

**Human Resources Department**  
**Special Open Enrollment Information for the New SHBP Medical Plans**

**Frequently Asked Questions – Medical Plan Assignments**

1. What is NJ DIRECT15?

It is similar to the NJ PLUS plan by providing in-network and out-of-network medical care. Members are not required to select a primary care physician with the PPO plans. There are also annual deductibles.

2. How does NJ DIRECT15 work?

NJ DIRECT15 is a Preferred Provider Organization (PPO) and is administered for SHBP by Horizon Blue Cross Shield of New Jersey. They provide in-network and out-of-network medical care. However, it will be available on a nationwide basis, you will not be required to choose a primary care physician and you will not need a referral for in-network services.

3. I am in Aetna HMO; can I transfer to CIGNA Healthcare?

Yes, CIGNA Healthcare members can also transfer to Aetna HMO at this time.

4. I understand there is a NJ DIRECT10 plan, how does that work?

NJ DIRECT10 is only available to retirees who pay the full cost of retired SHBP coverage or who attained 25 years of service credit (years of participation in a pension plan) on or before June 30, 2007, or retired on a Disability retirement on or before July 1, 2007. The Planning for Retirement FAQs will be posted as soon as they become available.

5. Can I add an eligible dependent and go from Employee and Spouse to Family during this Special Open Enrollment?

No, unless the event occurred within the past 60 days due to a qualifying life event.

6. I am considering going from the Dental Expense Plan to a DPO, can I make a change to my dental or prescription plan?

No, you will be unable to do so since the Special Open Enrollment does not include the dental or prescription drug plans.

7. When will I be given the opportunity to make any health plan changes?

In October, during the annual Open Enrollment with an effective coverage date of January 1, 2009.

8. I am in NJPLUS and I am automatically assigned to NJ DIRECT15, can I change to Aetna HMO or CIGNA Healthcare?

Yes. You need to submit an SHBP Application preferably prior to but no later than February 15, 2008, to your Human Resources Benefits Office.

9. I am in Traditional and I am automatically assigned to NJ DIRECT15, can I change to Aetna HMO or CIGNA Healthcare?

Yes. You need to submit an SHBP Application preferably prior to but no later than February 15, 2008, to your Human Resources Benefits Office.

10. If I am currently in Aetna HMO or CIGNA HealthCare, can I change to NJ DIRECT15?

Yes.

11. Will these medical plan changes affect my current Prescription Drug Plan coverage?

No.

12. Where can I get more information on the Special Open Enrollment?

The following information is available:

- SHBP Application
- A Guide to Choosing a SHBP Health Plan
- New Rates Effective April 1, 2008
- Special Open Enrollment Schedule
- Plan Comparison Summary