



## State of New Jersey

DEPARTMENT OF THE TREASURY  
DIVISION OF PENSIONS AND BENEFITS  
P. O. Box 295

TRENTON, NEW JERSEY 08625-0295  
Telephone (609) 292-7524 / Facsimile (609) 777-1779  
TRS 711 (609) 292-6683  
[www.nj.gov/treasury/pensions](http://www.nj.gov/treasury/pensions)

PHILIP D. MURPHY  
*Governor*

TAHESHA L. WAY  
*Lt. Governor*

ELIZABETH MAHER MUOIO  
*State Treasurer*

JOHN D. MEGARIOTIS  
*Acting Director*

September 2024

**TO:** Local Education Certifying Officers, Human Resource Directors, and Benefits Administrators participating in the School Employees' Health Benefits Program (SEHBP)

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

**SUBJECT: Plan Year 2025 School Employees' Health Benefits Program (SEHBP) Open Enrollment**

The School Employees' Health Benefits Program (SEHBP) Open Enrollment period for Local Education employees begins on October 1, 2024, and ends on October 31, 2024.

Open Enrollment is the opportunity for employees to make 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, 2025.

### 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. Also, 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, 2024, to submit their elections and upload new dependent documentation through [mynjbenefitshub](http://mynjbenefitshub). Enrollments that require documentation (e.g., adding a new dependent), must be certified by the employer **no later** than November 15, 2024, to ensure processing for the start of the 2025 plan year. Members making a plan change only will not require certification.

### MEDICAL PLANS

Pursuant to P.L. 2020, c. 44 (Chapter 44), all members of the SEHBP must be enrolled in the New Jersey Educators Health Plan (NJEHP), a Preferred Provider Organization (PPO) plan administered by Aetna or Horizon Blue Cross and Blue Shield of New Jersey (Horizon) or the Garden State Health Plan (GSHP), a PPO Plan administered by Aetna. Members who were hired prior to July 1, 2020, may enroll in NJ DIRECT10 or NJ DIRECT15 – PPO plans administered by Horizon – or may enroll in Freedom10 or Freedom15 – PPO plans administered by Aetna.

Medical plan and prescription drug plan rates for 2025 were approved by the School Employees' Health Benefits Commission. Rate charts will be posted to the NJDPB website at: <https://www.nj.gov/treasury/pensions/hb-active-sehbp.shtml>

### **GSHP AETNA WHOLE HEALTH<sup>sm</sup> NETWORK**

The GSHP uses Aetna Whole Health<sup>sm</sup> New Jersey, which provides access to a special network of over 5,900 primary care doctors, 29,000 specialists, 33 hospitals, and 240 urgent care facilities – all located exclusively in New Jersey. Care received outside of the New Jersey network of providers will be covered for emergency services only. Any non-emergency care will not be covered, and full out-of-pocket payment will be expected.

### **TYPE AND LEVEL OF COVERAGE**

Members whose employers have a prescription plan through the SEHBP 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 SEHBP Coverage” section for more information.

### **VIRTUAL BENEFITS FAIR**

The Virtual Benefits Fair will open on October 1, 2024, and will be available throughout the Open Enrollment period by logging in to [mynjbenefitshub](https://mynjbenefitshub.com). Members will receive a postcard mailing with details.

### **WEBINARS**

Aetna and Horizon will host a series of live webinars for members during Open Enrollment. Members may register for a webinar by accessing the webinar calendar link: <https://state-of-new-jersey.foleon.com/shbp-sehbp/nj-2025-ae-webinar-calendar/>

### **FIND A HEALTH CARE PROVIDER**

Members can access each carrier's provider directory and website through [mynjbenefitshub](https://mynjbenefitshub.com) or they can log in to the carrier's website directly. The Aetna and Horizon provider directories enable members to search for quality in-network health care providers, facilities, and cost-sharing information. Links to carrier websites which include these comprehensive search tools can also be found on the NJDPB website: <https://www.nj.gov/treasury/pensions/hb-active-contacts.shtml>

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

The SEHBP offers employees and their covered dependents the opportunity to join a Direct Primary Care doctor's office. This is available as part of the medical plans and does not require any changes to members' health plan elections. Members may join Everside Health, or if they are a first responder, they may join Integrity Health. Everside Health and Marathon Health have recently merged and Everside Health will soon be operating as Marathon Health.

More information regarding Direct Primary Care Medical Homes can be found on our website: <https://www.nj.gov/treasury/pensions/dpcmh.shtml>

## DENTAL PLAN CHANGES FOR 2025

For participating employers, the new dental contract was awarded to be effective January 1, 2025. Dental coverage is offered to eligible employees through the Employee Dental Plans. Dental plans are offered based on two different plan designs — Dental Plan Organizations (DPO) and a Dental Expense Plan (DEP).

- One **DPO** is available: Aetna DMO  
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 DPO selected to receive coverage. Be sure to confirm that the dentist or dental facility selected is taking new patients and participates with the SEHBP Employee Dental Plans, since DPOs also service other organizations.
- Two **Dental Expense Plans** (DEP) are available: Aetna DEP and Horizon DEP. The DEP 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.

Members currently enrolled in the CIGNA DHMO plan, Horizon Dental Choice plan or the MetLife DPO plan will be automatically defaulted to the Aetna DMO plan in Benefitsolver prior to the start of Open Enrollment. When these members log in to Benefitsolver during the Open Enrollment period, they will see that the Aetna DMO plan has already been selected for them. This dental plan change will have a future effective date of January 1, 2025.

Members may change their dental plan during the annual Open Enrollment period. The "12 month rule" will be suppressed, allowing members to select a new dental plan even if they have not been enrolled in their plan for at least 12 months. Any member who wishes to remain enrolled in a Horizon dental plan can select the new Horizon DEP plan.

Members currently enrolled in the Aetna DMO or Aetna DEP will not be affected and remain in their current plan.

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 2025 were approved by the School Employees' Health Benefits Commission. Rate charts will be posted to the NJDPB website at: <https://www.nj.gov/treasury/pensions/hb-active-sehbp.shtml>

## 2025 PLAN OVERVIEWS

The SEHBP 2025 Plan Overviews provided by Aetna and Horizon contain a side-by-side view of the basic benefits, copayments, and other out-of-pocket costs for the SEHBP medical and prescription drug plans. The 2025 Plan Overviews can be found on the NJDPB website at: <https://www.nj.gov/treasury/pensions/hb-active-sehbp.shtml>

## SUMMARIES OF BENEFITS AND COVERAGE

Detailed information about the SEHBP's medical plans is available through the *Summaries of Benefits and Coverage*. A link to the 2025 summaries can be found on the NJDPB website at: <https://www.nj.gov/treasury/pensions/hb-active-sehbp.shtml>

A direct mailing will be sent to all SEHBP 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 in 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 SEHBP. Spouses and eligible partners can also participate, as long as they are covered by the SEHBP 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 a possible \$250 in rewards based on points earned from participation in NJWELL. The current NJWELL 2024 Plan Year will be coming to a close on October 31, 2024. Watch your email for upcoming information about NJWELL in 2025. For information about the program visit the NJWELL page on the NJDPB website at: <http://www.nj.gov/treasury/pensions/njwell>

## EMPLOYEE CONTRIBUTIONS FOR SEHBP COVERAGE

Employees covered by the NJEHP or GSHP will pay a percentage of their base salary pursuant to Chapter 44. Employees that opted to be covered by the Aetna Freedom 10 and Freedom 15 plans or the Horizon NJ DIRECT10, and NJ DIRECT15 plans must pay a percentage of the cost of the medical and prescription plans pursuant to P.L. 2011, c. 78 (Chapter 78). Percentage of salary and percentage of premium contribution worksheets are available on the NJDPB website at: <https://www.nj.gov/treasury/pensions/hb-active-sehbp.shtml>

## WAIVING SEHBP COVERAGE

Local education employees are permitted to waive SEHBP medical and prescription coverage. Employers are permitted to offer an incentive to employees who waive SEHBP 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 education employees can elect to waive coverage at any time via mynjbenefitshub 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.

## 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: <https://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 SEHBP 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)

Enclosures

*Plan Marketing Contacts*

*SBC Sample Mailer*