



CAMDEN COUNTY EDUCATIONAL SERVICES COMMISSION
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SCHOOL EMPLOYEES HEALTH BENEFITS PLAN

PLEASE NOTE: The deadline for returning all SEHBP enrollment forms to the business office has been extended to Thursday, May 20, 2010.

Enrollment FAQs

1. **How much will be deducted each pay for single coverage?**
Under the current teachers' contract, there is no payroll deduction for single medical coverage. However, under recently passed legislation, beginning July 1, 2010 there will be a payroll deduction equal to 1.5% of salary as a contribution for medical benefits regardless of coverage.
2. **Is duplicate coverage permitted in SEHBP/SHBP?**
No. If each spouse is entitled separate coverage in SEHBP/SHBP by virtue of their employment, then only the following coverages are permitted:
 - Each spouse enrolls for single coverage in SEHBP/SHBP, or
 - One spouse enrolls for member/spouse or family coverage in SEHBP/SHBP; the other spouse waives coverage in SEHBP/SHBP, or
 - One spouse enrolls for parent/child(ren) coverage; the other spouse enrolls for single coverage.
3. **Will an employee be eligible for an opt-out payment by waiving coverage in SEHBP/SHBP when a spouse provides coverage in SEHBP/SHBP?**
Since duplicate coverage in SEHBP/SHBP is not permitted and the current teachers' contract expires June 30, 2010, an employee will not be eligible for an opt-out payment for waiving coverage when a spouse provides coverage in SEHBP/SHBP.
4. **Is an employee who waives coverage required to pay the 1.5% of salary contribution?**
No. An employee who waives coverage is not required to pay the 1.5% of salary contribution.
5. **When does insurance coverage end for an employee who is retiring effective June 30, 2010?**
If the retiree is eligible for free medical benefits as a result of 25 years of service credit, coverage is provided by the state. If the retiree is not eligible for free medical benefits as a result of 25 years of service credit, coverage is provided through the Commission to August 31, 2010.

6. **Have waiver rates been calculated yet?**

Per the current teachers' contract the opt-out payment is equal to 25% of the premium for single HMO coverage. For 2009-2010, the amount is \$2,113.86.

7. **What is the coverage for diabetic supplies under NJ Direct10/15 such as an insulin pump and related supplies?**

The following are covered under the SEHBP prescription drug plan administered by Medco:

- Insulin;
- Over-the-counter diabetic supplies, including test kits and test strips;
- Disposable needles and syringes for diabetic use only.

Coverage for an insulin pump, related supplies, and glucometer would be under the Durable Medical Equipment benefit in NJ Direct10/Direct15 which provides 90% coverage In-Network. Once your In-Network out-of-pocket costs reach \$400, you will receive 100% coverage. That is, once the total of the 10% you pay reaches \$400, the plan will pay 100%. Please note that this benefit resets every January 1.

8. **What options are available for an employee who currently waives coverage and is retiring effective June 30, 2010?**

Assuming the retiree has submitted the appropriate paperwork, s/he will receive a retiree enrollment kit from the Division of Pension and Benefits. If the retiree has 25 years in the pension system, the state pays the cost of insurance. If less than 25 years and the retiree wants to continue coverage beyond August 31, 2010, the retiree pays.

9. **Does an employee need to submit an application if they currently waive coverage and have not been renewed for next year?**

If coverage is waived, no application is needed.