OPEN ENROLLMENT SUMMARY FOR 2021

Enrollment Period
The State Health Benefits Program (SHBP) Open Enrollment period begins on Thursday, October 1, 2020, and will end on Saturday, October 31, 2020.

Open Enrollment allows employees to make general changes (adding or deleting dependents, changing coverage levels, etc.) or enroll in a different medical or dental plan. All changes to coverage made during this Open Enrollment period will be effective on January 1, 2021.

NEW for 2021 – Online Open Enrollment Process
Beginning with this year’s Open Enrollment period, if you are making changes to your plan, all Health Benefit elections MUST 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 create one in order to access Benefitsolver. Employees will have until October 31, 2020, to submit their elections via Benefitsolver.

Rowan’s Benefit Education
Due to current restrictions, we will NOT host in person benefit education sessions. We will be providing Open Enrollment Tips through Rowan Announcers, and will host several Q&A sessions the week of October 19th via WebEx. (WebEx information will be posted via Rowan Announcer).

Key Items to Know for 2021

Medical Plans
The medical plans available for the 2021 Plan Year are:

- PPO Plans: NJ DIRECT/NJ DIRECT 2019;* CWA Unity DIRECT/CWA Unity DIRECT 2019;** NJ DIRECT15; NJ DIRECT1525; NJ DIRECT2030; NJ DIRECT2035;
- HMO Plan: Horizon HMO
- Tiered-Network Plan: Horizon OMNIA Health Plan
- High Deductible Health Plans: 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. Medical plan and prescription drug plan rates for 2021 were approved by the State Health Benefits Commission. Rate charts are being finalized and will be posted to the NJDPB website for the Open Enrollment at: www.nj.gov/treasury/pensions/hb-active-shbp.shtml
**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 be aware that the incentive shall be forfeited and 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.

**Dental Plans**

For participating employers, there are **no dental plan changes for Plan Year 2021**.

Six different dental plans are offered based on one of two different plan designs — Dental Plan Organizations (DPO) and a Dental Expense Plan (DEP).

- Five DPOs are available: Aetna DMO; CIGNA DHMO; Healthplex; Horizon Dental Choice; and MetLife. DPOs 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 the 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. After satisfying an annual deductible (no deductible for preventive services), members are reimbursed a percentage of the reasonable and customary charges for eligible services.

The employee cost for coverage under a dental plan is 50 percent of the actual dental plan premium. Therefore, the employee cost varies depending on which dental plan an employee chooses; however, the rate for coverage under a DPO remains considerably less expensive than the Dental Expense Plan.

Rate charts are being finalized and will be posted to the NJDPB website for the Open Enrollment at: [www.nj.gov/treasury/pensions/hb-active-shbp.shtml](http://www.nj.gov/treasury/pensions/hb-active-shbp.shtml)

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

The State Employees’ 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, which help you avoid federal taxes and save money. You must enroll in the FSA *each year* in order to participate.

[Enrollment Form](#)
[Change in Status Form](#)
**NJWELL Program**
NJWELL provides inclusive and holistic experiences to meet members’ needs through activities and education programming to support healthy lifestyles. NJWELL is open to employees who are enrolled in the State Health Benefits Program (SHBP). Spouses and eligible partners also can participate, as long as they are covered by the SHBP plan. Participants have access to specialized programming and benefits, including live wellness events, fitness challenges, and online wellness platforms tailored to their unique needs. Participants can also earn a possible $250 to $350 in rewards based on points earned from participation in NJWELL.

For information about the program visit the NJWELL website at: [www.nj.gov/njwell](http://www.nj.gov/njwell)

**Direct Primary Care Medical Home Doctor’s Office**
The SHBP offers employees and their covered dependents 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 NJ Direct plans
- Horizon SHBP OMNIA plans
- Horizon CWA Unity plans

Simply choose a Direct Primary Care doctor from [R-Health](http://R-Health) or [Paladina Health](http://Paladina Health) and get unlimited access to personalized care with no copays, when and where it’s convenient for you.

Locations include Cherry Hill, Clifton, Ewing, Hamilton, Jersey City, Moorestown, New Brunswick, Voorhees, West Orange, and Yardley.

More information regarding Direct Primary Care Medical Homes can be found at: [www.nj.gov/treasury/pensions/dpcmh.shtml](http://www.nj.gov/treasury/pensions/dpcmh.shtml)

**More Information**
Detailed plan information, Side-by-Side Plan Comparison Charts, and Rate information will be updated when provided by the State.