



Newark
Board of Education
Roger León, Superintendent

2024

Open Enrollment



2024 Open Enrollment

**Passive
Enrollment
Medical, Rx,
Dental and
Vision**

**Where do I go to
enroll?
[NBOEbenefits.com](https://nboebenefits.com) or
Benefitexpressway
Mobile App
Starting
Nov. 1 – 20**

**Fast Track
Enrollment
for FSA or DCA**

**Active
Enrollment
Healthcare FSA
and Dependent
Care FSA**

OPEN ENROLLMENT
IS PASSIVE

Key Reminders for Open Enrollment

- **Open Enrollment window is from November 1st to the 20th**
- **No changes to current Medical, Prescription Drug, Dental, and Vision plans**
- **Elections are effective January 1, 2024**
- **Coverage is NOT affiliated with School Employees Health Benefits.**
- **Per diems are ineligible for health benefits**
- **You can add eligible dependents, or remove dependents.**
- **During Open Enrollment you can:**
 - **Enroll into any of the Legacy Plans* (only if hired BEFORE July 2020), the NJ Educators Plan (NJEP), or Garden State Health Plan (GSHP) medical/Rx, dental, or vision plans.**
 - **Waive part or all coverage (No stipend if you waive coverage.)**



NBOE NJ Educators Plan (NJEP) & NBOE Garden State Health Plan (GSHP)



Open Enrollment window:
November 1 – 20

- The State of New Jersey passed legislation (Chapter 44) that requires all employees hired AFTER July 2020 to offer the NJ Educators Plan and the Garden State Health Plan to all members
- *NJEP or the GSHP they each have a prescription plan already built in with them.*
- The NJEP and GSHP have a different contribution schedule based on a percentage of salary, known as the Chapter 44 contribution schedule
- NJEP ONLY - Choice POS II network
- GSHP ONLY - Aetna Whole Health Network –NJ Providers and Facilities Only - No Coverage for Out of State Providers except in the case of a true emergency
- National Prescription Carrier, Express Scripts

NBOE
NJ EDUCATORS PLAN
(NJEP)

NBOE NJ Educators Plan (NJEP)

What do I need to know about the NBOE NJ Educators Plan?



Key In-Network Highlights

- *In-network benefits comparable to the \$10/\$15 PPO Plan*
- *Emergency Room copay \$125*
- *Choice POS II Network*

Key Out-of-Network (OON) Highlights

- *Emergency Room copay \$125*
- *200% of Medicare Fee Schedule*
- *Lower OON reimbursement; likelihood of being balance billed for remaining costs not covered by the plan*
- *Reduced OON reimbursement for Physical Therapy, Acupuncture and Chiropractic services*

- ✓ ***NJEP contributions based on a % of salary; may result in lower payroll deductions depending on your salary***
- ✓ ***Aetna has a large national network. Find a Doctor on [Aetna.com](https://www.aetna.com)***
- ✓ ***Use in-network doctors to maximize the benefit***
- ✓ ***Aetna's out-of-pocket cost-estimator tool is available at [Aetna.com](https://www.aetna.com)***

NJ Chapter 44 Contribution Schedule

for NJ Educators Plan (Questions about cost, please visit <https://nboehrs.com/cost-of-coverage/>)

BASE SALARY OR PENSION ² AMOUNT	LEVEL OF COVERAGE/PERCENTAGE OF SALARY			
	<u>Single</u>	<u>Parent/child(ren)</u>	<u>Two Adults</u>	<u>Family</u>
Up to - \$40,000	1.7%	2.2%	2.8%	3.3%
\$40,001 - \$50,000	1.9%	2.5%	3.3%	3.9%
\$50,001 - \$60,000	2.2%	2.8%	3.9%	4.4%
\$60,001 - \$70,000	2.5%	3.0%	4.4%	5.0%
\$70,001 - \$80,000	2.8%	3.3%	5.0%	5.5%
\$80,001 - \$90,000	3.0%	3.6%	5.5%	6.0%
\$90,001 - \$100,000 ³	3.3%	3.9%	6.0%	6.6%
\$100,001 - \$125,000	3.6%	4.4%	6.6%	7.2%

Example #1 – Single Coverage, \$62,000 annual salary for 10-month employee
(20 payroll deductions: bi-weekly basis)

$$\$62,000 \times .025 = \$1,550 / 20 = \$77.5 \text{ per paycheck}$$

Example #2 – Single Coverage, \$62,000 annual salary for 12-month employee
(24 payroll deductions: bi-weekly basis)

$$\$62,000 \times .025 = \$1,550 / 24 = \$64.58 \text{ per paycheck}$$

¹ This contribution cannot exceed the previous Ch. 78 contribution. In every case, the lower contribution applies.

² Only applicable to retirees required to contribute under Ch. 78. Retirees currently receiving or eligible to receive premium-free health benefits will continue to do so.

³ When the base salary or retirement allowance is more than \$125,000, the percent to be contributed shall be the same as for a base salary or retirement allowance of \$125,000.

NBOE

GARDEN STATE HEALTH PLAN
(GSHP)

NBOE Garden State Health Plan (GSHP)



What do I need to know about the NBOE Garden State Health Plan?

Key In-Network Highlights

- *In-network benefits comparable to the \$10/\$15 POS Plan*
- *Emergency Room copay \$125*
- *Aetna Whole Health Network – New Jersey Providers Only except for true emergencies*

No Out-of-Network (OON) Benefits

- ✓ ***GSHP contributions based on a % of salary; may result in lower payroll deductions depending on your salary***
- ✓ ***Find a Doctor on Aetna.com***
- ✓ ***Must utilize NJ in-network doctors***
- ✓ ***Aetna's out-of-pocket cost-estimator tool is available at Aetna.com***

NJ Chapter 44 Contribution Schedule

for Garden State Health Plan

(Questions about cost, please visit <https://nboehrs.com/cost-of-coverage/>)

BASE SALARY OR PENSION² AMOUNT

LEVEL OF COVERAGE/PERCENTAGE OF SALARY

	<u>Single</u>	<u>Parent/child(ren)</u>	<u>Two Adults</u>	<u>Family</u>
Up to - \$40,000	1.50%	1.50%	1.50%	1.65%
\$40,001 - \$50,000	1.50%	1.50%	1.65%	1.95%
\$50,001 - \$60,000	1.50%	1.50%	1.95%	2.20%
\$60,001 - \$70,000	1.50%	1.50%	2.20%	2.50%
\$70,001 - \$80,000	1.50%	1.65%	2.50%	2.75%
\$80,001 - \$90,000	1.50%	1.80%	2.75%	3.00%
\$90,001 - \$100,000	1.65%	1.95%	3.00%	3.30%
\$100,001 - \$100,999 ₃	1.80%	2.20%	3.30%	3.30%
\$101,000 - \$125,000	1.80%	2.20%	3.30%	3.60%

Example #1 – Single Coverage, \$62,000 annual salary for 10-month employee
(20 payroll deductions: bi-weekly basis)

$$\$62,000 \times .015 = \$930 / 20 = \$46.50 \text{ per paycheck}$$

Example #2 – Single Coverage, \$62,000 annual salary for 12-month employee
(24 payroll deductions: bi-weekly basis)

$$\$62,000 \times .015 = \$930 / 24 = \$38.75 \text{ per paycheck}$$

¹ This contribution cannot exceed the previous Ch. 78 contribution. In every case, the lower contribution applies.

² Only applicable to retirees required to contribute under Ch. 78. Retirees currently receiving or eligible to receive premium-free health benefits will continue to do so.

³ When the base salary or retirement allowance is more than \$125,000, the percent to be contributed shall be the same as for a base salary or retirement allowance of \$125,000.

NBOE LEGACY PLANS

NBOE Legacy Plans



What do I need to know about the NBOE Legacy Plans? (**only if hired BEFORE July 2020**)

Key In-Network Highlights

- *Varies dependent on the plan type*
- *Emergency Room copay amount varies dependent on the plan type (i.e. \$100 POS - \$35 HMO)*

No Out-of-Network (OON) Benefits

- *Varies dependent on the plan*

Visit <https://nboehrs.com/medical/#legacy> to review the specific in-network and out-of-network benefits

- ✓ ***Legacy Plans contributions based on a % of salary and premiums of plan.***
- ✓ ***Find a Doctor on [Aetna.com](https://www.aetna.com)***

NJ Chapter 78 Contribution Schedule

for Legacy Health Plans (only if hired BEFORE July 2020)

For Health Benefits Contributions under Chapter 78, P.L.2011

Single Coverage Health Benefit Contribution %	
Salary Range	Year 4
less than 20,000	4.50%
20,000-24,999.99	5.50%
25,000-29,999.99	7.50%
30,000-34,999.99	10.00%
35,000-39,999.99	11.00%
40,000-44,999.99	12.00%
45,000-49,999.99	14.00%
50,000-54,999.99	20.00%
55,000-59,999.99	25.00%
60,000-64,999.99	27.00%
65,000-69,999.99	29.00%
70,000-74,999.99	32.00%
75,000-79,999.99	33.00%
80,000-84,999.99	34.00%
95,000 and over	35.00%

*Member contribution is a minimum of 1.5% of base salary towards Health Benefits

Family Coverage Health Benefit Contribution %	
Salary Range	Year 4
less than 25,000	3.00%
25,000-29,999.99	4.00%
30,000-34,999.99	5.00%
35,000-39,999.99	6.00%
40,000-44,999.99	7.00%
45,000-49,999.99	9.00%
50,000-54,999.99	12.00%
55,000-59,999.99	14.00%
60,000-64,999.99	17.00%
65,000-69,999.99	19.00%
70,000-74,999.99	22.00%
75,000-79,999.99	23.00%
80,000-84,999.99	24.00%
85,000-89,999.99	26.00%
90,000-94,999.99	28.00%
95,000-99,999.99	29.00%
100,000-109,999.99	32.00%
110,000 and over	35.00%

*Member contribution is a minimum of 1.5% of base salary towards Health Benefits

Employee Plus Child(ren) Employee Plus Spouse Coverage Health Benefit Contribution %	
Salary Range	Year 4
less than 25,000	3.50%
25,000-29,999.99	4.50%
30,000-34,999.99	6.00%
35,000-39,999.99	7.00%
40,000-44,999.99	8.00%
45,000-49,999.99	10.00%
50,000-54,999.99	15.00%
55,000-59,999.99	17.00%
60,000-64,999.99	21.00%
65,000-69,999.99	23.00%
70,000-74,999.99	26.00%
75,000-79,999.99	27.00%
80,000-84,999.99	28.00%
85,000-99,999.99	30.00%
100,000 and over	35.00%

*Member contribution is a minimum of 1.5% of base salary towards Health Benefits

Employee's Medical Monthly Rates

	Choice POS II 1015
Monthly Rates:	
Single	\$1,058.38
Employee + Spouse	\$2,094.01
Parent/Child(ren)	\$1,943.10
Family	\$2,987.02

Employee's Active Prescription Monthly Rates

	Express Scripts Inc Rx
Monthly Rates:	
Single	\$234.13
Employee + Spouse	\$429.87
Parent/Child(ren)	\$312.80
Family	\$580.64

Example #1 – Single Coverage, \$62,000 annual salary for 10-month employee
 (20 payroll deductions: bi-weekly basis)
 \$1058.38 (MED) + \$234.13 (RX) x 27% premium (based on salary =
 \$348.98 per month / 2 = \$174.49 per paycheck

Visit <https://nboehrs.com/cost-of-coverage/> to determine the cost!

Great News! There will be **no** rate increases for the 2024 medical and prescription premium.

NBOE
PRESCRIPTION DRUG PLANS
WITH EXPRESS SCRIPTS

NBOE NJEP & GSHP Rx Plan



What do I need to know about the NJEP & GSHP Rx Plan?

Pharmacy plan Highlights – automatic with GSHP Medical Plan

- **Copays:**

• Generic drugs:	Retail	\$5	Mail Order	\$10
• Brand Formulary:	Retail	\$10	Mail Order	\$20
• Specialty Drugs*:	(In Network Specialty Pharmacy required)			\$20

- **Closed Formulary – Garden State Health Plan Formulary**

- **Additional costs for non-Formulary Brands**

- **Other Required Pharmacy Programs:**

- **Step Therapy** – Requires patient to try one or more prerequisite drug(s) before a step therapy drug is covered. Skipping the appropriate prerequisite drug may lead to additional cost for the step-therapy drug
- **Precertification** – Your doctor must contact us to request approval of coverage for drugs requiring precertification, including those that should be used for limited conditions or cost more than other drugs that are proven to be just as effective
- **Mandatory Generics** – with Dispensed as Written (DAW)

NBOE \$0/\$20 Prescription Plan (Legacy Plan)

What do I need to know about the \$0/\$20 Rx Plan?

Pharmacy plan Highlights

- **Copays:**

• <i>Generic drugs:</i>	<i>Retail</i>	<i>\$ 0</i>	<i>Mail Order</i>	<i>\$0</i>
• <i>Brand Formulary:</i>	<i>Retail</i>	<i>\$20</i>	<i>Mail Order</i>	<i>\$20</i>
• <i>Specialty Drugs*:</i>	<i>(In Network Specialty Pharmacy required)</i>			<i>\$20</i>

- Open Formulary
- Mandatory Generics – with Dispensed as Written (DAW)
- Prior Authorization for Specialty Drugs
- Offered with Legacy Medical Plans

Flexible Spending Accounts

(Healthcare FSA and Dependent Care FSA)

Pre Tax Accounts - Additional Details visit <https://nboehrs.com/fsa/>



What is a Healthcare FSA?

Pre-tax benefit account that pays for eligible expenses not completely covered by insurance

- Medical expenses
- Dental expenses
- Vision expenses
- Over the Counter Medications

Smart, simple way to **save money** and keep you and your family **healthy** and **protected**.

Maximum contribution: \$3,050*

*Rates may increase for 2024

What is a Dependent Care FSA?

- **Pre-tax** account that pays for eligible dependent care expenses while you work:
 - Preschool or before/after school programs
 - Summer day camp
 - Elder day care

Smart, simple way to **save money** and keep you and your family **healthy** and **protected**.

Maximum contribution: \$5,000

Use it or lose it! Unused funds at the end of the plan year are forfeited. However, the District offers a grace period to submit claims by end of February 2025.

WHERE DO I GO TO ENROLL?

Where Do I Go to Enroll?

Enrollment is completed via [NBOEbenefits.com](https://nboebenefits.com)

Visit [NBOEHRS.com](https://nboehrs.com) for educational materials

- Medical Benefit and Prescription Drug Benefit Comparison charts
- Step-by-step instructions for accessing the benefits enrollment site, [NBOEbenefits.com](https://nboebenefits.com)
- Who can enroll? Please visit <https://nboehrs.com/eligibility/> to see a listing of dependents to enroll onto your coverage



Newark Public Schools SSO Portal

Sign in with your organizational account

Sign in

Warning

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Where Do I Go to Enroll?

- Once you log in, you will be taken to the Home page.
- Click “**Enroll Now**” to start the process and follow the prompts.
- You will begin by verifying your eligibility, then adding/updating your dependents, and finally making your elections.

[NBOEbenefits.com](https://www.nboebenefits.com) or the *WEX Benefitexpressway Mobile App*

Open Enrollment will not be live until Nov. 1, and will remain through Nov. 20

What is Express Enroll?

Express enroll is a passive enrollment option for employees to complete enrollment in the fastest manner possible, while clearly identifying which plans must be actively enrolled in each year.

Express Enroll highlights benefits:

- that require action to be taken such as making FSA contributions
- that will default from the prior year if no actions are taken
- that are available to the employee, but they did not enroll (i.e., waived) in previously and may choose to enroll in this year.

Express Enroll Instructions

1. **Required Action(s) must** be completed. You will not have coverage in these benefits if you do not take action. If you would like to enroll in these plans, please select ‘ Take Action’.
2. **Your Benefits** shows the plans you are already enrolled in and that continue into the new plan year. These require action only if you want to make a change.
3. **Available Benefits** are other options you have not enrolled in. Take action only if you want to begin participating in those benefits.
4. **Your Total Cost** shows the amount that will be deducted from your pay.

Visit [NBOEHRS.com](https://www.nboehrs.com) for step-by-step instructions for enrolling via [NBOEbenefits.com](https://www.nboebenefits.com)

Enrollment via NBOEbenefits.com

Newark Board of Education
Ridge Lawn Suburbs

Reminder: Annual Open Enrollment (4 days left) **Enroll Now**

KNOW MORE. CHOOSE BETTER.
LIVE WELL.
Welcome [Name]

My Dependents Enroll Now My Confirmation State

Deductions Per Pay

Home
My Plans
Account Information
Benefits Profile
Life Events
Library

Newark Board of Education
Ridge Lawn Suburbs

Express Enrollment

Annual Enrollment!

1. **Required Action(s)** must be completed. You will not have coverage in these benefits if you do not take action.
2. **Your Benefits** shows the plans you are already enrolled in and that continue into the new plan year. These require action only if you want to make a change.
3. **Available Benefits** are other options you have not enrolled in. Take action only if you want to begin participating in those benefits.
4. **Your Total Cost** shows the amount that will be deducted from your pay.

Once you have made your choices, click on the "Save and Continue" button to complete your enrollment process.

If you prefer to go through your enrollment plan by plan, you can do so by clicking [here](#).

Required Action(s): You will not have coverage in the following plans unless you enroll.

Healthcare FSA	Dependent Care FSA
Your Annual Amount: \$0.00	Your Annual Amount: \$0.00
You Pay Bi-Weekly: \$0.00	You Pay Bi-Weekly: \$0.00
Take Action	Take Action
\$ Healthcare FSA	Dependent Care FSA

Your Benefits: You already have coverage in the following plans. You can choose to edit if you would like to make any changes.

WEX benefiexpressway app. Easy as.....

Download new mobile app, benefiexpressway to make your elections



Review, manage and utilize benefits anytime, anywhere.

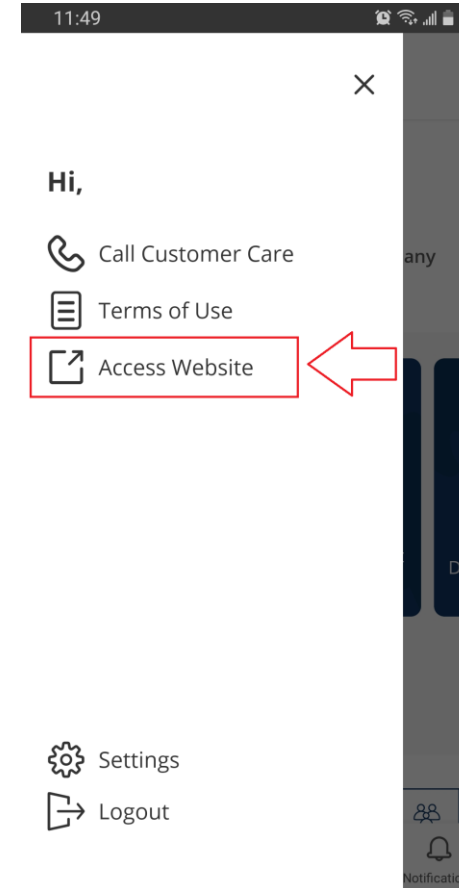
Submit Open Enrollment Elections.



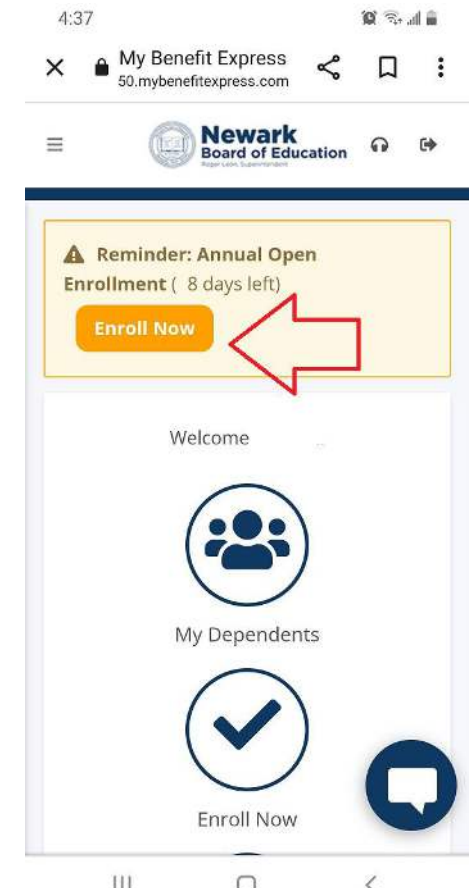
Step 1



Step 2

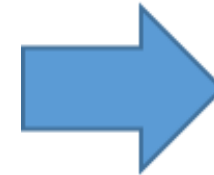
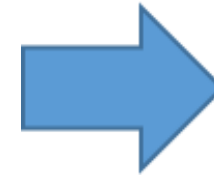
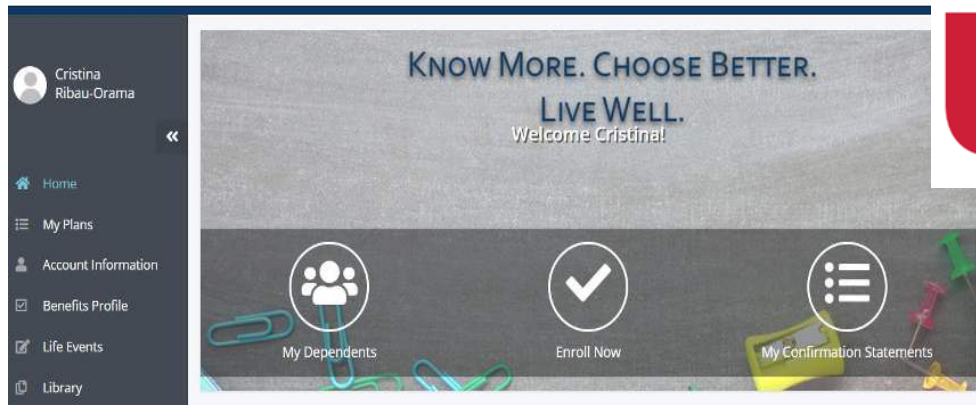


Step 3



Processing time

Once you complete your enrollment on [NBOEbenefits.com](https://www.nboebenefits.com) you must allow processing time for the information to be feed over to the insurance carriers.



Insurance ID cards will be mailed to the address on file in mid December

RESOURCES

Newark BOE HRS Portal



Scan the QR code
now to learn more!

www.nboehrs.com

SCAN ME 

Add to your Bookmarks



Welcome ▾ Benefits ▾ Pension ▾ Other Benefits ▾ Leaves ▾ ES ▾ Payroll ▾ Know More ▾

Welcome to the Newark BOE HRS Portal!



Welcome!

Search here ...

This website provides a one stop shop for all of your needs, including benefits, wellness programs, pension, leaves, payroll, escrow, and much more! Our mission is clear, empowering you to "Know More. Choose Better. Live Well."

Please use the search tool, or click on the tiles below for additional details.

New hires please take a moment to read this [summary](#).

NBOE Well Health & Wellness Fair
Saturday, October 21st at 9:30am

07:05:38:31
DAYS HRS MINS SECS



Aetna & Express Scripts Resources

[Aetna.com](https://www.aetna.com) and the Aetna Mobile App

Aetna Dedicated NBOE Hotline: 855-223-8791

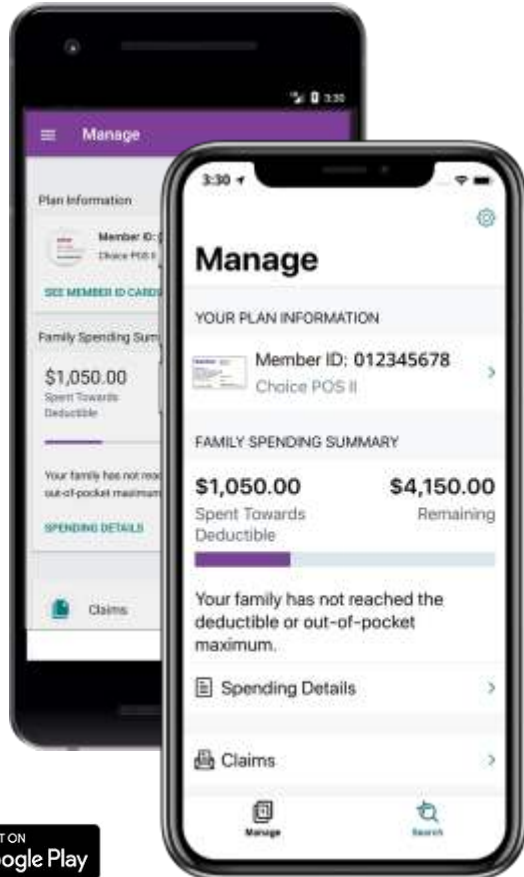


Find care

Find and compare doctors

Download digital ID cards

Read doctor reviews



[Express-Scripts.com](https://www.express-scripts.com) and the Express Scripts Mobile App

Express Scripts Dedicated NBOE Hotline 844-424-8882

It's easy to manage your medicine...

MOBILE

The Express Scripts® mobile app*

Save time and money with home delivery

Refill and renew your prescriptions

See your order status, claims and payment history

Find and compare prices with Price a Medication

Check for drug interactions and sign up for medicine alerts

Get instant access to your digital member ID card

*Some features may not be available for all benefit plans.



Scan this QR code to download the Express Scripts mobile app, or search for Express Scripts in your device's app store.

...anytime, anywhere.

Wellness

Current Wellness Resources



Preventive Services

- Annual Physical
- Mammography
- Colonoscopy
- Prostate Screening
- Immunizations

Covered at no cost to Patient

NOOM



New and **exciting** wellness opportunities and education in the year ahead such as another Healthy Actions program, Maven and Vital Check.

More than ever, we are committed to highlighting the importance of health screenings and getting your annual physical **because YOU matter** - *your health is important to us.*

For more detailed information on all existing and future programs please click on the Wellness Link at [NBOEHRS.com](https://www.nboehrs.com).



OPEN ENROLLMENT

1) Choose Better!

This Open Enrollment is Passive; you only need to take action if you want to make changes to your current plans.

The FSA elections are Active, and any unused balances from 2024 will have a grace period to submit claims by 2/28/2025.

2) Educate Yourself

Consult the resources on either:
NBOEHRS.com

NBOEbenefits.com
(Available Nov. 1)

3) Utilize the enrollment website or Benefitexpressway app to make any changes.



Questions?

Aetna Member Services

Dedicated NBOE Customer Service
855-223-8791

Express Scripts

Dedicated NBOE Customer Service
844-424-8882

NBOE Human Resource Services

Benefits Team
973-733-7336
benefits@nps.k12.nj.us

A copy of this presentation can be found on NBOEHRS.com.





Newark
Board of Education
Roger León, Superintendent



Thank you