



NJCU is pleased to offer health care coverage including medical, dental and prescription coverage to eligible employees through the New Jersey State Health Benefits Program. The Open Enrollment Period for New Jersey State Health Benefits Program (SHBP) is held once each year in October. All changes become effective for the next calendar year (January 1). Employees who wish to change their health and/or dental benefit plans and/or drop or add coverage for family members can do so during the annual open enrollment period.

### Dental Providers and Resources

Full time employees and their eligible dependents may enroll in two types of dental plans, The Dental Expense Plan or a Dental Plan Organization (DPO).

The Dental Expense plan is a traditional indemnity-type plan administered by Aetna Dental. The plan allows you to choose any licensed dentist for your dental care. There is a deductible to satisfy for some services and some services are eligible only up to a limited amount.

The Dental Plan Organizations (DPOs) are companies that contract with a network of providers for dental services. There are several DPOs to choose from in the State Group Dental Program. A list of participating DPOs can be found at <https://www.state.nj.us/treasury/pensions/member-guidebooks.shtml>

To Compare plan coverage please review fact sheet # 37 at <https://www.state.nj.us/treasury/pensions/documents/factsheets/fact37.pdf>