Wise & Well

November 2026

Be Informed about Your Health Benefits
Warren Hills Regional School District



Medical & Prescription Plans Open Enrollment November 10 - 20

Annual Open Enrollment for our medical and prescription plans is November 10 through November 20, 2026. Get prepared for the 2027 plan year now:

- ☐ Switch to an alternative benefits plan as eligible
- ☐ Remove or add eligible dependents
- ☐ Confirm your health plan choices
- ☐ Enroll for new coverage as eligible
- ☐ Enroll / re-enroll for a benefits waiver



Switch to an alternative medical plan

Now is the time to switch to a different benefit plan if you choose. Note these eligibility guidelines:

- **If your date of hire was on/after July 1, 2020**, you are eligible to enroll in the NJEHP *or* GSP plan
- **If your date of hire was before July 1, 2020**, you are eligible to enroll in the plan of your choice

Compare benefits, contributions, and more at our *Benefits Online* website found at warrenhills.org / *District / Business Office / Health Benefits Site* to see if a switch works for you.

Remove or add dependents

Now is the time to newly enroll your eligible dependent (e.g., a child under age 26 or a new spouse) if you missed the initial enrollment window. Likewise, now is the time to disenroll, for instance, your child who no longer needs health insurance or a spouse from whom you are now divorced. While you should notify Charlene Finn (x1048) at the time when such events occur, you can also do so now during Open Enrollment.

Enroll for new health coverage

If you are eligible for but not currently enrolled in District medical / prescription plans, you can join now during this Open Enrollment; contact Charlene Finn (x1048) for instructions.

Enroll / re-enroll for a benefits waiver

If you have access to health benefits elsewhere (e.g., your spouse's employer plan), you may be eligible to waive District benefits in return for incentive payments. ***Note: if you are currently enrolled for a waiver, you must re-enroll now if you wish to continue your waiver into 2027.*** Completed forms are due by **November 20, 2026**—contact Charlene Finn for instructions. *Note: these waivers will be valid through June 30, 2027; new waivers will be required at that time.*

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Next Steps

- ☐ Compare your plan choices and contributions at *Benefits Online*, our health benefits website, found at: warrenhills.org / *District / Business Office / Health Benefits Site.*
- ☐ All paperwork to make a change to your plans or enroll / re-enroll in the health benefits waiver is due to Charlene Finn by **November 20, 2026**.
- ☐ ***No changes or updates to your plans?*** No action is required at this time.
- ☐ Any changes you make during this Open Enrollment are effective **January 1, 2027.**

Questions? Contact Charlene Finn via email or call (908) 689-3143 x1048.