



2021 Benefits at a Glance

NEW – Online Enrollment Process through Benefitsolver

If you are making any changes, you MUST enroll online and submit your elections during open enrollment or in the allotted time frame for life changing events. All health benefit elections will be submitted through *Benefitsolver*, a new website designed for employees to enroll in their benefits, make plan changes, add new dependents, and upload documentation.

Employees will have access to *Benefitsolver* through the myNewJersey portal; those who do not have a myNewJersey account must first create one in order to access *Benefitsolver*. On October 1st you should have received an email with your personalized authorization code from oit.mynjhelpdesk@tech.nj.gov. (If you did not receive an authorization code email oit.mynjhelpdesk@tech.nj.gov to request support).

Use this code to create your myNJ account by following these instructions:

1. Open an Internet browser, type www.nj.gov in the address box and press the Enter key.
2. Click the Login link near the upper left of the page and the myNJ login page will appear.
3. If you already have a myNJ account, log in to it. Otherwise, click or tap 'Sign Up' to create one now. When you're done signing up, go to step 4.
4. Click or tap 'auth code' to the right of the Welcome message.
5. Copy your code and paste it into the box labeled 'Enter your authorization code'.
6. Click or tap 'Finished', and the system will log you out.
7. Log back in to your account. The NJ Health Benefits Admin link will be on your myNJ page now.

Please address any technical issues, comments and/or suggestions to oit.mynjhelpdesk@tech.nj.gov.

Key Items to Know for 2021

Medical Plans

The medical plans available for the 2021 Plan Year remain unchanged (however, ***you may be limited to certain plans based on your union or non-aligned status***). The plans offered include:

- Horizon PPO Plans:
 - NJ DIRECT/NJ DIRECT 2019*
 - CWA Unity DIRECT/CWA Unity DIRECT 2019**
 - NJ DIRECT15, NJ DIRECT1525, NJ DIRECT2030, NJ DIRECT2035
- Horizon HMO
- Horizon OMNIA Health Plan (Tiered-Network Plan)

- Horizon High Deductible Health Plans (HDHPs):
 - NJ DIRECT HD1500
 - NJ DIRECT HD4000

* Members hired prior to July 1, 2019, will be enrolled in NJ DIRECT. Members hired after July 1, 2019, will be enrolled in NJ DIRECT 2019.

**For CWA members only. Members hired prior to July 1, 2019, will be enrolled in CWA Unity DIRECT. Members hired after July 1, 2019, will be enrolled in CWA Unity DIRECT 2019.

For over a year, the State of NJ has consolidated PPO health plan offerings towards a common NJ Direct plan design. Although not everyone has been converted into the new plans, there has been a significant shift that has caused some confusion as to which plans are available to you. To help our employees, we have identified three groups (primarily by union) with links to the appropriate side-by-side plan comparison charts and contribution rate worksheets for 2021. (Please note that the State of NJ has not yet released 2021 Rate Calculators).

2021 Health/Rx Plan Comparison Charts and Rate Information:

- **CWA Employees**
 - [Side-by-Side Plan Comparison Chart](#)
 - [Contribution Rates, Percentage Scales and Worksheet](#)
- **Union Negotiated Plan State Monthly Employees** (AFT, AFSCME, CIR, FOP Lodge 74/155 - SOM, HPAAE, IUOE, IFPTE, Non-Aligned/Managers)
 - [Side-by-Side Plan Comparison Chart](#)
 - [Contribution Rates, Percentage Scales and Worksheet](#)
- **All Other State Monthly Employees** (AAUP, NJLESA, NJSOLEA, NJ State FOP – Glassboro, Teamsters)
 - [Side-by-Side Plan Comparison Chart](#)
 - [Contribution Rates, Percentage Scales and Worksheet](#)

Medical/Rx Plan Coordination

Employees will no longer be able to elect different levels of Medical and Prescription 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.

Tiered-Network Incentive

Horizon OMNIA will offer a financial incentive of \$1,000 to first-time enrollees who remain enrolled for one year for all coverage levels (i.e., Single, Member and Spouse, Parent and Child, or Family coverage). The incentive is paid by gift card no later than the end of the current tax year and is deemed reportable income for tax purposes. Please note that this incentive will be forfeited and required to be returned to the State Health Benefits Program (SHBP) if the subscriber fails to remain enrolled in the Tiered-Network Plan **for at least one plan year**.

Direct Primary Care Medical Home Doctor's Office

Employees and their covered dependents have the opportunity to join a Direct Primary Care doctor's office at **no additional cost**.

This program is available to employees and dependents covered under the following plans:

- Horizon PPO/NJ Direct plans
- Horizon CWA Unity plans
- Horizon OMNIA

Employees choose a Direct Primary Care doctor from [R-Health](#) or [Paladina Health](#) and get unlimited access to personalized care with **no copays**. (Locations include: Cherry Hill, Clifton, Ewing, Hamilton, Jersey City, Moorestown, New Brunswick, Voorhees, West Orange, and Yardley.) More information is available at: www.nj.gov/treasury/pensions/dpcmh.shtml

Dental Plans

There are **no dental plan changes for 2021**. [Rates](#) are published on the NJDP&B website.

Flexible Spending Accounts (Tax\$ave with Horizon MyWay)

The [Tax\\$ave Program](#) vendor will change from WageWorks to Horizon MyWay for 2021. Tax\$ave, lets you set aside pre-tax dollars to pay for certain medical, dental, and dependent care expenses. To learn more about the Tax\$ave Program please review the [FSA Resource Guide for 2021](#).

You must enroll in the FSA **each year** in order to participate. Enrollment will be available:

- [Online](#)
- By calling 1-866-999-3531, or
- By completing an [Enrollment Form](#) and either:
Faxing to: 1-866-231-0214, or
Mailing to: Horizon MyWay
P.O. Box 982814
El Paso, TX 79998-2814

NJWELL Program

NJWELL provides activities and education programming to support healthy lifestyles. The program is open to employees, spouses and eligible partners enrolled in medical. Participants have access to specialized programming and benefits, including live wellness events, fitness challenges, and online wellness platforms tailored to their unique needs, and can earn \$250 to \$350 in rewards. For more information about the program visit the NJWELL website at: www.nj.gov/njwell

Roth 403(b)/ACTS Option

Roth post-tax, voluntary contributions are now permitted to 403(b) and ACTS plans.

Advantages of a Roth option MAY include:

- Tax-free distributions, provided certain requirements are met
- No income limits, unlike with a Roth IRA
- Contribution and catch-up limits higher than those of a Roth IRA

- Employees may still contribute to a Roth IRA, if they qualify
- Reduced taxable income during retirement

Please contact your [authorized retirement vendor](#) to learn more about post-tax, retirement savings options.

More Information

Please contact the HR Department at HR@rowan.edu if you have any questions not addressed above. Additional benefit communications and rate calculators will be posted as they becomes available.