



OPEN ENROLLMENT HIGHLIGHTS

Open Enrollment starts on November 25 and runs through December 8, 2024.

Passive Open Enrollment

This year's Open Enrollment will be **PASSIVE**. Passive enrollment means your current coverage will remain in place and roll over into the new plan year, unless you want to make changes to your elections and/or covered dependents.

IMPORTANT: If you wish to continue to contribute toward an FSA or commuter account, you **MUST** make that election during Open Enrollment each year. Elections for FSAs and commuter accounts **DO NOT** roll over from one year to the next, in accordance with IRS regulations.

Open Enrollment Checklist

- ✓ Review your current benefit elections
- ✓ Review your covered dependents
- ✓ Make sure your beneficiary information is up-to-date
- ✓ Make your benefit elections no later than December 8

What's changing in 2025?

New! Medical Carrier: Aetna, through Marpai Health

- Starting January 1st, 2025, Aetna, through Marpai Health, will be the medical carrier for CarePoint.

New! Prescription Drug Carrier: Express Scripts

- Starting January 1st, 2025, Express Scripts will be the prescription drug carrier for CarePoint.

New! Telemedicine Vendor: Recuro

- Starting January 1st, 2025, you will now have access to telemedicine services through Recuro.

Starting in January 2025 there will be one ID card for both medical and pharmacy.

How to Enroll

Starting on November 25, visit

www.benefitplanmanager.com/BPM5/Logins/Login.aspx

- **Group Name:** Refer to the below chart
- **Username:** First Name
- **Password:** Social Security Number (without dashes)
 - Unless previously changed during your new hire enrollment

Work Location	Group Name
Bayonne Medical Center	BMC
Christ Hospital	CHRIST HOSPITAL
Hoboken University Medical Center	HUMC
Garden State	Garden State
Just Health MSO	MSO
CarePoint Health Medical Group	NJHMA
McCabe Ambulance Services	McCabe
Quality Care	QCA