### Open Enrollment for SHBP

The Office of Human Resources would like to inform all full-time Kean University employees that the State Health Benefits Program (SHBP) Open Enrollment period extends from **October 1, 2019 through October 31, 2019.**

Open Enrollment allows employees to make general changes (such as adding or deleting dependents, or changing coverage levels) or enroll in a different medical or dental plan. **All changes to coverage made during this Open Enrollment period will be effective January 1, 2020.**

New in 2020

****HORIZON ONLY - for Active Employee Health Plans****

Effective January 1, 2020, all active employee SHBP plan designs will be solely administered by Horizon Blue Cross Blue Shield of New Jersey (Horizon). Any employees who are currently enrolled in an Aetna medical plan will be automatically enrolled into the corresponding Horizon medical plan.

* For example, employees enrolled in the Aetna Freedom 15 plan will be automatically moved to the Horizon NJ DIRECT15 plan.

Aetna will continue to administer the Aetna Dental Expense Plan (DEP), Aetna DMO, and Medicare Advantage Plans for retirees.

Horizon will be implementing Horizon Health Guides, a member navigation and advocacy initiative with enhanced customer service programs tied to the improvement of member health outcomes.

New PPO Plans

**IFPTE and CWA represented members** — State employees represented by the International Federation of Professional and Technical Engineers (IFPTE), and the Communication Workers of America (CWA) will now have access to a new plan option pursuant to recent labor

agreements. Along with the Health Maintenance Organization (HMO), Tiered Network Plan, and High Deductible Health Plans (HDHP), new Preferred Provider Organization (PPO) plans are offered. IFPTE represented members may select NJ DIRECT/NJ DIRECT 2019,\* and CWA-represented members may select CWA Unity DIRECT/CWA Unity DIRECT 2019.\*

**All Other SHBP Members** — In addition to those groups listed above, the SHBP Plan Design Committee created NJ DIRECT/NJ DIRECT 2019\* PPO plans for all other State employees in addition to the other PPOs, HMO, Tiered Network Plan, and High Deductible Health Plans (HDHP) currently offered.

*\*Members hired prior to July 1, 2019, will be enrolled in NJ DIRECT or CWA Unity DIRECT. Members hired after July 1, 2019, will be enrolled in NJ DIRECT 2019 or CWA Unity DIRECT 2019.*

New PPO Plan Design

The plan design of the new PPO plans are identical for all groups. The in-network copayment for primary care physician and specialist visits is $15. The emergency room copayment is $150 (waived if admitted) or $50 for adults referred to the emergency room by their primary care physician and for pediatric patients through age 19.

The out-of-network reimbursement rate is 175 percent of Centers for Medicare & Medicaid Services (CMS) Reimbursement amounts with the following exclusions:

• Obstetrical care – for employees receiving obstetrical care as of July 1, 2019, the reimbursement rate will be 195 percent of the CMS amount for the duration of their care; and

• Mental Health – for employees receiving mental health services, the reimbursement rate will be 175 percent of the CMS amount up to the employee reaching the out-of-pocket maximums of $2,000 (individual) or $5,000 (family). The reimbursement will then be made at 195 percent of the CMS amount for the remainder of that plan year. This exclusion will remain in effect through June 30, 2021.

Out-of-network routine laboratory services will be added to the out-of-network routine care exclusion list with the following exceptions:

• Genetics lab testing;

• The first out-of-network lab expense after July 1, 2019, will be forgiven (all enrollees should have received advance notification of the change to lab services. Any enrollee who utilized out-of-network lab services in 2018 or 2019 received direct communication advising them this service will be out-of-network); and

• Direct Primary Care Medical Home (DPCMH) lab services will be covered in-network.

MEDICAL PLANS

The medical plans available to employees for Plan Year 2020 are listed below. Please note that not all plans are available to all employees.

• **Tiered-Network Plan:** Horizon OMNIA Health Plan

• **PPO Plans (CWA, IFPTE):** CWA Unity DIRECT/CWA Unity DIRECT 2019;\* NJ DIRECT/NJ DIRECT 2019\*

• **PPO Plans (All Other Employees):** NJ DIRECT15; NJ DIRECT1525; NJ DIRECT2030; NJ DIRECT2035; NJ DIRECT/NJ DIRECT 2019\*

• **HMO Plans:** Horizon HMO\*\*

• **High Deductible Health Plans:** NJ DIRECT HD1500; NJ DIRECT HD4000

*\*Members hired prior to July 1, 2019, will be enrolled in NJ DIRECT or CWA Unity DIRECT. Members hired after July 1, 2019, will be enrolled in NJ DIRECT 2019 or CWA Unity DIRECT 2019.*

*\*\*The service areas for Horizon HMO are limited to New Jersey and bordering counties of Pennsylvania, Delaware, and New York.*

EMPLOYEE CONTRIBUTIONS FOR SHBP COVERAGE

Recent labor negotiations have changed the contribution structure for employees represented by CWA and IFPTE. For these employees, the contribution for participation in the PPO plan or Tiered Network plan is based on a percentage of salary. For participation in a HMO or HDHP, employees will pay a percentage of the cost of the medical and prescription plan premiums pursuant to P.L 2001, c. 78 (Chapter 78).

Other State employees — not represented by these unions — must pay a percentage of the cost of the medical and prescription plan premiums for all plans pursuant to Chapter 78.

Generic Mail Order Incentive

To encourage member utilization of mail order services for generic drugs, the SHBP Plan Design Committee (PDC) approved a resolution to reduce the copayment for generic prescriptions. Beginning November 1, 2019, active State employees will pay $0 for a 90-day supply of Generic prescriptions filled through the mail service program. This incentive will continue for at least one plan year, subject to renewal by the SHBP PDC.

Incentive Program for Tiered-Network Plan

The Incentive Program for Horizon OMNIA will be extended to December 31, 2020, for State employees with modifications to past years’ incentives. The program will offer a financial incentive of $1,000 to first-time enrollees who remain enrolled for one year for all coverage levels (i.e., Single, Member and Spouse, Parent and Child, or Family coverage). The incentive is paid by gift card no later than the end of the current tax year and is deemed reportable income for tax purposes. The incentive shall be forfeited and returned to the SHBP if the subscriber fails to remain enrolled in the Tiered-Network Plan for at least one plan year. This program does not extend to children over the age of 26 or COBRA members.

MEMBERSHIP TO DIRECT PRIMARY CARE MEDICAL HOME DOCTOR’S OFFICE INCLUDED IN SHBP/SEHBP AT NO ADDITIONAL COST

The SHBP offers employees and their covered dependents the opportunity to join a Direct Primary Care Medical Home (DPCMH) doctor's office at no additional cost. This is available as part of the Horizon plans and does not require any changes to members’ health plan election. Simply choose a DPCMH doctor from Paladina Health or R-Health and get unlimited access to personalized care with no copayments, when and where it's convenient for you. DPCMH doctors provide a full range of services including preventive, urgent, and sick care, health and wellness coaching, chronic disease management, and care coordination.

Benefits through the DPCMH Program include:

• Zero membership fee and no copayments for unlimited access to your personal primary care doctor

• Same-day and next-day appointments for urgent issues

• Evening and weekend availability

• Call, text, and video chat with your doctor 24/7

• Little to no wait to see your doctor, with average wait times of less than 5 minutes

• On-site blood work at no cost

• Basic medications for acute conditions and immunizations at no cost

• Convenient locations in New Jersey

SUMMARIES OF BENEFITS AND COVERAGE

Detailed information about the SHBP’s medical plans is available through the *Summaries of Benefits and Coverage.* A link to the 2020 summaries can be found on the NJDPB Open Enrollment website: *www.nj.gov/oe*

NJWELL PROGRAM

NJWELL is open to employees who are enrolled in the SHBP. Spouses and eligible partners can also participate, as long as they are covered by a SHBP plan. Members in the CWA Unity DIRECT or NJ DIRECT plans can earn up to $350 in rewards, while participants in the other plans offered by the SHBP can earn up to $250 in rewards based on points earned from participation in NJWELL. The current NJWELL 2019 Plan Year will be coming to a close on October 31, 2019. Watch your email for upcoming information about NJWELL in 2020, including enhanced programming and online tools available to members. For information about the program visit the NJWELL website at: *www.nj.gov/njwell*

DENTAL PLANS

There are no Dental Plan changes for Plan Year 2020.

ADDITIONAL INFORMATION

If you have questions regarding the SHBP Open Enrollment, please contact Tammina Guillaume, in the Office of Human Resources, at 908-737-3314 or guillaut@kean.edu. Additionally, you may visit the New Jersey Division of Pensions and Benefits open enrollment website *(*[*www.nj.gov/oe*](http://www.state.nj.us/treasury/pensions/oe/)*).*