



Office of the Superintendent
Long Branch Public Schools
540 Broadway, Long Branch, New Jersey 07740

"Together We Can, Juntos Nós Podemos, Juntos Podemos"

Francisco E. Rodriguez
Superintendent of Schools

Jena Valdiviezo, Ed.D.
Director of Personnel
732-571-2868 x40030
Fax: 732-229-0797

To: All Staff Members

From: Jena Valdiviezo, Ed.D,
Director of Personnel

Date: October 1, 2025

Re: **Open Enrollment Effective January 1, 2026**

Open enrollment for all district employees will run from October 13, 2025 through November 14, 2025.

The Long Branch Board of Education offers four (4) medical plans, which include prescription under Horizon Blue Cross Blue Shield.

Under Chapter 78 ~ Employees hired prior to July 1, 2020, by law, have the option of enrollment in the following:

- (1) **Horizon Blue Cross Blue Shield Direct Access 10**
- (2) **Horizon Blue Cross Blue Shield Direct Access 15**

Under Chapter 44 ~ Employees hired as of July 1, 2020 or later, by law, must be enrolled in only the following:

- (3) **Horizon Direct Access NJ Educators Plan**
- (4) **Horizon Garden State Plan**

In addition, the Long Branch Board of Education offers two (2) dental plans under Horizon Blue Cross Blue Shield and a vision plan.

- (1) **Dental Option**
- (2) **Dental Choice**

- (1) **National Vision Administrators (NVA)**

If you wish to change your plan(s), please use your Frontline Central account, to access the Health Benefits Enrollment/Change form.

NOTE: The summary plan descriptions are located to the right of the form under attachments.

HEALTH BENEFIT PLAN CHANGES using Frontline Central enrollment/change form.

If you wish to change your health coverage please login into Frontline Central and complete the application, *Health Benefits Enrollment Change or Waiver Form*. [FRONTLINE CENTRAL ACCESS](#)

ADDITIONAL RESOURCES:

DEPARTMENTS, PERSONNEL, HOMEROOM and HEALTH BENEFITS.

[Long Branch Bd. of Education Personnel Department Health Benefits Forms & Information website](#) - LINK

With regard to waivers, please see your collective bargaining agreement waiver reimbursement language under:

DEPARTMENTS, PERSONNEL, COLLECTIVE BARGAINING AGREEMENTS

[Long Branch Board of Education Bargaining Agreements website](#) - LINK



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Please be aware that if you wish to change your current medical or dental plan(s) you may do so at this time. By doing so, you may change your payroll deductions for health benefits contributions. Kindly contact the Personnel Office via email to receive your health benefits contribution estimate.

Please note the effective date for changes will be January 1, 2026, unless written documentation states a more recent loss of coverage under a life event.

During open enrollment, you may change the following:

- Medical plan type and dental plan type
- Add or remove a spouse or a dependent child(ren).
- Elect to waive/terminate coverage(s)

OVER AGE DEPENDENT CHILD (REN) COVERAGE OF CHILDREN UNTIL AGE 31 (Chapter 375)

MEDICAL AND PRESCRIPTION COVERAGE ONLY:

Please note dependent/children are covered until the age of 26. If you have a dependent child who will be turning 27, their coverage will terminate at the end of this calendar year, December 31, 2025.

OVER AGE DEPENDENT CHILD (REN) CONTINUATION OF COVERAGE UNDER COBRA

DENTAL and VISION COVERAGE ONLY:

Please note that dependent children are covered until the age of 23. If you have a dependent child who will be turning 24, their coverage will terminate at the end of this calendar year, December 31, 2025.

NOTE: For All Over-Age Dependent Children the cost to continue their health coverage shall be the SOLE responsibility of the employee/parent or the over-aged dependent child. The employee/parent must complete the necessary Personnel Office form(s) to continue health coverage effective January 1, 2026. If you wish to continue coverage, please use your Frontline Central account to complete the Chapter 375/COBRA Over-Age Dependent Child(ren) enrollment form. Once the form has been processed, all billing and payments will be managed Inspira for continuation of coverage for medical, prescription, dental and vision.

Sincerely,

Jena Valdiviezo, Ed.D.,
Director of Personnel

JV/kc