

Gerry Benaquista

Assistant Superintendent

October 9, 2020

NJ Educator's Health Plan (NJEHP)

Information Sessions will be offered on the following dates: **October 13, 2020, October 14, 2020, October 15, 2020, & October 20, 2020**

All Sessions will be held from 4:00pm to 5:00pm

Zoom Link for each meeting will be emailed the day of each meeting!

Open enrollment for all Township of Union Board of Education employees will be October 26, 2020 to November 16, 2020. (All Required forms must be returned to Ms. Carlin)

Action Is Required: Time-Sensitive Materials Enclosed!

Dear Member,

The NJ Legislature recently passed NJPL 2020 Chapter 44. This requires that all School Districts offer a new medical and prescription plan called the NJ Educator's Health Plan (NJEHP). The effective date of this plan is **January 1, 2021**. A new payroll contribution schedule is associated with the NJEHP, which may be different from your current contribution schedule. **Chapter 44 requires that district employees hired on or after July 1, 2020 enroll in the new plan and the employer will move these employees to the NJEHP with an effective date of January 1st 2021.**

For your review, we have included a copy of the NJ Educator's Medical & Prescription Drug Plan designs. Additional information is on the NJEA website: <https://www.njea.org/sehbp-and-ch-78-relief-frequently-asked-questions/>.

If you were hired on or after July 1, 2020

What You Need to Know and Do:

- Your network of providers are NOT changing. Your employer will automatically enroll you and your dependents in the NJEHP with your current medical and prescription insurance carriers. **(NBCBS Group Enrollment/Change Request Form MUST be Completed and Returned to Ms. Carlin at the Board Office)**

On or before January 1, 2021 you and your dependents will receive new **medical ID cards**. Be sure your medical providers have your new insurance information before January 1st. You will NOT receive a new prescription card; though, your benefits will change.

If you were hired before July 1, 2020

ACTION REQUIRED

What You Need to Know and Do:

- Compare your current Medical and Prescription Plan benefits and protocols against the included NJEHP plan benefits to assure that you and your dependents are in the plan that best fits your needs.
- A Special Enrollment Period is required. If you wish to remain in your current medical and prescription plan, **YOU MUST COMPLETE AND SIGN THE ATTACHED AFFIRMATIVE ELECTION FORM AND RETURN IT TO DONNA CARLIN NO LATER THAN: 11/16/2020.** If you do not complete the attached Affirmative Election form during this special enrollment period, **you will be enrolled in the NJ Educator's Plan effective January 1st.**
 - If you do not submit an Affirmative Election by the due date to remain in the current plan OR you elect to enroll in the NJEHP, you and your dependents will receive new **medical ID cards**. Be sure your medical providers have your new insurance information after January 1st. You will NOT receive a new prescription card; though, your benefits will change.
- During this special open enrollment period, you may **ONLY** elect to continue your current health plan or to move into the NJEHP. You may not add/remove dependents at this time unless you experienced a Qualified Life Event (QLE) and it is still within the applicable time to make changes relative to the QLE.

The following forms are attached to this email:

- Affirmative Election Form
- Horizon BCBS Enrollment Form
- Benefit Sheets
 - Direct Access Design Educator's Health Plan (NJEHP)
 - Direct Access Design 7 Education 15 (Direct 15)
 - Advantage EPO Design 1 (EPO)
 - Omnia 3 (Omnia)
 - Direct Access Design 8 (Direct 20)
 - Horizon POS Design 10 (POS)

If you have questions regarding your current medical benefits, or the new Educator's Plan, please contact Donna Carlin at dcarlin@twpunionschools.org or (908) 851-6401.

Best Regards,

Gerry Benaquista
Assistant Superintendent
2369 Morris Avenue
Union, NJ 07083

