



The County of Monmouth Benefits & Workforce Wellness Presentation



Wellness Incentive Program



MONMOUTH
*A Commitment
to Wellness*



Program Overview



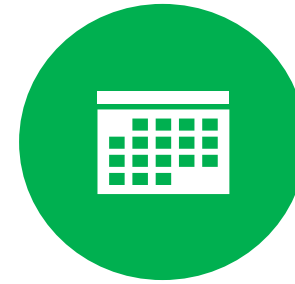
HOLISTIC IN NATURE



REWARDS EMPLOYEES
WHO CHOOSE TO TAKE
CONTROL OF THEIR
HEALTH & WELLBEING



EARN WELLNESS POINTS
FOR PARTICIPATION
AND/OR COMPLETION
OF PROGRAMS



1 WELLNESS POINT = 1
CHANCE IN DRAWING



Program Details

- Multiple opportunities per month to earn points
- Drawings held quarterly
- 75 personal days off awarded each quarter
- Limit of 1 personal day per person, per drawing
- All days won must be used in calendar year of award.





Wellness Programs

HEALTH



SCREENING

▶ Wellness Screenings/Preventative Health* (2 pts)

- Health Risk Assessment
- Biometric Screening
- Cancer Screening
- Vision/Dental/Hearing exams
- Blood Pressure screening
- Annual physical
- Vaccinations

*Wellness screening form available on-line in Self Service under *My Employee Forms & Memos, Benefit Forms, Wellness* to complete and submit for credit. EOBs are also accepted.



Wellness Programs

Education (1 pt)

- Wellness Webinars
- Health Education Seminars
- Financial Workshops



Weight Management/Nutrition (varies)

- Walking Groups
- Walk at Lunch/Health Fair
- Workforce Wellness Program





Wellness Programs

Wellness Challenges (varies)

- Self Directed

Community* (1 pt)

- Donating Blood
- Volunteering
- Charity Race Participation

*Volunteer/participation forms available in Self Service to complete and submit for credit.





Wellness Program Registration

On-line registration

- Event Manager link in Self Service under Personal Assistant, Wellness Program Registration
- <https://events.co.monmouth.nj.us/?agency=wellness>
- Scan QR Code
- Direct link from outside provider

Phone registration

- Beth Helsby, Wellness Program Coordinator
732-866-3622 Ext, 6135





- Free, confidential counseling & referral service
- 6 free sessions per year
- Toll Free Number: 1-877-747-1200
- Available to all employees and household members
- Provides 24 hour, 7 days a week Emergency Service
- **www.accessqhs.com** or *direct link on Employee intranet under EAP and in Self Service under Benefit Provider Links*

Employee Assistance Program (EAP)





- Access your EAP through the Self-Care. Connect Application.
- Download the App using one of the QR codes below for Apple or Android users.
- Once registered, you can connect with a Wellness Coordinator to work with a professional.



Apple Users Scan me!

Access
Code:

Monmouth



Android Users Scan me!



Self-care. Connect



Wellness Programs

Disease Management

- Diabetes Management with *Livongo*®
- Hypertension Management with *Livongo*®
- Behavioral & Mental Health Support with *SilverCloud*
- Musculoskeletal Management with Hinge Health
- Weight Management with *Omada*





The County of Monmouth Health Benefits Presentation

Benefits Department: 732-866-3622

JoAnna Tumminello Ext. 6671

Paul Cochran Ext. 7655

Anna Chamberlain Ext. 7737



Healthcare Plan Overview

Omnia PPO Overview

- We offer Horizon Omnia Blue Cross Blue Shield of NJ.
- This is an in-network only PPO plan (Preferred Provider Organization).
- Providers contracted in this plan are categorized as Tier 1 or Tier 2.
- Telemedicine Program available 24/7/365
- Panorama III vision plan (Aka Davis Vision) coverage at no extra paycheck deductions.
 - Enrollment form for Vision Coverage still needed.

Omnia Tier Coverage Overview

Tier 1

- PCP copay \$5
- Specialist copay \$15
- No deductibles
- Tier 1 Hospital copay \$150

Tier 2

- PCP copay \$20
- Specialist copay \$30
- Tier 2 Deductibles:
 - \$1,500/\$3,000
- Tier 2 Hospital copay \$100
- Blue Card coverage while traveling

Tier 1 Hospitals

- CENTRASTATE
- BAYSHORE MC
- JERSEY SHORE UMC
- RIVERVIEW MC
- MONMOUTH MC
- COMMUNITY MC
- MONMOUTH MC TR
- OCEAN MC PT PL
- OCEAN MC
- MONMOUTH MC SC

Prescription Plan Express Scripts

- Excellent Rx coverage for you & your eligible dependents
- Included with County medical plan coverage.
- If an eligible employee declines health benefits, he/she may enroll in just the prescription plan at a minimal cost.
- Enrollment in Express Scripts needed if activating RX benefits only

Co-Payments

Retail (30 Day Supply)	Mail-In Service (90 Day Supply)
\$20 Co-Pay - Brand Name	\$15 Co-Pay - Brand Name
\$5 Co-Pay - Generic	\$0 Co-Pay - Generic
PBA 314: Co-Pays are an additional \$5 in Generic	\$15 Co-Pay - Brand Name \$0 Co-Pay - Generic

Express Scripts Contact

www.express-scripts.com

1-800-711-0917

Find a Doctor (BCBS)

curity incidents that may impact Horizon members.

[Home](#)

[Members](#)

[Providers](#)

[Brokers](#)

[Employers](#)

[Contact Us](#)

[Find a Doctor](#)



[MEMBER SIGN IN](#)

ment Begins **November 1**

stand what's changing.

[you through your options.](#)

? [Get help from our plan experts.](#)



s, call **1-800-224-1234**. To purchase Medicare plans, call **1-877-234-1240 (TTY 711)**. To learn more about Medicaid & Horizon NJ Health, visit horizonNJhealth.com

[GET A QUOTE](#)

Professionals in



Not a member?

Search our network of doctor, hospitals and other health care professionals. For dental providers in and out of NJ, choose **Find Care in NJ**

[Find Care in NJ](#)


[Find Care Outside NJ](#)

[Find a Horizon NJ TotalCare \(HMO D-SNP\) doctor or hospital.](#)

Participating vision professionals and

includes the pediatric vision benefit.

Choose a Plan

Choose a Plan 

[Continue to Davis Vision](#) 

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Searching in **Freehold, NJ – 07728**
Please select a plan from the menu below to begin your search.



Plan


OMNIA

Go Back

Continue


Good Afternoon!
Browse or search to find the care you need.

Plan
OMNIA 

City, state or zip
Freehold, NJ — 07728 

Search for Names and Specialties



Common Searches: [Primary Care](#)  [Urgent Care Center](#) [Behavioral Health](#)  [Dermatologist](#)

Browse by Category

Find results using these care categories

Primary Care Physician (PCP)

Treats common medical conditions, provides preventive care and helps coordinate specialt...

Medical Specialties

Health care professionals and facilities that specialize in care for a specific condition,...

Behavioral Health

Health care professionals who treat mental and behavioral health conditions, including...

Urgent Care Center

Walk-in clinics providing an alternative to the Emergency Room (ER) for an injury or illness...

Hospitals & Other Facilities

Facilities where patients receive emergency, short-term and long-term medical care.

Browse by Category

Plan
OMNIA

City, state or zip
Freehold, NJ - 07728

About All Primary Care Physician

An in-network doctor or other health care professional who supervises, coordinates and maintains continuity of care for covered persons. PCPs include: family medicine, internal medicine, pediatrics and nurse practitioners who meet specific requirements.


All Specialties | All Tiers | All People & Places | All Genders | All Patient Ratings | Blue Quality Programs | More Filters

VIEW ONLY: Accepting New Patients Primary Care Physician Wheelchair Accessible Patient Centered Providers Medication Assisted Treatment Virtual Care In-Person Care WITHIN: 50 miles

List view | Map view


Sort By
Best Match

Providers:




Family Practice


Compare



In "OMNIA" Plan
OMNIA TIER 1 ⓘ

☆☆☆☆☆ [Be the First to Review](#)

 2 Affiliations

 3 Awards

Phone: 732-625-3166

Accepting New Patients

[Get directions](#) (est. 1.2 miles away)

Enrolling Dependents

You can cover the following individuals on your County of Monmouth health, prescription, dental, and vision plans:

- Spouse or Civil Union Partner
- Child
- Stepchild
- Adopted child
- Legal Guardianship

Evidence of relationship and identity are required. If proof of relationship/identity are not received by start date of benefits, they will be terminated until such time as proof is provided.

- Birth Certificates
- Marriage and/or Civil Union Certificates
- Social Security Cards
- Legal paperwork if fostering, adopting or obtaining legal guardianship
- Documentation of shared address/assets

IMPORTANT! Qualifying Life Events

- If you have a change in status, e.g. Marriage, Divorce, Birth or Adoption, etc., the new dependent must be added to your health coverage within **30 days** of the event.
- If you do not enroll additional family member within **30 days** of the event, you must wait until the next Open Enrollment!
- To make a change in your status for any of the above reasons contact the Division of Benefits & Workforce Wellness.



Dental & Vision Plans

Plan I
Horizon Dental CHOICE

Deductible	None
Choice of Dentists	Must use their network of Dentists (limited) See www.horizonblue.com
Annual Benefit Maximum	Unlimited
<u>Coverage</u>	
<i>Preventive</i>	100%
<i>Basic</i>	100%
<i>Major</i>	50%

No Orthodontic Benefit or Out of State Coverage
Dependent Children are covered until age 26 (End of Month)

Plan II

Horizon Dental OPTION

Deductible	\$25/person \$75/family
Choice of Dentists	Select any dentist you choose <i>(in and out of network)</i>
Annual Benefit Maximum	\$2,000/person
<u>Coverage</u>	
<i>Preventive</i>	100% of Maximum Allowable Charge (MAC)
<i>Basic</i>	80% of MAC
<i>Major</i>	50% of MAC

No Orthodontic Benefit

Dependent children are covered until age 26 (End of Month)

Out of State Coverage available

Plan III

DSO-Dental Services Organization

Deductible	None
Choice of Dentists	All services available at Eastern Dental
Annual Benefit Maximum	Unlimited
<u>Coverage</u>	
<i>Preventive</i>	100%
<i>Basic</i>	100%
<i>Major</i>	Covered 100 % after \$175.00 deductible

Orthodontic coverage available- \$1300 stainless steel (child)/\$2500 adult

Dependent children can stay enrolled until age 26 (End of Month)

Feature	Dental Choice	Dental Option	DSO
Deductible	None	\$25/person \$75/family	None
Choice of Dentists	In Network only	In & Out of network	Eastern Dental locations only
Annual Benefit Maximum	Unlimited	\$2,000 annual per person	Unlimited
Coverage	In State only	In & Out of State	In State only
Preventive	100%	100% of Maximum Allowable Charge (MAC)	No Cost
Basic	100%	80% of MAC	No Cost
Major	50%	50% of MAC	\$175.00
Orthodontic	None	None	\$1300 stainless steel (child)/\$2500 adult

Enrolling in Dental Plans

If enrolling in Dental CHOICE, please contact BCBS with information of preferred dentist once coverage is approved/active. Otherwise, you will remain with the assigned practice given by BCBS.

If enrolling in the DSO Plan, please include name of office location on the enrollment form in Section D of the enrollment form

Payroll deductions begin one month prior to coverage effective date

If you belong to a Union, wait until you meet with your Union representative to see if an additional dental offering is available before making any dental elections

Voluntary Vision Plan

Davis Vision (aka Panorama III Alt B)

- Eye Exam - Every 12 months
- Contact Lens Fitting
- Available with OMNIA medical plan with no additional payroll deductions
- Completed Vision form is **required** to enroll

Davis Vision Summary Plan

Benefit	Frequency Based on 1/1 -12/31	In-network Copayment	In-network Coverage
Eye Examination	January 1	\$0	Covered in full. <i>Includes dilation when professionally indicated.</i>
Spectacle Lenses	January 1	\$10	Clear plastic lenses in any single vision, bifocal, trifocal or lenticular prescription. Covered in full. (See below for additional lens options and coatings.)
Frame	every other January 1	\$0	<p>Covered in Full Frames: Any Fashion or Designer level frame from Davis Vision's Collection² (retail value, up to \$160).</p> <p>OR, Frame Allowance: \$130 toward any frame from provider plus 20% off any balance.¹ No Copayment required.</p> <p>OR, Visionworks Frame Allowance: \$180 allowance plus 20% off any balance toward any frame from a Visionworks retail store.⁶ No Copayment required.</p>
Contact Lens Evaluation, Fitting & Follow Up Care	January 1	\$0	<p>Davis Vision Collection Contacts: Covered in full.</p> <p>Non Collection Standard Contacts: 15% discount¹</p> <p>Non Collection Specialty Contacts³: 15% discount¹</p>
Contact Lenses (in lieu of eyeglasses)	January 1	\$0	<p>Covered in Full Contacts: From Davis Vision's Collection², up to: Planned Replacement Two boxes/multi-packs* Disposable Four boxes/multi-packs*</p> <p>OR, Contact Lens Allowance: \$130 allowance toward any contacts from provider's supply plus 15% off balance.¹ No Copayment required.</p> <p>OR, Medically Necessary Contacts: Covered in full with prior approval.</p> <p><small>*Number of contact lens boxes may vary based on manufacturer's packaging.</small></p>

Davis Vision Contact

davisvision.com

1-800-278-7753



Flexible Spending Accounts

Flexible Spending Account Medical Reimbursement

- Voluntary Contribution through Payroll Deduction
 - Card is front loaded and paid through biweekly pay checks
- Pre-Tax Savings
 - Minimum Contribution: \$240 /year
 - Maximum Contribution: \$3,330/year
- Use for:
 - Vision Wear
 - RX & Medical Co-Payments
 - Qualifying non-reimbursed medical and dental expenses
- Cautiously determine your voluntary contribution. *“Use it or lose it!”*

Flexible Spending Account Dependent Care Reimbursement

- Voluntary Contribution through Payroll Deduction
- Pre-Tax Savings
- Use for:
 - Child Care & Summer Camp Facility Tuition
 - Up to age 12
 - Approved Care Costs for Elderly / Dependent Needs
- Cautiously determine your voluntary contribution.
“Use it or lose it!”

Transportation & Parking

- The IRS allows employees to pay for eligible transportation expenses with pre-tax dollars. Qualified expenses are those for mass transit, parking at or near your work location, or commuter parking near a transit stop or station.
- This is for the employee only and cannot be used by family members.



Disability Compensation

Temporary Disability Compensation

- Eligibility
 - Must work a minimum of 20 hours/week
 - Must have been employed for six months
 - Must provide proof of disability for non-job-related illness or injury, which extends for a minimum of 15 days
- 100% County-funded
 - Therefore, no deductions made for SDI Taxes
- Eligible employee receive a maximum of **\$300/week** for up to 52 weeks with an *approved leave of absence*.
- You will be billed for your contribution to the health insurance as well as any voluntary benefits, i.e., dental

Additional Disability Insurance

Voluntary Disability Insurance

- Contribution based on salary, age, and amount of accumulated sick time
- Guaranteed issue for new employees
- Receive up to 60% of salary while on disability
- Runs concurrent with Temporary Disability Compensation
- Enrollment is completed directly through Colonial Life

Other Colonial Life Voluntary Benefits

- Accident
- Critical Illness
- Cancer Insurance
- Long Term Disability
- Hospital Indemnity
- All plans are portable after employment ends

For all Colonial Life Voluntary benefits, go to:
Self Service → “My Employee Forms and Memos” →
“Benefit Forms” → “Voluntary Benefits”

Additional Life Insurance

Voluntary Universal Life Insurance

- Select the benefit amount that meets your specific needs
- Offered on an after-tax basis
- Opportunity to insure your spouse as well

Colonial Life Voluntary Benefits

Lauren Perri

856-983-9600 x101

www.coloniallife.com

Aflac Pet and Supplemental Dental Insurance Plans

To see the benefits available under the Aflac Plans,
scan the QR Code or link below.

<https://www.aflacrollment.com/CountyofMonmouth/qqq031429134>





NJ Pensions & Benefits

NJ Division of Pensions and Benefits

1. PERS, Public Employees' Retirement System
 2. DCRP, Defined Contribution Retirement Program
 3. PFRS, Police and Fireman Retirement System
- Membership is required for Permanent County employees
 - Exception: If you are currently collecting from a different NJ State Pension Program
 - Provisional employees will automatically be enrolled once appointed OR after 12 months of continuous service.

I. PERS

Enrollment requires a minimum of 32 hours per week for Local Government Employees

Must earn at least \$8,300/year

Employee contribution

7.5% of annual salary over 24 pay periods

Contributions are tax deferred

II. PFRS

County Correction & Sheriff's
Officers

Employee contribution

10% of annual salary (if full-time)

Contributions are tax deferred

PERS & PFRS - Beneficiaries

- Employees are responsible for selecting beneficiaries once they receive a membership I.D.# and Pension booklet via the State from NJDPB (takes approximately 2-4 months).
- Done via online through Member Benefits Online System (MBOS) new user, register at: www.state.nj.us/treasury/pensions.
- If not completed, the “Member’s Estate” will automatically be the beneficiary of record.
- Employees can view their Personal Benefit Statements in MBOS which are posted quarterly. Be sure to keep login information in a safe place.

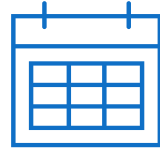
Group Life Insurance - PERS or PFRS

- Automatic enrollment for employees enrolled in PERS or PFRS
- Survivor Benefit Coverage of Active Members
- PERS
 - 3 times your annual salary (last 12 months of employment)
- The County & Employee equally share contribution
 - Employee contribution = 0.5% of annual salary
 - Employee may withdraw from personal contribution after one year of service.
 - Benefit is then reduced to 1 ½ times your annual salary with no future opportunity to enroll
- PFRS
 - 3 1/2 times your annual salary
 - No employee contribution

Pension Loans



Eligible after 3 years & 3 months of participation



May borrow up to 50% of your accumulated total twice per calendar year



For eligible borrowers, the interest rate for pension loan applications received in 2025 will be 10% per annum on the declining balance of the loan.
Administrative processing fee is \$15.00.



Note that the administrative processing fee is not an added charge but is taken from the requested amount of the loan.

III. DCRP

The DCRP provides eligible members with a tax-sheltered, defined contribution retirement benefit, along with life insurance and long-term disability coverage

Membership is required

Includes Appointed or Elected Officials

Employees that earn over \$176,100 (surplus goes into DCRP, this can be waived)

Employees that work less than 32 hours and earn at least 5K/year

5.5% of annual salary taken from paycheck deductions

DCRP Employer Paid Life Insurance

- 1.5 times the annual base salary (medical examination required for 60 years or older)
- Vested after 1 year of participation
- Requires appointing a beneficiary
 - Booklet will be sent to you with instructions.
- Long-term disability coverage
 - Employer-paid after one year of participation.
- Employees will receive further information from Empower Admin



Monmouth County Health Policies

Family & Medical Leave Policy

- Federal & State - 12 weeks of unpaid leave for approved absences.
- Eligibility for Leave: Worked 1,000 hours and employed 12 months.
- NJ Family Leave Insurance (NJFLI)
For additional information visit www.nj.gov/labor
 - Only eligible if carrying for a family member/baby bonding
- Family Leave Insurance benefits payable through the NJFLI up to maximums allowed by the State at the time of leave.
- Leave forms are located in Self Service under My Employee Forms & Memos, Leave Forms



Patient Protection & Affordable Care Act (PPACA)

- Passed in May of 2010. There are many provisions to the law. Among them are as follows:
 - Created public & private insurance exchanges where healthcare plans can be purchased.
 - Requires that employers notify their employees of the existence of these exchanges.
 - Requires everyone to have health benefits or pay a penalty.
 - Monmouth County coverage is considered affordable & creditable under this law.
 - The County does not administer these plans under PPACA
 - Visit HealthCare.gov for more information.

Public Service Loan Forgiveness

- Some student loans may qualify for Public Service Loan Forgiveness (PSLF)
- Full time County employees who make 120 qualifying payments may be eligible to have the remainder of their loan forgiven
- For more information, please visit [StudentAid.gov](https://studentaid.gov)



Benefit Enrollment: Next Steps

Benefit Notification Sign-Up

- Learn about upcoming Wellness Programs, Voluntary Benefits and Open Enrollments for your healthcare policy offerings
- How to:
 - Log into your Self-Service portal.
 - Under “Personal Assistant”, click on “Sign Up for Benefit Notifications”.
 - Enter the requested information and begin receiving valuable notifications that will provide useful information to help you and your dependents maintain optimal levels of good health!

✓ PERSONAL ASSISTANT

- › Self Service and FAQ Documentation
- › Closing & Delayed Opening Notification
- › Wellness Program Registration
- › Employee Guide
- › 2025 EMPLOYEE EXPO
- › NJ Civil Service Promotional Job Announcements
- › Sign Up for Benefit Notifications 
- › Retirement Seminars
- › HR Training Opportunities

✓ PERSONAL INFORMATION

- › Personal Profile ←
- › Emergency Contact Information

- › Assignments
- › Calendar Events

✓ PAY INFORMATION

- › Banking Information
- › Transaction History
- › Pay History
- › View W2 Information
- › Time Punches

- › Tax Filing Information
- › Pay Line History
- › View Earning Statement
- › Deposit Stub Report
- › W2 Form

✓ ATTENDANCE

- › Leave Balances

- › Leave History

✓ BENEFITS

- › Current Benefit Enrollments

✓ BENEFIT PROVIDER LINKS

- › Deferred Comp - Nationwide
- › Horizon Medical & Dental
- › IAA Medical
- › Colonial Life Products

- › Express Scripts
- › Horizon Vision
- › Pension - State of NJ
- › EAP - Quantum Health Solutions

✓ MY EMPLOYEE FORMS & MEMOS

- › HR Forms
- › Paycheck and Payroll Forms
- › Leave Forms
- › Memorandums & Policies

- › Benefit Forms ←
- › Pension/Retirement Forms
- › Employee Legal Notices

✓ GENERAL INFORMATION

> General Information



General Open Enrollment Information

✓ MEDICAL

> Medical

✓ VOLUNTARY BENEFITS

> Voluntary Benefits



FSA & Colonial Life Open Enrollment Information

✓ WELLNESS

> Wellness

✓ DENTAL

> Dental

✓ VISION

> Vision

✓ NATIONWIDE

> Nationwide

IMPORTANT ENROLLMENT INFORMATION

Completed enrollment forms must be submitted within 7 days of this Orientation.

4 options to send paperwork:

1. Scan and email to Enrollments@co.monmouth.nj.us
2. Send via inter-office mail to HR—Benefits
3. Fax to 732-780-3364
4. Stop by and see us! (Hall of Records Annex)

Do NOT delay! Next opportunity to enroll is during Open Enrollment.