

## State Health Benefits Program (SHBP) Open Enrollment

The State Health Benefits Program (SHBP) Open Enrollment period for State Monthly employees begins on October 1, 2020, and ends on October 31, 2020.

Open Enrollment allows employees to make general changes (adding or deleting dependents changing coverage levels, etc.) or enrolling in a different medical or dental plan. (if eligible). All changes to coverage made during this Open Enrollment period will be effective on **January 1, 2021**.

### **New Online Enrollment Process** **Starting 10/1/2020**

Beginning with this year's Open Enrollment period, all Health Benefit elections must be submitted through Benefitsolver, a new website designed for employees to enroll in their benefits, make plan changes, add new dependents, and upload documentation. Employees will have access to Benefitsolver through the myNewJersey Portal; Those who do not have a myNewJersey account must create one in order to access Benefitsolver. Employees have until October 31, 2020, to submit their elections via Benefitsolver. Enrollments that require documentation (e.g., adding a dependent), must be certified by the employer.

### **Type and Level of Coverage**

Members whose employees have a prescription plan through the SHBP will no longer be able to select different levels of Medical and Prescription Plan Coverage. For Example, a member may not elect to have Single Medical coverage and Member/Spouse Prescription coverage. The level of coverage must be the same for both plans.

Members also must elect to enroll in both Medical and Prescription. If a member wishes to waive coverage, both Medical and Prescription coverage must be waived.

### **Flexible Spending Accounts (*New Carrier Horizon*)**

A Flexible Spending Account (FSA) is an account you set up for your anticipated eligible medical services, medical supplies and dependent care expenses not normally covered by your insurance. You can choose either, or both, an Unreimbursed Medical FSA and a Dependent Care FSA.

**\*\*\*"Use-It-Or-Lose-It" Rule** – Be Conservative in estimating your annual contribution since any money remaining in your accounts cannot be returned to you or carried forward to the next plan year. This is based on the Use-It-Or-Lose-It Rule for Section 125 Cafeteria Plans, including Flexible Spending Accounts.

**\*\*\*To apply for FSA** – the employee must submit application to Horizon via e-mail, fax or mail to carrier. Also employee can apply via Horizon Blue Mobile App.

**\*\*\*Please visit the Human Resources Website for detailed information about Medical, Dental Plans and Flexible Spending brochure and application. You can also contact The Office of Human Resources at 201-200-2335. \*\*\***