As a reminder, the State Health Benefits Program (SHBP) annual Open Enrollment for eligible employees is underway and is scheduled to close on November 2, 2015. This annual open enrollment period is an opportunity for you to review your health benefits coverage and make changes that would become effective in January 2016, including:

- Enroll in SHBP plans if you have not previously done so;
- Change to a different SHBP medical plan and/or dental plan;
- Add eligible dependents - including children up to age 26. Optional coverage for dependent children until age 31 is also available under the provisions of Chapter 375, P.L. 2005.

The 2016 Summaries for Benefits and Coverage provide details on each of the plans offered next year including the two new tiered network plans. There is also a comparison chart which helps to identify similarities and differences. Whether you choose new plans or keep what you have there are medical rate and dental rate changes for 2016.

The NJ Benefits Bureau now provides online videos that provide general information about your medical and dental options. Please note that these videos are best viewed using one of the following browsers: Google Chrome, Firefox, or Safari. Internet Explorer may not display the videos correctly on your computer.

The Health Capsule newsletter details plan changes and other Open Enrollment news. Links to applications, comparison charts, and rates can also be found in this year’s Health Capsule.

To make a change or enroll in health plans, you must submit a completed application with any documentation that may be required to the Office of Employee Benefits in College Hall, Room 314B by November 2, 2015. Both medical and prescription drug coverage changes are made on the same application. Dental coverage changes are made on a separate application.

If you currently participate and want to wish to continue participation in the FLEXIBLE SPENDING/STAX$SAVE ACCOUNT, you must renew your participation annually. Tax$ave is a benefit program available to full-time State employees who are eligible for the SHBP. Tax$ave may reduce your tax liability by paying health and dental benefit premiums and eligible unreimbursed medical and/or dependent care expenses with pre-tax dollars.

If you have any questions or need assistance with this process, please contact Leena Varughese at 973-655-4394.