

# IT'S TIME FOR 2021 OPEN ENROLLMENT!

Southern Jersey FUND

October 2020

Dear Fund Retiree,

**The Fund is holding its annual open enrollment period from now through October 30, 2020.**

At this time, you may add a qualified dependent (if your retirement agreement permits) or remove a dependent from your medical plan. Depending on your retirement agreement with your former employer, you may also be eligible to enroll in a different plan. Any changes made during this open enrollment period will be effective on January 1, 2021.

**This year's open enrollment is passive - which means that if you are happy with your current plan elections and you don't want to make any changes, you do not need to take any action.** If you do nothing, your current plan elections will be carried over to the 2021 plan year "as is". If you wish to make changes to your current plan, you will need to fill out the enclosed enrollment form and return it to PERMA in the postage paid envelope **no later than October 30, 2020**. Any changes you make during open enrollment will be effective on **January 1, 2021**.

Outside of the open enrollment period you cannot make plan changes unless you experience a qualified life event, as outlined below. Please contact your former employer to report a life event that requires a change to your health benefits.

## QUALIFIED LIFE EVENTS

You cannot make changes to your elections or covered dependents during the plan year unless you experience a qualified life event. To make a change, you must contact your personnel department within **30 days** of the event. Qualified life events include:

- Marriage
- Loss or reduction of coverage for you or your spouse
- Birth or adoption of a child (must be reported within **60 days** of the event)
- Death of a covered dependent
- Divorce

Thank you,

Program Manager – Southern New Jersey Regional Employee Benefits Fund  
PERMA Risk Management Services