

OPEN ENROLLMENT SUMMARY FOR 2020

Note: Aetna will not be an insurance provider for medical plans in 2020.

Enrollment Period

Yesterday, September 30, 2019, the NJ Division of Pension & Benefits announced the State Health Benefits Program (SHBP) Changes for 2020, and the Open Enrollment period for employees. **Open Enrollment begins today, Tuesday October 1, 2019** and will **end on Thursday, October 31, 2019**.

Open Enrollment allows employees to make general changes (adding and 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 January 1, 2020.

Rowan's Benefit Education Events

We will host several benefits education sessions this month.

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| October 9, 2019 | Benefits Fair at the School of Osteopathic Medicine (SOM) in the Academic Center, Multipurpose Room, 10 AM – 2 PM |
| October 10, 2019 | Benefits Fair at the Glassboro Campus in Rm 104-Business Hall, 10 AM – 2 PM |
| October 11, 2019 | Benefits Team Rounding at Cooper Medical School of Rowan University (CMSRU), 10 AM – 2 PM |

New for 2020

Horizon Only

Effective January 1, 2020, all active employees in SHBP plan designs will be **solely administered by Horizon Blue Cross Blue Shield of NJ**. This change is a result of a public competitive procurement process that resulted in an award to Horizon only. All employees currently enrolled in an Aetna medical plan will automatically be enrolled into the corresponding Horizon medical plan. See [Plan Administrator Change Q&A](#).

Aetna will continue to administer the Aetna Dental Expense Plan (DEP), Aetna DMO, and Medicare Advantage Plans for retirees.

New PPO Plans

- IFPTE-represented members may select NJ Direct / NJ Direct 2019 (for those hired after July 1, 2019)
- CWA-represented members may select CWA Unity Direct / CWA Unity Direct 2019 (for those hired after July 1, 2019)

These PPO plans replace the PPOs that were formerly offered.

All SHBP Members Gain Access to New PPO

In addition to those groups listed above, the SHBP Plan Design Committee created NJ Direct / NJ Direct 2019 PPO plans for all other State employees in addition to the other PPOs, HMO, Tiered Network Plan and High Deductible Health Plans currently offered. See program details about the new PPO on the Open Enrollment website at: www.nj.gov/oe

Generic Mail Order Incentive

To encourage member utilization of mail order services for generic drugs, the SHBP Plan Design Committee approved a resolution to reduce the copayment for generic prescriptions. Beginning November 1, 2019, active employees will *pay \$0 for a 90-day supply of generic prescriptions* filled through the mail service program.

Tiered-Network Incentive

The Incentive Program for Horizon OMNIA will be extended to December 31, 2020 with modifications. The program 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).

Flexible Spending Account (Tax\$ave Enrollment)

The [State Employees' Tax Savings Program, Tax\\$ave](#), lets you set aside before-tax dollars to pay for certain medical, dental, and dependent care costs, which helps you avoid federal taxes and save money. You must enroll in FSA **each year** in order to participate.

Direct Primary Care Medical Home Doctor's Office

The SHBP offers employees and their covered dependents the opportunity to join a Direct Primary Care Medical Home doctor's office at *no additional cost*. Simply choose a doctor from Paladina Health or R-Health and get unlimited access to personalized care with **no copayments**.

More Information

Detailed plan information, State Active Medical Plan Applications (i.e., Health Benefits Enrollment and/or Change Forms), Side-by-Side Plan Comparison Charts, and Rate information can be found at the NJDP&B Open Enrollment website at: www.nj.gov/oe