



Employee Benefits Bulletin
Open Enrollment for State Health Benefits Plans (SHBP) and Tax\$ave
From October 1, 2023 to October 31, 2023
Changes Effective January 1, 2024

The State Health Benefits Program (SHBP) Open Enrollment period for employees will begin on October 1, 2023 and end on October 31, 2023. This annual open enrollment period is an opportunity for all eligible employees to review their Health, Dental, and Tax\$ave benefits coverage and choose the plan that best fits their needs. All changes to coverage made during this Open Enrollment period will be effective on January 1, 2024.

No action is required if you do not want to make any changes to your current Health, Dental or Prescription Drug plan. Flexible Spending Account (FSA) and the Wellness Program (NJWell) must be re-enrolled yearly.

For more information, you may visit the [Virtual Benefits Fair for Plan Year 2024](#)

Not changing your health or dental plans, there is nothing you need to do, employees making changes **must** do so on the Benefitsolver website.

During the month of October, you may elect to:

- Change to a different Health or Dental program. NOTE: Dental Plans require 12 months of participation before changing to another plan – *Part Time employees are NOT eligible for Dental Plan Enrollment.*
- Enroll in a Health, Dental or the Prescription Drug Program if you previously waived coverage.
- Add eligible dependents to your plan - including children up to age 26. Optional coverage for dependent children until age 31 is also available under the provisions of Chapter 375, P.L. 2005.
- Enrollment or re-enrollment in the Tax\$ave program for Dependent Care and/or Unreimbursed Medical Expenses is required annually.

Benefitsolver

The New Jersey Department of Pensions & Benefits has launched an on-line platform called Benefitsolver.com

Access your benefits where and when you want –Benefitsolver allows you to:

- View your current medical and dental plans
- View your dependents for insurance coverage
- Make changes during open enrollment and/or qualifying life events
- Stay on top of important deadlines
- Send and receive important documentation in regards to your benefits, such as dependent verification
- View your virtual card and keep all of your Medical ID information at the tip of your fingers.

You will also be able to easily utilize SOFIA (The Personal Benefits Assistant) for general questions about your benefits, benefits enrollment, life events or required documentation.

To change or enroll in SHBP medical and dental plans, All State Employees **MUST** submit Health Benefit applications online using the **Benefitsolver website**. 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.

- [Login to MyNewJersey](#)
- [SHBP/SEHBP Health Benefits Registration \(Benefitsolver\)](#)

Information for Plan Year 2024

[NJ State Health Benefits Program \(SHBP\) 2024 Overview](#)

[Summary of Benefits and Coverage - Plan Year 2024](#)

2024 Medical Plan Rates

- [CWA Members State Monthly Active Group](#)
- [State Monthly Active Group \(PBA\)](#)
- [Union Negotiated Plans State Monthly Active Group \(All Others\)](#)

Health Plan Benefit Webinar

Log into Benefitsolver to register for a webinar providing an overview of the SHBP medical and prescription benefits available.

[Member Guidebooks](#)

Dental Plan Information for Full Time Employees

[Dental Plan Rates for 2024](#)

[Dental Plan Fact Sheet for Plan Choices and Comparison Guide](#)

[Dental Plan Providers](#)

[Employee Dental Plans Member Guidebook](#)

Health Benefits for Part Time Employees (Must be a Member of a Pension Plan to be Eligible)

[Part-time Rates for State Employees](#)

[Health Benefits Coverage for Part-Time Employees \(Fact Sheet\)](#)

******Dental plan coverage is NOT available to part time employees**

Health Benefits Coverage for Children Age 27 to 31 under Chapter 375

[Health Benefits for Children Age 27 to 31 - Monthly Rates](#)

[Health Benefits Coverage of Children until Age 31 under Chapter 375 \(Fact Sheet\)](#)

Employees will have until 11:59pm on October 31, 2023, to submit their elections via Benefitsolver. To make a change or enroll in SHBP plans, you must submit the application with any documentation that may be required **online** through Benefitsolver.

Type and Level of Coverage

Employees who currently 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. See the “Waiving SHBP Coverage” section for more information.

Waiving SHBP Coverage

State employees are permitted to waive SHBP medical and prescription coverage — and avoid the required employee contribution - provided that they have other employer-provided or retiree coverage, or other coverage as a dependent. State employees can elect to waive coverage via Benefitsolver during Open Enrollment.

Note: Yearly waivers are not required. Employees who have already waived coverage for Medical and/or Dental do not need to elect to waive coverage each Open Enrollment period.

NJWELL Program

NJWELL provides inclusive and holistic experiences to meet members’ needs through activities and education programming to support healthy lifestyles. NJWELL is open to employees who are enrolled in the SHBP. Spouses and eligible partners also can participate, as long as they are covered by the SHBP plan. Participants have access to specialized programming and benefits, including live wellness events, fitness challenges, and online wellness platforms tailored to their unique needs. Participants can also earn a possible monetary rewards based on points earned from participation in NJWELL. For information about the program, visit the NJWELL website at www.nj.gov/njwell

Tax Savings Programs (Tax\$ave)

Horizon MyWay is the Flexible Spending Account (FSA) administrator. Enroll or renew enrollment in Tax\$ave FSA plans for the coming plan year.

Enrolling is easy:

[Complete a Form](#)

[Enroll Online](#)

Additional Information about the Unreimbursed Medical Spending Account Plan Tax\$ave program are available from the following sites:

- [Horizon FSA Quick Reference Guide](#)
- [Premium Option Plan Fact Sheet](#)
- [Tax\\$ave Open Enrollment Newsletter](#)
- [Horizon FSA Essential Guide](#)

Commuter Tax\$ave Program

The Commuter Tax\$ave Plan is available anytime of the year as a stand-alone benefit. Employees can enroll on [Commuter Tax\\$ave](#) or by calling Edenred at 1-866-512-8769.

[Commuter Tax\\$ave Program Factsheet #67](#)

If you have any question or need assistance with the process, please contact Employee Benefits by e-mail at [**employeebenefits@wpunj.edu**](mailto:employeebenefits@wpunj.edu)