



HUMAN RESOURCES POLICY

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:	6/25/09
			LAST REVIEWED: 6/25/09		

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 staff employees only (non-faculty). For faculty benefits, refer to <http://www.umdj.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:

- o Employed by the University to work twenty (20) hours or more a week;
- o Regularly scheduled to work twelve (12) or more months.

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:

NJDirect 15 - A Preferred Provider Organization (PPO) that provides both in-network and out-of-network benefits. It is administered for the SHBP by Horizon Blue Cross Blue Shield of New Jersey (BCBSNJ).

The In-network care is provided through a network of health care providers which includes internists, general practitioners, pediatricians, specialists and hospitals. Network providers offer a full range of services that include well-care and preventive services such as annual physicals, well-baby/child care, immunizations, mammograms, annual gynecological examinations, and prostate examinations. In-network services are generally covered in full after a member copayment of \$15. Most in-network hospital admissions are covered in full.

Out of network benefits provide reimbursement of eligible expenses rendered for treatment of illness and injury. Most out of network care is usually reimbursed at the percentage of the reasonable and customary allowance after an annual member deductible of \$100 for single coverage, \$200 (\$100 per person) for member/spouse-partner or parent /child coverage and an aggregate deductible of \$250 for family coverage or parent/children coverage (more than two individuals).

For non union-represented employees, contributions are 1.5% of the employee's annual base salary. Union-represented employees currently have no costs, pending contract settlements.

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. Some HMOs allow gynecologists and pediatricians as primary care physicians. The plan includes preventive care such as physicals, immunizations well-baby care in addition to emergencies, hospitalization and medical/surgical coverage. For non union-represented employees, contributions are 1.5% of the employee's annual base salary. Union-represented employee costs are based on a premium rate schedule.

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. Non-union employees who waive medical coverage but elect the Prescription Drug Plan shall pay 1.5% of their annual base salary.

The NJ State Dental Expense Benefit Program

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. The plan is administered under a contract between the State Health Benefits Commission

(SHBC) and Aetna Dental. The premium costs are paid jointly by the University and the employee .

The Dental Plan Organization (DPO) 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. The premium costs are paid jointly by the University and the staff member.

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 Benefits Office to review benefit options. The campus 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 as only a general outline of the plans. Supervisors shall direct members requiring detailed information regarding health insurance eligibility, etc., to their campus Benefits Office. Health plan information is also available at the Human Resources Benefits web site at: <http://www.umdnj.edu/hrweb/benefits/healthplans.htm> or at the 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