



Newark Board of Education

Roger León, Superintendent

NEW HIRE ENROLLMENT



New Hire Enrollment

Medical, Rx,
Dental and
Vision Options

Where do I go to
enroll?
NBOEbenefits.com

Understanding
FSA or DCA

**Retirement
Plan**

PENSION

Retirement & Pension Information

Information about pension, please visit: <https://nboehrs.com/eligibility/#nhpension>

TPAF & PERS - pension contributions are **7.5%** of your base salary.

TPAF - it can take the NJDPB 2-5 months to complete pension enrollment.

PERS – if hired as a temporary or provisional employee you are NOT eligible for enrollment until the beginning of the 13th month of continuous employment or the date of regular appointment, whichever comes first.

- Teachers, other certificated titles visit <https://nboehrs.com/pension-tpaf/>
- Non-instructional titles visit <https://nboehrs.com/pension-pers/>
- Do not work the minimum number of hours per week visit required for PERS enrollment <https://nboehrs.com/pension-dcrp/>

Enrollment forms are completed via DocuSign and the form will automatically be emailed to the Benefits inbox.

Please watch this webinar to learn more on **Pension/Retirement**.

HEALTH INSURANCE



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

- 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

BASE SALARY OR PENSION ² AMOUNT	LEVEL OF COVERAGE/PERCENTAGE OF SALARY			
	Single	Parent/child(ren)	Two Adults	Family
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%	3.9%	6.0%	6.6%
\$100,001 - \$125,000 ³	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](https://www.aetna.com)*
- ✓ Must utilize NJ in-network doctors*
- ✓ Aetna's out-of-pocket cost-estimator tool is available at [Aetna.com](https://www.aetna.com)*

NJ Chapter 44 Contribution Schedule

for Garden State Health Plan

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	1.80%	2.20%	3.30%	3.30%
\$101,000 - \$125,000 ³	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)

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

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

$\$62,000 \times .015 = \$930 / 24 = \$38.75$ 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.

PRESCRIPTION
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)*

DENTAL & VISION



NBOE Dental and Vision

Dental and Vision plans are free to the employee and eligible dependents

- Dental Plan is Freedom of Choice Aetna Plan.
- You can select the DPPO (Open) dental plan or the DMO (Closed) plan
- If you select a DMO (Closed) Dental plan, you must see a participating provider.
- There are no payroll deductions for dental and vision coverage.
- Visit <https://nboehrs.com/dental/> or <https://nboehrs.com/vision/> for more information.

Flexible Spending Accounts

(Healthcare FSA and Dependent Care FSA)

Highlights - 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

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 of the following year.

Commuter Program

(Transit or Parking)

What is a Commuter Parking & Transit Program?



Transit and Parking pre-tax reimbursement accounts allow you to pay for eligible work-related parking and transit commuter expenses through pre-tax payroll deductions from your paycheck.

Determine what your transit and parking expenses are for a typical month. Based on this you can make a monthly pre-tax election up to \$300 for transit and/or up to \$300 for parking. Once you make your election you will receive a WEX Visa debit card that can be used to pay for work related transit and parking expenses. Your debit card is loaded with your pre-tax deductions each time a deduction is taken from your paycheck. When you use your debit card to pay for transit and parking purchases, the funds are automatically debited from your transit or parking account

Visit <https://nboehrs.com/commuter/> for additional information.

Transit/Parking Information

View or Update your Transit/Parking information



Change

Maximum contribution: \$300 Monthly for each account

Employees can change their election amount at any time during the Plan year

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 visit <https://nboehrs.com/medical/#NJEP>
- Step-by-step instructions for accessing the benefits enrollment site, [NBOEbenefits.com](https://nboehrs.com/eligibility/#nhbenefits), visit <https://nboehrs.com/eligibility/#nhbenefits>
- Who can enroll? Please visit <https://nboehrs.com/eligibility/> to see a listing of dependents to enroll onto you coverage



Newark
Board of Education
Roger León, Superintendent



Newark Public Schools
800 Postal

Benefits enrollment system

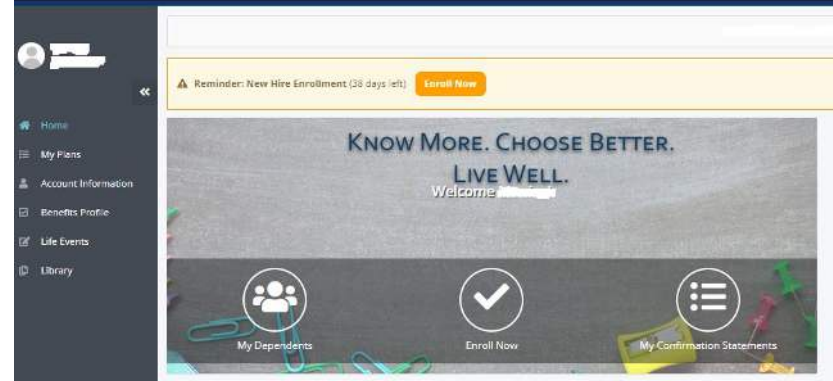
Log in with Google

or

Sign Up

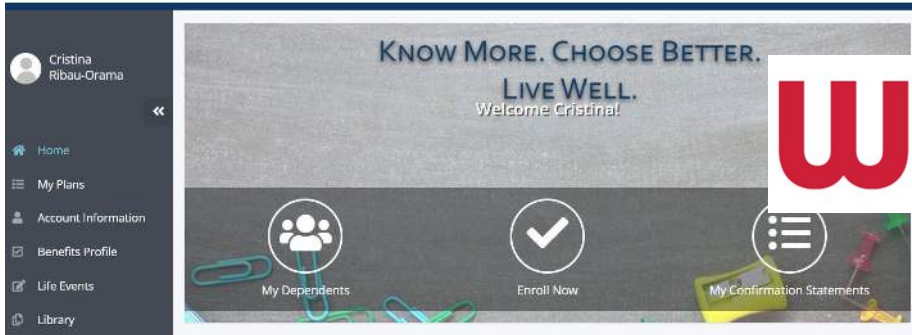
Options

By clicking "Log in with Google" or "Sign Up", you agree to our Terms of Service and Privacy Policy. We will use your account information to log you in and improve our services. You can manage your account settings at any time.

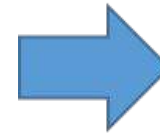
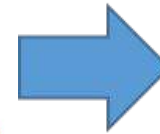


Processing time

Once you complete your enrollment on [NBOEbenefits.com](https://www.nboebenefits.com) you must allow 5-7 business days for the information to be feed over to the insurance carriers.



wexTM



Insurance ID cards will be mailed to the address on file within 10-14 business days

RESOURCES

NBOE HR Website



Scan the QR code
now to learn more!

www.nboehrs.com

SCAN ME 

Add to your Bookmarks



Welcome ▾ Benefits ▾ Pension ▾ Other Benefits ▾ Leaves ▾ Other HR Services ▾ Know More ▾

Welcome to the new HR Portal!



Welcome!

Search Page

NBOE Human Resource Services has launched this website to provide a one stop shop for all of your Human Resources needs. Our team has worked diligently to bring together the tools and resources you will need to access and navigate the programs provided by NBOE HR Services, including benefits, wellness programs, pension, leaves and much more all in one place.

This new site features a glossary of terms, a video library, a search tool, benefits comparison grids, and a variety of easy to understand digitized content. We hope you find this site informative and user-friendly. Our mission is clear, empowering you to "Know More. Choose Better. Live Well."

Be sure to bookmark this site so you can check in often; new information will be added regularly.

Aetna & Express Scripts Resources

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

Aetna Dedicated NBOE Hotline: 855-223-8791

Express Scripts Dedicated NBOE
Hotline 844-424-8882

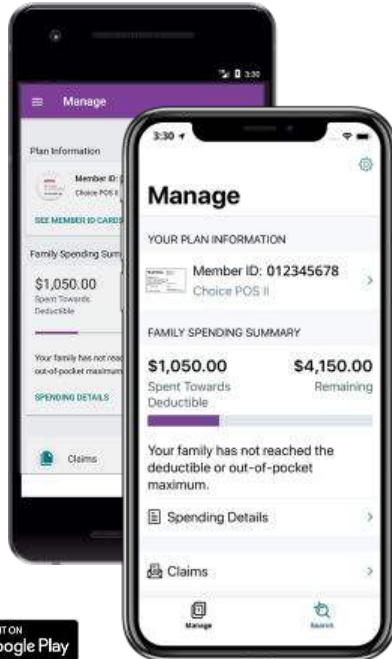


Find care

Find and compare doctors

Download digital ID cards

Read doctor reviews



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

Wellness Resources



Preventive Services

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

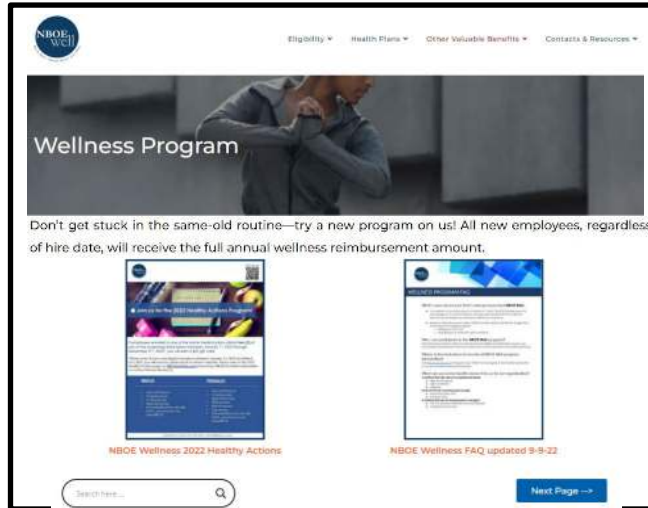
Covered at no cost to Patient

NOOM



FITON
Formerly Peerfit HEALTH

VitalCheck



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).

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