NBOE well

Know More. Choose Better. Live Well.

2025 Workplace Well-being GOLD WINNER aetna

2026

Benefits Annual Open Enrollment

Newark Board of Education

Roger León, Superintendent

Where Passion Meets Progress

2026 Open Enrollment

Passive Enrollment
Medical, Rx, Dental and Vision

Where do I go to enroll?
NBOEbenefits.com or Benefitexpressway Mobile App
Starting Nov. 4 – 19

What's changing?

Active Enrollment
Healthcare FSA and Dependent Care FSA

2026 OPEN ENROLLMENT

WHAT'S THE SAME AND WHAT'S DIFFERENT

Open Enrollment

We are moving when you can make elections

What's different?

- *The Medical, Prescription, Dental, and Vision plan year will **change from a calendar year to a fiscal year** (i.e. January to December to January 2026 to June 2026; July 2026 – June 2027)*
- *Elections made during Nov 4th – Nov 19th will run from January 1, 2026 through June 30, 2026*

What's the same?

- *Flexible Spending Account and Dependent Care Spending Accounts will run via calendar year, i.e. from January through December.*
- *November 2026 Fall Open Enrollment will ONLY be for 2027 FSA and DCA elections!*

Look ahead!

✓ ***There will be another medical, dental, vision, and prescription open enrollment in Spring 2026. Elections made in Spring 2026 will take effective July 1, 2026.***

OPEN ENROLLMENT IS PASSIVE

Key Reminders for Open Enrollment

- **Open Enrollment window is from November 4th to the 19th**
- **No changes to current Medical, Prescription Drug, Dental, and Vision plans**
- **Elections are effective January 1, 2026, and run from January 1, 2026 through June 30, 2026**
- **Coverage is NOT affiliated with School Employees Health Benefits.**
- **Per diems are ineligible for health benefits**
- **You can add eligible dependents, or remove dependents.**
- **<u>During Open Enrollment you can:</u>**
    - <u>Enroll</u> 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.
    - <u>Waive</u> part or all coverage (No stipend if you waive coverage.)

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

Open Enrollment window:
November 4th – 19th

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***
- ✓ ***Use in-network doctors to maximize the benefit***
- ✓ ***Aetna's out-of-pocket cost-estimator tool is available at 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**			
	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, $67,000 annual salary for 10-month employee
(20 payroll deductions: bi-weekly basis)

$67,000 x .025 = $1,675/ 20 = $83.75 per paycheck

Example #2 – Single Coverage, $67,000 annual salary for 12-month employee
(24 payroll deductions: bi-weekly basis)

$67,000 x .025 = $1,675 / 24 = $69.79 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 – <u>New Jersey Providers Only except for true emergencies</u>*

No Out-of-Network (OON) Benefits

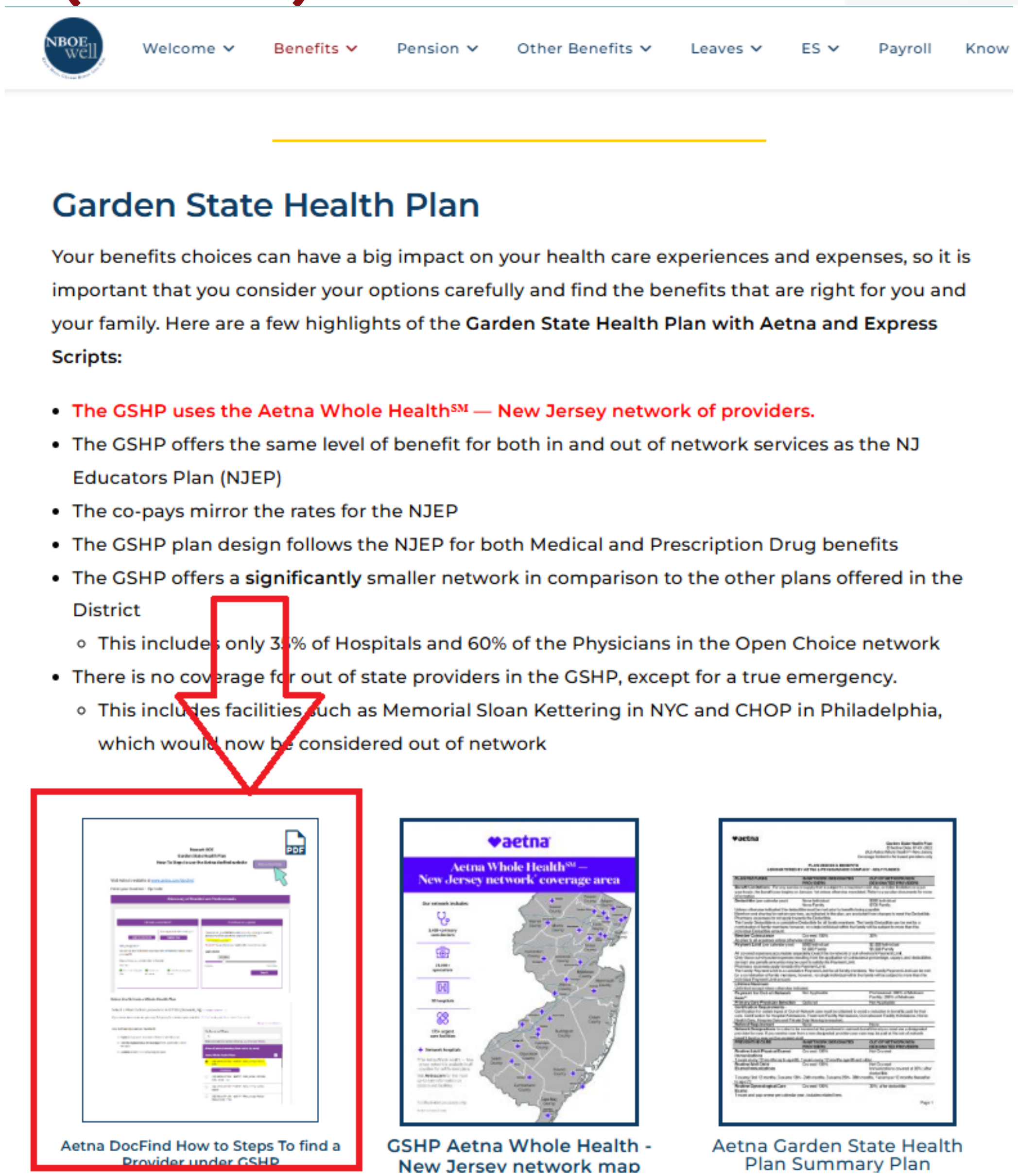
- ✓ ***GSHP contributions based on a % of salary; may result in lower payroll deductions depending on your salary***
- ✓ ***Find a Doctor on <u>Aetna.com</u>***
- ✓ ***Must utilize NJ in-network doctors***
- ✓ ***Aetna's out-of-pocket cost-estimator tool is available at <u>Aetna.com</u>***

NBOE Garden State Health Plan (GSHP) cont.

How can I find out if my doctors participates in GSHP?

Visit Aetna to find providers in the Aetna Whole Health Network

- *We have step by step guide to determine if your provider is part of the network, please visit https://nboehrs.com/medical/#NJEP*
- *The GSHP offers a significantly smaller network in comparison to the other plans offered in the District*



NJ Chapter 44 Contribution Schedule

for Garden State Health Plan

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

BASE SALARY OR PENSION[2] AMOUNT	LEVEL OF COVERAGE/PERCENTAGE OF SALARY			
	Single	Parent/child(ren)	Two Adults	Family
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%

<u>Example #1</u> – Single Coverage, $67,000 annual salary for 10-month employee
(20 payroll deductions: bi-weekly basis)

$67,000 x .015 = $1,005 / 20 = 50.25 per paycheck

<u>Example #2</u> – Single Coverage, $67,000 annual salary for 12-month employee
(24 payroll deductions: bi-weekly basis)

$67,000 x .015 = $1,005 / 24 = $41.88 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***

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	23.00%
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%
80,000-94,999.99	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 2026 Rates
January 1, 2026 - June 30, 2026

Monthly Rates:	Choice POS II 1015
Single	$1,277.11
Employee + Spouse	$2,526.77
Parent/Child(ren)	$2,344.66
Family	$3,604.32

Employee's Active Prescription Monthly 2026 Rates

Monthly Rates:	Express Scripts Inc Rx $0/$20
Single	$284.84
Employee + Spouse	$522.97
Parent/Child(ren)	$380.55
Family	$706.40

Please use the 2026 Chapter 78 Calculator posted here: https://nboehrs.com/eligibility/#enrollment to determine the cost!

Example #1 – Single Coverage, $67,000 annual salary for 10-month employee (20 payroll deductions: bi-weekly basis)
$1,277.11 (MED) + $284.84 (RX) =$1,561.92 x (12 for the year)
=18,743.4 total year x 29% premium= $543.56 per month or
= $271.78 per paycheck

Only 8% rate increase for the 2026 medical and prescription premiums for the NBOE Legacy Plans. **NBOE is not under the State's Health Plan,** which is going up 37%!!!

NBOE
PRESCRIPTION DRUG PLANS
WITH EXPRESS SCRIPTS

NBOE NJEP & GSHP Rx Plan

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

EXPRESS SCRIPTS®

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*
- ***National 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?

EXPRESS SCRIPTS®

Pharmacy plan Highlights

- ***Copays**:*
  - *Generic drugs: Retail $ 0 Mail Order $0*
  - *Brand Formulary: Retail $20 Mail Order $20*
  - *Specialty Drugs*: (In Network Specialty Pharmacy required) $20*

- National 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: $3,400

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: $7,500

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 2027.

Pre Tax Accounts – Reminders
https://nboehrs.com/fsa/

Healthcare FSA and Dependent Care FSA

- The accounts will run from January 1, 2026 through December 31, 2026
- A dependent, spouse can use your Healthcare FSA debit card. You can have a card issued in your dependent's name.
- View the balance please visit www.NBOEbenefits.com, scroll to Helpful Links, Reimbursement Tools, click on View My Spending Account

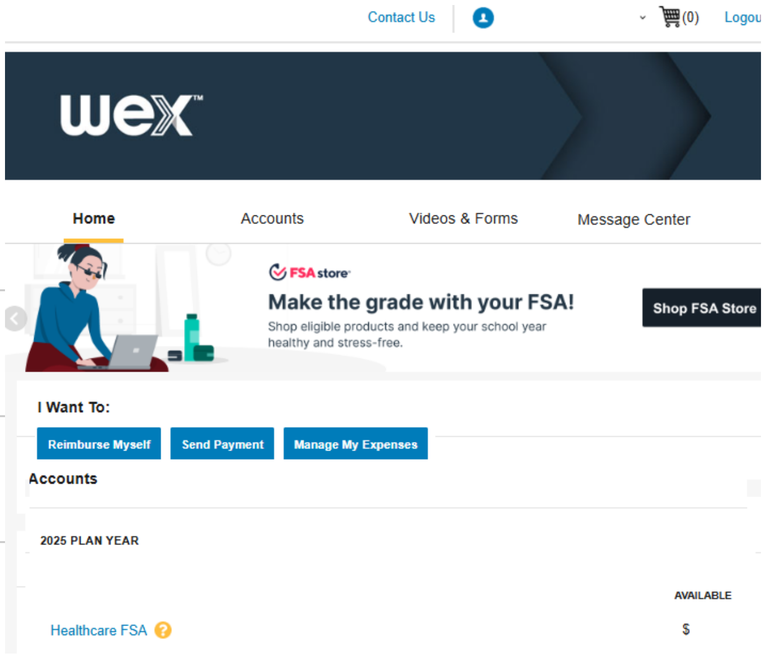
Helpful Links

Reimbursement Tools

- Eligible Health Care Expenses
- Eligible Dependent Day Care Expenses
- View My Spending Account

Upload Documents Here

Pension



DO NOT sign up for Dependent Care Account for your spouse or child to use for medical, dental, vision, prescription expenses

WHERE DO I GO TO ENROLL?

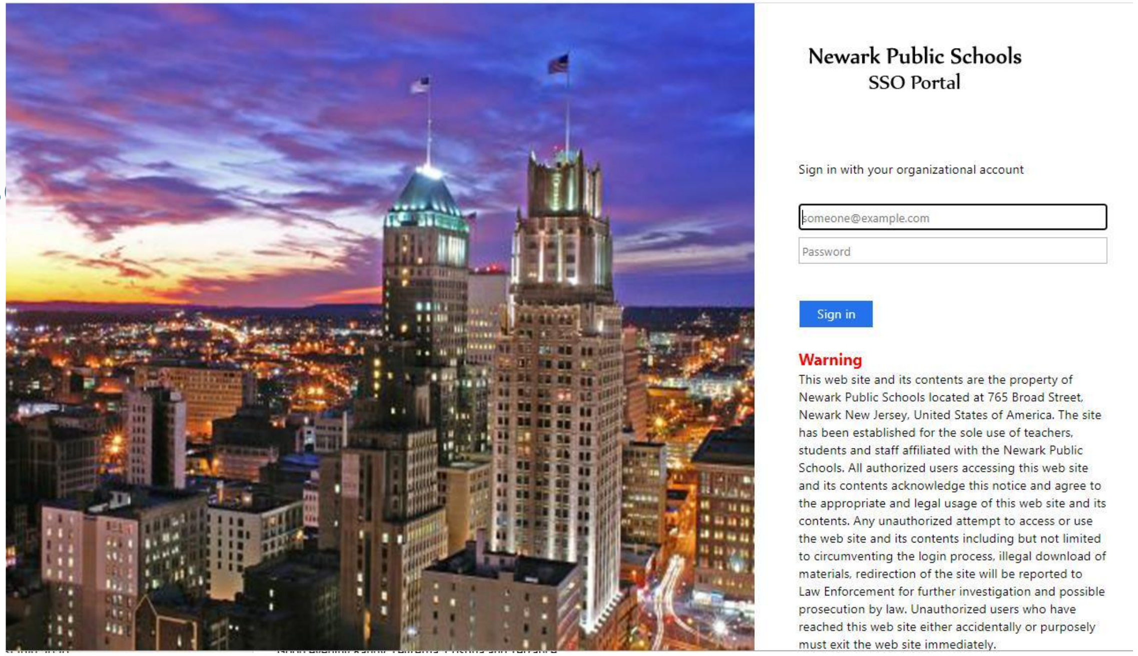
Where Do I Go to Enroll?

Enrollment is completed via NBOEbenefits.com

Visit NBOEHRS.com for educational materials

- Medical Benefit and Prescription Drug Benefit Comparis charts
- Step-by-step instructions for accessing the benefits enrollment site, ***NBOEbenefits.com***

- Who can enroll? Please visit https://nboehrs.com/eligibility/ to see a listing of dependents to enroll onto you coverage



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

Open Enrollment will not be live until Nov. 4th, and will remain through Nov. 19th

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'.

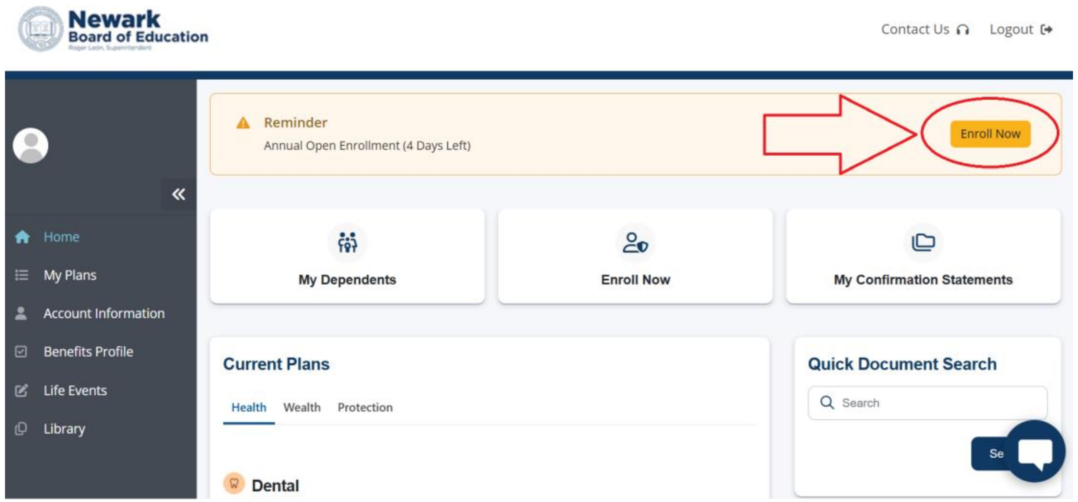
2. **Your Benefits** shows the plans you are already enrolled in and that continue into the new plan year. These require action only if you want to make a change.

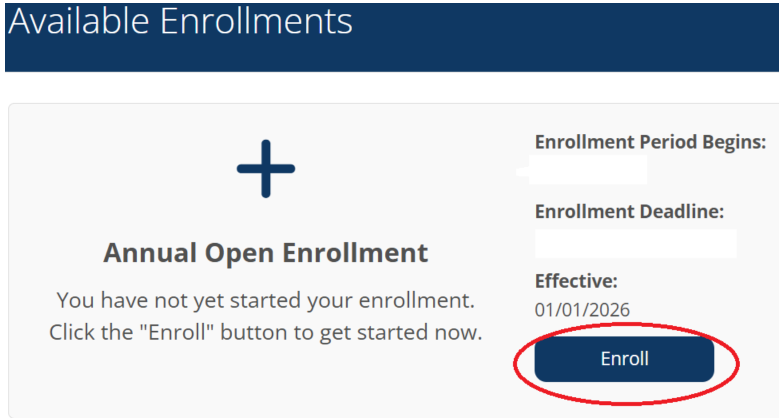
3. **Available Benefits** are other options you have not enrolled in. Take action only if you want to begin participating in those benefits.

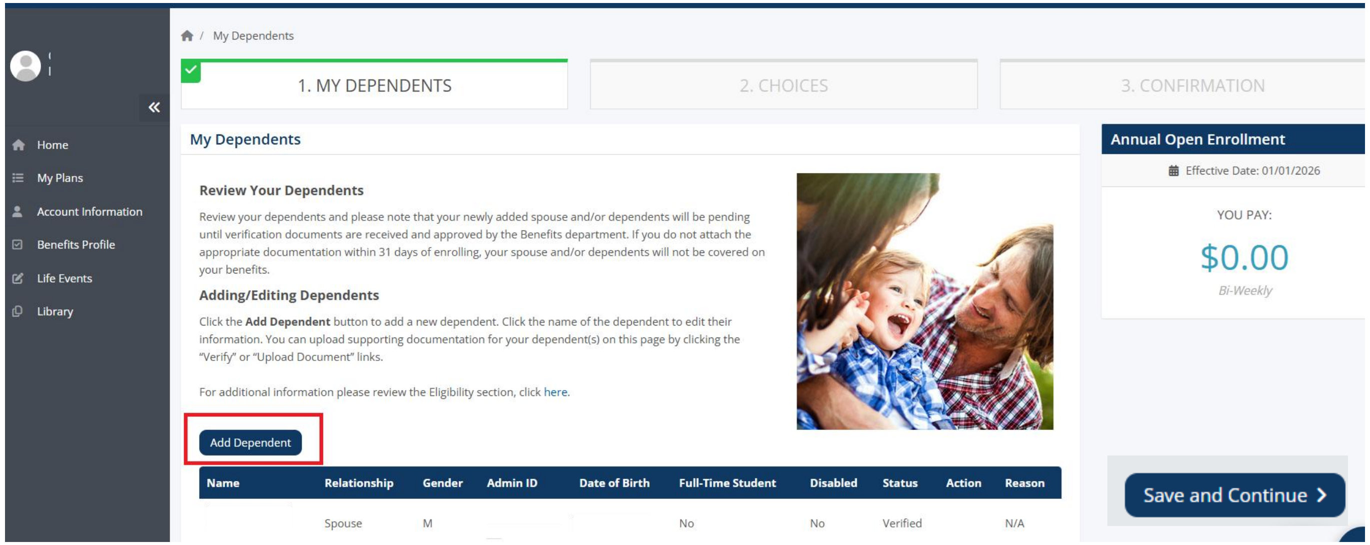
4. **Your Total Cost** shows the amount that will be deducted from your pay.

Visit NBOEHRS.com for step-by-step instructions for enrolling via NBOEbenefits.com

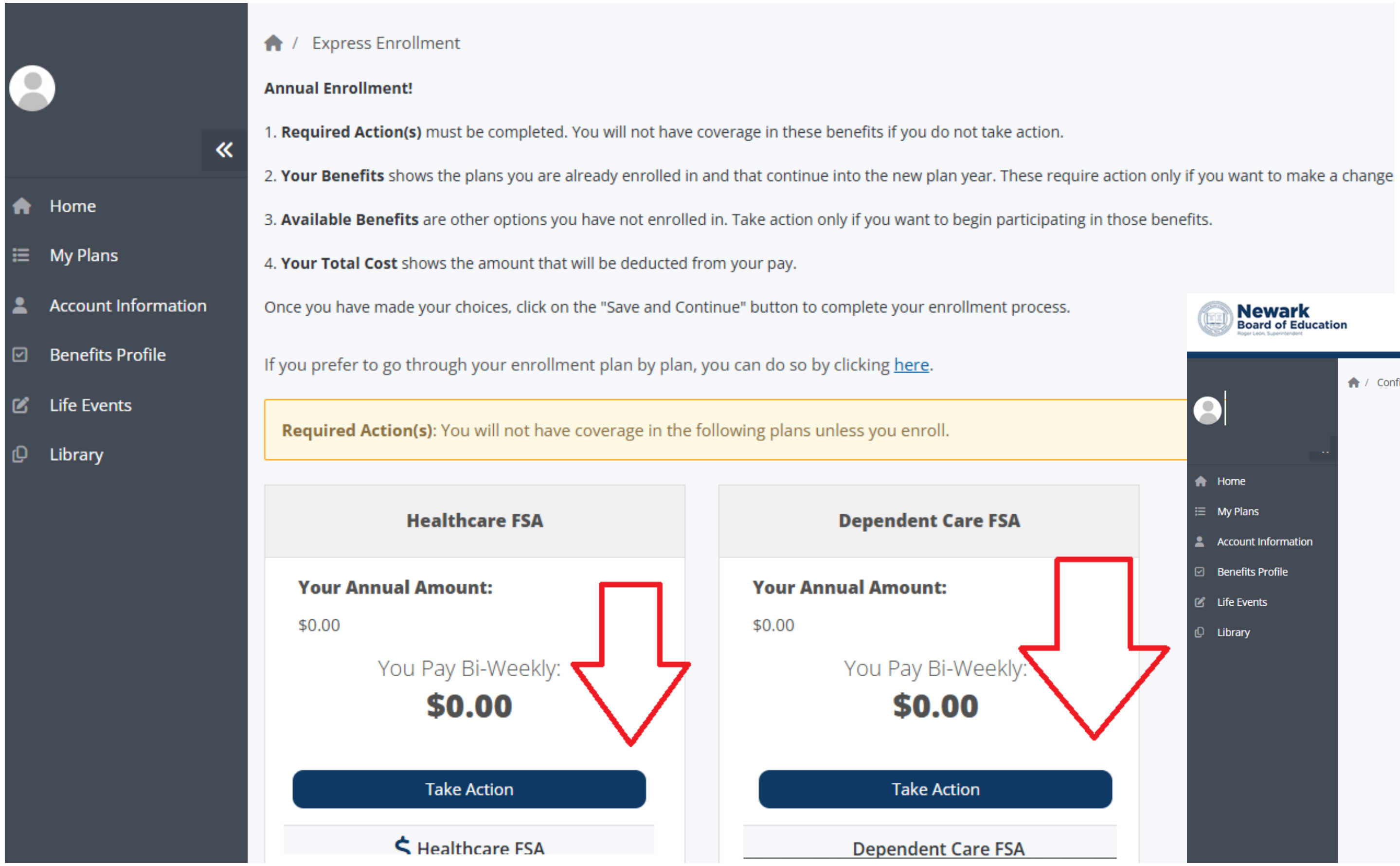
Enrollment via NBOEbenefits.com

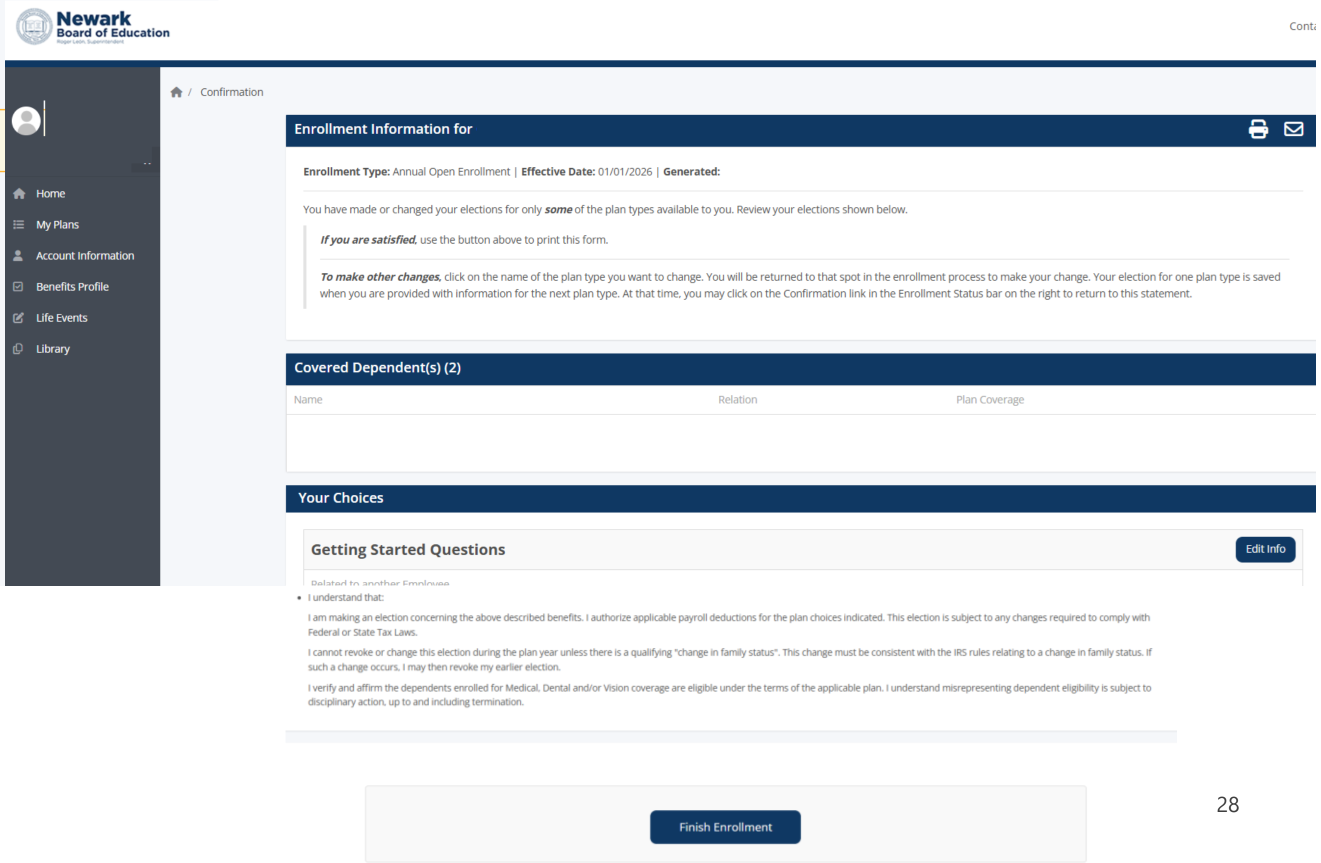






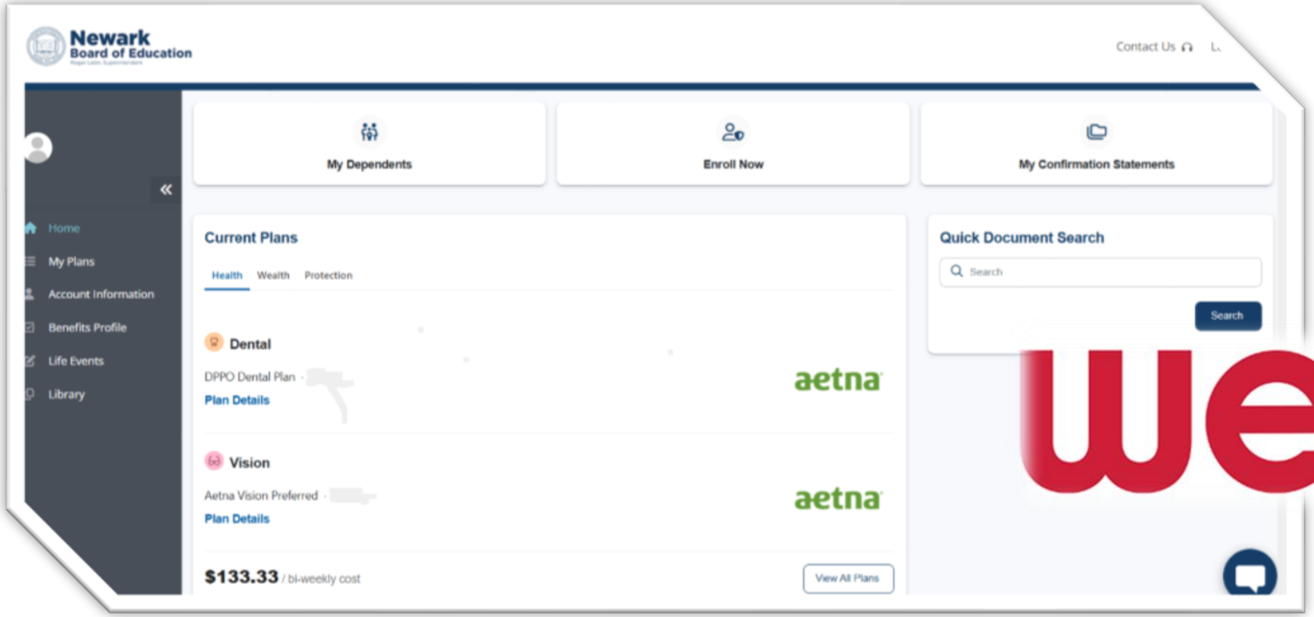
Enrollment via NBOEbenefits.com (cont.)





Processing time

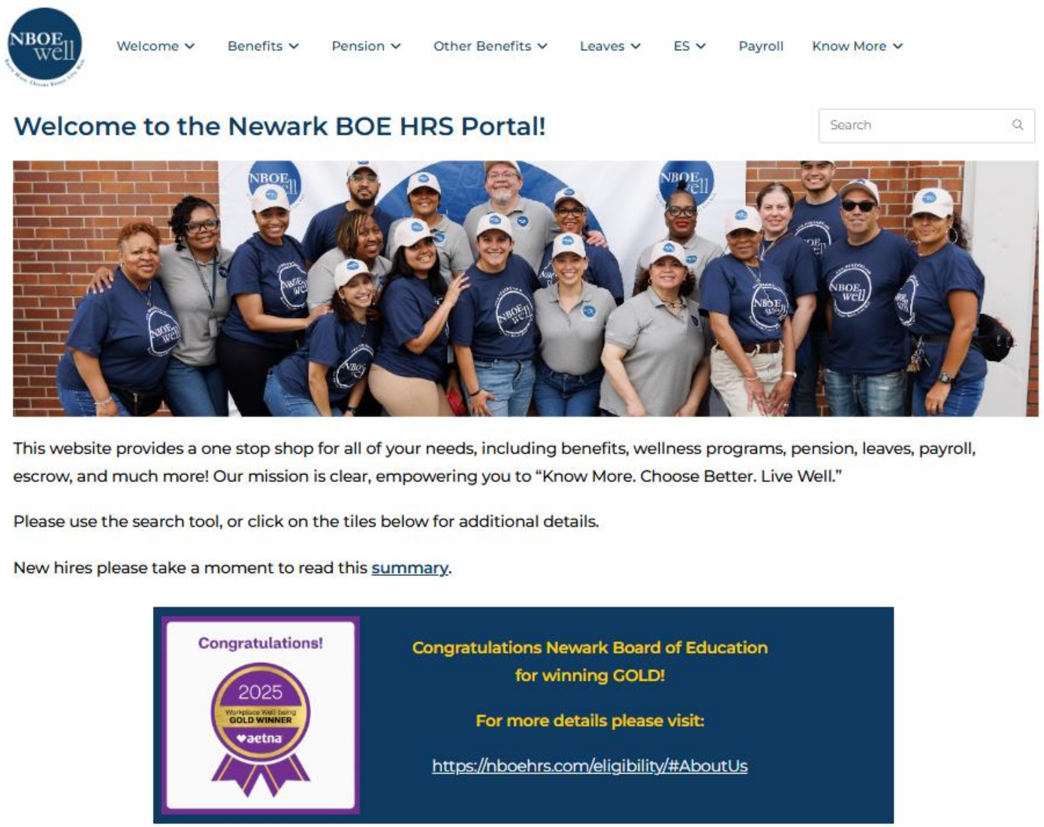
Once you complete your enrollment on NBOEbenefits.com you must allow processing time for the information to be feed over to the insurance carriers.



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

RESOURCES

Newark BOE HRS Portal



Aetna & Express Scripts Resources

Aetna.com and the Aetna Mobile App

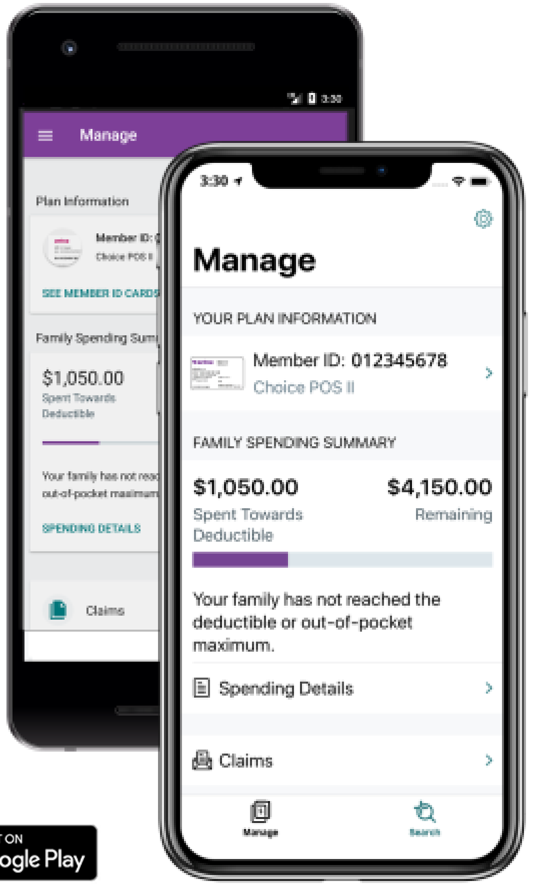
Aetna Dedicated NBOE Hotline: 855-223-8791

Find care

Find and compare doctors

Download digital ID cards

Read doctor reviews

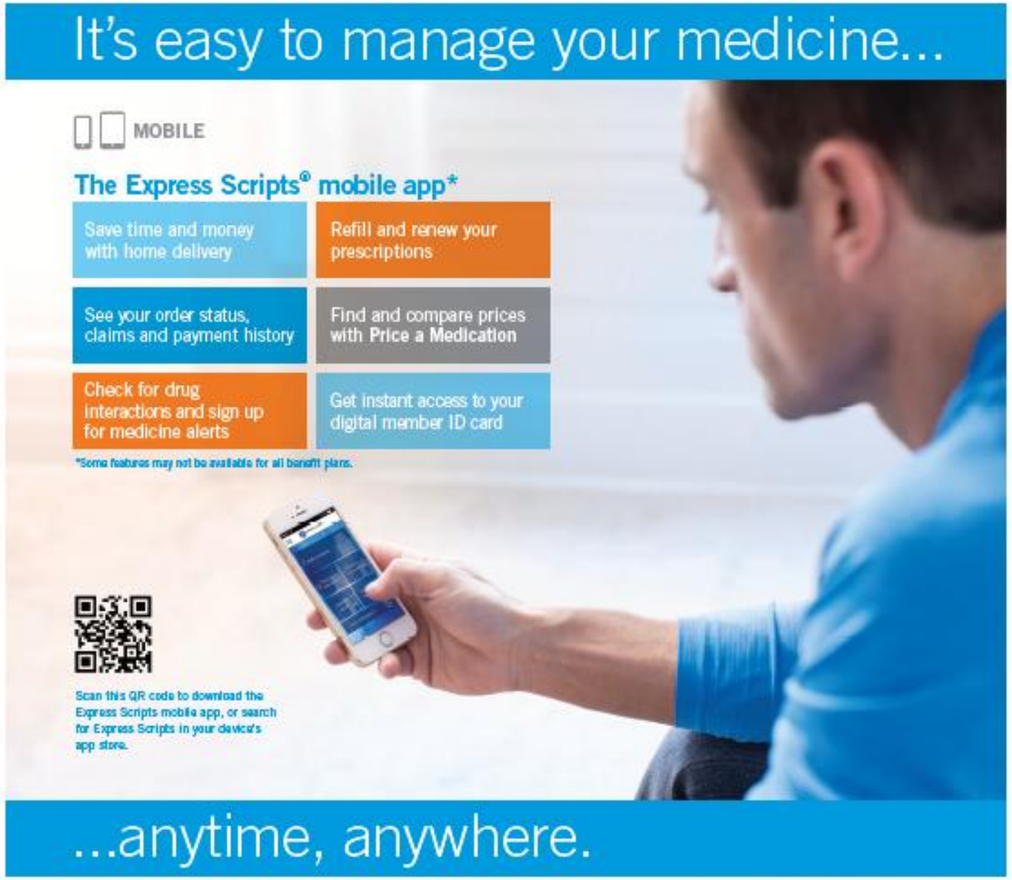


Download on the App Store

GET IT ON Google Play

Express-Scripts.com and the Express Scripts Mobile App

Express Scripts Dedicated NBOE Hotline 844-424-8882



Wellness

Current Wellness Resources

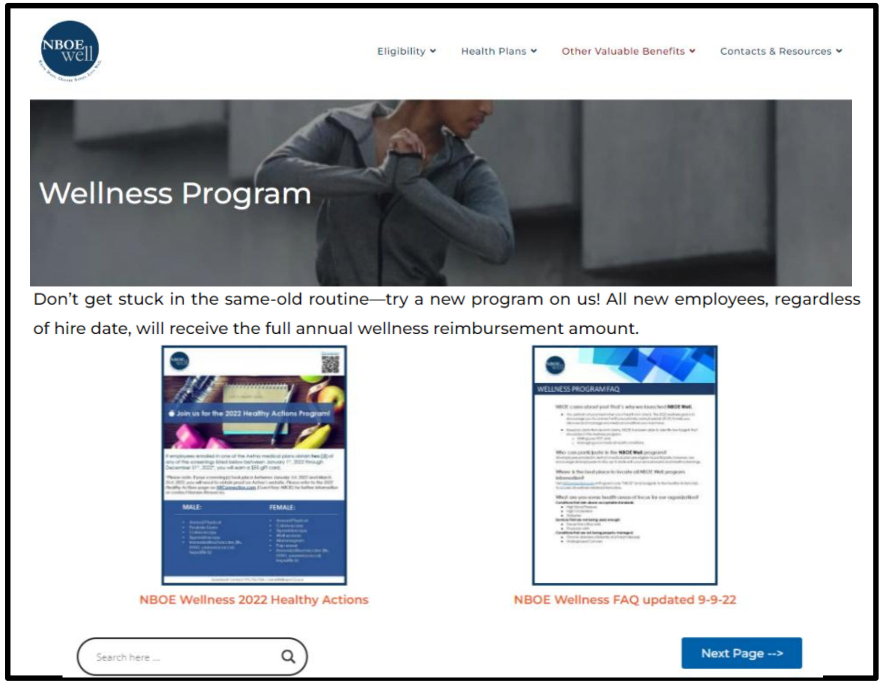
NBOE well
Know More. Choose Better. Live Well.

Preventive Services

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

Covered at no cost to Patient

NOOM
MAVEN
CNA Charles Nechtem Associates
AbleTo
Hinge Health
Aetna Health Your Way™



New and **exciting** wellness opportunities and education in the year ahead such as

Cylinder

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.

NOVEMBER 4TH - NOVEMBER 19TH

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 2026 will have a grace period to submit claims by 2/28/2027.

2) Educate Yourself

Consult the resources on either:
NBOEHRS.com

NBOEbenefits.com
(Available Nov. 4)

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

NBOE well
Know More. Choose Better. Live Well.

Thank you