



# IT'S TIME FOR OPEN ENROLLMENT!

## OPEN ENROLLMENT IS OCTOBER 6 – NOVEMBER 3, 2023

Open Enrollment is your annual opportunity to make changes to your benefits. Open Enrollment begins on October 6<sup>th</sup> and runs through November 3<sup>rd</sup>. The benefits you choose during Open Enrollment will become effective on January 1, 2024.

### PASSIVE OPEN ENROLLMENT

This year's Open Enrollment will be **PASSIVE**. Passive enrollment means your current coverage will remain in place and roll-over into the new plan year, unless you want to make changes to your elections and/or covered dependents.

### WHAT'S NEW

Effective January 1, 2024 the City will be transitioning into the Southern New Jersey Health Insurance Fund (SNJ HIF). The SNJ HIF is a large, regional buying coalition of municipalities that have a shared services model for health benefits. This has no impact to your coverage but being a part of this program will help the City control its healthcare costs going forward.

Your health benefits will continue to be administered by Aetna, and your prescription benefits will be administered by Express Scripts. There are **no changes** to your benefits (copays, coinsurance, deductibles, etc). You will receive new ID cards with a new Aetna ID number prior to January 1, 2024. Please be sure to use your new ID card for all care on or after January 1, 2024.

### WHAT DO I NEED TO DO?

If you do not wish to make any changes, you do not need to take any action and your current coverage will automatically transition over to the SNJ HIF.

You will need to complete an enrollment form if you are enrolling for the first time or want to make any changes for 2024, such as:

- Removing or adding dependents (spouse, children) to your coverage
- Changing plans from the plan you have now
- Enrolling in benefits for the first time

If you need to make a change, please complete an enrollment form and submit to the Personnel Office by November 3, 2023.

### NEXT STEPS

- Review the Employee Benefits Guide via the BenePortal website at [www.camdenhealthbenefitshub.com](http://www.camdenhealthbenefitshub.com)
- If you have questions about your benefits or the Open Enrollment period, please contact the Personnel Office at **856.757.7414**.