

BOUND BROOK SCHOOL DISTRICT

LaMonte Building . West Second Street . Bound Brook, NJ 08805 . tel: 732-652-7928. fax: 732-271-9097

Date: May 1, 2011

To: Eligible Employees

RE: Horizon Health and Delta Dental Benefits Open Enrollment Period

May 16th through June 3rd has been established as an *Open Enrollment Period* for the district's health and dental benefit plans.

The Open Enrollment Period is an opportunity to review your coverage to make sure you are enrolled for the benefits and services you need and that the providers you use are available to you. During the Open Enrollment you can change your health plan option, enroll in the health and/or dental plan if you previously declined coverage, and add or change dependents. If you would like to make any changes, please complete a Delta Dental or Horizon Enrollment/Change Request form, found on the district's website under the Employee's Only tab, and return it to Stacie Winkleman, in the Business Office, by June 3, 2011. Any changes will be effective July 1, 2011.

Responsibility for removing dependents that are no longer eligible for health care coverage lies with the employee. The State has been conducting random reviews of dependent coverage. Employees may be liable if they represent that a dependent is eligible for coverage when, in fact, they are not. Please review your dependent coverage accordingly, keeping in mind the following dependent eligibility requirements:

- Beginning July 1, 2011, coverage for an unmarried dependent child terminates at the end of the year the child reaches age 26 (unless handicapped) or the date he or she becomes employed and eligible for health insurance coverage as a result of that employment, whichever occurs first.
- Coverage for a spouse terminates on the date of the spouse's death, or upon divorce or marital separation.

If you have any questions about your benefit coverage and options, you may call Joe Colombo of G.R. Murray at 609-924-5000.