

FAQ Health benefits

Does the district offer medical, dental, prescription and/or vision benefits? Yes. The district offers different benefits based upon specific coverage types. Each employee will be eligible for benefits based upon their individual employment contract or collective bargaining agreement.

Where do I find more information regarding different coverages and plans? The district's Personnel Office page has a section dedicated to employment benefits. The plan details along with premium costs are listed by plan name.

What is the significance of the different plan names? Generally, the plan names follow the co-pay amount per office visit.

When am I eligible to enroll in benefits? Employees are eligible to enroll in benefits after sixty days of employment. In addition, there is an open enrollment period in June of every year. In the event an employee has a "qualifying life event", for example, marriage, birth of child; outside those times, the requested change can be communicated to the district at benefits@marsd.org.

How do I enroll in health benefits? Enrollment forms are available on the Personnel Office page.

Who selects my insurance coverage and plans? Employees hired prior to 07/01/2021 choose from the plans offered by the district. *As of 07/01/2021 Chapter 44 law dictates that all new hires enroll in the NJEHP.*

Who pays for the health benefits? Both the employee and the district pay the premiums for the health benefits. Pursuant to State laws, all employees must contribute towards their medical premiums.

How much will I have to contribute? Specific calculation details can be found on the Division of Pensions and Benefits website, <http://www.state.nj.us/treasury/pensions/>. In addition, the contribution tables can also be found on the district's Personnel Office page.

How do I find out if my doctor is in network? Information about provider networks can be found directly from providers via internet or telephone: Benecard – www.benecardpbf.com, 877-723-6005; Delta – <https://www.deltadental.com/DentistSearch/NewJerseyDentistSearchController.ccl>, 800-452-9310; Horizon - <http://directory.horizonblue.com/> 800-355-2583.

What is the process for filing a claim? Please review the back of your insurance card for claim information. What happens to my health benefits if I leave the district? The district will provide you with the option to purchase COBRA benefits. At the time of separation, you will receive a separate communication with the next steps.

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