



HUMAN RESOURCES POLICY

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|--------------------------------|--|---|--|--|------------|
| SUBJECT: | Employee Benefits | TITLE: | Employee Health Insurance | | |
| CATEGORY: Check One | Board of Trustees <input type="checkbox"/> | Presidential <input type="checkbox"/> | Functional <input checked="" type="checkbox"/> | School/Unit <input type="checkbox"/> | |
| Responsible Executive: | Vice President for Human Resources | | Responsible Office: | Human Resources | |
| CODING: | 30-01-40-45:00 | ADOPTED: | 7/01/90 | AMENDED: | 12/09/2010 |
| | | | | LAST REVIEWED: 12/09/2010 | |

PURPOSE: To define health insurance programs provided by the New Jersey State Health Benefits Program (SHBP) to eligible employees and their eligible dependents.

RESPONSIBILITY: The Vice President for Human Resources is to ensure compliance with this policy.

APPLICABILITY: This policy applies to all benefits-eligible University employees. Faculty should also refer to <http://www.umdnj.edu/acadweb/facultyhandbook/>

POLICY:

UMDNJ employee health benefits are provided by the New Jersey State Health Benefits Program (SHBP).

Participation in SHBP is based on the following eligibility criteria:

Effective after May 21, 2010, the current minimum State Health benefits requirement of twenty (20) hours per week changed to thirty-five (35) hours per week for new hires.

Employees hired on/or prior to May 21, 2010, who work less than 35 hours per week will continue to receive their health benefits provided there is no break in service or their hours are not reduced below the minimum of 20 hours per week.

Part time employees, who are not eligible to enroll in the Health Plans, are eligible to enroll in a PPO provided that they are enrolled in a pension plan. Employees will be billed directly and must pay the full cost of the health coverage.

There is a waiting period of two months following date of hire before health benefits coverage begins, provided a completed Health Benefits Application and all required supporting documentation was submitted at the time of hire. Staff members transferring between State agencies generally do not have to satisfy the waiting period after confirmation of enrollment from the State Health Benefits Program; however, the appropriate applications must be completed upon employment.

The New Jersey State Health Benefits Program consists of the following:

Medical Plans

- 1) A Preferred Provider Organization (PPO) that provides both in-network and out-of-network benefits. The plan includes preventive care such as physicals, immunizations, well-baby care, in addition to emergencies, hospitalization and medical/surgical coverage. Referrals are not required.
- 2) Health Maintenance Organizations (HMO) - Eligibility for enrollment is based on the employee's residency within a defined geographical area for each HMO. This type of coverage offers a list of participating providers from which the member may select a Primary Care Physician (PCP). The PCP coordinates all care. Referrals must be obtained from the member's designated PCP in order to visit a specialist. The plan includes preventive care such as physicals, immunizations, well-baby care, in addition to emergencies, hospitalization and medical/surgical coverage.

Please refer to the Benefits Services website for additional information regarding this plan and costs. <http://www.umdnj.edu/hrweb/benefits/healthplans.htm>

Prescription Drug Plan (PDP)

The Prescription Drug Program permits eligible employees and their eligible dependents to obtain prescription drugs (regular or generic) from participating pharmacies. Co-payments are required.

Please refer to the Benefits Services website for additional information regarding this plan and costs. <http://www.umdnj.edu/hrweb/benefits/healthplans.htm>

Dental Plans

- 1) The Dental Expense Plan is a traditional indemnity plan that allows eligible employees and eligible dependents to obtain services from any dentist. There is an annual deductible (the deductible applies to non-preventative services only). Members are reimbursed a percentage of the reasonable and customary charges for the services covered under the plan.

- 2) The Dental Plan Organizations (DPOS) are individual, prepaid plans offering services through a network of dental providers. To obtain services, members must use a dentist who is a member of the selected DPO. The costs for most services are prepaid, but certain services require an additional co-payment. Members will not be covered for services if they go to a dental provider who is not a member of the selected DPO, unless referred by a DPO dentist.

Please refer to the Benefits Services website for additional information regarding this plan and costs. <http://www.umdnj.edu/hrweb/benefits/healthplans.htm>

Dental treatment is available to eligible employees at the New Jersey Dental School facility. Employees shall obtain departmental or supervisor approval for dental care appointments and may charge such time away from work as sick time.

Supervisors shall direct temporary employees who attain regular status to the campus Human Resources Benefits office to review benefit options. The campus Human Resources Benefits office shall enroll or ensure the continued health insurance coverage of all new regular status employees upon their appointment. Refer to Employment Status policy #30-01-20-05:00.

This policy serves only as a general outline of the plans. Supervisors shall direct members requiring detailed information regarding health insurance eligibility, etc., to their campus Human Resources Benefits Services office.

Health plan information is also available at the Human Resources Benefits website at: <http://www.umdnj.edu/hrweb/benefits/healthplans.htm> or at the New Jersey State Division of Pensions and Benefits web site at: <http://www.state.nj.us/treasury/pensions/shbp.htm>.

By Direction of the President

Vice President for Human Resources