

The **School Employee Health Benefits Program (SEHBP)** is now offering the **Garden State Health Plan (GSHP)** effective July 1, 2022. We are receiving a variety of questions about the new plan and have put together the following Q & A.



### Who is eligible?

All employees who are covered under the **SEHBP** are eligible to choose this program. This includes new employees hired on or after July 1, 2020 and non-Medicare retirees.

### When is the special open enrollment?

The open enrollment period is from May 2 – May 20, 2022. It is called a special open enrollment because it is only for members who would like to choose the **Garden State Health Plan (GSHP)**. The change will be effective July 1, 2022. There will still be a regular open enrollment in October, when you will be able to make additional changes to your coverages that will take effect January 1, 2023.

### Who is administrating the GSHP?

Aetna will be the provider.

### What does the plan look like?

The **Garden State Health Plan** will operate under the Aetna Whole Health™ - New Jersey Network. This will be a New Jersey only based network. There will be no covered providers outside of New Jersey (except in the case of an emergency). The plan design (coverages, copays, etc.) is similar to the **New Jersey Educators Health Plan (NJEHP)**. For more information go to <https://aetnastatenj.com/medical.php>.

### How do I learn more about the plan?

Aetna is hosting a series of webinars to educate members on the GSHP offered throughout the open enrollment. Here are the dates and times:

#### SESSION CHOICES:

<b>Wednesday, May 4</b>	3:30 – 4:30 pm	7:00 – 8:00 pm
<b>Tuesday, May 10</b>	12:00 – 1:00 pm	4:00 – 5:00 pm
<b>Thursday, May 12</b>	3:30 – 4:30 pm	7:00 – 8:00 pm
<b>Monday, May 16</b>	1:00 – 2:00 pm	4:00 – 5:00 pm
<b>Wednesday, May 18</b>	11:00 am – 12:00 pm	3:30 – 4:30 pm

Please click here:

<https://web.cvent.com/event/07ee495b-11ae-4f9a-96ab-10ebad420b2b/regProcessStep1> to sign up for a webinar!

### If I don't want to change my plan, do I need to do anything?

No. If you do not participate in the open enrollment, you and your dependents will stay in your current plan.

### Can I try the Garden State Health Plan for a year?

Yes. The **GSHP** is an option for all members. Employees hired on or after July 1, 2020 can choose between the **NJEHP** and the **GSHP**. Employees hired prior to July 1, 2020 have the right to move between the **NJEHP**, **GSHP** and their collectively bargained insurance plans during open enrollments offered at least once a year by their employer.

### How would the amount I pay for health benefits change if I move to the GSHP?

Contributions for the **GSHP** are one half of the percentages of the **NJEHP** down to 1.5% of salary (or pension). Please see the attached chart to see what your contributions would be under the **GSHP**.

### If my dependent is going to college out of state, will they be covered under this plan?

No. This is a New Jersey provider based plan only.

### What happens if I am traveling out of state with this plan and have an emergency medical situation?

Participants of the **GSHP** who have a medical emergency out of state will be covered under this plan. Aetna provided the following descriptor on their website: Generally speaking, an emergency is a situation in which you could reasonably expect that the absence of immediate medical attention could result in serious jeopardy to your health, or if you are a pregnant woman, to the health of your unborn child.

Please see this link for reference:

<https://www.aetna.com/faqs-health-insurance/emergency-care-faqs.html>

### How do I change plans during open enrollment?

The New Jersey Division of Pension and Benefits has changed the process to make changes to members' health benefits through the **SEHBP**. Members can visit the Virtual Benefits Fair or log in via their MyNewJersey account to review plan options and decide if they need to make any changes. Members will need to register for Benefitsolver in order to have access to your health benefits account.