

Edison Public Schools Office of Health and Wellness

Questions and Answers Regarding Health/Dental/Vision Benefits

Are there forms online for Health Benefits enrollment?

Yes, go to the Benefits-health and wellness area on the district website (can be found under Human Resources Dept.) to get necessary forms and some of your questions answered. The direct link is <https://www.edison.k12.nj.us>.

When do my Health Benefits kick in?

10 month employees with a start date September 1st and 12 month employees with a start date July 1st will have benefits immediately. Health benefits will start 60 days after the employee start date if hired on any other date.

At what age do dependents age out and are no longer allowed to be on my plan?

For medical health benefits, your dependents will age out at 26 years old. This happens at the end of their birth month. For dental health benefits, your dependents will age out at 23 years old at the end of the year in which they turn 23.

What is COBRA?

<https://www.dol.gov/general/topic/health-plans/cobra>

What is Dependent 31 also known as Chapter 375?

https://www.state.nj.us/dobi/division_consumers/du31.html

What if I have waived Health Benefits, but now have decided to enroll?

Employees with tenure that have waived benefits have the option of choosing Horizon Omnia or Horizon Direct Access and can enroll after a qualifying life event or at open enrollment (May). Non-tenured employees that have waived health benefits will need to enroll in Horizon Omnia after a qualifying life event or at open enrollment. On their anniversary date, they can elect to remain on Horizon Omnia or switch to Horizon Direct Access. *If hired on or after 7/1/20*, employees can only enroll in the Educator Health Plan or the Garden State Health Plan.

How do I waive benefits?

Email proof of insurance to health.benefits@edison.k12.nj.us. The letter must either come from the health insurance company or the employer. Do not attach a picture of the letter.

When does an employee get paid for waiving benefits?

Payment will take place at the end of the fiscal year for employees that have requested to waive their benefits.

When can you terminate your health insurance?

You can terminate your insurance at any time.

How do I change personal information such as my address or a name change on my Health Insurance plan(s)?

Complete the Change Of Status Form that can be found on the district website. It is located on the Human Resources page, under Information and Resources.

What is the difference between DSO and Aetna Dental?

DSO requires you to see their specific dentists at their specific locations and most procedures are covered 100%. Aetna Dental allows you to see your own dentists as long as they take Aetna insurance. Aetna Dental covers between 50-100% for procedures.

Is Vision part of the Health Benefits that are offered?

Health benefits through Horizon Direct Access will cover one eye exam annually. Eyeglasses and contact lenses are extra coverage paid for fully by the employee, called a voluntary deduction. The district does not contribute towards the payment. You can sign up for vision at any time during the year.

Important Contact Information

To inquire about COBRA or Dependent 31 contact OCA:
609-514-0777 press 4 for member services

Edison Public School's Insurance Broker is Brown & Brown:
732-398-1425, ask for Keri Coyle
keri.coyle@bbrown.com

To inquire about Medicare:
1-800-633-4227

The Office of Health and Wellness
732-452-4900 x 24208
health.benefits@edison.k12.nj.us