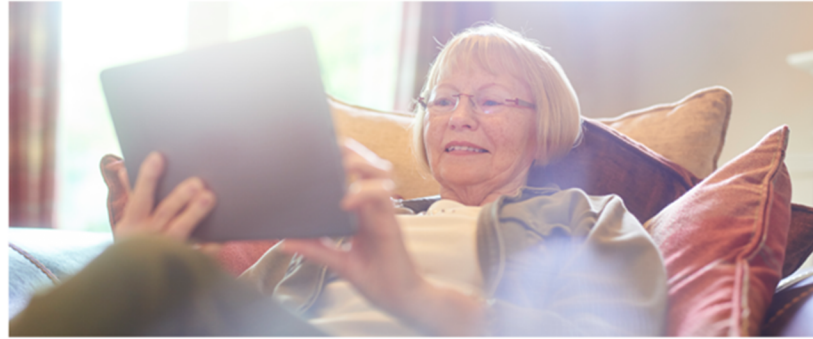




# GLEN RIDGE PUBLIC SCHOOLS

## 2024 TEACHERS OPEN ENROLLMENT GUIDE



*Open Enrollment will be held from October 1, 2023 through October 31, 2023*

*This guide has been developed to assist you in learning about your benefit options. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.*



# 2024 Open Enrollment

*Enrollment Deadline: October 31, 2023*



## 2024 Benefit Highlights

- Medical benefits will remain with the NJ State Educators Health Benefits Program (SEHBP) and during this time you can enroll in the plans, terminate from the plans and make dependent changes.
- Prescription drug benefits will remain with Benecard.
- Vision benefits will remain with NVA and the District is changing our policy year to run on a calendar year, therefore you can make changes to your vision elections during this open enrollment period.
- Our Delta Dental plan is coordinated via the Schools Health Insurance Fund (SHIF) and renews on July 1, 2024, therefore no open enrollment changes can be made to that plan until dental open enrollment during May 2024.

## What Do You Need to Do Now?

- If you are enrolling in the **vision or prescription drug plan(s)** for the first time, or making dependent changes, please complete the Glen Ridge Enrollment Form which can be found at [www.glenridgebenefits.com](http://www.glenridgebenefits.com).
- All pertinent information regarding the **SEHBP medical plans** can be found at <https://businessolver.foleon.com/state-of-new-jersey/2024-sonj-vbf-edu-ae/> including instructions on how to enroll in the plan or make changes.

# Making Plan Changes During the Year

## Qualified Life Events

Your benefit elections and covered dependents will remain in place unless you experience one of the below **qualified life events**. If you **wish** to make an enrollment status or plan change due to one of these events, you must contact your personnel department within 30 days of the event.

- Marriage
- Loss or Reduction of Coverage for you or your spouse
- Birth or Adoption of a Child (must be reported within 60 days of the event)

## Other Life Events

If you experience one of these **life events**, you **must** notify the business office within 30 days of the event so your enrollment status can be updated accordingly.

- Death of a covered dependent
- Divorce





# Member Advocacy and BenePortal

## Benefits Member Advocacy Center

*Don't get lost in a sea of benefits confusion!  
With just one call or click, the Benefits MAC  
can help guide the way!*

The Benefits Member Advocacy Center (Benefits MAC), provided by Conner Strong & Buckelew, can help you and your covered family members navigate your benefits. Contact the Benefits MAC to:

- Find answers to your benefits questions
- Search for participating network providers
- Clarify information received from a provider or your insurance company, such as a bill, claim, or explanation of benefits (EOB)
- Rescue you from a benefits problem you've been working on
- Discover all that your benefit plans have to offer!

Member Advocates are available Monday through Friday, 8:30am to 5:00pm (Eastern Time). After hours, you will be able to leave a message with a live representative and receive a response by phone or email during business hours within 24 to 48 hours of your inquiry.

### You may contact the Member Advocacy Team in any of the following ways:

- Via phone: **800.563.9929**
- Via the web:  
**[www.connerstrong.com/memberadvocacy](http://www.connerstrong.com/memberadvocacy)**
- Via email: **[cssteam@connerstrong.com](mailto:cssteam@connerstrong.com)**

## BenePortal

### Online Benefits Information

At Glen Ridge Public Schools, you have access to a full-range of valuable employee benefit programs. With BenePortal, you are able to review your current employee benefit plan options online, 24 hours a day, 7 days a week!

### By using BenePortal, our online tool that houses our benefit program information, you can:

- Review medical/prescription drug, vision, and dental plan options
- Calculate your employee contributions for medical and prescription coverage
- Explore additional voluntary employee benefit programs available to you
- Find links to insurance carrier websites
- Download plan documents, affidavits, etc.

Visit: **[www.glenridgebenefits.com](http://www.glenridgebenefits.com)**





# Medical Benefits: SEHBP



For a more detailed description of benefits, please visit:

<https://www.nj.gov/treasury/pensions/hb-active-sehbp.shtml>

	NJ DIRECT 10***	NJ DIRECT 15***	NJ EDUCATOR'S HEALTH PLAN (NJEHP)*	GARDEN STATE PLAN (GSP)**
<b>IN-NETWORK</b>				
<b>DEDUCTIBLE</b> <i>Individual / Family</i>	None	None	None	None
<b>OUT-OF-POCKET MAXIMUM</b> <i>Individual / Family</i>	\$400 / \$1,000	\$7,560 / \$15,120	\$500 / \$1,000	\$500 / \$1,000
<b>PREVENTIVE CARE</b>	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan Pays 100%
<b>PCP SELECTION REQUIRED?</b>	No	No	No	No
<b>REFERRALS FOR SPECIALIST REQUIRED?</b>	No	No	No	No
<b>OFFICE VISITS</b> <i>Primary Care Physician (PCP)</i> <i>Specialist</i>	\$10 copay \$10 copay	\$15 copay \$15 copay	\$10 copay \$15 copay	\$10 copay \$15 copay
<b>DIAGNOSTIC LABORATORY</b>	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
<b>DIAGNOSTIC XRAY / IMAGING</b> <i>MRI, CT-Scan, PET Scan</i>	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
<b>EMERGENCY ROOM</b>	\$25 copay	\$50 copay	\$125 copay	\$125 copay
<b>URGENT CARE CENTER</b>	\$10 copay	\$15 copay	\$15 copay	\$15 copay
<b>INPATIENT HOSPITAL</b>	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
<b>OUTPATIENT SURGERY</b>	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
<b>OUT-OF-NETWORK</b>				
<b>DEDUCTIBLE</b> <i>Individual / Family</i>	\$100 / \$250	\$100 / \$250	\$350 / \$700	\$350 / \$700
<b>COINSURANCE</b>	Plan pays 80%	Plan pays 70%	Plan pays 70%	Plan pays 70%
<b>OUT-OF-POCKET MAXIMUM</b> <i>Individual / Family</i>	\$2,000 / \$5,000	\$2,000 / \$5,000	\$2,000 / \$5,000	\$2,000 / \$5,000
<b>MONTHLY PREMIUMS</b>				
<b>SINGLE</b>	\$1,080.78	\$1,028.87	\$908.26	\$784.01
<b>EMPLOYEE &amp; SPOUSE</b>	\$2,161.56	\$2,057.75	\$1,816.52	\$1,568.01
<b>EMPLOYEE &amp; CHILD(REN)</b>	\$2,010.25	\$1,913.70	\$1,689.36	\$1,458.25
<b>FAMILY</b>	\$3,091.03	\$2,942.58	\$2,597.62	\$2,242.26

\* Eligible if hired after 7/1/20

\*\* Eligible if hired after 7/1/20. **Note:** The Garden State Plan offers a similar plan design to the NJEHP, but limits access to New Jersey providers **ONLY** through the Horizon New Jersey provide network. Providers outside of New Jersey are not eligible under this plan. With the exception of true medical emergency are, this plan does not cover any service that takes place outside the State of New Jersey. All services are subject to medical necessity.

\*\*\* Eligible **ONLY** if hired before 7/1/20

# Prescription Benefits: Benecard

	DIRECT 10 AND DIRECT 15 PLANS	NJEHP AND GSP PLANS
<b>PRESCRIPTION TYPE</b>		
<b>RETAIL (UP TO 31 DAY SUPPLY)</b>		
Generic	\$15	\$5
Preferred Brand	\$25	\$10
Non-Preferred Brand	\$25	\$10
Specialty (Generic/Preferred/Non-Preferred)	\$15/\$25/\$25	\$10/\$20/\$20
<b>MAIL-ORDER (UP TO 90 DAY SUPPLY)</b>		
Generic	\$15	\$10
Preferred Brand	\$25	\$20
Non-Preferred Brand	\$25	\$20
<b>OUT-OF-NETWORK</b>		
<b>SINGLE</b>	\$127.92	\$113.36
<b>EMPLOYEE &amp; SPOUSE</b>	\$291.20	\$256.88
<b>EMPLOYEE &amp; CHILD(REN)</b>	\$165.36	\$145.60
<b>FAMILY</b>	\$295.36	\$261.04

## Mail Order

You may wish to consider the convenience and savings offered by Benecard PBF's mail service pharmacy, Benecard Central Fill, if you take maintenance type medications on a long-term basis. Information on how to take advantage of this service is available from Payroll/Benefits or online at [www.benecardpbf.com](http://www.benecardpbf.com). Up to a 90-day supply may be obtained on a non-emergency bases through mail order. The medication can be shipped directly to your home.

Please review the brochures available via [www.glenridgebenefits.com](http://www.glenridgebenefits.com) for a more detailed description of benefits, services, and exclusions.



## Clinical Review

Benecard's clinical review program protects the patient and their dependents from using certain medications that could have contraindications or harmful health consequences when used in conjunction with their current drug regimen.

In the event your physician prescribes you a medication that is covered by your program but requires a clinical review, your pharmacist will receive a message stating that clinical review is required and to contact Benecard.

Should you require assistance thereafter, or need help better understanding your program, you may call the Benecard service line at the number on the back of your ID card and a Benecard Member Service Representative will be pleased to assist you.



# Dental Plan: Delta Dental of New Jersey

Administered through the Schools Health Insurance Fund

## Dental Plan FAQs

### How Do I Find Participating Dentists?

There are thousands of participating dentists and specialists to choose from nationwide. For a list of these participating providers, please go to [www.deltadentalnj.com](http://www.deltadentalnj.com) and click on “Find a Dentist” on the right side of the page. Make sure you select the “Delta Dental Premier” Network.

### May I Choose a Non-Participating Dentist?

You are free to select the dentist of your choice; however, your out-of-pocket costs may be significantly higher if you choose a non-participating dentist. He/she hasn’t agreed to accept negotiated fees, therefore may charge you the difference between their fees and the plan’s benefit payment.

### Can I Find Out What My Out-of-Pocket Expense Will Be Before Receiving Care?

You can ask for a pretreatment estimate from your dental provider to help you prepare for any out-of-pocket cost for dental services. Usually, your dental provider will send Delta Dental a plan for your care and request an estimate of benefits. Contact your dental provider for more information.

## DENTAL BENEFITS

### ADVANTAGE PLUS PREMIER NETWORK

<b>Plan Year Deductible</b> <i>Individual/Family</i>	None
<b>Calendar Year Maximum</b>	\$1,000
<b>Preventive &amp; Diagnostic Care</b> <i>(Cleanings, exams, x-rays)</i>	Plan pays 100%
<b>Basic Restorative Care</b> <i>(Fillings, crowns, extractions)</i>	Plan pays 80%
<b>Major Restorative Care</b> <i>(Bridges, dentures)</i>	Plan pays 50%
<b>Orthodontic Care</b>	Plan pays 50%
<b>Lifetime Orthodontia Maximum</b>	\$800

## MONTHLY PREMIUMS

TIER	
<b>SINGLE</b>	\$32.00
<b>EMPLOYEE &amp; SPOUSE</b>	\$60.00
<b>EMPLOYEE &amp; CHILD(REN)</b>	\$64.00
<b>FAMILY</b>	\$100.00



# Vision: National Vision Administrators (NVA)

Glen Ridge Public Schools offers a comprehensive vision plan in addition to your Aetna vision benefit. Plan details are outlined below.

	PARTICIPATING PROVIDER	NON-PARTICIPATING PROVIDER
<b>EXAM</b> <i>Once every plan year</i>	Covered 100%	Reimbursed up to \$40
<b>CONTACT LENS EVALUATION</b> <i>Once every plan year</i>	Covered 100%	Daily Wear: \$20 copay Extended Wear: \$30 copay
<b>LENSES (ONCE EVERY PLAN YEAR)</b>	Standard glass or plastic	
<i>Single Vision Lenses</i>	Covered 100%	Reimbursed up to \$40
<i>Bifocal Lenses</i>	Covered 100%	Reimbursed up to \$60
<i>Trifocal Lenses</i>	Covered 100%	Reimbursed up to \$80
<i>Lenticular Lenses</i>	Covered 100%	Reimbursed up to \$100
<b>LENS OPTIONS</b>	Standard glass or plastic	
<i>Solid Tint</i>	Covered 100%	Reimbursed up to \$40
<i>Fashion / Gradient Tint</i>	Covered 100%	Reimbursed up to \$60
<i>Standard Scratch Resistant Coating</i>	Covered 100%	Reimbursed up to \$80
<b>FRAME</b> <i>Once every two plan years</i>	\$130 allowance; 20% discount off balance	Reimbursed up to \$45
<b>LENSES (ONCE EVERY PLAN YEAR)</b>		
<i>Elective</i>	\$105 allowance; 15% discount (conventional); 10% discount (disposable)	Reimbursed up to \$105
<ul style="list-style-type: none"> <li>▪ <i>Once every plan year</i></li> <li>▪ <i>In lieu of Lenses &amp; Frames</i></li> </ul>		
<i>Medically Necessary</i>	Covered 100%	Reimbursed up to \$210

**Need to find a provider?** Visit [www.e-nva.com](http://www.e-nva.com) and select the “Find Provider” tab. Enter your group number and search by zip code, city or provider name.

## MONTHLY PREMIUMS

TIER	
<b>SINGLE</b>	\$12.66
<b>EMPLOYEE &amp; SPOUSE</b>	\$12.66
<b>EMPLOYEE &amp; CHILD(REN)</b>	\$12.66
<b>FAMILY</b>	\$12.66



# Voluntary Disability: Prudential & Aflac

Your income is an important part of your life, so you'll want to make sure it's protected in case you're ever unable to work. While no one plans on becoming disabled, you can prepare for the unexpected and have a plan in place to help cover your daily living expenses while you're out of work.



Glen Ridge Public Schools offers disability insurance through two different carriers, Prudential and Aflac. All of our disability plans are voluntary, which means the employee is responsible for 100% of the premium. If you are interested in enrolling in any of these plans, contact the carrier representative directly to set up an account. The carriers will send your contribution information to payroll to be automatically deducted from your paycheck.

## Prudential

Educators Insurance Services offers disability insurance through Prudential. For coverage options, visit [www.educators-insurance.com](http://www.educators-insurance.com) or contact our representative, Megan Ray. See contact info below.

## Aflac

Aflac offers the following individual plans for financial protection:

- **Short Term Disability:** protects your income from injury, illness and maternity
- **Accident Policy:** pays cash benefit when you receive medical treatment for a covered injury
- **Cancer Care:** allows you to focus on what is truly important...getting healthy
- **Hospitalization:** pays cash benefit if you are confined to a hospital for injury or illness
- **Life:** term and whole life available
- **Critical Illness:** financial protection against heart attack, stroke and kidney failure

Deductions are taken on a pre-tax basis. For more information about plan options and premiums or to enroll in any of Aflac's plans, contact our representative, Michael Carey. See contact info below.

CARRIER	PRUDENTIAL	AFLAC
REPRESENTATIVE	Megan Ray	Michael Carey
PHONE	732-757-9135 800-727-3414 opt. 1 (claims)	845-742-5926
EMAIL	<a href="mailto:mray@educators-insurance.com">mray@educators-insurance.com</a>	<a href="mailto:Michael_carey@us.aflac.com">Michael_carey@us.aflac.com</a>
WEBSITE	<a href="http://www.educators-insurance.com">www.educators-insurance.com</a>	<a href="http://www.aflac.com">www.aflac.com</a>

# Additional Resources

## Benefit Perks

With Conner Strong & Buckelew Benefit Perks, members gain access to premium discounts on valuable services and items.

CSB Benefit Perks is a discount and rewards program, provided by Conner Strong & Buckelew (CSB), is available to all employees at no additional cost. The program allows consumers to receive discounts and cash back for hand-selected shopping online at major retailers. Use the Benefit Perks website to browse through categories such as: Automotive, Beauty, Computer & Electronics, Gifts & Flowers, Health & Wellness and much more! Consumers can also print coupons to present at local retailers and merchants for in-person savings, including movie theatres and other services.

Start saving today by registering online at <http://connerstrong.corestream.com>

## HUSK Marketplace

Achieving optimal health and wellness doesn't have to be complicated or expensive. Access exclusive best-in-class pricing with some of the biggest brands in fitness, nutrition, and wellness with HUSK Marketplace (formerly GlobalFit). As part of the HUSK Marketplace program, you are eligible for discounts on:

- Gyms and fitness centers
- Husk Nutrition
- Home Equipment & Tech
- On-Demand Fitness
- Mental Health

Visit <https://marketplace.huskwellness.com/connerstrong> for more information!

## Good Rx

***Stop paying too much for your prescriptions!***

Good Rx, provided by Conner Strong & Buckelew, allows you to simply and easily search for retail pharmacies that offer the lowest price for specific medications. The cost for the same medications - even when using a network retail pharmacy - vary drastically from one drug store to the next. And while prescription drug plan copays may be the same no matter which pharmacy you go to, the retail cost to your employer may be greatly reduced when you get your medications from a pharmacy that charges a lower discounted price. Use Good Rx to compare drug prices at local and mail-order pharmacies and discover free coupons and savings tips.

Start saving on your prescriptions today at [www.connerstrong.goodrx.com](http://www.connerstrong.goodrx.com)

## HealthyLearn

HealthyLearn covers over a thousand health and wellness topics in a simple, straightforward manner. The data and information is laid out in an easy-to-follow format. HealthyLearn includes the following interactive features:

- Ask the Coach
- Rotating Health Tip-of-the Day
- Symptom Checker
- A to Z Encyclopedia
- Health News
- Wellness and Disease Management
- Nutrition and Weight Loss
- Monthly Wellness Newsletter
- Home Safety Guide
- And more!

Learn more and get started on your path to wellness today by visiting HealthyLearn at [www.healthylearn.com/connerstrong](http://www.healthylearn.com/connerstrong)



# Carrier Contacts

The resources identified below are available to assist you with any questions that you may have about your benefits.



BENEFIT	CARRIER	NUMBER	WEBSITE
<b>MEDICAL</b>	SEHBP	Horizon: 800-414-7427 Aetna: 877-782-8365	<a href="http://www.horizonblue.com/shbp">www.horizonblue.com/shbp</a> <a href="http://www.aetnastatenj.com">www.aetnastatenj.com</a>
<b>PRESCRIPTION</b>	Benecard	877-723-6005	<a href="http://www.benecardpbf.com">www.benecardpbf.com</a>
<b>DENTAL</b>	Delta Dental of NJ	800-452-9310	<a href="http://www.deltadentalnj.com">www.deltadentalnj.com</a>
<b>VISION</b>	NVA	800-672-7723	<a href="http://www.e-nva.com">www.e-nva.com</a>
<b>DISABILITY</b>	Prudential <i>Megan Ray</i>	732-757-9135	<a href="http://www.educators-insurance.com">www.educators-insurance.com</a>
<b>DISABILITY</b>	Aflac <i>Michael Carey</i>	845-742-5926	<a href="http://www.aflac.com">www.aflac.com</a>
<b>FSA</b>	benefitexpress	877-837-5017	<a href="http://benefitexpress.wealthcareportal.com">benefitexpress.wealthcareportal.com</a>
<b>MEMBER ADVOCACY</b>	Member Advocacy	800-563-9929	<a href="http://www.connerstrong.com/memberadvocacy">www.connerstrong.com/memberadvocacy</a>



Glen Ridge Public Schools reserves the right to modify, amend, suspend or terminate any plan, in whole or in part, at any time. The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. If you have any questions about your Guide, contact Human Resources.