



## 2021 Active Open Enrollment FAQs

### Introducing the New NJ Educators Health Plan with Aetna

#### 1. What is the new NJ Educators Health Plan (NJEHP) with Aetna?

In July 2020, the State of New Jersey passed legislation (known as Chapter 44) that mandated that NJ schools, including the Newark Board of Education (NBOE), must offer a new cost-effective medical and prescription drug plan to its eligible employees as of January 1, 2021. The new plan is called the NJ Educators Health Plan (NJEHP).

#### 2. Who is eligible to enroll in the NJ Educators Health Plan (NJEHP)?

**All employees hired or rehired on or after July 1, 2020 must elect the NJ Educators Health Plan (NJEHP)** if seeking coverage beginning January 1, 2021. Employees who transferred from another NJ school district to NBOE on or after July 1, 2020 must also elect the NJEHP (or actively waive coverage).

**Employees hired prior to July 1, 2020** will have the option to: enroll in the new NJEHP option; or one of NBOE's currently offered PPO or HMO medical and prescription drug plans; or waive coverage. **Please note:** Anyone enrolled in the NJEHP will automatically be bundled into the corresponding NJEHP Rx Plan.

#### 3. Where can I find more information regarding my options and how do I enroll?

More information regarding the plans (including our 2021 benefit grids) and their costs will be available on NBOE's new robust online enrollment portal at [www.NBOEbenefits.com](http://www.NBOEbenefits.com), which is being administered by *benefitexpress*. This is the same company that administers our Flexible Spending Account (FSA) Program. Access information for this site will be provided to all employees prior to the first day of our **active Open Enrollment, which will run from Monday, November 2<sup>nd</sup> to Monday, November 30<sup>th</sup>, 2020.**

Note: the [www.NBOEbenefits.com](http://www.NBOEbenefits.com) site will not be accessible until enrollment begins on Nov. 2. In the meantime, the benefit grids and educational information are posted on [www.hrconnection.com](http://www.hrconnection.com); passcode (NBOE), and via Employee Self Service (ESS) Benefits tile.

#### 4. Do I have to go online to enroll if I want to keep my current plan?

Yes. All benefit-eligible employees will be required to take action during this year's Open Enrollment. **For 2021, it is an ACTIVE Open Enrollment, which means that all eligible employees must access our new online system to make an election.**

You must either select the new NJEHP option or one of the current NBOE medical or prescription drug plan offerings. If you are currently waiving coverage, you will be required to affirm your waiver or select a plan.

**If you do not select a plan (or actively waive coverage) during this year's Open Enrollment, you will automatically be enrolled in the NJ Educators Health Plan with coverage beginning January 1, 2021.**

As a reminder, employees hired or rehired after July 1, 2020 must enroll in the NJEHP option or waive coverage.

**5. If I enroll in the NJEHP plan this year and I am not happy with the plan, can I switch to another plan during the year?**

No. You will be required to stay enrolled in the plan until the next Open Enrollment unless you have a Qualifying Life Event (QLE), such as marriage, birth, divorce, etc. If you have questions regarding a possible QLE, please contact NBOE HR/Benefit Services at [benefits@NPS.K12.NJ.US](mailto:benefits@NPS.K12.NJ.US).

**6. If I select the NJEHP option, can I enroll in just the medical plan or just the prescription drug plan?**

No. if you enroll in the NJEHP, you must select both the medical plan and prescription drug plan. If you are electing coverage that includes your family members, everyone will be enrolled in the same plan.

**7. What is the name of the Aetna Network for the new NJEHP option? Will I have to change my network doctor and/or hospital?**

The NJEHP will use the same network as the other PPO plans offered by the district, which is the Open Access Managed Choice (OAMC) network. Therefore, it is not likely you'll need to change any of your current participating providers under this new plan. You can visit Aetna's online Health Care Provider Directory (DocFind) to verify if your doctors are in the Aetna OAMC network. Step-by-step instructions are posted on [www.hrconnection.com](http://www.hrconnection.com) (Guest Key: **NBOE**).

**8. If I enroll in the NJEHP option and I choose to see an out-of-network (non-participating) doctor or facility, will I have more out-of-pocket expenses?**

It is very likely. Out-of-network providers do not have a contract with Aetna, so they do not have to accept Aetna's payment for your service. Even after you meet your out-of-pocket maximum (deductible, coinsurance), the provider can balance bill you if the Aetna payment is less than their expected level of reimbursement.

If you are considering the NJEHP, it is suggested that you utilize in-network providers. Aetna has a large national network and utilizing it will limit your out-of-pocket expenses. The NJEHP's in-network benefits are comparable to the in-network benefits under the current \$10/\$15 PPO Plan.

**9. Will the 2021 contribution schedule be different for the NJEHP as compared to my current cost?**

Yes. The NJEHP will have a new contribution schedule. It will be based on a percentage of your salary. This option could result in lower payroll contributions, but an increase in the amount you spend when you receive care.

Employees that choose to enroll in one of the current medical plans or prescription drug plan will continue to have contributions based on the Chapter 78 grid, year 4.

Our new online portal includes a comparison tool that enables you to review and compare each plan options' benefits and cost. You will be able evaluate which plan will work best for your own situation and determine what your biweekly contribution amount will be for each plan option. To access the new portal beginning November 2, 2020, go to [www.NBOEbenefits.com](http://www.NBOEbenefits.com).

**10. I am currently enrolled in the \$10/\$15 PPO with the \$0/\$20 prescription drug plan. What are the major differences between my current medical and prescription drug plans and the new NJEHP?**

The 2021 benefit grids are posted on [www.hrconnection.com](http://www.hrconnection.com). Below are access credentials to view the benefit grid, which outlines the new NJEHP option alongside the current PPO and HMO medical plans. Go to [www.hrconnection.com](http://www.hrconnection.com). Enter our Guest Key: **NBOE**. From there you can view the 2021 benefit grid on the homepage.

**11. How do I check to see if my medication is covered under the new NJEHP Rx Plan formulary?**

All Prescription information will be posted on [www.hrconnection.com](http://www.hrconnection.com) (Guest Key: **NBOE**).

**Have additional questions?**

Contact Aetna Member Services dedicated NBOE number at (855) 223-8791; or contact Human Resource Services (HRS) – Benefit Services at (973) 733-7336, Email: [benefits@nps.k12.nj.us](mailto:benefits@nps.k12.nj.us)