



## The State Health Benefits Program (SHBP) Open Enrollment

Dear Faculty and Staff,

Open enrollment period for state monthly employees begins October 1, 2024 and ends on October 31, 2024.



Members also must elect to enroll in both Medical and Prescription. If a member wishes to waive coverage, both Medical and Prescription coverage must be waived.

## Dental Plan Changes for 2025

The new dental contract was awarded to be effective January 1, 2025. Dental coverage is offered to eligible employees through the Employee Dental Plans. Dental plans are offered based on two different plan designs (Dental Plan Organization DPO and a Dental Expense Plan DEP)

One DPO is available: Aetna DMO

DPOs contract with a network of providers for dental services. When an employee of dependent uses DPO dentist, diagnostic and preventive services are covered in full. Most other eligible expenses require a small copayment. Members must use a provider that participates with the selected DPO to receive coverage. Be sure to confirm that the dentist or dental facility is taking new patients and participates with the SHBP Employee Dental Plans, since DPOs also service other organizations.

Two Dental Expense Plans (DEP) are available: Aetna DEP and Horizon DEP. The DEP is a preferred Provider Organization (PPO) plan that allows members to obtain services from any dentist; however, using an in-network provider will reduce an employee's cost. After satisfying an annual deductible (no deductible for preventive services), members are reimbursed a percentage of the reasonable and customary charges for eligible services.

\*\* Members currently enrolled in the CIGNA DHMO plan, Horizon Dental Choice plan or the Metlife DPO plan will be automatically defaulted to the Aetna DMO plan in Benefitsolver prior to the start of Open Enrollment. When these members log in to Benefitsolver during the Open Enrollment period, they will see that the Aetna DMO plan has already been selected for them. This dental plan change will have a future effective date of January 1, 2025. Members may change their dental plan during the annual open enrolment period. The " 12-month



Members cannot enroll in FSA and HSA.

#### ENROLLING IN A FLEXIBLE SPENDING ACCOUNT

Employees have four ways of enrolling in Tax\$ave FSA accounts during the Open Enrollment: online,