

2025

Open Enrollment

What you need to do:

1. Login to **BenefitSolver**: my.njbenefitshub.nj.gov
 - Carefully review your medical options. **Premium rates are increasing - this will increase the per-pay contributions for any employees enrolled in Direct 10, Direct 15, Freedom 10 or Freedom 15.**
 - Enroll or waive coverage. (No action required if there is no change)
 - If enrolling or adding NEW dependents, upload required documentation:
 - Spouse: marriage cert. & 1040
 - Children: birth cert. &/ adoption recordPlease check that your address is current.
2. Login to **Frontline Central**, My Forms: <https://app.frontlineeducation.com>
 - **FSA (OPTIONAL)**: Participants must complete a new 2025 form.
 - Enroll, update withholding amounts, or decline participation.
 - **Opt-Out (REQUIRED FOR PARTICIPANTS)**
 - All participants: A copy of your insurance card is required.
 - Cash-Waiver: Proof of NEW dependents is required.
 - Spouse: marriage cert.
 - Children: birth cert. &/or adoption record.
 - Attach your documentation in Frontline.
 - **Delta Dental (REQUIRED FOR CHANGES)**:
 - Enroll, add/remove dependents. (No action required if there is no change)
 - Children between 2-23 years are eligible for dental coverage.
 - Proof of dependents is required. (unless already on file)

ALL CHANGES MUST BE COMPLETED BY 10/31/2024

Help:



my.njbenefitshub.nj.gov
<https://my.state.nj.us>
<https://frontlineeducation.com>



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