

Important information regarding benefits, retirement, Flexible Spending Account, Option to Waive Benefits Program and Safety:

Coordination of Benefits (medical): You are required to perform a “coordination of benefits” each year regarding your medical benefits. You must call the number on your Horizon Plan medical card and let Horizon know if you or any member of your family have additional coverage. If you do not do this your bills may be rejected until you do. This must be done annually.

Dental Insurance: Dependents are not permitted to be enrolled in dental insurance until they reach two years of age. You can enroll a dependent within 60 days of their second birthday, or at any subsequent open enrollment period.

Open Enrollment Periods for medical, vision, prescription and dental are as follows:

May for document submission, effective July 1

October for document submission, effective Jan 1

Switching Plans during Open Enrollment: The district offers a less expensive plan called Omnia 10. Employees who switch to this plan pay less towards their benefits. Information (plan designs) regarding this plan can be found at the districts website under Faculty/Staff, Employee Benefits.

Death: It is imperative that you complete new forms to remove a spouse or dependent who has passed away. The district must be informed. By not removing a deceased spouse or dependent, you may be paying increased employee benefit contributions and it would increase the portion that the district pays.

Divorce: It is incumbent upon the employee enrolled in the district's insurance benefits to inform the employer of changes that will affect your type of insurance coverage. These changes include, but are not limited to, divorce. An employee who becomes divorced, has sixty days to process the documents to remove their ex-spouse from the district's insurance coverage. The date of termination of the ex-spouse will be the first of the month following the divorce. The ex-spouse will then be offered COBRA benefits. By not reporting this life event to your employer, it inflates the costs of employee benefits. Also, if Horizon verifies that claims were paid for a divorced spouse, they may recapture all those payments from the covered employee.

Coverage of Adult Children: Dependent children are covered under medical/vision and prescription coverage through the end of the year in which they become 26 years of age. Dependent children are covered under dental insurance through the end of the year in which they become 23 years of age.

Horizon Extras: Employees who have medical insurance through their employment with the Egg Harbor Township School District have access to various “extras” as provided by Horizon. Information regarding these extras can be found on the district website under Faculty and Staff, Employee Benefits.

Free Identity Protection Services

bFit and ActiveFit Program

Getting Care on the Road flyer

24/7 Access to Nurse Line

Blue365 Discount Program

Member Online Services

Add Dependents- Marriage/Birth/Adoption: You have 60 days to enroll new dependents on your insurances. If you miss that 60 day opportunity you would have to wait for open enrollment.

Flexible Spending Account: The annual open enrollment period for the Flexible Spending Account is the month of May, effective September. You will receive an email notification.

Option to Waive Benefits Program: New waiver packages must be completed each year to remain in the program. Packets will be sent to participants in the month of May and will be due in the Business Office by the first week in June.

Pension (Life Insurance) Beneficiaries: The only way to update your beneficiaries for your pension and related life insurance is through the State's website located at: www.state.nj.us/treasury/pensions There is a system called MBOS (Member Benefit Online System) where you can register and see your pension information as well as change your beneficiaries. You will need your pension ID number which is on your pay statement at the employee portal.

Retirement Consultation: If you may be interested in retiring, but don't know how to calculate a retirement estimate call Sue Diefenbeck at extension 1023 to set up an appointment.

Sick Leave Payout upon Retirement: Sick leave pay upon retirement will be paid to a tax sheltered annuity account during the month of July. You must notify the Board in writing of your retirement by November of the previous year to receive payment the following July. If you must the deadline, the payment will be made the next July.

Safety: Remember that the district always prioritizes safety of students and staff. If you see an unsafe condition, please report it to your main office. Alternately, you may call the district safety hotline at extension #7777 and leave information.