

THANK YOU VISITING THE **RIDGEWOOD PUBLIC SCHOOLS**  
OPEN ENROLLMENT Q & A WEBINAR.

YOU CAN SUBMIT YOUR QUESTIONS VIA THE CHAT FEATURE. 

IF YOU ARE DIALING IN WE WILL CALL ON YOU TO MAKE SURE YOUR QUESTION IS  
ANSWERED. 

PLEASE VISIT [WWW.IMACPORTAL.COM](http://WWW.IMACPORTAL.COM). FOR ALL BENEFIT PLAN INFORMATION  
AND FORMS.

USERNAME [RidgewoodPS](#) AND THE PASSWORD IS [rps0745 I](#).

PLEASE FEEL FREE TO CONTACT IMAC WITH ANY BENEFIT OR CLAIM QUESTIONS

**973-450-9800**

**INFO@IMACAGENCY.COM**



**RIDGEWOOD**  
PUBLIC SCHOOLS

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# RIDGEWOOD PUBLIC SCHOOLS

## 2021 OPEN ENROLLMENT PRESENTATION



RIDGEWOOD  
PUBLIC SCHOOLS



ACISURE Agency Partner

# IMAC INSURANCE AGENCY

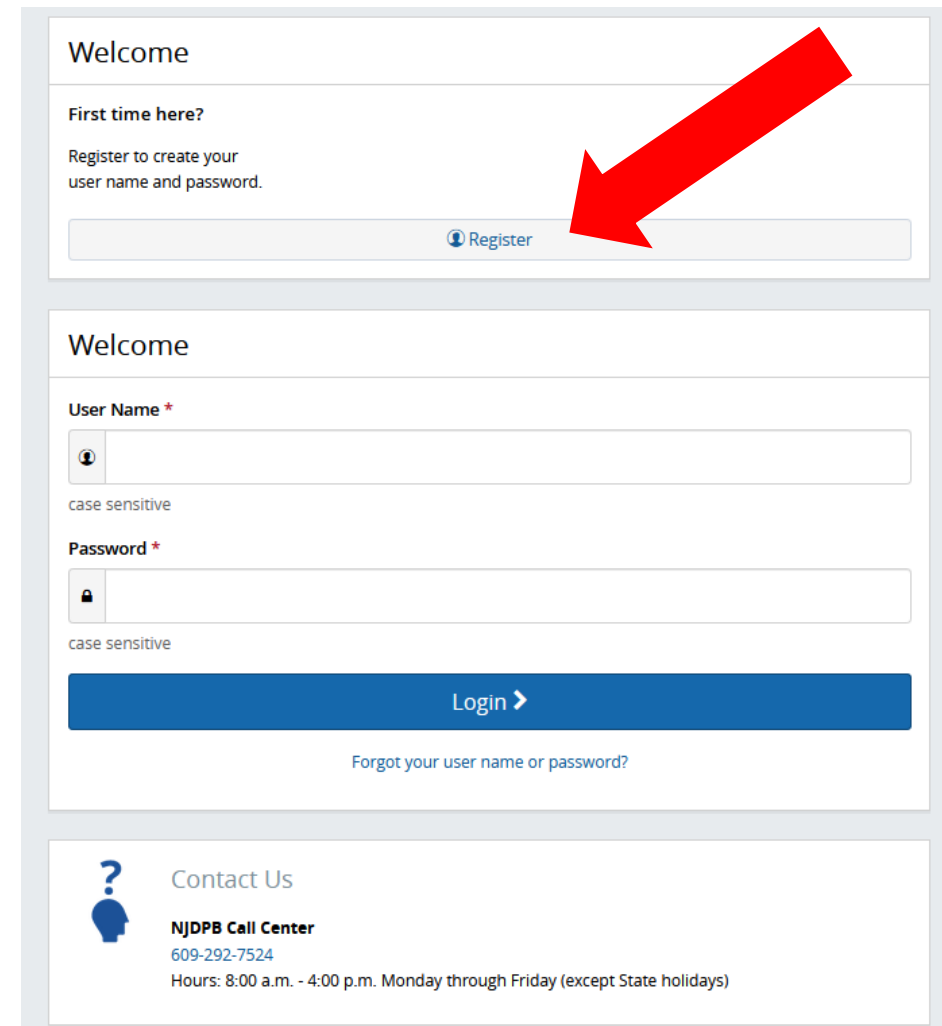
- Broker for the BOE's medical benefits
- Insurance advocate for employees
  - IMAC Insurance Agency is the insurance broker for the District health benefits, including the medical, prescription and dental insurance benefits. IMAC can assist you with any benefit questions or claims problems that you are unable to resolve with regard to your benefits. Our dedicated member liaisons have the ability and the resources to resolve your issue and answer your questions quickly and efficiently.
  - If anyone has a specific plan coverage question or existing claim problem that cannot be resolved after contacting the insurance carrier, please IMAC Insurance Agency for assistance by calling **973-450-9800**. You can also contact IMAC by sending an email to **info@imacagency.com** and a representative will get back to you.
  - Available to answer any questions regarding SEHBP plan offerings as well as any other benefit / enrollment questions

# OVERVIEW

- The open enrollment period is effective from October 1<sup>st</sup> through October 31<sup>st</sup>.
- The SEHBP has launched a new portal called Benefitsolver for employees to enroll in their health benefits, make plan changes, add new dependents, and upload documentation.
- All enrollment changes will only be processed on the BenefitSolver portal.
- Paper enrollment forms or waiver forms will no longer be accepted.
- There is also a mobile app called My Choice Mobile available for members to download and manage their benefits.
- If you have not registered yet for the site, please visit <http://mynjbenefitshub.nj.gov> to complete your enrollment by October 31<sup>st</sup>.

# BENEFIT SOLVER OR MY NJ BENEFITS HUB

- First Step – Register:
  - Navigate to: <http://mynjbenefitshub.nj.gov>
  - a) Click Register
  - b) Enter SSN and DOB
  - c) Enter Company Key: SHBP/SEHBP
  - d) Click continue



The screenshot displays three panels of the NJDPB website interface. The top panel, titled 'Welcome', asks 'First time here?' and prompts the user to 'Register to create your user name and password.' A red arrow points to the 'Register' button. The middle panel, also titled 'Welcome', contains a 'User Name \*' field with a user icon, a 'Password \*' field with a lock icon, and a 'Login >' button. Below the login button is a link for 'Forgot your user name or password?'. The bottom panel, titled 'Contact Us', features a question mark icon and provides the NJDPB Call Center contact information: 609-292-7524, with hours from 8:00 a.m. to 4:00 p.m. Monday through Friday (except State holidays).

# BENEFIT SOLVER OR MY NJ BENEFITS HUB – REGISTRATION PAGE



Info    Create    Confirm    Login

Info

**Social Security Number \***

123-45-6789

**Date of Birth \***

MM/DD/YYYY

**ZIP**

Enter a valid US zip, US zip+4, Canadian, or Foreign postal code. If you do not have a postal code on file, leave blank.

**Company Key**  
SHBP/SEHBP [Change](#)

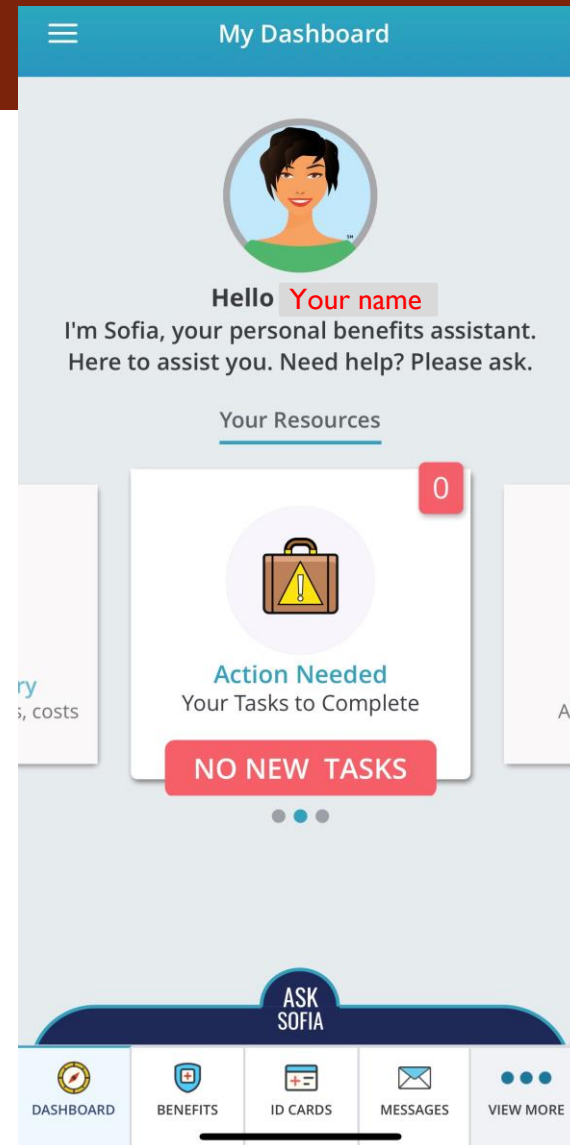
**Directions**  
All fields are required.  
If you don't already have your Company Key, contact your benefits administrator.



# BENEFIT SOLVER OR MY NJ BENEFITS HUB – YOUR DASHBOARD

The screenshot shows the mynjbenefitshub website dashboard. At the top, there is a navigation bar with the logo, a search bar, and links for Home, Message Center, Reference Center, and a user profile icon labeled "Your Name Will Appear Here". Below the navigation bar is a secondary menu with Home, Change My Benefits, My Benefits, and Contacts. The main content area features a large "WELCOME TO mynjbenefitshub" banner with a group photo. To the right of the banner is a message box with a red "Your Name Will Appear Here" annotation. Below the banner is a grid of eight colorful tiles: Benefit Guide, Change My Benefits, Earn My NJWELL Reward, Find a Provider, Contacts, Additional Benefits, Change My Address or Email, and Plan Details. To the right of the grid is a "WELCOME Visit the Virtual Benefits Fair" banner. Below the grid and banner are several service tiles: "Review my current coverage" with a "Benefit Summary" link, "Web Browser Message - Member", "Call Center" with NJDPB Client Services hours (8:00 AM - 4:00 PM Monday through Friday, extended hours 4:00 PM - 7:00 PM Tuesday, Wednesday, Thursday, and 8:00 AM - 12:00 PM Saturday) and COBRA (Businessolver) information, and a video player for "Meet Sofia". At the bottom right, there is a "my choice Mobile App" video player and a user profile icon for "Hi, I'M SOFIA".

# BENEFIT SOLVER OR MY NJ BENEFITS HUB – MY CHOICE APP





# BENEFIT SOLVER OR MY NJ BENEFITS HUB – DEPENDENT VERIFICATION

## ■ How do I verify my dependents?

- You can upload required documents through BenefitSolver website or take a photo with your smartphone and submit the MyChoice app.

## ■ Acceptable forms of documentation

- **Spouse:** Marriage Certificate and Joint Tax Return are required. If married within a year of qualifying event date, tax return is not required. If filing separately, both returns must show the same address. The financial data can be redacted on the tax return.
- **Child:** Birth certificate, court order, or Qualified Medical Child Support Order (QMCSO)
- **Stepchild:** A photocopy of the child's birth certificate showing the spouse/partner's name as a parent and a photocopy of the marriage/partnership.
- **Foster Child:** A photocopy of the child's birth certificate and additional supporting legal documentation that attest to the legal guardianship by the covered employee.

# 2021 OPEN ENROLLMENT PLAN OPTIONS

- There are 3 different Horizon health plans being offered which are as follows:
- **NJ Direct 10**
- **NJ Direct 15**
- **NJEHP**
  - The NJEHP has different prescription benefits offered through the School Employees' Health Benefit Plan (SEHBP). Employees hired after July 1, 2020 are required to be enrolled in the New Jersey Educators Health Plan (NJEHP) as per P.L. 2020, Chapter 44 (S2273/A20) and stay in the NJEHP or GSHP plan until 2028. Plan design details for the GSHP are yet to be determined.

**For detailed comparisons, please visit the  
IMAC Benefits Portal or BenefitSolver**

# NJEHP CONTRIBUTION SCHEDULE

Salary/Ret. Allowance	Coverage Level Percentages			
	Single	Parent & Child	Member & Spouse/Partner	Family
\$40,000 or Less	1.7%	2.2%	2.8%	3.3%
>\$40,000 to \$50,000	1.9%	2.5%	3.3%	3.9%
>\$50,000 to \$60,000	2.2%	2.8%	3.9%	4.4%
>\$60,000 to \$70,000	2.5%	3.0%	4.4%	5.0%
>\$70,000 to \$80,000	2.8%	3.3%	5.0%	5.5%
>\$80,000 to \$90,000	3.0%	3.6%	5.5%	6.0%
>\$90,000 to \$100,000	3.3%	3.9%	6.0%	6.6%
>\$100,000 to \$125,000	3.6%	4.4%	6.6%	7.2%

# Medical Plan Highlights NJEHP

## ■ NJEHP Plan Highlights

- NJEHP utilizes the same network of providers in Direct 10 and Direct 15
- Contributions for the NJEHP will be calculated as a percentage of salary, rather than a percentage of premium.
- \$10 Primary Care Physician Office Visit Copay
- \$15 Specialist Office Visit Copay
- \$125 Emergency Copay
- Out-of-pocket costs may be higher if you use out-of-network providers
- Use of different formulary that in which members pay the cost difference between the brand drug and the generic drug.
- Horizon B-Fit Gym Reimbursement will also be available under the NJEHP plan

# Medical Plan Comparison – NJDirect 10 vs. NJDirect 15 vs. NJEHP

	NJDIRECT 10	NJDIRECT 15	NJEHP
<b>NJ Network</b>	Horizon Managed Care	Horizon Managed Care	Horizon Managed Care
<b>National Network</b>	BlueCard	BlueCard	BlueCard
<b>Primary Care Copay</b>	\$10	\$15	\$10
<b>Specialist Copay</b>	\$10	\$15	\$15
<b>Annual Physical/Well Visits (In Network Only)</b>	No Copay	No Copay	No Copay

# Medical Plan Comparison – NJDirect 10 vs. NJDirect 15 vs. NJEHP

	NJDIRECT 10	NJDIRECT 15	NJEHP
<b>Annual Deductible</b>	In-Network: \$0 Out Net: \$100 / \$250	In-Network: \$0 Out Net: \$100 / \$250	In-Network: \$0 Out Net: \$350 / \$700
<b>Out of Pocket Max</b>	In: \$400 / \$1,000 Out: \$2,000/\$5,000	In: \$6,960 / \$13,920 Out: \$2,000/\$5,000	In: \$500 / \$1,000 Out: \$2,000/\$5,000
<b>Referral</b>	Not Required	Not Required	Not Required
<b>Lab Work (x-ray, blood, CT, PET, MRIs)</b>	In: No Charge in office or LabCorp / Quest Out: Ded & 20% Coinsurance	In: No Charge in office or LabCorp / Quest Out: Ded & 30% Coinsurance	In: No Charge in office or LabCorp / Quest Out: Ded & 30% Coinsurance
<b>Outpatient Surgery</b>	In: No Charge Out: Ded & 20% Coinsurance	In: No Charge Out: Ded & 30% Coinsurance	In: No Charge Out: Ded & 30% Coinsurance
<b>Emergency Room</b>	\$25 Copay	\$50 Copay	\$125 Copay



# NJEHP Out of Network Coverage

- **What does 70% (200% of CMS) mean for out of network reimbursement?**
  - Network providers have agreed to a certain fee schedule. If you use out-of-network providers, they can charge whatever they want. If a provider's charge is more than the plan allowance, this is called a "balance bill." The difference between what the plan allows and the out-of-network provider charges is the responsibility of the patient if the provider chooses to bill the patient.
  - The NJEHP plan sets an out-of-network reimbursement rate of 200% of the Medicare reimbursement for covered services.

# OUT OF NETWORK CHARGES & BALANCE BILLING

## \*\*NJEHP EXAMPLE\*\*

\$100

Total Amount Billed by Provider

\$50

Determined UCR Allowed Amount for Covered Services

\$15

30% Coinsurance Amount to be Paid by Member

\$35

70% Coinsurance Amount Paid by Horizon

\$50 Balance Due by Member Known as  
"Balance Billing"

**This is a hypothetical example, not intended to be used as an actual determination of benefit coverage.**



# Prescription Plan Highlights NJEHP

- **Mandatory Generics**
- **Step Therapy**
- **Use of Closed Formulary**

<b>Retail: Generic Copayments</b>	<b>\$5</b>
<b>Retail: Preferred Brand Copayments</b>	<b>\$10</b>
<b>Retail: Non-Preferred Brand Copayments</b>	<b>Member pays the applicable brand copayment as listed above, plus the cost difference between the brand drug and the generic drug.</b>
<b>Mail: Generic Copayments</b>	<b>\$10</b>
<b>Mail: Preferred Brand Copayments</b>	<b>\$20</b>
<b>Mail: Non-Preferred Brand Copayments</b>	<b>Member pays the applicable brand copayment as listed above, plus the cost difference between the brand drug and the generic drug.</b>
<b>Prescription Drug annual Out-of-Pocket Maximum (Individual/Family)</b>	<b>\$1,600/\$3,200</b>

# OPTUM RX PRESCRIPTION BENEFITS

- You can search for in-network pharmacies, check for drug coverage and pricing, and determine if a medication has any special requirements, such as prior-authorization (pre-approval), step therapy, or specialty pharmacy.
- When performing your research pre-transition, you will select “Active Local Education Employees”

## Welcome to OptumRx

OptumRx is a focused, collaborative and innovative leader in the pharmacy benefit management (PBM) industry. Every day, we serve millions of people through our state-of-the-art home delivery pharmacy and a national network of community pharmacies.

### State Health Benefits Programs / School Employees' Health Benefit Programs

State of New Jersey Active State Employees Enrolled in the SHBP

State of New Jersey Active Local Government Employees Enrolled in the SHBP

State of New Jersey Active Local Education Employees Enrolled in the SEHBP

State of New Jersey Non-Medicare Eligible Local Government and State Monthly Retirees

State of New Jersey Non-Medicare Eligible Local Education Retirees

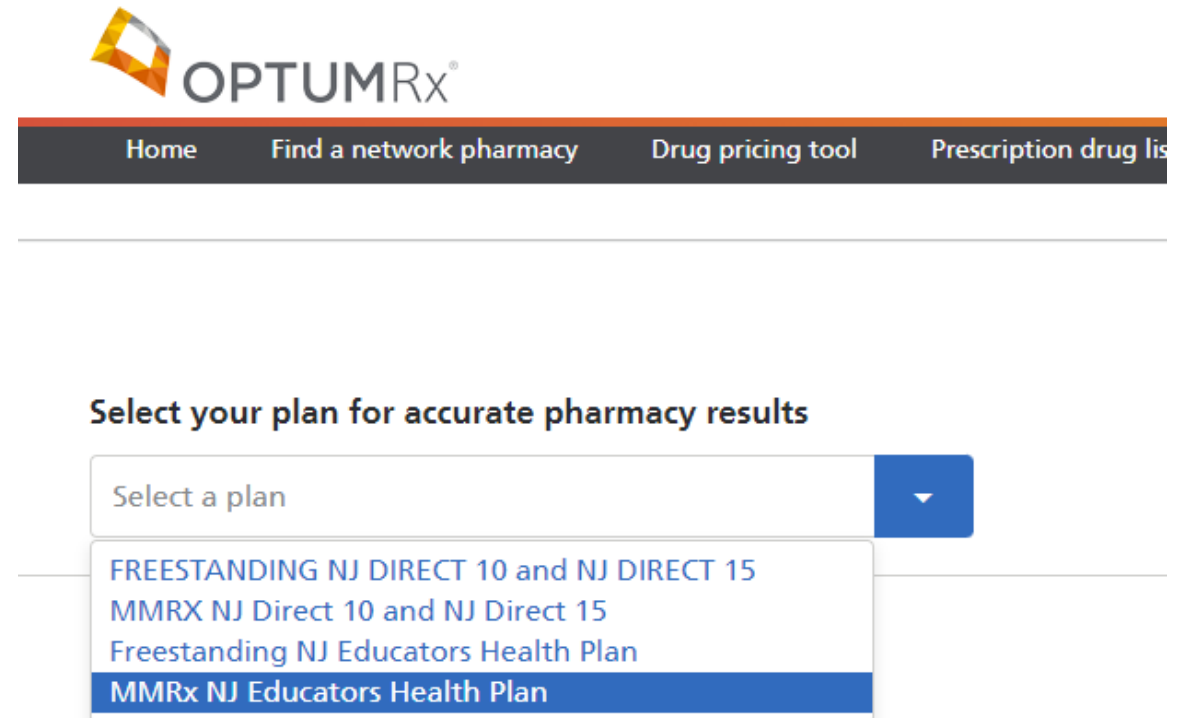
State of New Jersey Medicare Eligible Retirees



# OPTUM RX PRESCRIPTION BENEFITS – SEARCH OPTIONS

You will be able to find:

- In-network pharmacies
- Approved compounding pharmacies
- Drug coverage and requirements
- Drug pricing
- Additional information



The screenshot shows the OPTUMRx website interface. At the top, there is a navigation bar with the OPTUMRx logo and four menu items: Home, Find a network pharmacy, Drug pricing tool, and Prescription drug list. Below the navigation bar, there is a section titled "Select your plan for accurate pharmacy results". This section contains a dropdown menu with the text "Select a plan" and a blue arrow icon. The dropdown menu is open, showing four options: "FREESTANDING NJ DIRECT 10 and NJ DIRECT 15", "MMRX NJ Direct 10 and NJ Direct 15", "Freestanding NJ Educators Health Plan", and "MMRx NJ Educators Health Plan". The "MMRx NJ Educators Health Plan" option is highlighted in blue.

# OPTUM RX PRESCRIPTION BENEFITS –DRUG LIST AND DRUG PRICING SEARCH



[Home](#) [Find a network pharmacy](#) [Drug pricing tool](#) [Prescription drug list](#) [OptumRx Member Portal Log-in](#)

Select a plan

MMRx NJ Educators Health Plan

[Drug Name](#) [Therapeutic Class](#) [Status Tier](#)

Search the list of FDA-approved drugs and coverage for each by entering a drug name below.

Last Update: October, 2021

Drug name

Example: Lipitor, Amoxicillin

Index by drug name

[A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)

A



# OPTUM RX

## PRESCRIPTION BENEFITS - DRUG LIST AND DRUG PRICING SEARCH

Plan: MMRx NJ Educators Health Plan

[Prescription drug list](#)

Brand and Generic  Filter by Coverage

<b>ROSUVASTATIN CALCIUM TAB 5 MG</b> Generic	Dosage 5 MG Tablet	Coverage TIER 01 - GENERIC	Restrictions Prior authorization: No Step therapy: No	<a href="#">Coverage details &gt;</a>
<b>ROSUVASTATIN CALCIUM TAB 10 MG</b> Generic	Dosage 10 MG Tablet	Coverage TIER 01 - GENERIC	Restrictions Prior authorization: No Step therapy: No	<a href="#">Coverage details &gt;</a>
<b>ROSUVASTATIN CALCIUM TAB 20 MG</b> Generic	Dosage 20 MG Tablet	Coverage TIER 01 - GENERIC	Restrictions Prior authorization: No Step therapy: No	<a href="#">Coverage details &gt;</a>
<b>ROSUVASTATIN CALCIUM TAB 40 MG</b> Generic	Dosage 40 MG Tablet	Coverage TIER 01 - GENERIC	Restrictions Prior authorization: No Step therapy: No	<a href="#">Coverage details &gt;</a>
<b>CRESTOR</b> Brand	Dosage 10 MG Tablet	Coverage EXCLUDED	Restrictions Prior authorization: No Step therapy: No	<a href="#">Coverage details &gt;</a>



## SHOPRITE PHARMACY

**Language support, In-network**

540 Passaic Avenue, West Caldwell, NJ, 07006

[973-575-0030](tel:973-575-0030)

30 day supply  
(Qty: 30)

Plan pays  
**\$1.07**

You pay  
**\$0.12 (\$0.12/mo)**  
**BEST VALUE**



90 day supply  
(Qty: 90)

Plan pays  
**\$3.60**

You pay  
**\$0.40 (\$0.13/mo)**

## CAREMARK NEW JERSEY SPECIALTY PHARM

**Language support, In-network**

180 Passaic Avenue, Fairfield, NJ, 07004

[973-461-1550](tel:973-461-1550)

30 day supply  
(Qty: 30)

Plan pays  
**\$1.88**

You pay  
**\$0.21 (\$0.21/mo)**

## CVS PHARMACY #00761

**Language support, In-network, 24-hour**

560 Passaic Ave West Caldwell Shopp, West Caldwell, NJ, 07006

30 day supply  
(Qty: 30)

Plan pays  
**\$7.35**

You pay  
**\$0.82 (\$0.82/mo)**



# NEXT STEPS



NEXT  
STEPS

- If you are not making any changes to your enrollment, you are not required to complete enrollment changes on BenefitSolver or on enrollment forms for dental coverage.
- If you are making changes or waiving your coverage, you must complete enrollment or waiver on BenefitSolver for medical and prescription and on enrollment forms for dental coverage.
  - You must register first if you have not done so already.
- Utilize the IMAC Portal to:
  - Evaluate plan information and contribution information
- Select a plan for the 2022 Year
  - You will be eligible to switch plans during the next Open Enrollment period in October 2022.
- **All enrollment and waiver changes must be done on the BenefitSolver portal by October 31<sup>st</sup>. No changes will be allowed after the open enrollment deadline.**

# IMAC PORTAL INSTRUCTIONS

The employee health benefits information portal is now open. On this site, all **Ridgewood Public Schools** employees will be able to do the following:

- View summaries and plan documentation information about medical, prescription drug and dental plans
- Use contribution calculator to determine payroll deductions
- Find links to sources of health related information

The link for the portal is [www.IMACPortal.com](http://www.IMACPortal.com). Once there, you will be prompted to enter your username and password, which is **RidgewoodPS** and the password is **rps07451**. The information on the portal is all of a general nature. No specific claim information or other personal information can be accessed through our portal.





# CONTRIBUTION CALCULATOR



**RIDGEWOOD**  
PUBLIC SCHOOLS



## 2022 Ridgewood BOE Contribution Calculator

Click on one of the below option for your unions custom contribution calculator to calculate your contributions.

Direct 10 for Teachers  
& Administrators

New Jersey Educators  
Health Plan

Direct 10 for  
Secretaries

Direct 15 for Teachers  
& Administrators

Direct 15 for  
Secretaries



# SEHBP MMRX RATES



## Local Monthly Active Group — Education Employers Monthly Rates Effective 1/1/2022 to 12/31/2022

For employers who offer prescription drugs through the medical plan in which the subscriber is enrolled

PLAN/COVERAGE DESCRIPTION	EMPLOYEE SINGLE COST	DEPENDENT COST	TOTAL
<b>NJ DIRECT10 #050 — PPO Plan with \$10 Primary Care Copayment</b>			
Single	\$1,001.62		\$1,001.62
Member & Spouse/Partner	\$1,003.92	\$999.33	\$2,003.25
Family	\$1,004.76	\$1,859.89	\$2,864.65
Parent & Child	\$1,002.64	\$860.38	\$1,863.02
<b>NJ DIRECT15 #150 — PPO Plan with \$15 Primary Care Copayment</b>			
Single	\$957.58		\$957.58
Member & Spouse/Partner	\$959.88	\$955.28	\$1,915.16
Family	\$960.72	\$1,777.96	\$2,738.68
Parent & Child	\$958.60	\$822.51	\$1,781.11
<b>New Jersey Educators Health Plan #098 — PPO Plan with \$10 Primary Care Copayment /\$15 Specialist Care Copayment</b>			
Single	\$891.46		\$891.46
Member & Spouse/Partner	\$893.76	\$889.16	\$1,782.92
Family	\$894.60	\$1,654.97	\$2,549.57
Parent & Child	\$892.48	\$765.63	\$1,658.11



ACRISURE Agency Partner

# LIFE EVENTS AND ANNUAL OPEN ENROLLMENT

- **Life Event**

- You have 60 days to complete your Enrollment and documentation on BenefitSolver. Coverage will then be retroactive to the date of the event.

- **Open Enrollment**

- You have an Annual Open Enrollment opportunity which takes place in October and any changes will be effective on January 1st. You can make the following Open Enrollment changes:
  - Add or delete dependents
  - Change between plans
  - Waive Coverage
  - Enroll in coverage if previously waived

# CHILD DEPENDENT ELIGIBILITY

Children can be covered until the end of the calendar year that they turn 26. At the end of the year the child may have the following coverage options under SEHBP:

- COBRA
- Chapter 375 (Dependents under 31)
- Coverage Continuation for Over Age Children with Disabilities

# CHAPTER 375

- **Over Age Children until Age 31**
- Certain children over age 26 may be eligible for coverage until age 31 under Chapter 375. This includes a child by blood or law who is under the age of 31; is unmarried; has no dependent(s) of his or her own; lives in New Jersey or is a full-time student at an accredited public or private college or university; and is not covered in any way under a group or individual health benefits plan, church plan, or entitled to Medicare.
- The covered parent or child is responsible for the entire cost of coverage. These children are not eligible for dental or vision benefits.
- For more information visit <https://www.state.nj.us/treasury/pensions/documents/factsheets/fact74.pdf>

# HORIZON DOCTOR-HOSPITAL FINDER

What type of care are you looking for?

Medical Behavioral Health Dental Vision

Choose a Plan

Plan Selected - NJ EDUCATORS HEALTH PLAN

Choose a Location

Nutley, NJ 07110

E.g. John Smith / Orthopedic Surgery / Community Medical Center

- Utilize the Horizon website to see if your provider participates in your plan election:
- [HorizonBlue.com/doctorfinder](https://HorizonBlue.com/doctorfinder)

# HORIZON B FIT

- When you enroll in HorizonbFit, you become eligible to receive a \$20 incentive for every month that you visit your selected fitness facility 12 days or more. That means that you can earn up to \$240 a year in rewards when you exercise regularly.
- Visit [HorizonbFit.com](http://HorizonbFit.com) and:
  - 1. Verify your eligibility.
  - 2. Select a participating facility or nominate one to be included in the network.
  - 3. Set up your secure account.
  - 4. Select your preference for reporting visits.
- Once your online enrollment is confirmed, you'll start earning a \$20 reward for every month you visit your selected fitness facility for 12 days or more. HorizonbFit makes getting regular exercise affordable, convenient and more rewarding for you!



# HORIZON BLUE 365



HEALTHY LIVING IS JUST A DEAL AWAY.  
**Join Blue365<sup>®</sup> and start saving today!**

With Blue365, great deals are yours for every aspect of your life – like 20 percent off at Reebok.com, discounted products through Jenny Craig, or a gym membership for only \$29 a month.

Register now at <https://www.blue365deals.com/> to take advantage of Blue365. It's an online destination featuring healthy deals and discounts exclusively for our members.

Just have your Blue Cross and Blue Shield member ID card handy. In a couple of minutes, you will be registered and ready to shop. Every week, we will send a special deal straight to your email inbox.

Check out these top brands with discounts just for you:



**Blue365.**

Because health is a big deal™



# HORIZON APP

- Please visit us on our website at:
  - [www.HorizonBlue.com](http://www.HorizonBlue.com)
- Download the Mobile App
- After you are enrolled, register on the member portal at [horizonblue.com](http://horizonblue.com)
- Download the free Horizon Blue App by texting GetApp to 422-272 or visit the Apple App Store or Google Play.2
- Install the app on your device
- Sign in by using the username and password you chose for [Horizonblue.com](http://Horizonblue.com)

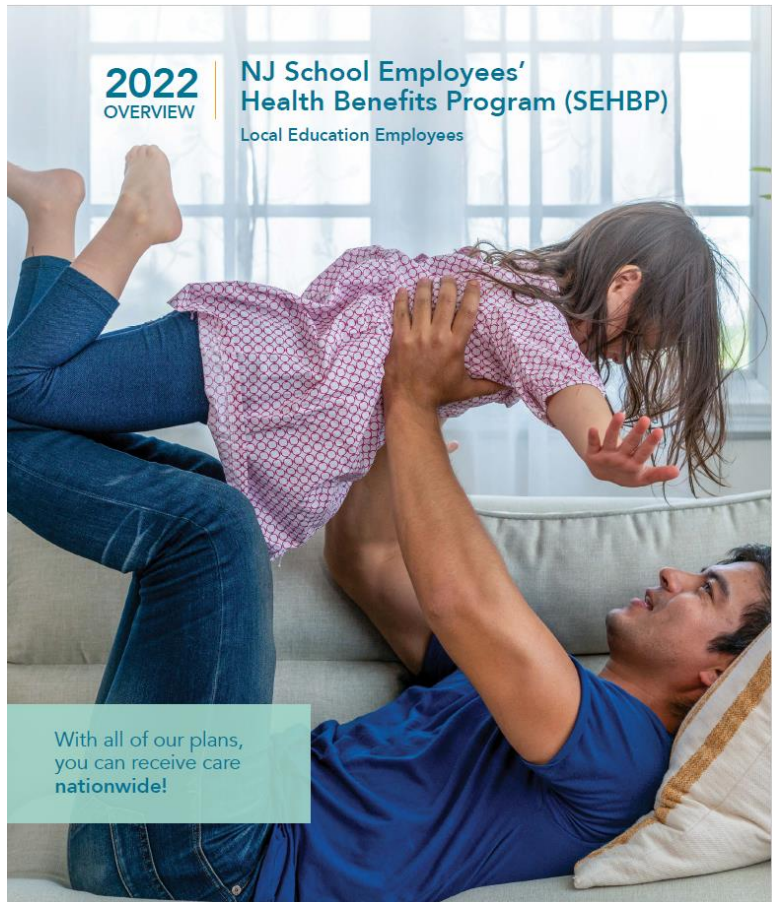


# NJWELL



- NJWELL is an employee wellness program designed to help actively employed members of School Employees' Health Benefits Program (SEHBP) live a healthy lifestyle.
- By completed wellness activities such as your annual physical, dental checkups, and many other preventative wellness activities member can accrue points in order to earn a gift card for themselves and also for a spouse on the members plan.
- SEHBP Incentive to Earn a \$250 Gift Card.
- Visit [www.nj.gov/njwell](http://www.nj.gov/njwell) for more information or view within BenefitSolver.

# ADDITIONAL SEHBP BENEFITS



All of the SEHBP medical plans include:

- Secure Member Online Services
- HorizonBlue app (for your smartphone)
  - This includes a Telemedicine app!
- Blue365 discount program
- Livongo diabetes management program



PLEASE FEEL FREE TO CONTACT IMAC INSURANCE WITH  
ANY BENEFIT OR CLAIM QUESTIONS



**RIDGEWOOD**  
PUBLIC SCHOOLS

IMAC INSURANCE AGENCY

540 MILL STREET

BELLEVILLE, NJ 07109

973-450-9800 OFFICE

973-450-9892 FAX

INFO@IMACAGENCY.COM



[www.imacportal.com](http://www.imacportal.com)