



# State of New Jersey

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**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 2025 State Health Benefits Program (SHBP) Open Enrollment**

The State Health Benefits Program (SHBP) Open Enrollment period for Local Government 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 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. 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

The medical plans available to Local Government employees for Plan Year 2025 are:

- **PPO Plans:** Aetna Freedom/Freedom 2019\* or Horizon NJ DIRECT/NJ DIRECT 2019\*; Aetna Freedom 10 or Horizon NJ DIRECT10; Aetna Freedom 15 or Horizon NJ DIRECT15; Aetna Freedom 1525 or Horizon NJ DIRECT1525; Aetna Freedom 2030 or Horizon NJ DIRECT2030, Aetna Freedom 2035 or Horizon NJ DIRECT2035
- **HMO Plan:** Aetna HMO or Horizon HMO
- **Tiered-Network Plan:** Aetna Liberty Plus or Horizon OMNIA
- **High Deductible Health Plans:** Aetna Freedom HDHigh or Horizon NJ DIRECT HDHigh; Aetna Freedom HDLow or Horizon NJ DIRECT HDLow

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

Medical plan and prescription drug plan rates for 2025 were approved by the State Health Benefits Commission. Rate charts will be posted to the NJDPB website at: <https://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 October 1, 2024, and will be available throughout the Open Enrollment period by logging in to [my.njbenefitshub](https://my.njbenefitshub.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 [my.njbenefitshub](https://my.njbenefitshub.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 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 Aetna and Horizon 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 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.

- 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 State Health Benefits Commission. Rate charts will be posted to the NJDPB website at: <https://www.nj.gov/treasury/pensions/hb-active-shbp.shtml>

## 2025 PLAN OVERVIEWS

The SHBP 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 SHBP medical and prescription drug plans and can be found on the NJDPB website at: <https://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 2025 summaries can be found on the NJDPB website at: <https://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 can also 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 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: <https://www.nj.gov/treasury/pensions/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 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.

## **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: <https://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: <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 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*