



## Frequently Asked Questions – Health Benefits

These are some frequently asked questions about health benefits – if you need clarification do not hesitate to contact the Human Resources Department / Hepburn Hall -105, 201-200-2335.

*Please always visit the Human Resources Office for any possible changes that you might be eligible for. A representative will clarify questions and ask you for any documents that are required before any changes are made.*

### 1) What is Open Enrollment?

The Annual Open Enrollment occurs in October, during the whole month an employee can come to Human Resources to fill out a health benefits application to make changes for medical or dental.

### 2) What is the effective date for changes made during open enrollment?

The effective date of change is always the first day of the following year.

Example: changes made in October 2020 – will become effective 1/1/2022. (if approved).

### 3) What are the required documents to add a dependent during open enrollment?

The following documents are required along with HB application:

- **To add a spouse:** marriage certificate, social security card, latest filed Tax 1040 form (front page). If you file married but separate, then you will be to submit your spouse's 1040 form as long as it shows same address.
- **To add a child:** birth certificate, social card, latest filed tax 1040 form with dependent's information.
- **As of 10/1/2020 the State of New Jersey does not allow any other document that is not the recent filed Tax -1040 form of the current year to add a dependent.**

### 4) Change of Status for health benefits?

An employee has 60 days from date of event for the following reasons: Marriage, Birth of Child/ Adoption or Legal guardianship. Health Benefits applications and proof will be required.

### 5) Can I enroll a dependent if there was a Loss of Coverage?

**Yes**, an employee can enroll a dependent within 60 days from date of loss of coverage. The following documents will be required: HB application, letter of loss of coverage with effective date. If person is spouse or child – refer to question 3.

### 6) If I waived my health benefits coverage can I enroll in the SHBP at any time?

**No**, the following will apply.

If you had loss of coverage, then you can within 60 days as long as loss of coverage letter is provided and all other required documents.

If the employee cannot provide a loss of coverage letter then he/she must wait until the annual open enrollment – refer to questions 1, 2 & 3.

**7) Can I have different levels of coverage?**

**No**, as of 10/1/2020 the State of New Jersey does not allow different levels of coverage for benefit plans.

**8) Can I remove a dependent during the year?**

An employee can always remove a dependent during the year as long as all **required** documents are provided. For example: removing a spouse due to divorce then you will need to provide divorce decree, to remove a dependent then the letter of recent coverage somewhere else (within 60 days) is required.

**9) Can I change my name or my dependent(s) with Health Benefits?**

Yes, an employee can update records as long as new social security card with name change is provided.

**10) My child turns 26 years old during the year– Do I need to remove him/her?**

No, your child / dependent will be covered under your coverage until the end of the specific year. For example, if your child turns 26 this year 2020, then he/she will be covered until 12/31/2020.

**11) Can I keep my over aged child (26) in my benefits after he/she turns 26?**

No, you and your dependent will be presented with **COBRA** or **Chapter 375**. Benefitsolver will email you and mail you documents. This is optional to enroll and all enrolment questions and payments are between the employee and the State of New Jersey.

- Your level of coverage will change accordingly with in our records for accurate deductions.

**12) Can I change my dental plan during open enrollment?**

**Yes**, as long as you have been enrolled in the dental plan over 12 months.

For example: new hire 3/1/2020 – cannot make changes during the annual open enrollment 2020 because the dental plan has not been for 12 months. (Always consult with Human Resources for clarification).

**13) How much do I pay for medical / prescription benefits?**

Every employee has different deductions. Health Benefits Coverage deductions are based on the following:

Annual Salary, Percentage, Plan selection & Level of Coverage.

**14) How much do I pay for dental benefits?**

Dental deductions are flat rates. You can refer to rates in HR Benefits and Pension section in HR website.

**15) Can I make changes on my own for health benefits?**

No, you must contact the Benefits office at ext. 2335 for any questions you might have. You are also strongly encouraged to come to Human Resources during open enrollment to make changes to your plans.

**16) Can I add my parents or any other relatives to my coverage?**

**No**, an employee **cannot** add parents or any other relatives to coverage. The only eligible members are spouse, children (birth / adopted) with required legal documents.