

The State Health Benefits Program (SHBP) Open Enrollment

Dear Faculty and Staff,

Open enrollment period for state monthly employees begins October 1, 2023 and ends on October 31, 2023.

No action is required if you are satisfied with your current coverage.

If you wish to make any changes, please complete the attached Health Benefits Application, and contact Franklin Jaime at 201-200-2379 for clarification and processing.

Open enrollment allows employees to make general changes such as: adding or deleting dependents, change medical or dental plans.

The State of New Jersey requires the following documents when:

- **Adding a spouse:** Marriage certificate, latest filed 2022 - Tax 1040 Form, Social Security Number or Individual Taxpayer Identification number (ITIN), [Health Benefits Application](#)
- **Adding a Child:** Birth certificate, latest filed 2022-1040 Tax Form, Social Security Number or Individual Taxpayer Identification Number (ITIN). [Health Benefits Application](#)
- **Removing a dependent:** No document is needed, just the [Health Benefits Application](#)

Medical plans offered: [Open Enrollment](#)

PPO: NJ Direct / NJ Direct 2019 (MGR / AFT / IPFTE)

CWA Unity Direct / CWA Unity Direct 2019 (CWA)

HMO: Horizon HMO (All employees Eligible)

Tiered Network: OMNIA Health Plan (All employees eligible)

High Deductible Plans: NJ Direct HDLow / NJ Direct HDHigh

OMNIA Tiered Plan Incentive:

The state of New Jersey is once again offering a financial incentive of \$1,000 to first-time enrollees who remain enrolled for one-year full year. The incentive is reportable for income tax purposes and is paid by gift card no later than the end of the current tax year. The Incentive shall be forfeited and returned to the SHBP if you fail to remain in the OMNIA tiered network plan for at least one year. Example (if at any time during the specific coverage you decide to resign or waive plan – you must return funds to the State Health Benefits Bureau). This program does not extend to children over the age of 26 or COBRA members.

Level of Coverage:

Members will no longer be able to select different levels of medical and prescription plan coverage.

For example: Employee chooses family coverage for medical then prescription will be family coverage.

Dental Plans:

Dental Plan Overview 2024.

- Four DPO's are available: **Aetna DMO; Cigna DHMO; Horizon Dental Choice; and Metlife** DPO's 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 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. For detailed coverage information visit Dental Plan Overview.

Flexible Spending Accounts – Administered by Horizon

A Flexible Spending Account (FSA) is an account you set up for your anticipated eligible medical services, medical supplies and dependent care expenses not normally covered by your insurance. You can choose either Unreimbursed Medical FSA and a Dependent Care FSA, or both. (If eligible).

- **Use –It-or-Lose-It Rule:** Be conservative in estimating your annual contribution since any money remaining in your accounts cannot be returned to you or carried forward to the next plan year. This is based on the Use-It-or-Lose-it Rule for Section 125 cafeteria plans, including Flexible Spending Accounts.
- **Flexible Spending Accounts:** cannot be canceled during the year and funds cannot be reimbursed.
- Members cannot enroll in FSA and HSA.

To Apply for FSA

FSA Application 2024

FSA 2023 Essential Guide / FSA Quick Reference Guide

To apply, the employee must submit application to Horizon via email (HorizonMyWay.Documents@HelloFurther.com), fax (866-231-0214), mail to the carrier, apply via the Horizon Blue Mobile App or HorizonBlue.com/enrollfsa.

Please visit the Office of Human Resources, Hepburn Hall 105 for detailed information about Open Enrollment. You can also contact the Human Resources main-line at 201-200-2335.