

CONTACT US

Our Benefits Staff are always available to service you with all of your benefit matters. Please feel free to contact any one of our Benefits Staff for a personal consultation.

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Our goal is to fully communicate the State's benefits plans and options that supplement cash compensation, providing security for our employees and their families.

UMDNJ'S Employees receive informative Benefits Communications via:

Human Resources Benefits Channel

Human Resources Web Announcements

Benefits Fairs

Brown Bag Sessions

One-on-One or Telephone Consultation with
Benefits Associates & Representatives

Electronic Mail (e-mail) and
Broadcast Telephone Bulletins

Brochures

Plan Summaries

Fillable Forms

Personalized Total Compensation Statements

Special Open Enrollment for New State Health Benefits Program (SHBP) Medical Plans

The SHBP has confirmed that they will offer two types of medical plans. They are Preferred Provider Organizations (PPO) and Health Maintenance Organizations (HMO) that will be available nationally. The PPO contract was awarded to Horizon Blue Cross-Blue Shield of NJ and the HMO contracts awarded to Aetna HMO and CIGNA Healthcare. There will be a Special Open Enrollment for affected employees from January 28 through February 15, 2008, with a coverage effective date of April 1, 2008.

This Special Open Enrollment is for medical plan changes only. Members will not be permitted to add dependents to coverage, change coverage levels or make changes to dental or prescription drug plans. Please note the following:

I. New Medical Plans

- The current SHBP plans – NJ PLUS, the Traditional Plan, and three HMO plans: AmeriHealth, Health Net, and Oxford Health Plans – will no longer be available to employees and retirees effective March 31, 2008.
- The new PPO plans will be known as NJ DIRECT10 (for retirees only), which is the successor plan to the Traditional Plan and NJ DIRECT15 (for active employees) which replaces NJ PLUS.
- **Active members enrolled in NJ PLUS or the Traditional Plan will be automatically assigned, unless they submit a SHBP Application choosing another plan, to NJ DIRECT 15.**

Only retirees are eligible to enroll in either NJ DIRECT10, NJ DIRECT15, Aetna HMO or CIGNA Healthcare.

Special Open Enrollment for New State Health Benefits Program (SHBP) Medical Plans

I. New Medical Plans (continued)

- Employees enrolled in Aetna HMO or CIGNA Healthcare will remain in the HMO in which they are currently enrolled.
- All employees enrolled in AmeriHealth, Health Net, or Oxford Health Plans must choose another health plan. **They will automatically be assigned to NJ DIRECT15 unless they submit a SHBP Application choosing another plan.**
- **Completed SHBP Applications must be received at your campus Benefits Office by February 15, 2008.**

NJ DIRECT and the HMOs are managed-care plans and are available nationwide. Managed-care plans provide coverage for preventive care such as annual checkups and screening tests, well-baby visits, and immunizations, in the hope of avoiding serious illness and more costly treatment. Services are monitored for medical necessity and appropriate levels of care.

Please visit <http://www.umdnj.edu/hrweb/benefits/specialopenrollment.htm> to obtain a Guide to Choosing a SHBP Plan and Frequently Asked Questions. Information about plan changes for retirees will be mailed directly to the SHBP retiree group.

II. Plan Rates

Non-Union employees will continue to pay a health plan contribution of 1.5% of base salary for SHBP medical plan coverage regardless of which plan is chosen or the level of coverage that is selected.

Union employees who are currently enrolled in the:

- Traditional Plan or the NJ PLUS and transfer to NJ DIRECT15 **will not** incur a premium cost.
- HMOs (Aetna or CIGNA) **will** incur a premium cost.

Please refer to the Human Resources web site at: <http://www.umdnj.edu/hrweb/benefits/specialopenrollment.htm> for the new premium rates (including Domestic Partners/Civil Union) that will go into effect with the April 4, 2008, paycheck.

The SHBP will contact retirees directly to provide them with information about the new plans and retired group rates when it is available.

Special Open Enrollment for New State Health Benefits Program (SHBP) Medical Plans

III. Participating Providers

Employees should check with the medical plans to determine provider participation.

The SHBP has updated the online *Unified Provider Directory* with information about providers in New Jersey and neighboring states who participate in the new plans. The *Unified Provider Directory* is available from a link on the SHBP home page at: www.state.nj.us/treasury/pensions/shbp.htm.

Provider directories will not be available in printed form but are available online at the plan administrator Web sites.

IV. Special Open Enrollment Schedule

Representatives for the Horizon Blue Cross – Blue Shield of New Jersey and Aetna HMO and CIGNA Healthcare will be present to answer your questions. Your Human Resources Benefits Office Representatives will also be available for immediate consultation.

Date	Time	Campus	Location
February 5	10:00 AM – 4:00 PM	Newark	NJMS - Main Lobby
February 6	10:00 AM – 4:00 PM	New Brunswick	MEB Courtyard
February 7	10:00 AM – 4:00 PM	Piscataway	RWJMS Great Hall
February 8	10:00 AM – 4:00 PM	Stratford	Academic Center Complex – Multipurpose Room

Please contact your campus Human Resources Benefits Office at one of the following telephone numbers, if you have any questions.

Camden and Stratford	(856) 566-6168
Newark	(973) 972-5314
Piscataway/New Brunswick	(732) 235-9417

Special Open Enrollment for New State Health Benefits Program (SHBP) Medical Plans

V. Available Resources

During the Special Open Enrollment the SHBP will provide regional seminars to familiarize employees with the new SHBP medical plans. Seminars will be held at locations around the State. Employees can find seminar dates, locations, and can register using the Division of Pensions and Benefits' online Seminar Registration System. Visit: www.state.nj.us/treasury/pensions and click "Seminars and Workshops" on the Division's home page. At the Seminars page, select "SHBP Employee Seminars" from the drop menu to see seminar dates and locations.

- **SHBP WEB LINKS AND ONLINE PRESENTATIONS** – Links to SHBP news, forms, and other Special Open Enrollment or plan information, including online video presentations, will be available on the SHBP Web site at: www.state.nj.us/treasury/pensions/shbp.htm. At the SHBP home page click on the link for "SHBP News" and look for the "Special Open Enrollment" information and presentations (Webex or Flash Player download may be required for video presentations).
- **GUIDE TO CHOOSING A SHBP PLAN** – The publication, *A Guide to Choosing a SHBP Plan*, details the design of the new SHBP medical plans, lists plan contact information, and offers suggestions on how to choose a plan. The Guide can be obtained at <http://www.umdnj.edu/hrweb/benefits/specialopenrollment.htm> or at your campus Benefit Fairs.