://www.nj.gov/njwell>

## EMPLOYEE CONTRIBUTIONS FOR SHBP COVERAGE

Pursuant to Pension and Health Benefit Reform (P.L. 2011, c. 78) and with the expiration, renewal, or extension of collective negotiations agreements, employees must pay a percentage of the cost of the medical and prescription plans. Percentage of premium contribution worksheets are available on the NJDPB website at: <http://www.nj.gov/treasury/pensions/hb-active-shbp.shtml>

## WAIVING SHBP COVERAGE

Local government employees are permitted to waive SHBP medical and prescription. Employers are permitted to offer an incentive to employees who waive SHBP 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 government employees can elect to waive coverage at any time via [my.njbenefitshub](http://my.njbenefitshub.com) 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.

## PAYROLL DEDUCTIONS AVAILABLE FOR HDHP PARTICIPANTS

Employees participating in one of the High Deductible Health Plans (HDHP) are able to use tax-deferred contributions from their paychecks to fund their Health Savings Account (HSA). If one of your employees chooses to enroll in one of the High Deductible plans, a separate contribution form is required to be completed by the employee and returned to the employer to enroll in an HSA. The form is available on the NJDPB website under Active Employee Health Benefits forms: <http://www.state.nj.us/treasury/pensions/publications-list.shtml>

### **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: <http://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 SHBP 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](mailto:pensions.nj@treas.nj.gov)

Enclosure  
*Plan Marketing Contacts*  
*Sample SBC Mailer*