

2022 OPEN ENROLLMENT

Human Resources is pleased to provide information related to this year's Open Enrollment for Benefits. The benefit enrollment is managed through the New Jersey Pension and Benefits Division and is managed through an online enrollment. The Benefit Fair will also be virtual.

Enrollment Period

Open Enrollment will run from **Friday, October 1, 2021** to **Sunday, October 31, 2021**. During this time, employees are allowed to make general changes (adding or deleting dependents, changing coverage levels, etc.) or enroll in a different medical or dental plan. All changes made during this Open Enrollment period will be **effective on January 1, 2022**.

Open enrollment is the only time that you may change your benefit options unless you experience a qualifying event such as marriage, divorce or birth of a child. Please take the time to review your benefit options so you and your family have the coverage that is critical to both your physical health and financial well-being.

Online Enrollment Process through Benefitsolver

If you are making any changes, you **MUST** enroll online and submit your elections by **October 31, 2021**. All health benefit elections will be submitted through *Benefitsolver*, a website designed for employees to enroll in their benefits, make plan changes, add new dependents, and upload documentation. Employees who do not already have a Benefitsolver account can create one by taking the following steps:

- Navigate to <http://mynjbenefitshub.nj.gov> and click Register.
- Enter your SSN, Date of Birth and Zip Code to create your username and password.
- Company key is: SHBP/SEHBP

There are no medical or dental Plan design changes for 2022. For available plan options, please see the following information below for your appropriate group classification:

CWA members: "State CWA Employees"

AAUP, AFT, AFSCME, CIR, FOP Lodge 74/155-SOM, HPAE, IUOE, IFPTE, Non-Aligned/Manager:
"Union Negotiated Plan State Monthly Employee"

NJLESA, NJSOLEA, NJ State FOP-Glassboro, Teamsters: "All Other State Monthly Employees"

To determine your payroll deduction cost-share for each of these plans, use this [calculator](#) for an estimate. Ten-month employees should divide the annual amount by 20 pays. Twelve-month employees divide by 24 pays. (This calculator may be more accurate than the estimate provided through the Benefitsolver system.)

Virtual Benefits Fair

A Virtual Benefits Fair is available for employees on Benefitsolver for information on Open Enrollment and the Health and Dental options [myjbenefitshub](#).

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

You must enroll in the FSA *each year* in order to participate.

Tax\$ave, lets you set aside pre-tax dollars to pay for certain medical, dental, and dependent care expenses. Enrollment will be available:

- Online application www.horizonblue.com/enrollfsa
- 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

Online Security Notice

As employees decide whether to make changes to their health insurance plans during the upcoming open enrollment period, we'd also encourage you to ensure your online accounts are secure.

Criminals are using personal information leaked in external breaches to make phishing emails and other scams even more convincing. Often, it can be difficult to determine whether an email

is legitimate or not. In addition to [learning the red flags of a scam](#), one of the best ways to protect yourself online is by enabling additional protection, such as two-factor authentication, on your online accounts.

So, every year, during open enrollment, check your security settings for your online accounts!

How can I better protect myself online?

Sign up for two-factor authentication wherever it is available. At Rowan, [you can use Duo to help protect your Network account](#). For your myNewJersey account, where you can review health benefits information, follow the instructions available at [MyNJ Multifactor Authentication](#) to set up two-factor authentication. In addition, if available, ensure you have done the same with external accounts where your sensitive information is stored, such as health insurance sites like Aetna and Horizon, benefit sites like Horizon MyWay, retirement sites like AIG-VALIC, Equitable, Hartford, ING, MetLife and TIAACREF, and online banking sites like ABCO Credit Union and South Jersey Credit Union.

Protect yourself by using a [strong, unique password](#) for each of your accounts.

Check to see if any of your passwords have been [exposed in an external data breach](#). If one of your passwords has been compromised, change it immediately on that account and anywhere else you use the same password.

If you have any questions about protecting yourself online, please contact the Technology Support Center at 856-256-4400, or [submit a ticket in the Rowan Support Portal](#).