



## State of New Jersey

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April 2021

**TO:** Certifying Officers, Rutgers University

**FROM:** Christin Deacon  
Assistant Director, Benefit Operations

**SUBJECT: Special Open Enrollment Period to Allow Selection of a New Health Plan**

The NJDPB will be holding a special Open Enrollment period for Rutgers employees enrolled in the New Jersey State Health Benefits Program (SHBP) to allow the selection of the NJ DIRECT/NJ DIRECT 2019\* or the Tiered Network Plan (Horizon OMNIA).

### **SPECIAL OPEN ENROLLMENT**

Members enrolled in a plan other than NJ DIRECT/NJDIRECT 2019 or Horizon OMNIA may change their plan via Benefitsolver to one of these plans during a special Open Enrollment period from May 3, 2021, to May 14, 2021. The special Open Enrollment period will be for plan changes only; no addition of dependents will be permitted. Plan changes will take effect July 1, 2021.

There will be a premium reduction for members who change their plan to NJ DIRECT/NJDIRECT 2019 or OMNIA during this Open Enrollment period. Members who wish to remain in their current plan will continue to pay a percentage of the full cost premium based on their salary. See the "Employee Contributions" section for more information.

*\*Members hired before July 1, 2019, will be enrolled in NJ DIRECT. Members hired after July 1, 2019, will be enrolled NJ DIRECT 2019.*

### **NJ DIRECT/NJ DIRECT 2019**

For NJ DIRECT/NJ DIRECT 2019, a Preferred Provider Organization (PPO) administered by Horizon, the out-of-network reimbursement rate will be 175 percent of Centers for Medicare & Medicaid Services (CMS) reimbursement amounts with the following exclusions:

- 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.

Emergency room copayments are: \$150 for adults; \$50 for adults directed to the emergency room by their primary care physician; and \$50 for pediatric (through age 19). These copayments will be waived if admitted to the hospital.

Members and spouses who participate in NJWELL and complete their necessary health screenings and activities can earn a financial reward of \$350 each.

### **Horizon OMNIA**

The OMNIA Health Plan is a Tiered Network plan which gives members the flexibility to visit high-quality practitioners in the carrier's managed care network, significant premium share reductions, and no referrals are required. There will be lower member cost sharing and copays for an office visit when utilizing Tier 1 providers. Tier 1 refers to specific doctors, hospitals and other health care professionals who offer high-quality, cost-effective care. Tiered Network plan members also have the flexibility to see any Tier 2 provider included in the managed care network, but with slightly higher cost sharing. There is no out-of-network coverage with Horizon OMNIA.

Members who change to the OMNIA Health Plan will receive a financial incentive of \$1,000 as a first-time enrollee who remains 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 Horizon OMNIA for at least one plan year.

Plan Design Charts can be found on our website at: [www.nj.gov/treasury/pensions](http://www.nj.gov/treasury/pensions)

### **EMPLOYEE CONTRIBUTIONS**

1. Active members who participate in the NJ DIRECT/NJ DIRECT 2019 plan will contribute a percentage of their salary toward the cost of benefits.
2. Active members who participate in an NJ DIRECT15, 1525, 2030, or 2035, an HMO plan or a HDHP will continue to contribute a percentage of premium based on their salary.
3. Active members who participate in Horizon OMNIA will contribute 75 percent of the NJ DIRECT/NJ DIRECT 2019 plan contribution rates in #1 above.

Employee contribution worksheets can be found on our website at: [www.nj.gov/treasury/pensions](http://www.nj.gov/treasury/pensions)

### **ADDITIONAL INFORMATION**

If you have questions regarding any of the information provided in this letter, contact the NJDPB's Office of Client Services at (609) 292-7524, or email the NJDPB at: [pensions.nj@treas.nj.gov](mailto:pensions.nj@treas.nj.gov)