

## **Benefits Overview**

1. Medical/RX – NJ Educator’s Health Plan (NJEHP) – Horizon & Aetna
  - a. Must enroll in single coverage [See Union contract for details]. Unless you have 3 years of continued experience with a public, private, or parochial school you can cover your dependents.
  - b. Dependent children are covered until the end of the year-age 26
  - c. Medical waiver reimbursement – dependent upon if you currently have a State health benefits plan (card must be provided for verification)
  - d. 60-day wait in most circumstances
2. Dental – Horizon
  - a. Traditional Dental OR Dental Choice
  - b. Dependent children are covered until the end of the year-age 19. Unless Full-time student verification is provided, then coverage continues until the end of the year-age 23. If there is a loss of eligibility due to age or the end of full-time student status; COBRA can be elected. There can be no lapse in coverage in order to continue.
  - c. Can cover dependents immediately
3. Vision – Vision Service Plan (VSP)
  - a. Please refer to 2b & 2c
4. Disability – The Standard
  - a. Pemberton does not participate in the State long-term disability
  - b. The Standard covers our private long-term disability policy. This also, comes with an Accidental Death and Dismemberment policy at no extra cost.
  - c. Sign up within 30 days of hire
  - d. 90-day eligibility wait period
5. MBOS
  - a. To register, you will need your pension number from your paystub
  - b. Review your pension retirement information
6. Benefit Solver
  - a. Medical/RX hub for reviewing benefits and making changes when you have a life event or need to upload verification documents.
  - b. Can be accessed directly through MBOS after registration
  - c. The MY CHOICE mobile app can be downloaded for convenience
  - d. For all changes the Benefit Coordinator must be informed.
7. Employee Assistance Program (EAP)
  - a. Available to assist employees with three counseling sessions per issue that include, but not limited to:
    - i. Depression/grief
    - ii. Relationship problems
    - iii. Goal setting
    - iv. Addiction
    - v. Stress/anxiety
    - vi. Legal concerns
    - vii. Identity theft

**Please contact Liz Welsh, Benefits Coordinator ext. 1020, for eligibility question.**