

County of Gloucester
Human Resources Manual

CHAPTER:	5 - EMPLOYEE BENEFITS	ADOPTED: 3/7/06
SECTION:	1 - HEALTH BENEFITS	REVISED: 5/22/24

Eligible employees and their dependents, as applicable, are afforded health benefits through their employment with the County. Furthermore, eligible retirees are offered a continuation of medical and prescription benefits. Employees that have benefits through retirement from another public entity are not eligible for benefits with the County.

Errors in either enrollment or claim forms are the responsibility of the employee and not the employer.

If an employee does not expect the need for medical or prescription benefits and has coverage elsewhere, employees may choose to waive this coverage (see HR 5.2 for more details). PLEASE NOTE: state statute specifically prohibits two members who are each enrolled in SHBP from covering each other. Therefore, an eligible individual may only enroll in the SHBP as an employee or retiree, or be covered as a dependent.

Questions about employee health benefits should be directed to:

County of Gloucester
Department of Human Resources
Mailing Address: P.O. Box 337, Woodbury, NJ 08096
Location: County Administration Building, 2 South Broad Street, 3rd Floor, Woodbury, NJ 08096
Phone: (856) 853-3264
Fax: (856) 853-3266

Contact information for benefit providers can be found on the County of Gloucester web page: <https://gloucestercountynj.gov/210/Employee-Services>

In accordance with Chapter 78, P.L. 2011, effective June 28th 2011, employees receiving health benefits (medical, prescription, dental and vision) pay a contribution towards the cost of health benefits. Section 80 of the law allows employers time for a practical and prospective implementation of increased employee contributions. When implemented after the effective date, there is no retroactive impact. The provision allows for administrative convenience and does not affect the effective date.

The minimum health contribution required is 1.5% of salary and the law requires that the percent of premium contribution found at <https://www.nj.gov/treasury/pensions/hb-info-active.shtml>.

Employees hired on or after the effective date of Chapter 78, P.L. 2011, (June 28th, 2011) shall contribute at the highest level (Year 4). Health benefit contribution payments can be made on a pre-tax basis through the Section 125 plan.

Medical

All full-time employees and certain part-time employees in accordance with the appropriate negotiated agreement, and eligible dependents of eligible employees, may choose to select one of the NJ State Health Benefit plans according to the negotiated contracts.

All employees must select a plan or indicate that they wish no coverage (see HR 5.2 for more details).

Coverage for new employees will begin exactly 60 days from the date of hire or eligibility for Medical and Prescription benefits and 60 days following the first of the month for Dental and Vision Plan benefits.

Identification cards will be distributed from the insurance carriers for medical coverage.

After retirement, termination of coverage, or while on an approved leave of absence, medical health benefit coverage may be continued. You must notify Human Resources of your retirement/termination date to ensure uninterrupted group coverage and also must log into the My New Jersey Benefit HUB

https://www4.benefitsolver.com/benefits/BenefitSolverView?page_name=signon&co_num=31756&co_affid=stateofnewjersey to verify the accuracy of your coverage.

Please see HR 2.7 Exhibit C explains Continuation of Coverage forms for employees, dependents, and separated/divorced spouses/civilly unionized partners.

Any employee who fails to enroll his/her dependents or wishes to change from one plan to another may only make changes to medical and prescription during the Annual Open Enrollment period in October, with coverage effective January 1.

The only other time you may make changes to your plan is if you experience a Life Changing Event or if you or your dependent(s) experience a loss of coverage. A Life Changing Event is defined as death, divorce/dissolution of civil union, marriage/civil union, or birth. If you experience a life changing event, you have 60 days to notify the NJ State Health Benefits Program and Human Resources. If an employee or eligible dependents are not enrolled within 60 days of the time they first become eligible for coverage, the employee must wait until the next annual Open Enrollment period to do so.

Please note that if you have a change of address, or name, you must notify Human Resources and My NJ Benefits HUB

https://www4.benefitsolver.com/benefits/BenefitSolverView?page_name=signon&co_num=31756&co_affid=stateofnewjersey (see HR 9.3).

Dental

Single dental coverage is available for all full-time and eligible part-time employees in accordance with the current negotiated contracts.

Gloucester County also offers the opportunity for employees in accordance with the current negotiated contracts to elect a group dental plan for spouses/civilly unionized partners and/or dependents. The additional cost above the traditional, employee only, dental plan must be partially paid through payroll deduction by the employee.

Annual Open Enrollment for dental and vision is held in October for an effective date of January 1.

Prescription

Gloucester County provides prescription coverage for all full-time employees, eligible part-time employees in accordance with the current negotiated contracts, and their eligible dependents. The plan is offered in accordance with State Health Plan Benefits.

Coverage for new employees follows the same as medical coverage above.

Prescription cards will be distributed by the prescription carrier prior to the effective date of coverage.

Vision

The County of Gloucester offers is a vision plan benefit that is offered in accordance with the appropriate negotiated collective bargaining agreement.

Annual Open Enrollment for dental and vision is held in October for an effective date of January 1.

Retirement Health Benefits

Insurance coverage for medical and prescription benefits will be provided to retirees as follows:

The Employer shall continue medical coverage for employees who retire on pension with at least twenty-five (25) years or more credited service in PERS or PFRS, together with their dependents.

The employer will provide for continuation of prescription benefits to all employees who retire with at least twenty-five (25) years of pension time.

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Active employees who have 25 years or more years of service credit as of the effective date of Chapter 78 (June 28th, 2011) are grandfathered and are governed by the terms applicable on the date they accrue 25 years of service credit.

Employees who retire on an approved disability retirement, or who had 20 or more years of service credit at June 28th, 2011 and later retire with 25 or more years of service credit, are not subject to the contribution provisions of Chapter 78.

Employees who are not grandfathered (see preceding two paragraphs), who do not fall within the above provisions, and who become eligible for employer-paid post-retirement benefits after 25 years of service, will be subject to a contribution toward postretirement medical coverage based on the applicable percentage of premium as determined by the annual retirement allowance, including any cost-of-living adjustments. A minimum contribution of 1.5% of the monthly retirement allowance is required.

Employee:

All new, eligible employees:

Please note that you are not covered until you enroll in the SHBP. You must fill out a *Health Benefits Program Application* and provide all the information requested along with any required supporting documentation can be found on My New Jersey Benefit HUB

https://www4.benefitsolver.com/benefits/BenefitSolverView?page_name=signon&co_num=31756&co_affid=stateofnewjersey

or

Elect no coverage (see HR 5.2).

Should notify Human Resources and the State of New Jersey [Divisions of Pensions and Benefits, PO Box 295, Trenton, NJ 08625-0295, Phone number: (609) 292-7524] of changes in coverage (additions or deletions of dependents) as soon as possible to ensure proper coverage (HR 5.1) and also on the New Jersey Benefit HUB at https://www4.benefitsolver.com/benefits/BenefitSolverView?page_name=signon&co_num=31756&co_affid=stateofnewjersey. Please note that if you do not enroll all eligible members of your family within 60 days of the time you or they first become eligible for coverage, you must wait until the next Open Enrollment period to do so

Should contact Human Resources and the State of New Jersey [Divisions of Pensions and Benefits, PO Box 295, Trenton, NJ 08625-0295, Phone number: (609) 292-7524] as early as possible for complete details on continuing medical health benefits after retirement, termination of coverage, or while on an approved leave of absence to ensure uninterrupted group coverage.

Human Resources:

Provides enrollment forms and information about the features of the available health, dental, prescription and vision benefit programs for all eligible employees.

Oversees changes in coverage or questions pertaining to coverage as applicable.