

# SPECIAL OPEN ENROLLMENT

## NJ Educators Health Plan

### Frequently Asked Questions

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The NJ Legislature recently passed NJPL 2020 Chapter 44. This legislation requires that all school districts offer a new medical and prescription plan called the **NJ Educators Health Plan**, effective 1/1/2021. A second plan, also created by this legislation, called the **Garden State Plan**, will be rolled out during the Spring 2021 Open Enrollment period, for an effective date of 7/1/2021. The new legislation applies to all employees that are eligible for benefits through the school district.

#### **New Employees Hired 7/1/2020 or Later**

Per the legislation, anyone hired on 7/1/2020 or later, that does not choose to waive coverage, **will automatically be enrolled** in the NJ Educators Health Plan, effective 1/1/2021. Per the legislation, you may **not** stay in your current plan option with the school district.

#### **Existing Employees Hired Before 7/1/2020**

Employees hired before 7/1/2020 will have the following options-

##### **Option 1 - Stay in your current plan.**

You will need to complete the **Affirmative Election Form** stating you wish to remain in your current plan option. This form will be sent out during the Special Open Enrollment period. **Please Note! If you do not complete and turn in this form, you will be automatically moved to the NJEHP for 1/1/2021.**

##### **Option 2 – Move to the NJ Educators Health Plan.**

Please complete an enrollment form and elect to move into the NJEHP, effective 1/1/2021.

## **Does my employee contribution change with this new plan?**

The NJEHP option is tied to a new salary based employee contribution schedule. This new contribution schedule applies only to the NJ Educators Health Plan, and only for medical and prescription benefits. It does not apply to any other coverage that may be offered by the school district, such as dental coverage. For other lines of coverage, your employee contribution will remain the same. Please refer to the NJEHP benefit overview for the new contribution schedule.

## **Who will be the carriers for the new plans?**

The medical and prescription carriers will not change. Medical and prescription coverage will remain under the Schools Health Insurance Fund. Aetna will be the medical carrier and Express Scripts will be the prescription carrier.

## **Will the provider networks be different?**

The provider networks will remain the same.

## **Will I receive new ID cards for the NJ Educator's Health Plan?**

You will receive a new medical ID card, which you should begin using on January 1, 2021. Your prescription card will not be changing.

## **Do I have to enroll in both the medical and prescription parts of the NJ Educator's Health Plan?**

The medical and prescription plans are tied together. If you elect the NJEHP for medical coverage, the only prescription plan option is also under the NJEHP. You cannot enroll in the medical coverage only and keep your existing prescription coverage.

## **Will my coverage be the same?**

No. If you enroll in the NJEHP, there will be changes to your current medical and prescription coverages. Please be sure to review the benefit comparison to make sure you understand how your benefits will change. There are also additional features that will apply to the prescription coverage, including Step Therapy, Mandatory Generic, and a Closed Formulary. These features are explained further on the benefit comparison.

## Can I make changes to my dependents during this Special Open Enrollment?

No changes to dependents are allowed during this Special Open Enrollment period. To make changes to your dependents, you must wait until the next open enrollment in the Spring of 2021, or you can make a change sooner if you have a Qualifying Life Event.

## I was hired before 7/1/2020. If I enroll in the NJEHP for January 1, 2021, and I decide I like my previous plan better, can I go back to my old plan?

You may elect your prior plan during any open enrollment period. So for example, you may elect to return to your prior plan during the Spring 2021 Open Enrollment period, for an effective date of 7/1/2021. Your employee contributions would also change back to the Chapter 78 schedule and/or the employee contributions outlined in your collective bargaining agreement.

## When is the Special Open Enrollment Period?

The Special Open Enrollment will begin on **Monday, September 28<sup>th</sup>** and ends on **Friday, October 9<sup>th</sup>**. All forms must be turned into the Business Office by no later than Friday, October 9<sup>th</sup>.

Information about the Special Open Enrollment and forms will be distributed next week.