



HEALTHCARE OMBUDSPERSON PROGRAM

HEALTHCARE CONNECTION | AUGUST 2025

HAVE YOU HEARD OF THE SHBC OR THE PDC?



Navigating health benefits for state workers can be daunting due to the myriad of acronyms involved. While it might seem overwhelming, especially for anyone outside of the healthcare industry, there are two acronyms you should know: SHBC (State Health Benefits Commission) and PDC (Plan Design Committee). Together, these two boards determine policies, rules, coverage levels, costs, and more. Nearly every aspect of our health insurance not governed by law or our Communications Workers of America (CWA) union contract is decided by one of these entities.

The State Health Benefits Commission is a five-member board responsible for administering the State Health Benefits Program. The SHBC handles appeals related to claim denials and eligibility issues, providing a platform for employees to address concerns. The commission includes three representatives from the New Jersey state government and two union representatives—one for local government employees and another for state government employees. This structure ensures that both governmental and union perspectives are considered in decision-making.

The Plan Design Committee for state worker health benefits is equally significant. It consists of 12 members,

with six appointed by the governor and six representing unions that advocate for state workers, including the Policemen's Benevolent Association (PBA), State Troopers Fraternal Association of New Jersey (NJSTFA), American Federation of State, County and Municipal Employees (AFSCME), American Association of University Professors - American Federation of Teachers (AAUP-AFT), Firefighters Mutual Benevolent Association (FMBA), and CWA. This committee plays a crucial role in shaping the specifics of health benefits offered to state employees, ensuring fair and comprehensive coverage.

Each summer, in preparation for the October open enrollment period, our health insurance providers—Horizon, Aetna, and OptumRx—collaborate with actuaries to propose annual rates for our insurance plans. These proposed rates are reviewed by the State Health Benefits Commission. If the rates are deemed unacceptable by the state or the unions, the Plan Design Committee can adjust the plans by modifying co-pays, increasing deductibles, or removing services to mitigate rate increases. Through direct negotiation and representation on these boards, CWA continues to ensure members have access to quality healthcare at an affordable cost.

HEALTHCARE 101: HEALTH SAVINGS ACCOUNTS (HSA)



In the January 2025 edition of this newsletter, Flexible Spending Accounts (FSA) were featured. Similar to the FSA is another type of tax-advantaged account, the **Health Savings Account (HSA)**, which allows you to save pre-taxed dollars that can be used for current and future qualifying medical expenses such as copays, medical bills, and prescriptions. Like the FSA, the HSA is managed by Horizon MyWay.

However, the HSA differs from the FSA in several significant ways. The HSA has a higher contribution limit, rolls over every year, and grows tax-free.

The HSA is coupled with and only available through the High-Deductible Health Plan (HDHP). Federal law prohibits participation in both an HSA and an FSA. Therefore, if you are enrolled in an HDHP, you are not eligible to enroll in the FSA.

HEALTH BENEFITS BEYOND THE SHBP MEDICAL PLAN

As a State of New Jersey employee represented by CWA, you have access to a wide range of health benefits. But what if you already have medical coverage through a parent, spouse, or a retiree coverage from a previous employer, such as the military or local law enforcement? The good news is that you can still utilize certain benefits regardless of your enrollment in a State Health Benefit Program medical plan.

Since the SHBP offers medical and dental coverage separately, you can enroll in one of the dental plans even if you choose not to participate in a medical plan. Additionally, you have access to a Flexible Spending Account (FSA) without needing to enroll in a medical plan.

Moreover, all state employees represented by CWA can take advantage of the union-negotiated vision reimbursement benefit. This includes up to \$90 for glasses or contacts and up to \$45 for an eye exam twice during the contract period, applicable to you and your dependents. More details on this program are available in the July 2025 edition of this newsletter. CWA members can also access various discounts, including a vision care plan administered by VSP vision insurance through Union Plus.

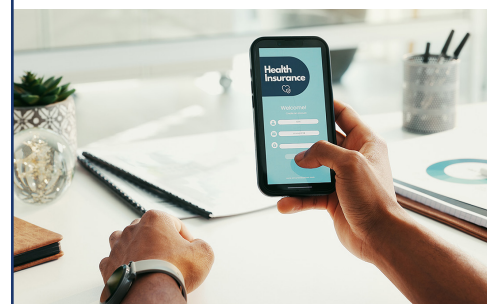
Finally, even if you do not enroll in the medical plan administered by the SHBP, you still have access to the CWA Healthcare Ombudsperson program. This program is a contractually negotiated benefit available to all state workers covered by the CWA contract. We are here to assist you in accessing all the benefits available to you. Your Healthcare Ombudspersons can also help guide you in determining if you should enroll in an SHBP medical plan even if you have access to other employer-sponsored coverage through a parent or spouse.

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**DID
YOU KNOW?**

You Can Download Digital Insurance Cards

Horizon, Aetna, and OptumRX all offer smart phone apps with digital membership cards. Never be without your medical, dental, or prescription cards by installing the apps and adding the cards to your phone's wallet. If you need a paper copy, you can also print out replacement cards yourself from their websites.



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