

April 2020

Dear Rail Agreement Employee:

Open Enrollment begins **May 11, 2020 and ends on May 29, 2020**. This is your opportunity to review your current benefit elections, enroll and/or make changes. Elections are effective July 1, 2020 – June 30, 2021, unless you have a change in status or experience a qualifying life event – such as marriage, divorce, or birth or adoption of a child. Remember - If you experience a qualifying event, you must contact the Employee Benefits Department within 31 calendar days of the date of the event to enroll a dependent or wait until the next open enrollment period.

During open enrollment, you can do one or more of the following:

- Enroll (if not currently enrolled)
- Add/Remove dependents (birth certificate & social security card is required for each dependent child as well as marriage or civil union certificate and the first page of Federal Tax Form 1040 with financial information redacted/masked to add a spouse/partner)*
- Change Plans
- Waive Coverage

If you do not wish to make changes to your existing coverage, no action is required.
Your current coverage will continue as long as you remain eligible.

*Please contact the Benefits department if you are unable to provide a redacted/masked copy of your Federal Tax Form 1040

NEW FOR OPEN ENROLLMENT FY2021

You must now make your Open Enrollment elections from any internet-connected computer or device! All you need is your NJ Transit Email Address and Network/ID Password. Visit <https://openrollment.njtransit.com>

Username: NJ Transit Email Address
Password: Current Password

IMPORTANT: The Open Enrollment link is only available upon successfully logging into your Account

PASSWORD: All employees are assigned an individual NJ Transit Email Account by IT. If this is your **First Time Logging In** to your Outlook Account or you **Forgot Your Password** please contact: **IT Help Desk 973-491-HELP (4357)**

GETTING STARTED

- ✓ Log into the Enrollment Site
- ✓ Review your Employee Information
- ✓ Select link **“Coverage Requested”** to choose your Medical, Dental and/or Vision Plan(s)
- ✓ **“Add/Delete”** your dependent(s)
- ✓ If you are satisfied with your benefit elections, select the link **“Submit Enrollment Form”**

<https://openrollment.njtransit.com>

Coverage Requested

Select a coverage ▼	Select an option ▼	07/01/2020
Vision ▼	None ▼	07/01/2020
Dental ▼	None ▼	07/01/2020

Remove	Action	Full Name	Select A Relationship	Date of Birth	Gender
-	Add ▼	<input type="text"/>	Select A Relationship ▼	<input type="text"/>	Select A Gender ▼

[Add/Remove Dependent](#)

Please contact the Employee Benefits Department if you would like to make changes after you submit your enrollment form. You must select link “Submit Enrollment Form” each time you make changes.

Following are the Medical and Dental employee contribution rates which will be reflective on the first paycheck in July. Both ESI prescription coverage and EyeMed vision coverage are included when medical coverage is elected.

Below are the monthly employee contributions: Healthcare Plan	Monthly Employee Contribution - July 1, 2020
HMO/Rx/Dental	\$160
Direct Access (DA10)/Rx/Dental	\$195
Traditional/Rx/Dental (closed to new entrants)	\$246
Bluecard PPO/Rx/Dental	\$383

Please send new dependent supporting documentation via email or fax to Nate Pearson by the open enrollment end date, **May 29, 2020 (no exceptions)**. Email: NPearson@NJTransit.com; Fax: 973-609-1798.

If you have any questions about benefits, please contact Nate at 973-378-6033.

NJ TRANSIT Employee Benefits Department

Carrier Contact Information

Benefit	Company	Phone Number	Website
Medical	Horizon Blue Cross Blue Shield	877-241-8414	www.horizonblue.com/njtransit
Dental	Horizon Blue Cross Blue Shield	877-241-8414	www.horizonblue.com/njtransit
Vision	EyeMed	855-219-4576	www.eyemed.com
FSA Healthcare/ Dependent Care	TASC	888-595-2261	www.tasconline.com