



# 2017

OPEN ENROLLMENT

Central <sup>FUND</sup> Jersey

# It's Time to Review Your Benefits for 2017!

## ENROLLMENT DEADLINE: NOVEMBER 18, 2016

### What is the Central Jersey Health Insurance Fund (CJHIF)?

The Central Jersey Health Insurance Fund (and Health JIF) was founded in 1992 to provide public entities with a platform to purchase health insurance coverage in a shared-services environment. The Health JIF is a public entity that allows local municipal entities to purchase collectively, thus taking advantage of economies scale.

Through membership in the CJHIF, your employer offers you and your eligible family members a comprehensive and valuable benefits program. We encourage you to take the time to educate yourself about your benefit options through your employer's membership with the CJHIF and choose the best coverage for you and your family.

**The CJHIF will hold a passive Open Enrollment,** which means that if you are currently enrolled for benefits, your current plan elections will remain in place from January 1, 2017 through December 31, 2017, unless you elect to make a change.

### Enrollment Instructions

**You must complete and return an enrollment form by November 18th to your benefits administrator if any of the following apply to you:**

- You wish to add coverage for an eligible dependent;
- You wish to terminate coverage for a dependent that's currently enrolled;
- You are currently enrolled in coverage but you wish to waive it effective January 1, 2017;
- You have previously declined benefits but would like to now enroll for coverage for yourself and your eligible dependent(s) if applicable, effective January 1, 2017;
- You are an employee, non-Medicare retiree or COBRA participant that is currently enrolled in coverage and you wish to change your current plan elections, effective January 1, 2017.

**Please contact your Benefits Administrator for all enrollment forms should you decide to change your benefit plan.**

**You will only receive new ID cards if you are making plan changes.** If you have any questions about plans which you are eligible for or how to make a change, please contact your Benefits Administrator.

## Making Plan Changes after Open Enrollment

IRS Section 125 prohibits you from changing your enrollment during the plan year unless you experience a qualifying life event, such as marriage, divorce, death of a spouse, civil union partner or a dependent, birth or adoption of a child, termination or commencement of employment for your spouse/civil union partner, a change in employment status (full-time to part-time or part-time to full-time) for you or your spouse/civil union partner that affects benefits eligibility, or taking an unpaid medical leave of absence by either you or your spouse/ civil union partner.

*If you experience one of these qualifying life events, you must notify your benefits administrator within 30 days of the event.*

# Questions? Who to Call...

The resources identified below are available to assist you with any questions that you may have about your benefits\*.

**If you are unsure of which plan you are enrolled in, please refer to your medical ID card.**

QUESTIONS REGARDING	CONTACT	PHONE NUMBER	WEBSITE/ADDRESS
<b>Eligibility, enrollment, plan options, contributions, Qualifying Life Events, etc.</b>		Please contact your entity's Business Office	
<b>Medical Benefits - Aetna</b> Benefit questions, claims, locating a provider, printing new ID Cards	<b>HMO, Health Network Option, QPOS</b>	800.370.4526	www.aetna.com
	<b>ACPOSII</b>	855.281.8858	
<b>Prescription Drug Benefits</b>		Please see the reverse side of your ID card	
<b>Dental Benefits</b>		Please see the reverse side of your ID card	
<b>Open Enrollment Guide</b>	Office of CJHIF Program Manager	800.563.9929	www.connerstrong.com

# Maximize Your Benefits

## Using an In-Network Provider

### Consider Your In-Network Options First

You will typically pay less for covered services when you visit providers that are part of your medical plan's network. In-network providers agree to discounted fees. You are responsible only for any co-pay or deductible that is included in your plan design. To verify that your providers are in-network, call the number on the back of your ID cards.

### Limit Your Use of Out-of-Network Providers

The percentage of costs covered for out-of-network care is based on the plan allowance. If the plan allowance is less than the provider's actual charge, the provider may bill you for the difference between these two amounts.

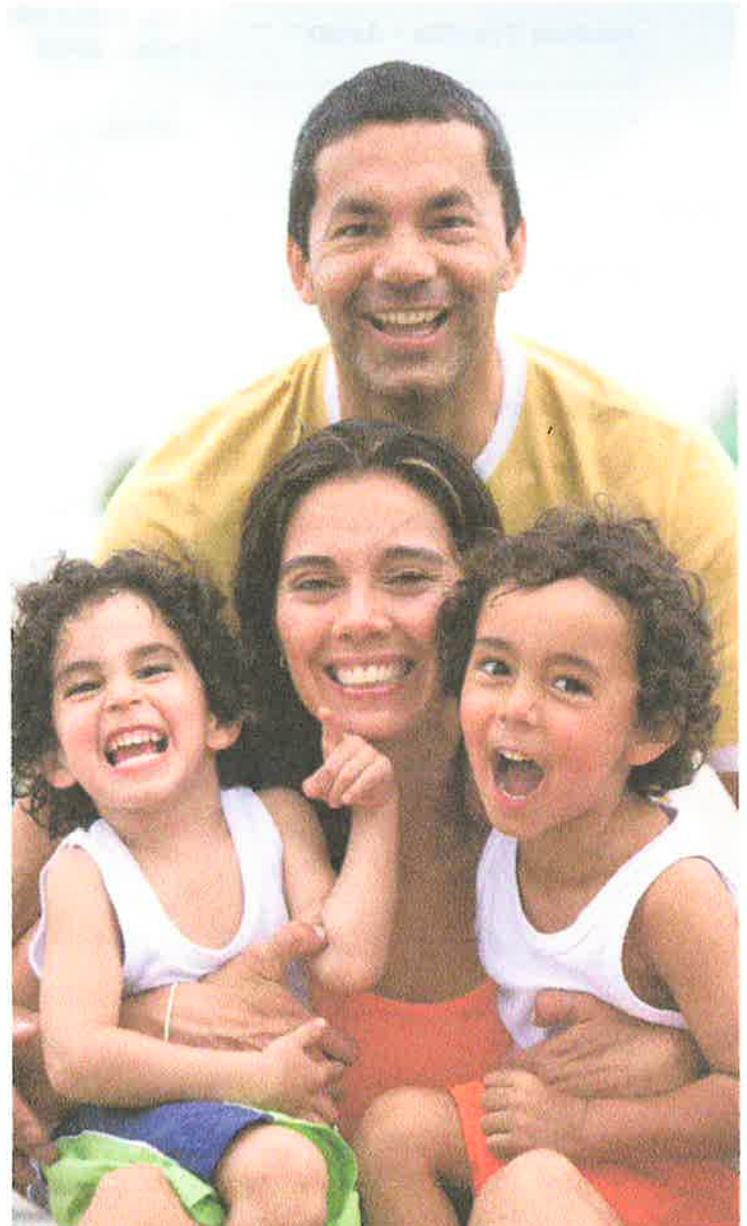
**The amount you are required to pay out-of-pocket may be significant.**

## Finding an In-Network Provider

For participants of the **Aetna** plan, visit [www.aetna.com](http://www.aetna.com) and select "**Find a Doctor.**" From there, you can find a provider based on location, provider type, health condition, and more.

## Using In-Network Labs

For participants of the **Aetna** plan, please be sure your provider sends your blood work to a **Quest Diagnostics** or other participating labs, LabCorp is **not participating** in the Aetna network.



# Save with Generic Medications

Due to the continuously rising costs of medical and prescription benefits, we want to share some important information with you about generic medications. By using generics in place of brand-name drugs\*, you can help to maximize the benefit plans offered to you through the fund while potentially reducing your out-of-pocket prescription costs.

## Generic Drugs:

*Safe. Effective. FDA-Approved.*

**A generic drug is identical** (or bioequivalent) **to a brand name drug** in dosage form, safety, strength, route of administration, quality, performance characteristics and intended use. Although generic drugs are chemically identical to their branded counterparts, they are typically sold at substantial discounts from the branded price. **According to the Congressional Budget Office, generic drugs save consumers an estimated \$8 to \$10 billion a year at retail pharmacies.** Even more billions are saved when hospitals use generics.

Generic drugs are reviewed and approved by the U.S. Food and Drug Administration (FDA), just as brand drugs are. According to the FDA, compared to its brand counterpart, a generic drug:

- is chemically the same
- works the same in the body
- is as safe and effective
- meets the same standards set by the FDA

**The major difference is that the generic drug often costs much less.**

## Are generic drugs as effective as brand-name drugs?

**Yes.** FDA requires generic drugs have the same high quality, strength, purity and stability as brand-name drugs.

Not every brand-name drug has a generic drug. When new drugs are first made they have drug patents. Most drug patents are protected for 20 years. The patent, which protects the company that made the drug first, doesn't allow anyone else to make and sell the drug. When the patent expires, other drug companies can start selling a generic version of the drug. But, first, they must test the drug and the FDA must approve it.

Creating a drug costs lots of money. Since generic drug makers do not develop a drug from scratch, the costs to bring the drug to market are less; therefore, generic drugs are usually less expensive than brand-name drugs. But, generic drug makers must show that their product performs in the same way as the brand-name drug.

## Is there a generic equivalent for my brand-name drug?

Ask your healthcare provider if there is a generic equivalent for your brand-name drug, or visit [www.fda.com](http://www.fda.com) for a catalog of FDA-approved drug products.

\* Consult your physician if you are interested in switching to a generic medication.

# Legal Notices

## Availability of Summary Health Information

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury.

Southern Jersey Fund offers a series of health coverage options. You should receive a Summary of Benefits and Coverage (SBC) during Open Enrollment. These documents summarize important information about all health coverage options in a standard format. Please contact Human Resources if you have any questions or did not receive your SBC.

## Patient Protection and Affordable Care Act

Please note: the Southern Jersey Fund medical plans are considered compliant with the Patient Protection and Affordable Care Act. There are no annual limits, dependent children can be covered to age 26 and preventive care is covered at 100% with no member cost-sharing and the pre-existing exclusion limitations have been removed.

As new Health Care Reform requirements become effective, the RWJ Hamilton plans will be modified. We are fully committed to complying with all regulations and intend to notify you as soon as possible of any change(s).

## Newborns' and Mothers' Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

## Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- all stages of reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; prostheses; and
- treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other benefits. If you have any questions, please speak with Human Resources.

## Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must permit you to enroll in your employer plan if you are not already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, you can contact the Department of Labor electronically at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or by calling toll-free 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2016. Contact your State for more information on eligibility –

### ALABAMA – Medicaid

Website: <http://myalhipp.com/>  
Phone: 1-855-692-5447

### ALASKA – Medicaid

The AK Health Insurance Premium Payment Program  
Website: <http://myakhipp.com/>  
Phone: 1-866-251-4861  
Email: [CustomerService@MyAKHIPP.com](mailto:CustomerService@MyAKHIPP.com)  
Medicaid Eligibility: <http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx>

### ARKANSAS – Medicaid

Website: <http://myarhipp.com/>  
Phone: 1-855-MyARHIPP (855-692-7447)

### COLORADO – Medicaid

Medicaid Website: <http://www.colorado.gov/hcpf>  
Medicaid Customer Contact Center: 1-800-221-3943

### FLORIDA – Medicaid

Website: <http://flmedicaidprecovery.com/hipp/>  
Phone: 1-877-357-3268

### GEORGIA – Medicaid

Website: <http://dch.georgia.gov/medicaid>  
- Click on Health Insurance Premium Payment (HIPP)  
Phone: 404-656-4507

### INDIANA – Medicaid

Healthy Indiana Plan for low-income adults 19-64  
Website: <http://www.hip.in.gov>  
Phone: 1-877-438-4479  
All other Medicaid  
Website: <http://www.indianamedicaid.com>  
Phone 1-800-403-0864

### IOWA – Medicaid

Website: <http://www.dhs.state.ia.us/hipp/>  
Phone: 1-888-346-9562

### KANSAS – Medicaid

Website: <http://www.kdheks.gov/hcf/>  
Phone: 1-785-296-3512

### KENTUCKY – Medicaid

Website: <http://chfs.ky.gov/dms/default.htm>  
Phone: 1-800-635-2570

### LOUISIANA – Medicaid

Website: <http://dhh.louisiana.gov/index.cfm/subhome/1/n/331>  
Phone: 1-888-695-2447

**MAINE – Medicaid**

Website: <http://www.maine.gov/dhhs/ofc/public-assistance/index.html>  
 Phone: 1-800-442-6003  
 TTY: Maine relay 711

**MASSACHUSETTS – Medicaid and CHIP**

Website: <http://www.mass.gov/MassHealth>  
 Phone: 1-800-462-1120

**MINNESOTA – Medicaid**

Website: <http://mn.gov/dhs/ma/>  
 Phone: 1-800-657-3739

**MISSOURI – Medicaid**

Website: <http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>  
 Phone: 573-751-2005

**MONTANA – Medicaid**

Website: <http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>  
 Phone: 1-800-694-3084

**NEBRASKA – Medicaid**

Website: [http://dhhs.ne.gov/Children\\_Family\\_Services/AccessNebraska/Pages/accessnebraska\\_index.aspx](http://dhhs.ne.gov/Children_Family_Services/AccessNebraska/Pages/accessnebraska_index.aspx)  
 Phone: 1-855-632-7633

**NEVADA – Medicaid**

Medicaid Website: <http://dwss.nv.gov/>  
 Medicaid Phone: 1-800-992-0900

**NEW HAMPSHIRE – Medicaid**

Website: <http://www.dhhs.nh.gov/oii/documents/hippapp.pdf>  
 Phone: 603-271-5218

**NEW JERSEY – Medicaid and CHIP**

Medicaid Website:  
<http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>  
 Medicaid Phone: 609-631-2392  
 CHIP Website: <http://www.njfamilycare.org/index.html>  
 CHIP Phone: 1-800-701-0710

**NEW YORK – Medicaid**

Website: [http://www.nyhealth.gov/health\\_care/medicaid/](http://www.nyhealth.gov/health_care/medicaid/)  
 Phone: 1-800-541-2831

**NORTH CAROLINA – Medicaid**

Website: <http://www.ncdhhs.gov/dma>  
 Phone: 919-855-4100

**NORTH DAKOTA – Medicaid**

Website: <http://www.nd.gov/dhs/services/medicalserv/medicaid/>  
 Phone: 1-844-854-4825

**OKLAHOMA – Medicaid and CHIP**

Website: <http://www.insureoklahoma.org>  
 Phone: 1-888-365-3742

**OREGON – Medicaid**

Website: <http://www.oregonhealthykids.gov>  
<http://www.hijosaludablesoregon.gov>  
 Phone: 1-800-699-9075

**PENNSYLVANIA – Medicaid**

Website: <http://www.dhs.pa.gov/hipp>  
 Phone: 1-800-692-7462

**RHODE ISLAND – Medicaid**

Website: <http://www.eohhs.ri.gov/>  
 Phone: 401-462-5300

**SOUTH CAROLINA – Medicaid**

Website: <http://www.scdhhs.gov>  
 Phone: 1-888-549-0820

**SOUTH DAKOTA - Medicaid**

Website: <http://dss.sd.gov>  
 Phone: 1-888-828-0059

**TEXAS – Medicaid**

Website: <http://gethipptexas.com/>  
 Phone: 1-800-440-0493

**UTAH – Medicaid and CHIP**

Website:  
 Medicaid: <http://health.utah.gov/medicaid>  
 CHIP: <http://health.utah.gov/chip>  
 Phone: 1-877-543-7669

**VERMONT– Medicaid**

Website: <http://www.greenmountaincare.org/>  
 Phone: 1-800-250-8427

**VIRGINIA – Medicaid and CHIP**

Medicaid Website: [http://www.coverva.org/programs\\_premium\\_assistance.cfm](http://www.coverva.org/programs_premium_assistance.cfm)  
 Medicaid Phone: 1-800-432-5924  
 CHIP Website: [http://www.coverva.org/programs\\_premium\\_assistance.cfm](http://www.coverva.org/programs_premium_assistance.cfm)  
 CHIP Phone: 1-855-242-8282

**WASHINGTON – Medicaid**

Website: <http://www.hca.wa.gov/medicaid/premiumpymt/pages/index.aspx>  
 Phone: 1-800-562-3022 ext. 15473

**WEST VIRGINIA – Medicaid**

Website: <http://www.dhhr.wv.gov/bms/Medicaid%20Expansion/Pages/default.aspx>  
 Phone: 1-877-598-5820, HMS Third Party Liability

**WISCONSIN – Medicaid and CHIP**

Website:  
<https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf>  
 Phone: 1-800-362-3002

**WYOMING – Medicaid**

Website: <https://wyequalitycare.acs-inc.com/>  
 Phone: 307-777-7531

To see if any other states have added a premium assistance program since July 31, 2016, or for more information on special enrollment rights, contact either:

**U.S. Department of Labor**  
**Employee Benefits Security Administration**  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa)  
 1-866-444-EBSA (3272)

**U.S. Department of Health and Human Services**  
**Centers for Medicare & Medicaid Services**  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
 1-877-267-2323, Menu Option 4, Ext. 61565

PLEASE NOTE: *This communication only applies to the benefits that your employer has through the Central Jersey Health Insurance Fund.*

Central <sup>FUND</sup> Jersey