



HEALTHCARE OMBUDSPERSON PROGRAM

ABDUL - BASIT HAQQ

Ombudsperson

NJDOL/CWA Local 1037

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Welcome to state employment and to the Communications Workers of America (CWA) Local 1037!

During New Employee Orientation, a Human Resources representative may have informed you of the health benefits CWA has negotiated on your behalf. Please review the information below, and if you have any questions do not hesitate to reach out to your [Staff Representative](#) or contact the Local at (973) 623-1828 or info@cwa1037.org.

Workers have four types of medical plans from which to choose: [CWA Unity Direct 2019](#), [Horizon OMNIA](#), an HMO, and two High Deductible Plans. You can compare the out-of-pocket costs of each plan with the [Medical Plan Design chart](#). Additionally, you can compare your premium contribution towards each plan by using [Horizon's Premium Contribution Calculator](#).

There are two types of dental plans: Dental Expense Plan and Dental Plan Organization (DPO). The Dental Expense Plan is administered by Aetna, but there are several DPO options. You should review your [dental plan choices](#), compare [biweekly contribution rates](#) and also compare the out-of-pocket costs and other [plan design differences](#).

In addition to the medical, dental and prescription drug plans, you can find additional information on wellness programs and resources attached with this letter as well as on the [Local 1037's website](#).

As a reminder, by joining Local 1037 you will decide in favor of making a better life for yourself, both on and off the job, as well as a better life for your family. In addition to negotiated wage increases, job protection, and discipline rights, it is membership in the Union that gives us power to negotiate healthcare plans at an affordable cost.

In Solidarity,

Abdul-Basit Haqq



HEALTHCARE OMBUDSPERSON PROGRAM

The Healthcare Ombudsman Program is a joint venture between CWA and the State of New Jersey to provide education and counseling to employees, to resolve employee issues effectively and efficiently, and to work collaboratively to create better healthcare outcomes.

STATE HEALTH BENEFITS PROGRAM

The State Health Benefits Plan offers medical, dental, and prescription drug coverage to qualified State workers and their eligible dependents.

- [Medical Plan Design Comparison Chart](#)
- [Horizon Premium Contribution Calculator](#)
- [Dental Plan Fact Sheet](#)
- [Dental Plan Cost Sheet](#)
- [OptumRx Prescription Drug List](#)

BENEFITSOLVER

Workers can enroll in, make changes to, or waive their health benefits through the Benefitsolver application.

- [Guide to Logging into Benefitsolver](#)
- [Register](#)

PLAN CONTACTS

Medical Plan

- [Horizon BCBSNJ](#): (800) 414-7427

Dental Plan

- [Aetna Dental Expense Plan](#): (877) 782-8365
- [Aetna DPO](#): (800) 843-3661
- [Cigna Dental Health](#): (800) 564-7642
- [Horizon Dental Choice](#): (800) 433-6825
- [Metlife](#): (866) 880-2984

Prescription Drug Benefits

- [OptumRx](#): (844) 368-8740

DIRECT PRIMARY CARE

The New Jersey State Health Benefits Program (SHBP) offer employees and their covered dependents the opportunity to join a Direct Primary Care doctor's office at no additional cost. Simply choose a Direct Primary Care doctor from Everside Health or Sanitas Medical Centers and get unlimited access to personalized care with no copays, when and where it's convenient for you.

click logo to enroll



WELLNESS PROGRAMS AND RESOURCES

- **[NJ WELL](#)** – Provides inclusive and holistic experiences to meet members' needs through activities and educational programming to support healthy lifestyles. Obtain 800 points and earn a \$350 reward.
- **[MyChoice Find-a-Provider](#)** – Log in to your MyNJBenefitsHub.nj.gov.
- **[Horizon Health Guides](#)** – Get the most from your benefits because your Horizon Health Guide knows your benefits inside and out – and they want to get to know you too!
- **[Horizon bFit](#)** – Earn a \$20 monthly reward towards the cost of a participating gym membership.
- **[Horizon Blue365 Discounts](#)** – Blue365® is a discount program administered by the Blue Cross Blue Shield Association that can help eligible members save on products and services for a well-balanced lifestyle.
- **[Hinge Health](#)** – Conquer back or joint pain from the comfort of your home!
- **[Horizon Maternity Program](#)** – If you become pregnant, Horizon will be with you and your obstetrician every step of the way, with comprehensive prenatal and maternity coverage.
- **[Livongo Diabetes/Hypertension Whole Person Program](#)** – Learn how to manage your diabetes, blood pressure, weight and mental health with a free, individualized program from Livongo that combines advanced technology and coaching.
- **[Vision Care Program](#)** – Receive a reimbursement for the cost of an eye examination and prescription lenses.
- **[Advanced Directives](#)** – The decisions that patients and families make regarding palliative and end-of-life care are critical to ensuring that medical treatment and individual quality-of-life wishes are properly carried out.
 - ▶ See also: [Conversation of Your Life](#) by New Jersey Health Care Quality Institute

TAX\$AVE PROGRAMS

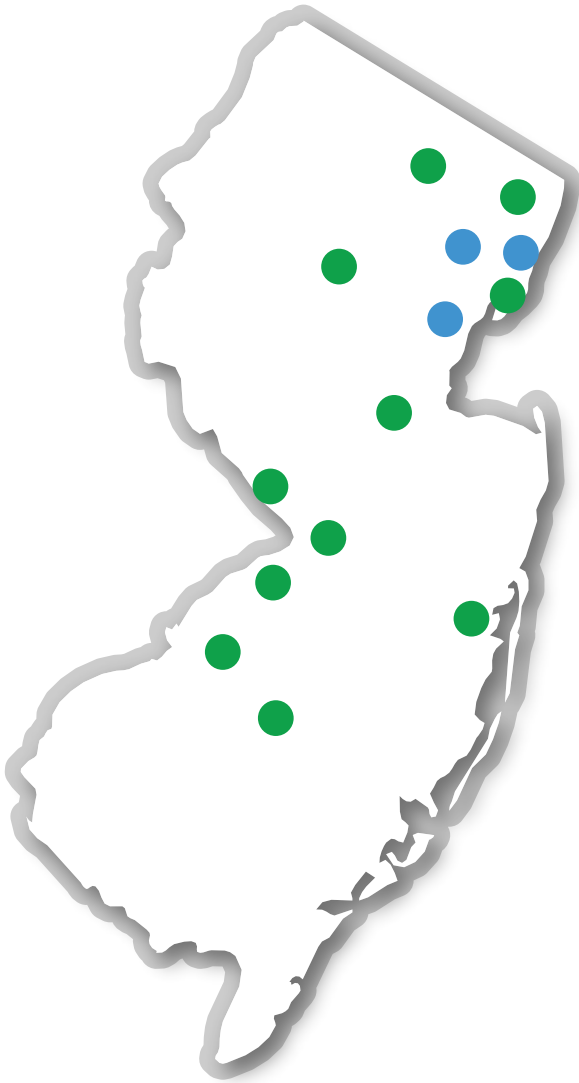
- **[Flexible Spending Account](#)**

For More Information contact your **CWA Local 1037 Healthcare Ombudsperson** or visit MyNJBenefitsHub.nj.gov





HEALTHCARE OMBUDSPERSON PROGRAM



DIRECT PRIMARY CARE

- zero membership fee and no copays
- same day or next day appointments
- little to no wait time to see the doctor
- call, text, and video chat with your doctor 24/7
- on-site blood work and basic medication dispensed for acute illnesses at no cost
- no need to change your current doctor

LOCATIONS



Cherry Hill | Clifton | Ewing | Fair Lawn
Hamilton | Jersey City | New Brunswick
Toms River | Voorhees | West Orange
Willingboro



Belleville | Elizabeth | Union City



SCAN QR CODE TO ENROLL

Members must be enrolled in the CWA Unity DIRECT or OMNIA plan. For more information contact your CWA Local 1037 Healthcare Ombudsperson or visit MyNJBenefitsHub.nj.gov.

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