

Open Enrollment for Plan Year 2020

A Guide to Making Your Health Benefit Choices During Open Enrollment

October 1 – October 31, 2019, is the SEHBP Open Enrollment period. Open Enrollment is your opportunity to examine your medical and dental coverage, and to make any changes to ensure that you and your dependents get the coverage that you need in the coming year. Medical coverage is offered through Horizon Blue Cross Blue Shield of New Jersey, offering three types of plans: Preferred Provider Organizations (PPO), Health Maintenance Organizations (HMO), and High Deductible Health Plans (HDHP). We suggest you follow the steps below as you consider making plan changes during this year's Open Enrollment:

- Contact your medical provider and ask which insurance administrators they participate in and what plans they currently accept (PPO, HMO, HDHP).
- You can also visit Horizon's website at <http://www.horizonblue.com/shbp> to review lists of participating providers.
- Review the Summaries of Benefits and Coverage and compare the plans' benefits, co-payments, you can view the details and other out-of-pocket costs for the coverage level you and/or your family need. Benefit details can be found at the following web site: <https://www.state.nj.us/treasury/pensions/documents/hb/oe2020/ha0897.pdf>. Rates for this coverage can be found at: <https://www.state.nj.us/treasury/pensions/documents/hb/oe2020/local-ed-with-without.pdf>.
- You can use the Percentage of Premium Calculator to determine your estimated premium contributions for plans offered in 2020. Summaries and calculators are available at: <https://www.state.nj.us/treasury/pensions/hb-percentage20-ed.shtml>.
- Fill out an application only if you need to enroll in a plan or make any changes from your current plan. Applications for HMO, PPO, or High Deductible Health Plans can be found at: <https://www.state.nj.us/treasury/pensions/documents/hb/oe2020/ha0890.pdf>. If you are contributing to a Health Savings Account, please complete this form: <https://www.state.nj.us/treasury/pensions/documents/forms/ha0914.pdf>.
- The prescription plan is not through the state health benefits program, it is administered by Express Scripts. Rates will be separate from those listed on the NJDPB Monthly Rates sheets.
- Return the properly completed application (and, if applicable, required documentation for dependents) to Patty DeAngelis prior to October 31, 2019. If you have any questions, you may call Patty at (732) 531-5600, ext. 3102 or email her at pdeangelis@oceanschools.org.

All changes made during Open Enrollment are effective January 1, 2020.

Important Note: Dependent children are covered under the medical and prescription benefits to age 26 but to age 23 under dental. If you have a dependent that has turned 23 during the year, they will automatically be continued on the medical and prescription plan until the end of the year in which they turn 26. However, if your dependent wishes to continue their dental coverage beyond age 23, they must apply for COBRA coverage in their own name within 60 days of December 31, 2019. COBRA information packets will be sent out for dependents that turned 23 during 2019 in the coming weeks. Also, if you have a dependent that has turned 26 this year, they may be eligible for the Dependent to Age 31 Program (Chapter 375) for medical and prescription only; dental is excluded. An over age child is enrolled for coverage in exactly the same plan or plans (medical and/or prescription drug) that the covered parent has selected. The child may not choose a different medical plan and is not eligible for dental or vision benefits. For more information on the Chapter 375 program go to: <https://www.nj.gov/treasury/pensions/documents/factsheets/fact74.pdf>. To download an application for coverage, go to: <https://www.nj.gov/treasury/pensions/documents/forms/ho0805.pdf>.

More Information

For questions about specific plan benefits, contact Horizon directly at 1-800-414-7427 or see benefit comparisons, available on the Division of Pensions and Benefits Web site at: <https://www.nj.gov/treasury/pensions/hb-sbc-ed-19.shtml>.

Please note, Aetna plans are no longer available to you as of 01/01/20.