



Action May Be Required: Time-Sensitive Materials Enclosed!

September 23, 2020

Dear Schools Health Insurance Fund Member,

The NJ Legislature recently passed NJPL 2020 Chapter 44. This requires that all School Districts offer a new medical and prescription plan called the NJ Educator's Health Plan (NJEHP). The effective date of this plan is **January 1, 2021**. A new payroll contribution schedule is associated with the NJEHP, which may be different from your current contribution schedule. Chapter 44 requires that district employees hired on or after July 1, 2020 enroll in the new plan *and the employer will move these employees to the NJEHP with an effective date of January 1st 2021*.

For your review, we have included a copy of the NJ Educator's Medical & Prescription Drug Plan designs. Additional information is on the NJEA website: <https://www.njea.org/sehbp-and-ch-78-relief-frequently-asked-questions/>.

If you were hired on or after July 1, 2020

What You Need to Know and Do:

- Your network of providers are NOT changing. Your employer will automatically enroll you and your dependents in the NJEHP with your current medical and prescription insurance carriers.

On or before January 1, 2021 you and your dependents will receive new **medical ID cards**. Be sure your medical providers have your new insurance information after January 1st. You will NOT receive a new prescription card; though, your benefits will change.

If you were hired before July 1, 2020 **ACTION REQUIRED**

What You Need to Know and Do:

- Compare your current Medical and Prescription Plan benefits and protocols against the included NJEHP plan benefits to assure that you and your dependents are in the plan that best fits your needs.
- A Special Enrollment Period is required. If you wish to remain in your current medical and prescription plan, **YOU MUST COMPLETE AND SIGN THE ATTACHED AFFIRMATIVE ELECTION FORM AND RETURN IT TO YOUR EMPLOYER NO LATER THAN: 10/09/2020.** If you do not complete the attached Affirmative Election form during this special enrollment period, **you will be enrolled in the NJ Educator's Plan effective January 1st.**

- If you do not submit an Affirmative Election by the due date to remain in the current plan OR you elect to enroll in the NJEHP, you and your dependents will receive new **medical ID cards**. Be sure your medical providers have your new insurance information after January 1st. You will NOT receive a new prescription card; though, your benefits will change.

- During this special open enrollment period, you may only elect to continue your current health plan or to move into the NJEHP. You may not add/remove dependents at this time unless you experienced a Qualified Life Event (QLE) and it is still within the applicable time to make changes relative to the QLE.

If you have questions regarding your current medical benefits through the Fund, or the new Educator's Plan, please contact your District's Business Office

Best Regards,
Office of the SHIF Executive Director