

Email Message – October 19, 2020

**TO:** State Biweekly and State Monthly Certifying Officers, Human Resources Directors, and Benefit Administrators

**FROM:** New Jersey Division of Pensions & Benefits (NJDPB)

**SUBJECT: 2021 Health Benefit Deductions**

For all State employees who have completed Health Benefits Enrollment Applications via Benefitsolver, coverage is normally effective the first day of the fifth payroll period of employment. However, while Executive Order 172 is in effect, the 60 day wait for enrollment has been waived. Therefore, coverage will begin the beginning of the pay period of the date of hire. Payroll deductions will begin two pay periods prior to the effective date of coverage. If the effective date is prior to the current pay period, the member will have back deductions.

In accordance with N.J.A.C 17:9-2.6, Health Benefit deductions will be in alignment with dental deductions, which will ensure that the member is paying for the additional 30 days of coverage when enrollment is terminated.

Attached is the 2021 Health Benefit schedule.

**Note:** Open Enrollment deductions will begin pay period 25.

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Do not reply to this email message or mailbox. Incoming messages cannot be received. If you have questions or concerns about the content of this message, contact the New Jersey Division of Pensions & Benefits at: [pensions.nj@treas.nj.gov](mailto:pensions.nj@treas.nj.gov) or go to <https://www.state.nj.us/treasury/assets/contact/pensions/contact-pensions.shtml>

# HEALTH/RX/DENTAL DATE SCHEDULE

(1) NEW HIRES RETURN FROM LEAVE TERMINATIONS LOA (PAY STATUS)	NEW HIRES				LEAVE OF ABSENCE - RETURNS FROM LEAVE - TERMS				NOTES:
	(2) DED. STARTS PP#	(3) PAYDAY HB/DENT DEDUCTION BEGINS ON	(4) HEALTH DENTAL APPLICATION DUE	(5) HEALTH,RX &DENTAL EFFECTIVE DATE	(6) HB EFF PP#	(7) HEALTH, RX & DENTAL EFFECTIVE DATE	(8) DATE PORTAL CLOSES	(9) HEALTH,RX & DENTAL TERMINATION DATE	
11/21/20 - 12/04/20	1	01/08/21	12/24/20	01/16/21	25	11/21/20	12/15/20	12/19/20	<div style="background-color: yellow; padding: 2px;"><b>HEALTH, RX AND DENTAL NOW FOLLOW THE SAME SCHEDULE</b></div> <div style="background-color: yellow; padding: 2px;"><b>COLUMN (8) REPRESENTS THE DATE THE PORTAL CLOSES PREPAYMENTS SHOULD BE RECEIVED BY THE AGENCY PRIOR TO THIS DATE TO ENSURE NO LAPSE IN COVERAGE</b></div> <p><b>COLUMN (1) THIS APPLIES TO THE DATE AND PAY PERIOD IN WHICH THE EMPLOYEES' PAY STATUS WAS ACTIVATED OR BECAME 0</b></p> <p><b>COLUMN (2) PAY PERIOD IN WHICH HEALTH ,PRESCRIPTION DRUG AND DENTAL BENEFITS ARE PROCESSED</b></p> <p><b>COLUMN (3) DATE HEALTH BENEFIT / DENTAL DEDUCTIONS WILL BEGIN</b></p> <p><b>COLUMN (4) DATE ANY HEALTH BENEFITS OR DENTAL APPLICATION IS DUE AT DIVISION OF PENSIONS AND BENEFITS</b></p> <p><b>COLUMN (5) HEALTH,PRESCRIPTION DRUG AND DENTAL BENEFITS COVERAGE EFFECTIVE DATE</b></p> <p><b>COLUMN (6) PAY PERIOD IN WHICH HEALTH, PRESCRIPTION DRUG AND DENTAL BENEFITS BECOME EFFECTIVE</b></p> <p><b>COLUMN (7) THE EFFECTIVE DATE OF HEALTH, RX AND DENTAL BENEFITS</b></p> <p><b>COLUMN (8) THE DATE THE PORTAL CLOSES FOR HEALTH, RX AND DENTAL PREPAYMENTS</b></p> <p><b>COLUMN (9) TERMINATION DATE OF HEALTH BENEFITS, PRESCRIPTION DRUG AND DENTAL COVERAGE IF NO PREPAYMENT IS MADE, LAST DAY OF COVERAGE IS 1 DAY PRIOR TO THIS DATE</b></p> <div style="background-color: #cccccc; padding: 2px;"><b>*****EARLY CUTOFFS*****</b></div> <div style="background-color: #cccccc; padding: 2px;"><b>DUE TO HOLIDAYS, ALL EARLY CUTOFFS FOR PREPAYMENTS ARE IN BOLD PRINT AND UNDERLINED. PREPAYMENTS ARE DUE AT CENTRALIZED PAYROLL BY DATE LISTED AND ALL APPLICATIONS ARE DUE AT DIVISION OF PENSIONS AND BENEFITS BY DATE LISTED.</b></div> <p><u><b>PLEASE MAKE A SPECIAL NOTE OF THESE CUTOFF DATES.</b></u></p>
12/05/20 - 12/18/20	2	01/22/21	01/07/21	01/30/21	26	12/05/20	12/29/20	01/02/21	
12/19/20 - 01/01/21	3	02/05/21	01/21/21	02/13/21	1	12/19/20	01/12/21	01/16/21	
01/02/21 - 01/15/21	4	02/19/21	02/04/21	02/27/21	2	01/02/21	01/26/21	01/30/21	
01/16/21 - 01/29/21	5	03/05/21	02/18/21	03/13/21	3	01/16/21	02/09/21	02/13/21	
01/30/21 - 02/12/21	6	03/19/21	03/04/21	03/27/21	4	01/30/21	02/23/21	02/27/21	
02/13/21 - 02/26/21	7	<b>04/01/21</b>	03/18/21	04/10/21	5	02/13/21	03/09/21	03/13/21	
02/27/21 - 03/12/21	8	04/16/21	04/01/21	04/24/21	6	02/27/21	03/23/21	03/27/21	
03/13/21 - 03/26/21	9	04/30/21	04/15/21	05/08/21	7	03/13/21	04/06/21	04/10/21	
03/27/21 - 04/09/21	10	05/14/21	04/29/21	05/22/21	8	03/27/21	04/20/21	04/24/21	
04/10/21 - 04/23/21	11	05/28/21	05/13/21	06/05/21	9	04/10/21	05/04/21	05/08/21	
04/24/21 - 05/07/21	12	06/11/21	05/27/21	06/19/21	10	04/24/21	05/18/21	05/22/21	
05/08/21 - 05/21/21	13	06/25/21	06/10/21	07/03/21	11	05/08/21	06/01/21	06/05/21	
05/22/21 - 06/04/21	14	07/09/21	06/24/21	07/17/21	12	05/22/21	06/15/21	06/19/21	
06/05/21 - 06/18/21	15	07/23/21	07/08/21	07/31/21	13	06/05/21	06/29/21	07/03/21	
06/19/21 - 07/02/21	16	08/06/21	07/22/21	08/14/21	14	06/19/21	07/13/21	07/17/21	
07/03/21 - 07/16/21	17	08/20/21	08/05/21	08/28/21	15	07/03/21	07/27/21	07/31/21	
07/17/21 - 07/30/21	18	09/03/21	08/19/21	09/11/21	16	07/17/21	08/10/21	08/14/21	
07/31/21 - 08/13/21	19	09/17/21	09/02/21	09/25/21	17	07/31/21	08/24/21	08/28/21	
08/14/21 - 08/27/21	20	10/01/21	09/16/21	10/09/21	18	08/14/21	09/07/21	09/11/21	
08/28/21 - 09/10/21	21	10/15/21	09/30/21	10/23/21	19	08/28/21	09/21/21	09/25/21	
09/11/21 - 09/24/21	22	10/29/21	10/14/21	11/06/21	20	09/11/21	10/05/21	10/09/21	
09/25/21 - 10/08/21	23	11/12/21	10/28/21	11/20/21	21	09/25/21	10/19/21	10/23/21	
10/09/21 - 10/22/21	24	11/26/21	<b><u>11/10/21</u></b>	12/04/21	22	10/09/21	<b><u>11/01/21</u></b>	11/06/21	
10/23/21 - 11/05/21	25	12/10/21	<b><u>11/24/21</u></b>	12/18/21	23	10/23/21	11/16/21	11/20/21	
11/06/21 - 11/19/21	26	<b>12/23/21</b>	12/09/21	01/01/22	24	11/06/21	11/30/21	12/04/21	
11/20/21 - 12/03/21	1	01/07/22	12/23/21	01/15/22	25	11/20/21	12/14/21	12/18/21	
12/04/21 - 12/17/21	2	01/21/22	01/06/22	01/29/22	26	12/04/21	12/28/21	01/01/22	