



State of New Jersey

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TO: Local Government Certifying Officers, Human Resource Directors, and Benefits Administrators

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

SUBJECT: Plan Year 2022 State Health Benefits Program (SHBP) Open Enrollment

The State Health Benefits Program (SHBP) Open Enrollment period for Local Government employees begins on October 1, 2021, and ends on October 31, 2021.

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, 2022.

NEW ONLINE ENROLLMENT PROCESS

Beginning with this year's Open Enrollment period, all health benefit elections must be submitted through Benefitsolver, a website designed for employees to enroll in their benefits, make plan changes, add new dependents, and upload documentation.

Employees will have until October 31, 2021, to submit their elections via Benefitsolver. Enrollments that require documentation (e.g., adding a dependent), must be certified by the employer. Enrollments to change plans will not require certification. Employers will only need to certify medical and/or dental enrollments that require dependent verification. All certifications must be completed **no later** than November 12, 2021.

MEDICAL PLANS

The medical plans available to local government employees for Plan Year 2022 are:

- **PPO Plans:** NJ DIRECT/NJ DIRECT 2019;* NJ DIRECT10; NJ DIRECT15; NJ DIRECT1525; NJ DIRECT2030; NJ DIRECT2035
- **Tiered-Network Plan:** Horizon OMNIA Health Plan
- **HMO Plan:** Horizon HMO
- **High Deductible Health Plans:** NJ DIRECT HD1500; NJ DIRECT HD4000

**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 2022 were approved by the State Health Benefits Commission. Rate charts are being finalized and will be posted to the NJDPB website for the Open Enrollment at: www.nj.gov/treasury/pensions/hb-active-shbp.shtml

MEMBERSHIP TO DIRECT PRIMARY CARE MEDICAL HOME DOCTOR'S OFFICE INCLUDED IN SHBP/SEHBP AT NO ADDITIONAL COST

The SHBP offers employees and their covered dependents the opportunity to join a Direct Primary Care doctor's office at no additional cost. This is available as part of the Horizon plans and does not require any changes to members' health plan election.

More information regarding Direct Primary Care Medical Homes can be found on our website: www.nj.gov/treasury/pensions/dpcmh.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 unless your location has a private prescription plan. If a member wishes to waive coverage, both medical and prescription coverage must be waived. See the "Waiving SHBP Coverage" section for more information

FIND A HEALTH CARE PROVIDER WITH AMINO

As of October 1, 2021, Amino will transition to the MyChoice Find a Provider tool (powered by Amino) and can be accessed through mynjbenefitshub.nj.gov* The MyChoice Find a Provider tool is a fast, free, and easy to use online service to help you to quickly find relevant, experienced, high quality healthcare providers and facilities. Search for providers and benefits using 1400 unique topics. You can request an appointment and they will handle booking your appointments for you. You can also access existing health benefit programs like telemedicine, Direct Primary Care, and disease specific programs.

**You can also access the MyChoice Find a Provider tool through your myNewJersey account.*

DENTAL PLANS

For participating employers, there are no dental carrier or plan design changes for Plan Year 2022. Dental coverage is offered to eligible employees through the Employee Dental Plans. Six different dental plans are offered based on one of two different plan designs — Dental Plan Organizations (DPO) and a Dental Expense Plan (DEP).

- Five **DPOs** are available: Aetna DMO; CIGNA DHMO; Healthplex; 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 2022 were approved by the State Health Benefits Commission. Rate charts are being finalized and will be posted to the NJDPB website for the Open Enrollment at: www.nj.gov/treasury/pensions/hb-active-shbp.shtml

2022 PLAN OVERVIEWS

The SHBP 2022 Plan Overviews provided by Horizon contain side-by-side view of the basic benefits, copayments, and other out-of-pocket costs for the SHBP medical and prescription drug plans. The 2022 Plan Overviews can be found on the NJDPB website at: 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 2022 summaries can be found on the NJDPB website at: 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 educational 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 enrolled in NJ DIRECT, Horizon HMO, Horizon OMNIA, or NJ DIRECT HD1500 or 4000 can earn a \$350 reward, and NJ DIRECT15 and all other plans can earn a \$250 reward based on points earned from participation in NJWELL. The current NJWELL 2021 Plan Year will be coming to a close on October 31, 2021. Watch your email for upcoming information about NJWELL in 2022, including enhanced programming and online tools available to members. For information about the program visit the NJWELL website at: 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. During Open Enrollment, members will be able to calculate their contribution on Benefitsolver if a salary has been uploaded for that member. Percentage of premium contribution worksheets for 2022 are available on the NJDPB website at: www.nj.gov/treasury/pensions/hb-active-shbp-shtml

WAIVING SHBP COVERAGE

Local government employees are permitted to waive SHBP medical and prescription coverage if they have other employer-provided or retiree coverage, or other coverage as a dependent. Members must waive both medical and prescription (if the employer does not have a private prescription plan). Employers are permitted to offer an incentive to employees who waive SHBP coverage. Under P.L. 2010, c. 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 via Benefitsolver during Open Enrollment.

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, an application and separate contribution form are required. The application and form are available on the NJDPB website at: www.nj.gov/treasury/pensions/hb/active/shbp/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: 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 contained in this letter, please contact our Office of Client Services at (609) 292-7524 or send an email to: pensions.nj@treas.nj.gov

Enclosure
Plan Marketing Contacts
Sample SBC Mailer