



# Newark Board of Education

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Human Resource Services

Where Passion Meets Progress

## Newark Board of Education Benefits Program

The Newark Board of Education (NBOE) offers its employees a comprehensive benefits package. Please visit <https://nboehrs.com/> to navigate the benefits programs provided by NBOE. Those benefits include:

- **Enrollment into a Pension Retirement Plan:** Offers membership into either the TPAF, PERS, or DCRP retirement plan through the NJ Division of Pensions and Benefits; and enrollment in a Group Contributory (Employee Paid) and Group Non-Contributory (Employer Paid) Term Life Insurance Program administered by Prudential Insurance Company of America. (The District does not participate in a 401(k) program.) For additional details, please visit <https://nboehrs.com/eligibility/#new-hire> or <https://nboehrs.com/pension/>.
- **Options to Elect into Medical, Prescription, Dental, and Vision Insurance coverage:**  
Employees can enroll themselves and their eligible dependent(s) onto the District's insurance plans administered by Aetna (medical) and Express Scripts (prescription) nationwide network. (NBOE does not participate with the School Employees' Health Benefits Program administered by the State of NJ.) Employees can also waive coverage. However, the District does not issue a stipend for those who choose to waive coverage. Note, after your date of hire, enrollment is completed through our secured website [www.NBOEBenefits.com](http://www.NBOEBenefits.com). There are NO paper forms.
  - Employees who elect the NJ Educators Plan (NJEP) or Garden State Health Plan (GSHP), a combined tier medical (Aetna) and prescription (Express Scripts) plan, are required to contribute towards the cost of these benefits by paying a percentage of their salary based on the elected level of coverage via bi-weekly payroll deductions according to the Health Benefit Contribution schedule under Chapter 44 NJEP rates or Chapter 44 GSHP rates. Actual cost will be outlined during enrollment at [www.NBOEBenefits.com](http://www.NBOEBenefits.com). Also, calculators are available at <https://nboehrs.com/cost-of-coverage/>
  - There are no payroll deductions for dental and/or vision Aetna coverage. If elected, the District pays the premiums to coverage employees and eligible dependents. Employees would only pay any applicable co-pays for services that are rendered.
  - Enrollment is required on our secured website at [www.NBOEBenefits.com](http://www.NBOEBenefits.com). An employee can only enroll once given access to the NBOE work e-mail address (ending in @nps.k12.nj.us), and receive an e-mail from WEX, informing their eligibility to enroll. Benefits enrollment can NOT be processed before the date of hire.
- **Wellness Programs:** You must be enrolled on one of the District's medical plans in order to be eligible to participate with the wellness programs (Noom, Healthy Actions, FitOn Health), that can help you maintain a healthy lifestyle. Employees who elected to waive medical coverage, are not eligible to participate in these wellness plans. Visit <https://nboehrs.com/wellness/> for more details.

- **Health Flexible Spending and/or Dependent Care Accounts:** Employees can take advantage of tax savings with either a Health Flexible Spending Account (FSA) and/or a Dependent Care Account (DCA) administrated by WEX. For more details please visit <https://nboehrs.com/fsa/> .
- **Tax Free Commuting:** Employees can use pre-tax dollars to pay for commuting using public transportation or parking at work with WEX. For more details please visit <https://nboehrs.com/commuter/> .
- **Voluntary Benefit Options:** The District offers various plans as listed below, or visit <https://nboehrs.com/voluntary-benefits/> for more details.
  - Life insurance through Voya (ING), New York Life, and CHUBB.
  - Disability Insurance through AFLAC, Colonial Life, Prudential, and UNUM.
  - Pre-paid legal services through LegalShield.
  - Tax Sheltered Annuity Programs such as 403(b), 403(b) Roth, 457, and mutual fund plans with AXA Equitable, VALIC, MetLife, Foresters Financial, and Invesco Oppenheimer Funds.
- **Additional Savings Programs:** Tickets-at-Work, Verizon, Sprint, BJ's, and other vendors.
- **HR Portal:** Please visit <https://nboehrs.com/> to access additional information including plan summaries, newsletters, webinars, and other valuable resources.

If you have any questions or concerns please email the Benefits Team at [benefits@nps.k12.nj.us](mailto:benefits@nps.k12.nj.us) .