

Caldwell - West Caldwell Public Schools

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TO: New full-time Staff Members and Long-Term Replacements
FROM: Maureen Petersen, Benefits Coordinator
RE: Enrollment in Benefits

ELIGIBILITY

10- and 12-month full-time employees with a start date of July 1, 2020 or later are eligible for the New Jersey Educator's Health Plan (NJEHP) for medical coverage and Delta Dental for dental coverage.

10-month employees with a start date of September 1 are eligible for benefits effective September 1.

10-month employees with a start date other than September 1 **and** 12-month employees have a 60-day waiting period before they are eligible for health benefits.

OPTING OUT

If you wish to waive your health benefits, you may be eligible for a waiver reimbursement unless you are covered by a NJ State Health Benefit plan. You must fill out a waiver application and attach a copy of your health insurance card.

COVERAGE CHANGES

If you have a life event (marriage, divorce or birth/adoption of a child, spouse's loss of coverage), a new application must be completed, with supporting documentation, and sent to Maureen Petersen within 30 days of the event.

DENTAL BENEFITS

Dental coverage is provided by Delta Dental. There is no employee contribution for this coverage. Delta does not provide insurance cards. The Group number is 7179.