



NJCU is pleased to offer health care coverage including medical, dental and prescription coverage to eligible employees through the New Jersey State Health Benefits Program. The Open Enrollment Period for New Jersey State Health Benefits Program (SHBP) is held once each year in October. All changes become effective for the next calendar year (January 1). Employees who wish to change their health and/or dental benefit plans and/or drop or add coverage for family members can do so during the annual open enrollment period.

### Tax\$ave Program / Flexible Spending Accounts

The State Employees Tax Savings Program - Tax\$ave, is a benefit program available under Section 125 of the Federal Internal Revenue Code that allows eligible employees to set aside before-tax dollars to pay for certain medical, dental, and dependent care expenses, thereby avoiding federal taxes and saving money. Please visit [Tax\\$ave](#) for additional information.

Tax saving on commuter mass transit and parking expenses are available as a separate benefit to State employees under the Commuter Tax\$ave Program. Visit the [Commuter Tax\\$ave](#) homepage and [Fact Sheet](#) for more information.

A Flexible Spending Account (FSA) is an account you set up to pre-fund your anticipated, eligible medical services and supplies and dependent care expenses that are normally not covered by your insurance. You can choose from Unreimbursed Medical Expense FSA, Dependent Care FSA, or have one of each. Visit [Flexible Spending Account](#) for more information.