Step-by-Step Guide to completing your Benefits Enrollment

Disclaimer: Be advised that in the event you do not click the "Finish Enrollment" button, any changes you made to your enrollments will be processed according to the selection made at that point. The online enrollment process will save your progress even if you do not complete the enrollment. For example, if you click on a medical plan to view the cost, and you fail to click "Waive", the system **will automatically process your application as enrolling** onto coverage. Questions about cost of plans for the new year, please visit https://nboehrs.com/eligibility/#enrollment

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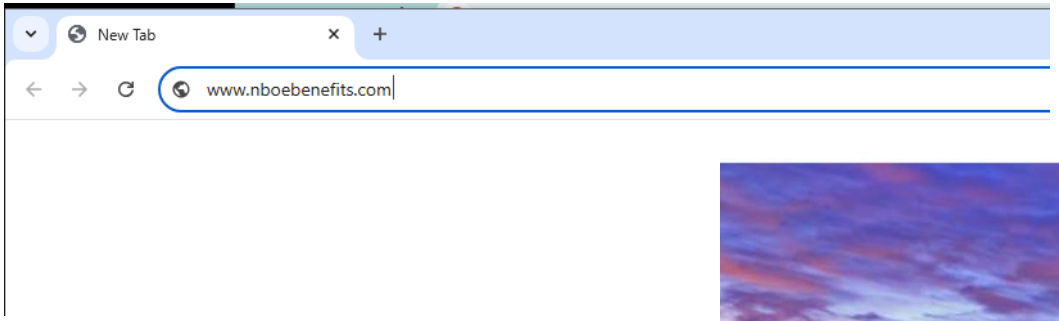
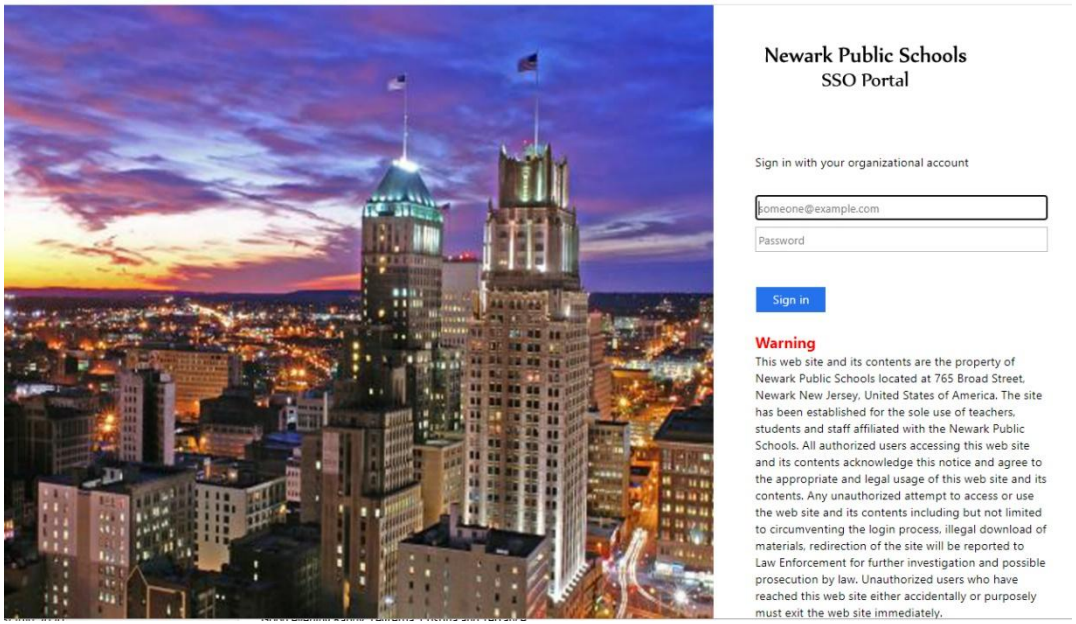
There are two ways to go into the Open Enrollment Portal.

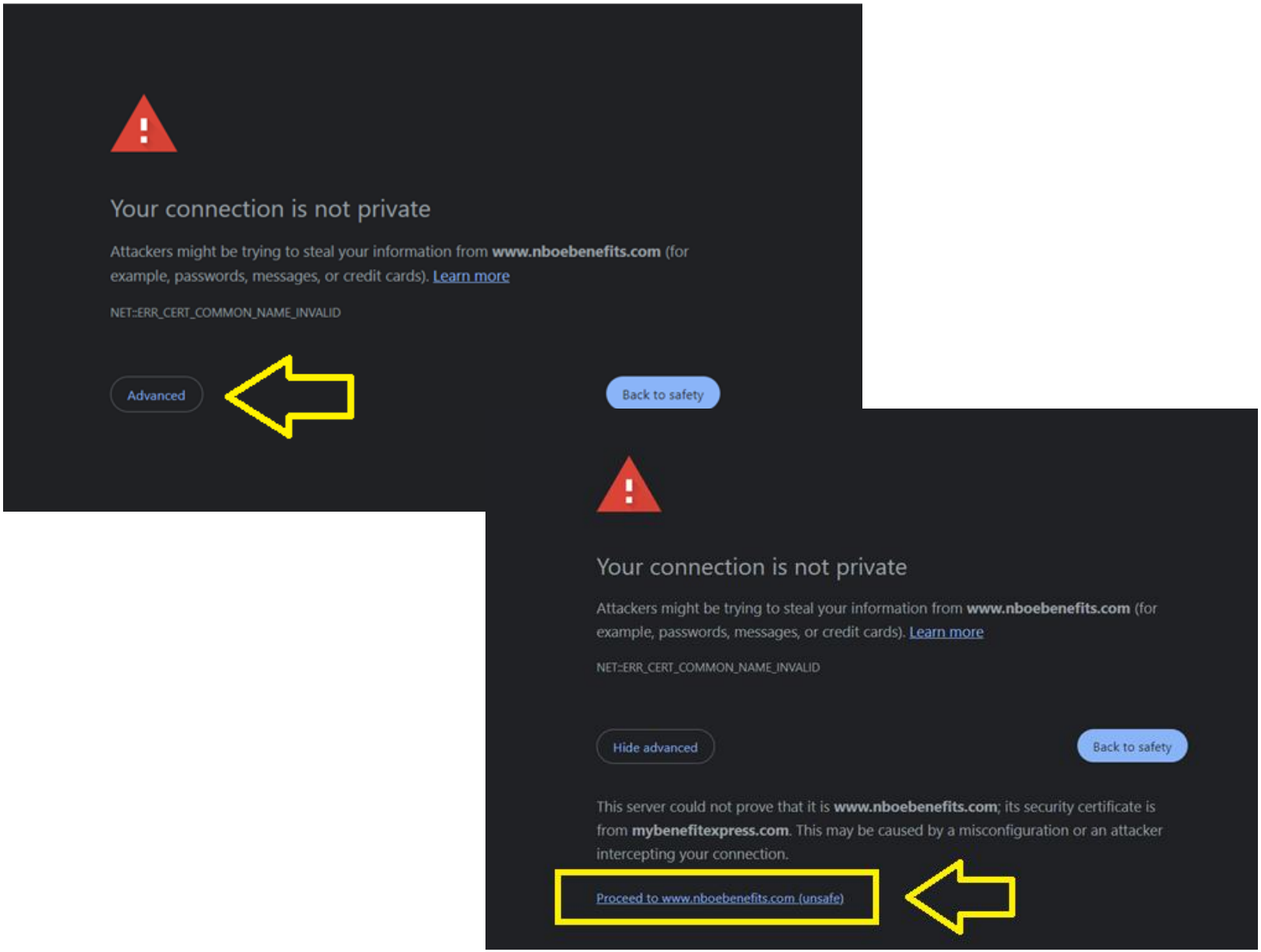
Open an internet browser. Using the Address Bar, navigate to your web address and type: www.NBOEbenefits.com



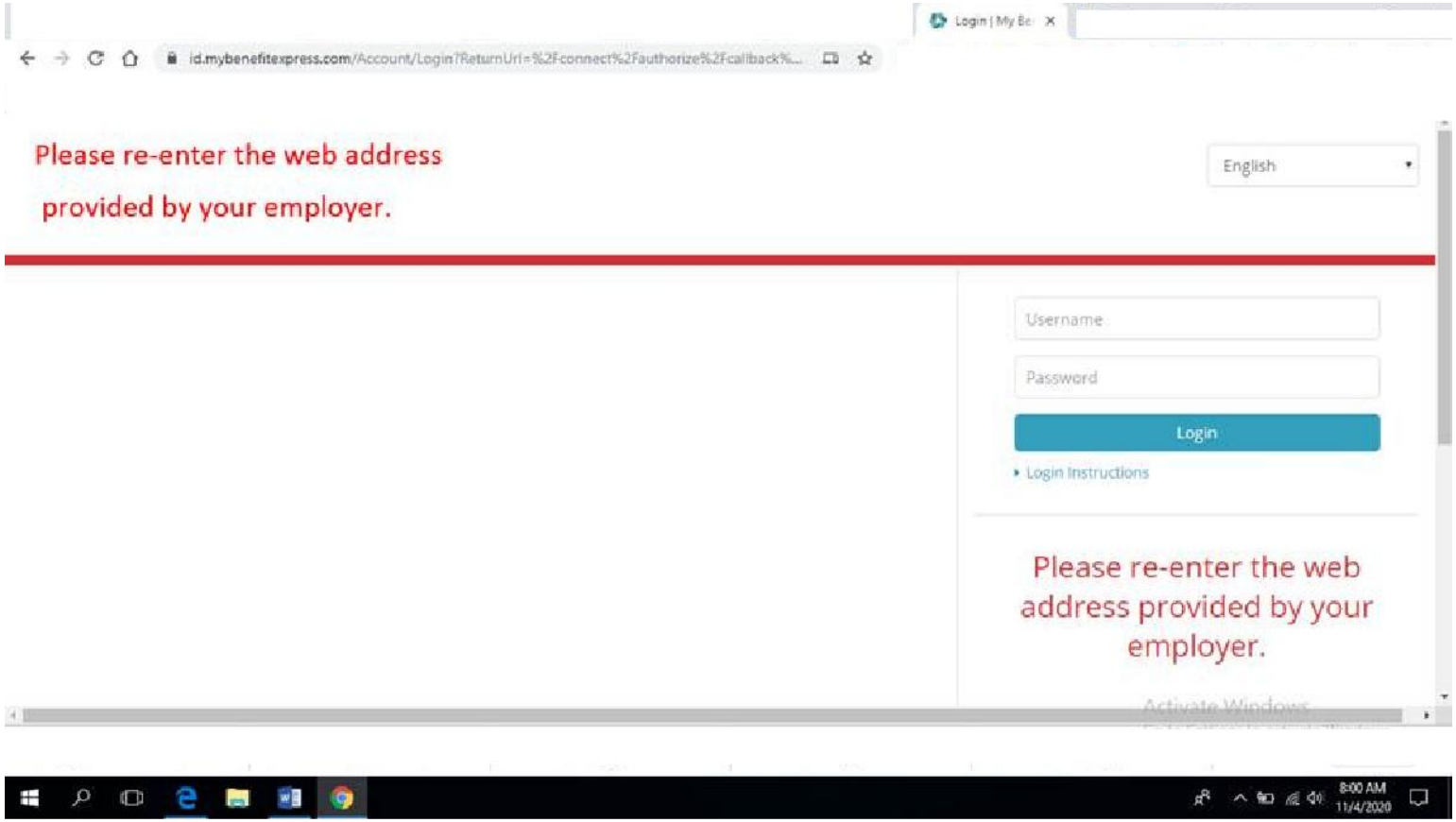


To gain access into the SSO Portal you are required to enter your Newark Broad of Education username and password. Issues with your SSO Portal Password and to reset your District password should be directed to ISD at 973-733- 7339 or IT Help Desk via email ithelpdesk@NPS.K12.NJ.US .

Connection is not private: The school network may give you a warning, but it's safe to proceed to the WEX vendor site: www.NBOEbenefits.com



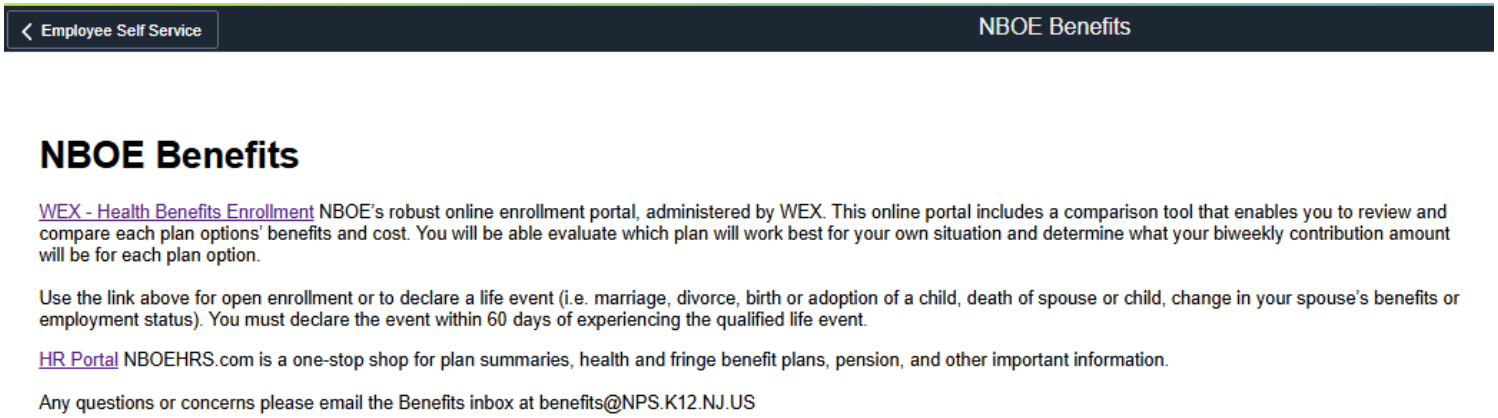
Error Message: To resolve this error message on the website, see below, please clear your cookies and cache or use another web browser. Note, if you bookmark the site once logged into it (i.e. got to the home page then bookmarked) then this will cause that screen to appear.



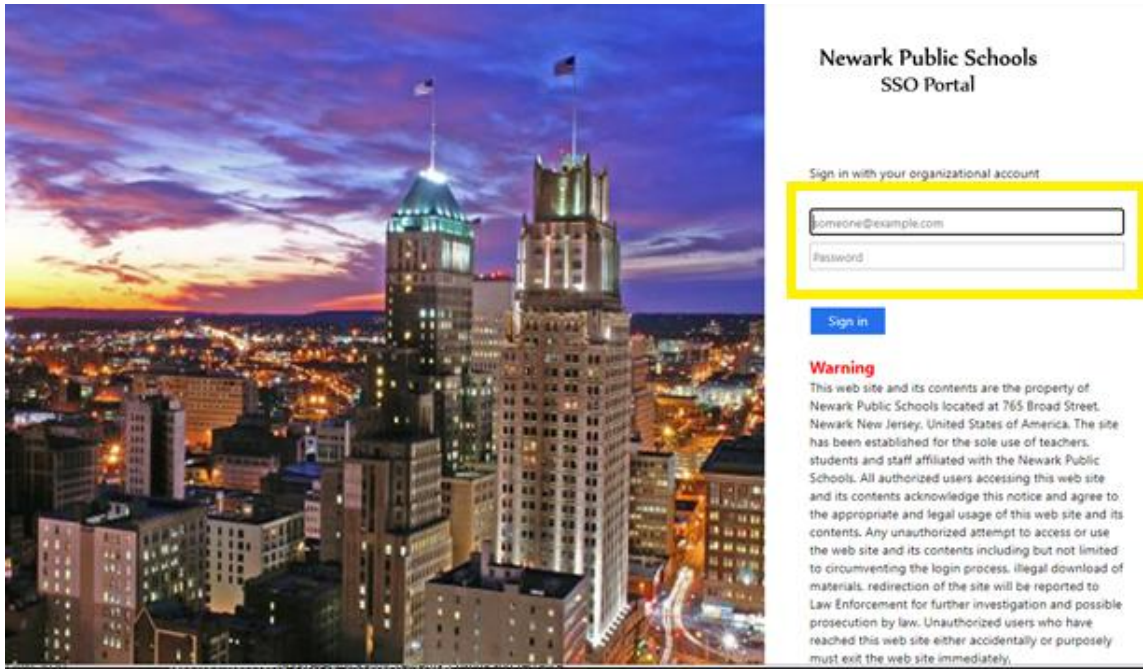
The other way to go into the Open Enrollment Portal is through Employee Self Service by clicking here:

Click on the Benefits tile:

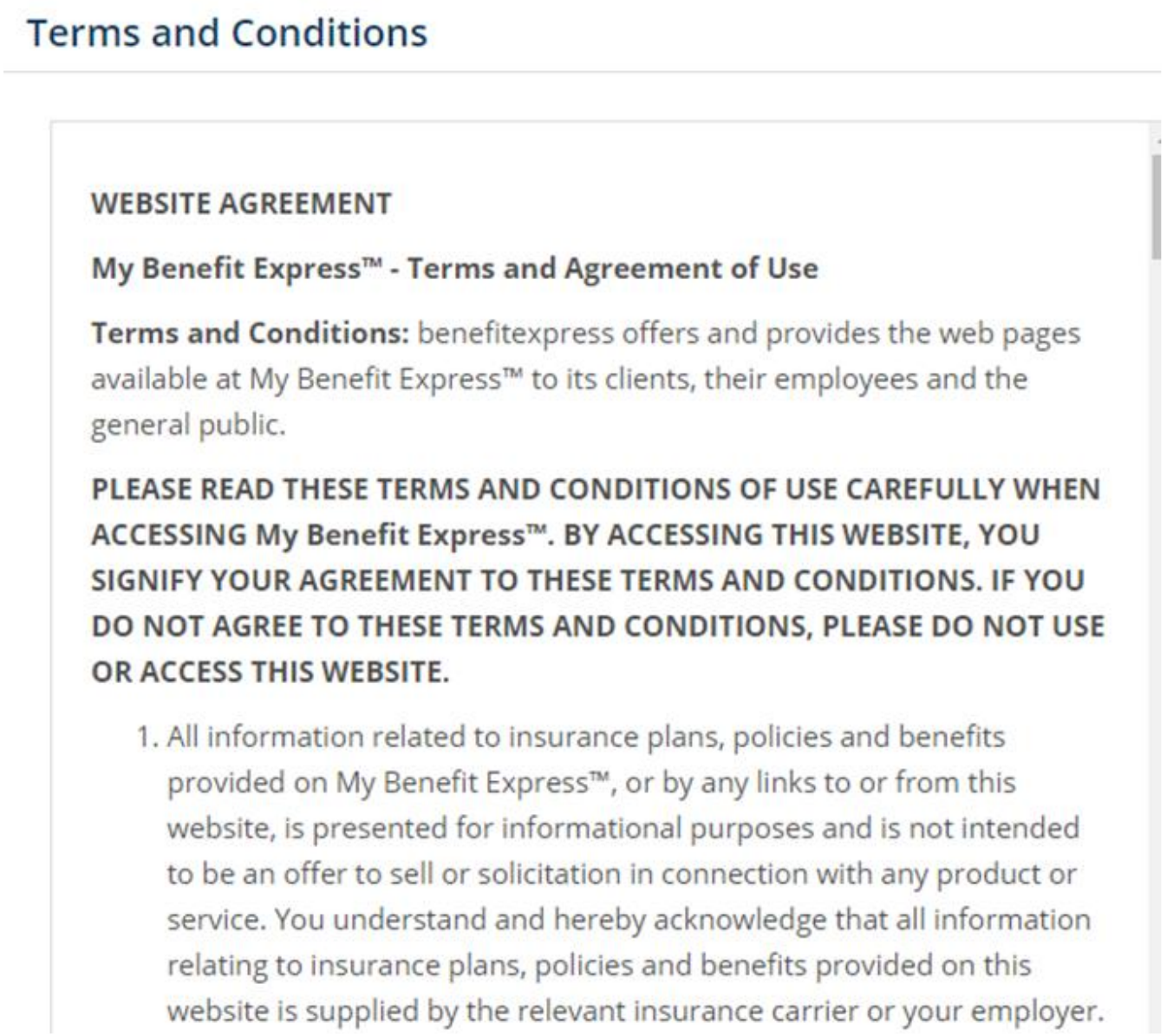
Once you click on the tile, you will be given two options. One to log into the Benefit Express Open Enrollment platform and the second link is to log into the HRS Portal- where you can review plans: https://nboehrs.com/medical/



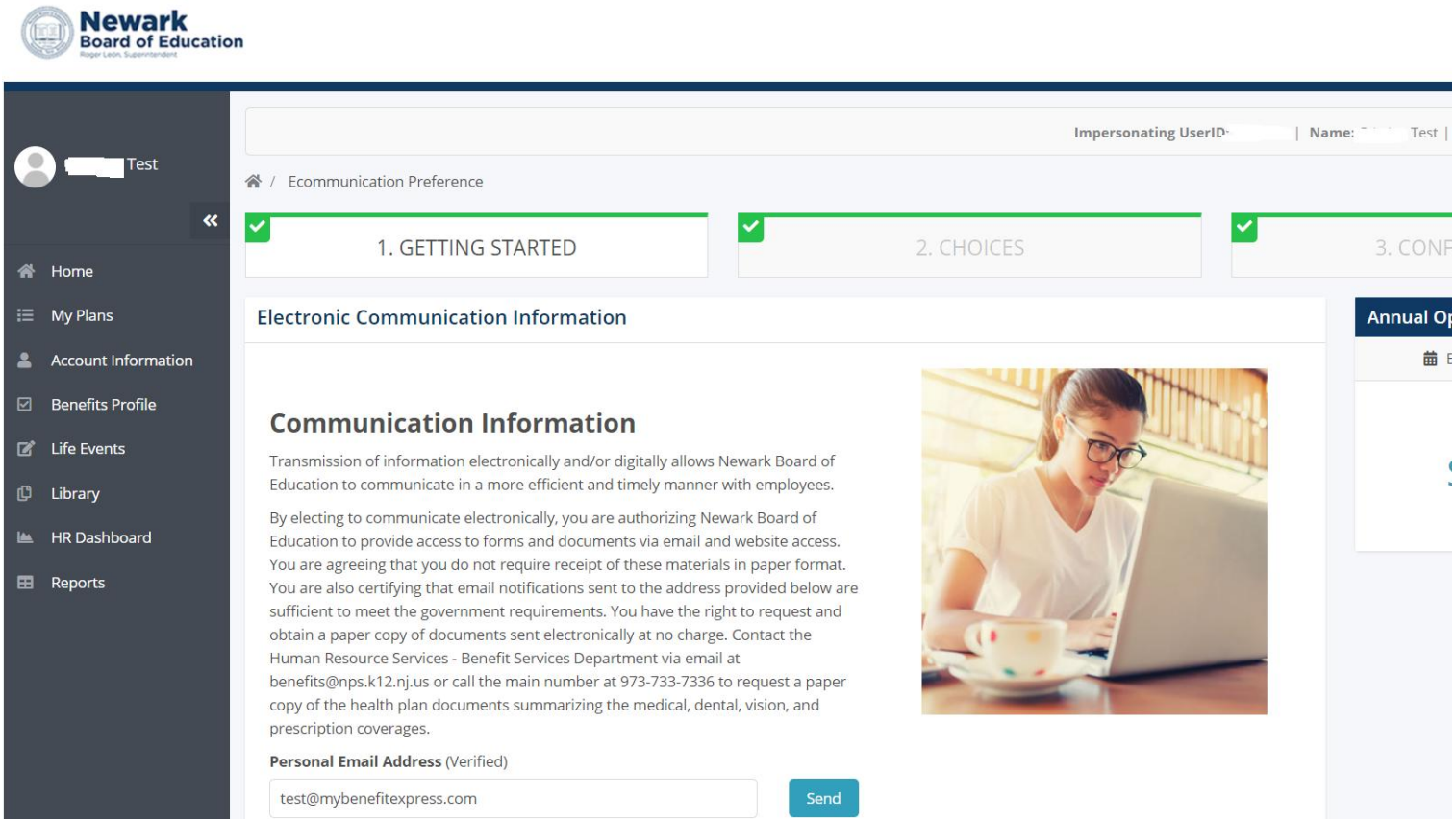
You will be prompted to enter your SSO log in credentials again:



The next screen you will need to agree to the Terms and Conditions:

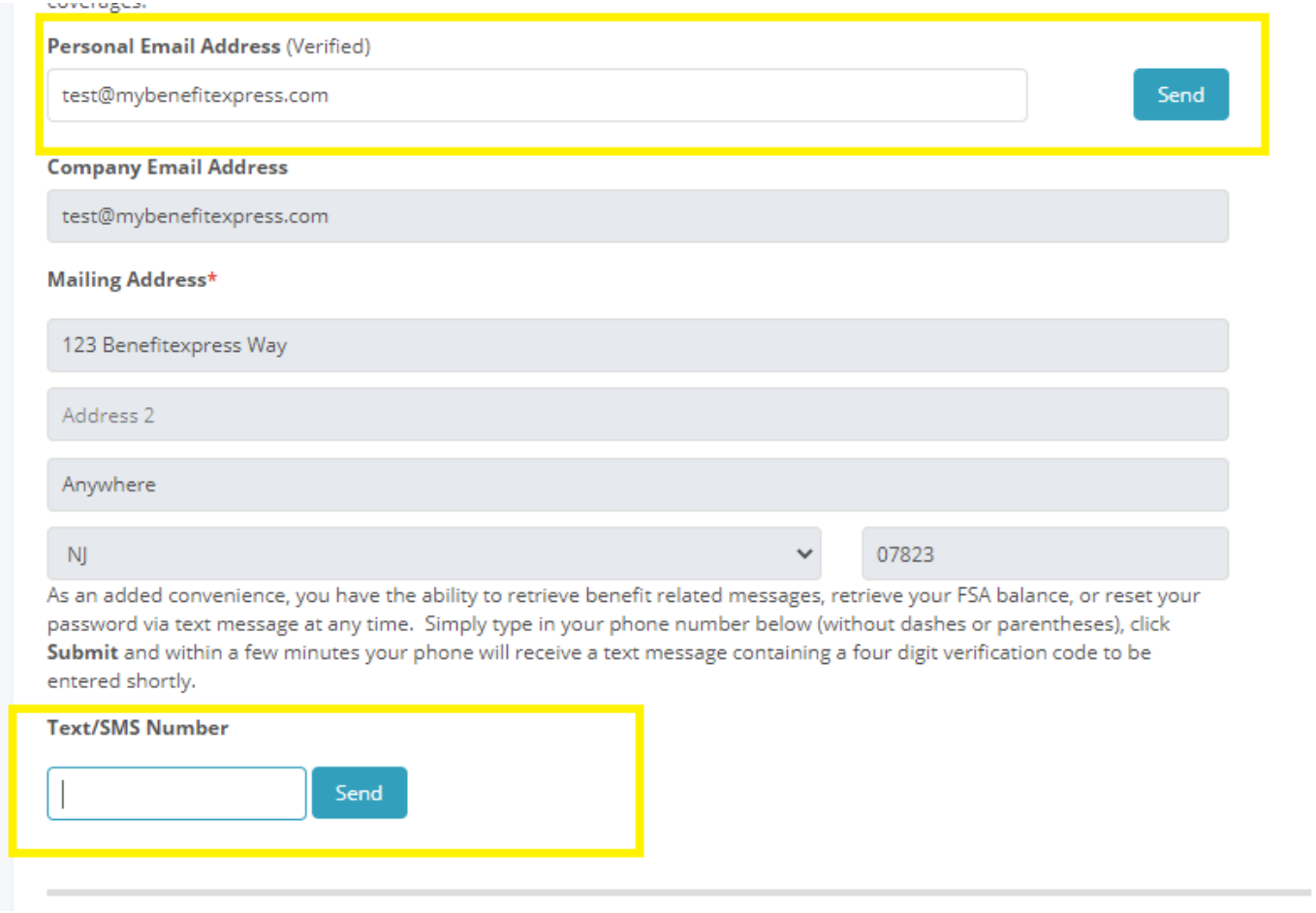


You will be asked for your preference in electronic communication on this screen. You will be reviewing your mailing address as well:

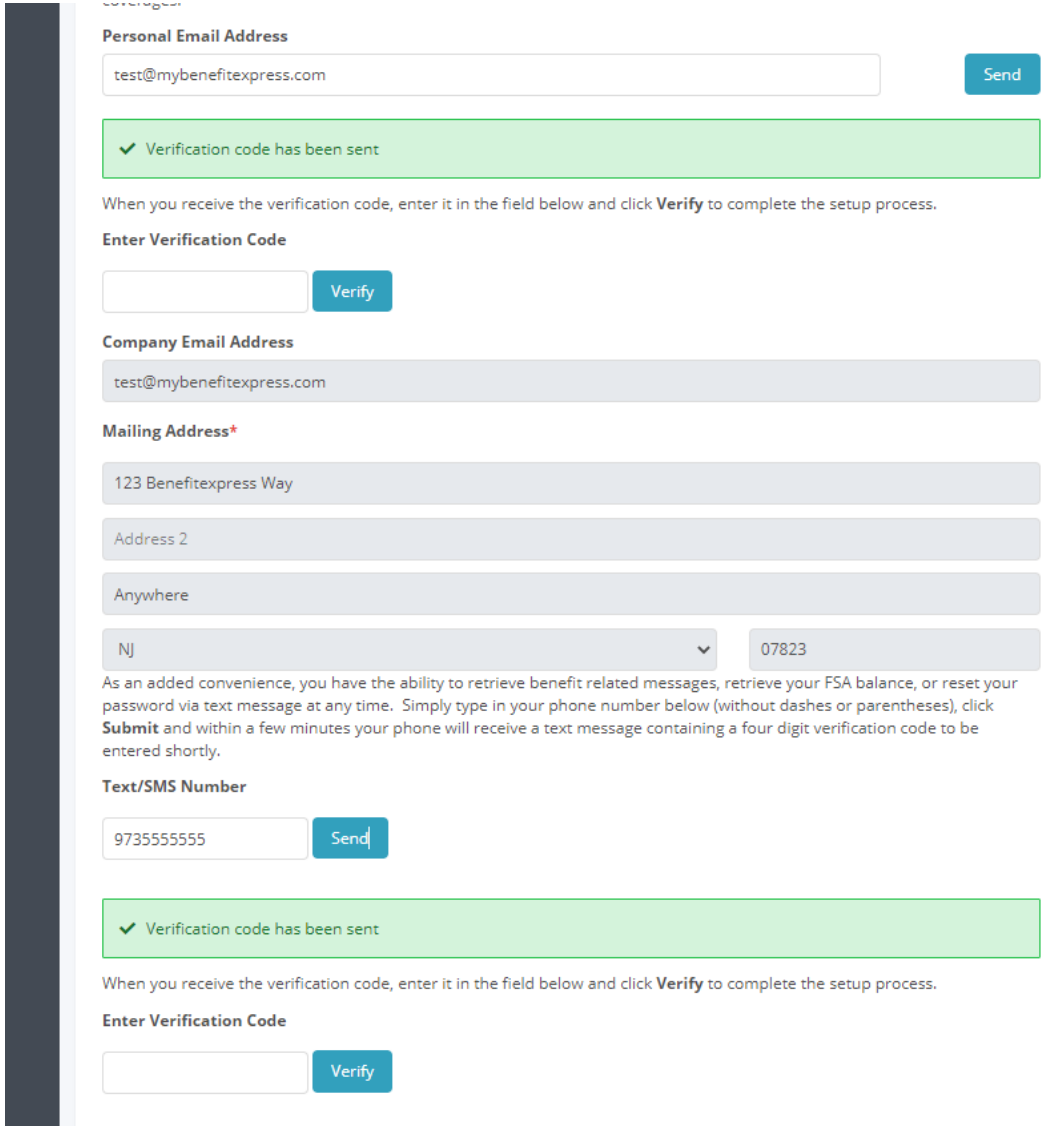


To update your mailing address, please log into Employee Self Service (ESS) by clicking here to update the required information. Click Personal Details > Addresses > and following the prompts to edit accordingly. Directions are posted: https://nboehrs.com/employee-services/#verification Any questions about your address change, please email recordsverification@NPS.K12.NJ.US.

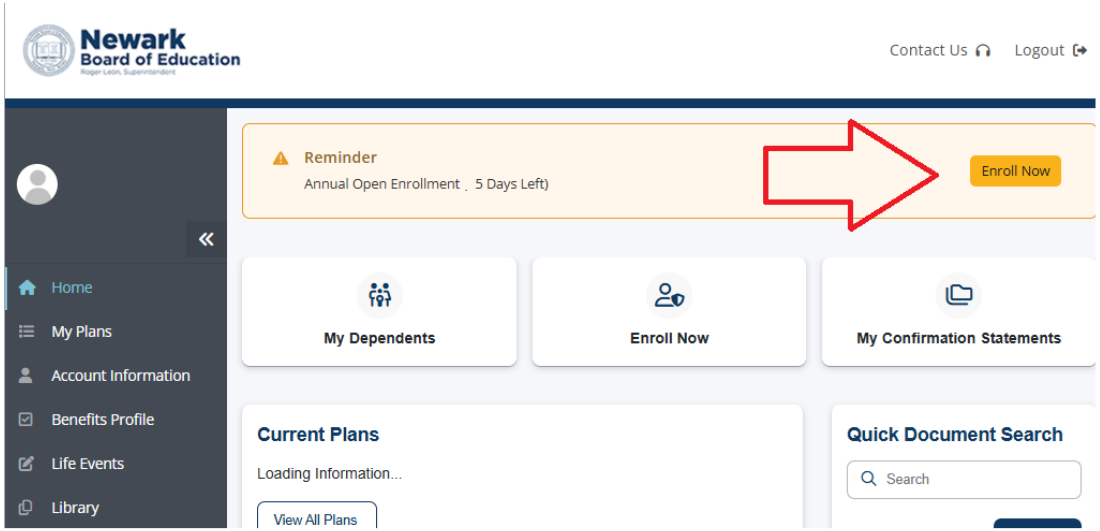
Optional: You can add your personal email and phone number into the system to stay connected with changes or notifications in this benefits portal.



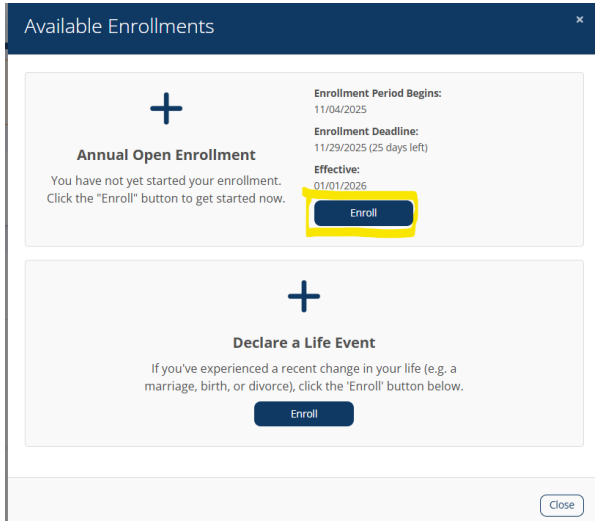
You'll receive a verification code to your email/cell phone, and will be required to enter that verification code in the appropriate field. If an error occurs, to cancel, click on the previous button, go back, then return back to this section. To skip, click save & continue.



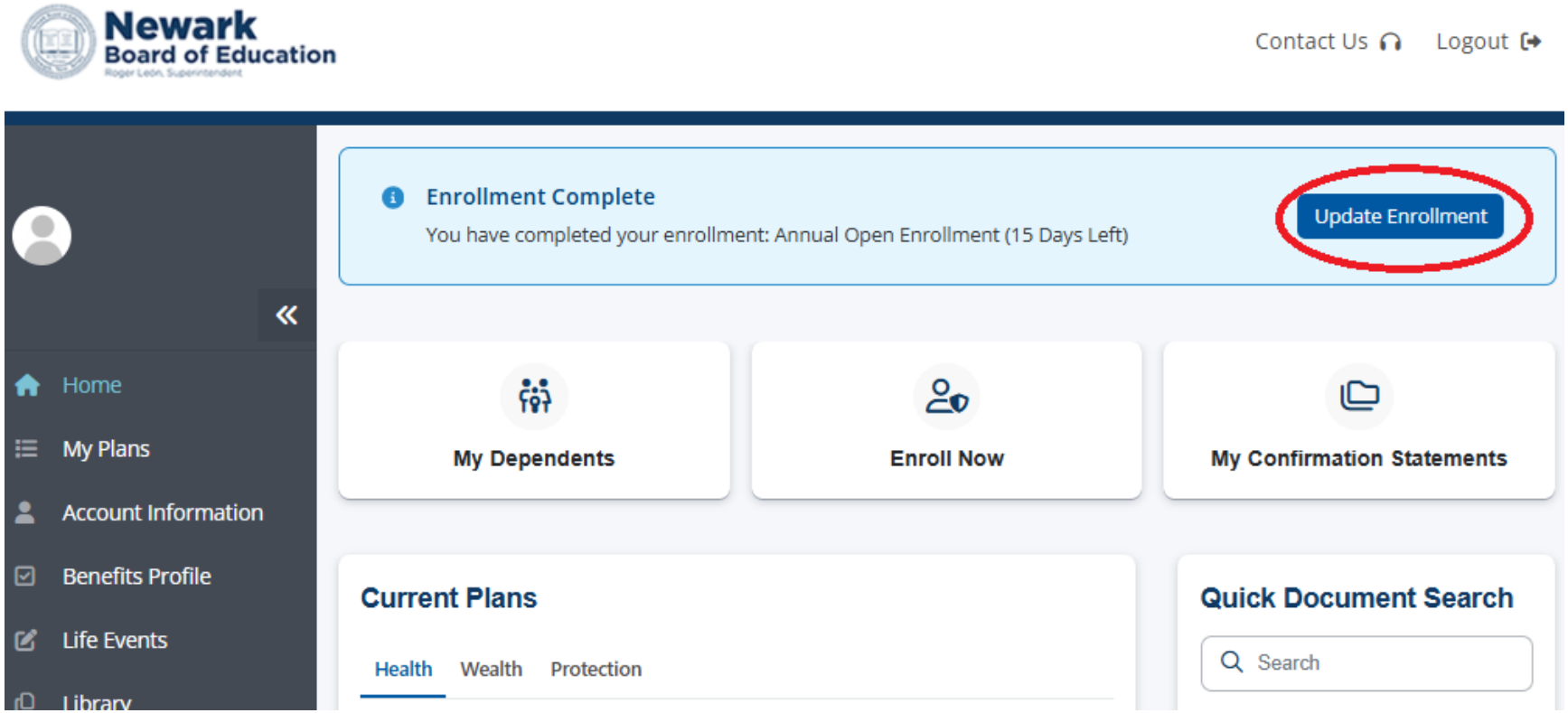
On the main page you will click on the orange button **Enroll Now** located near the top of the screen. **If you are waiving coverage, you must click here to start- and you have the option to waive coverage.**



A window will pop up and Click on the Annual Open Enrollment option, blue Change button.



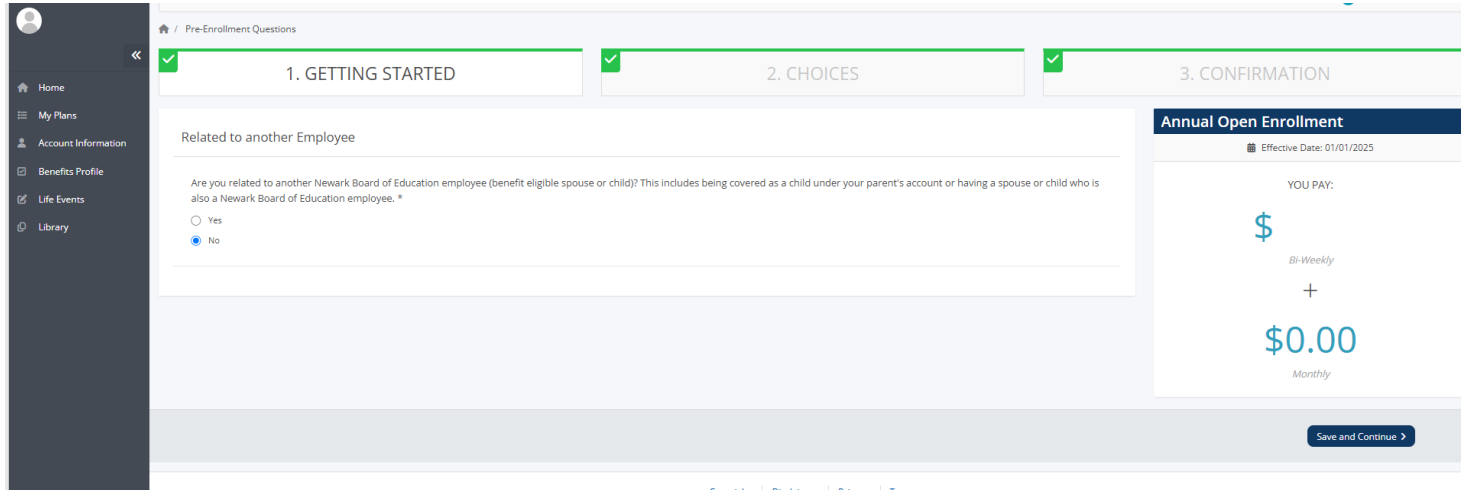
Please note, you can start, complete, and return to this enrollment site mutiply times, now until the end of Open Enollment. If you require to make changes, resubmit, update information, you have that opportiunity until the last day of OE.



The system will prompt you to answer questions on the following:

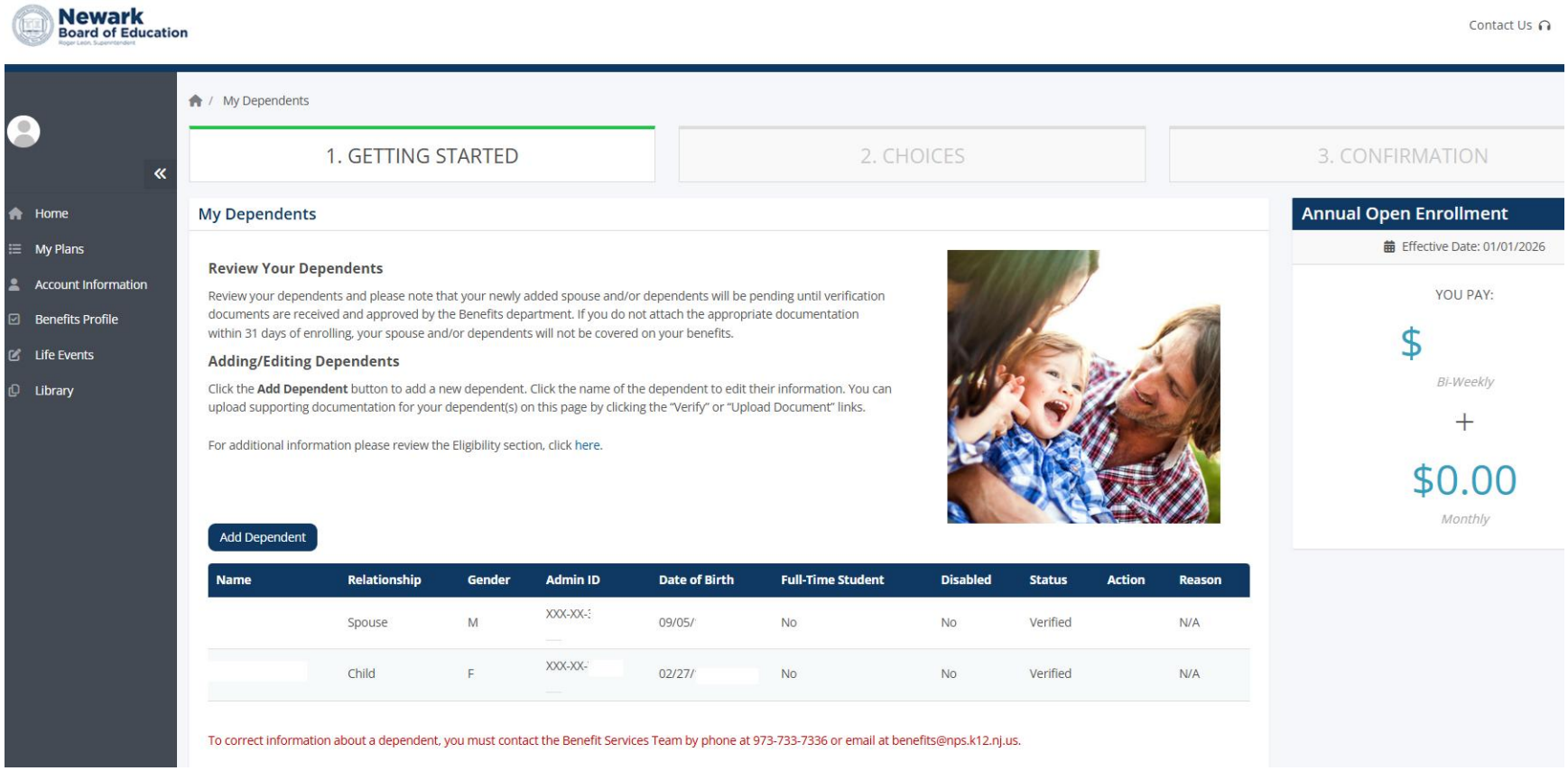
Getting Started:

1. Relationship (spouse/children) within NBOE
2. Communication
3. Dependents



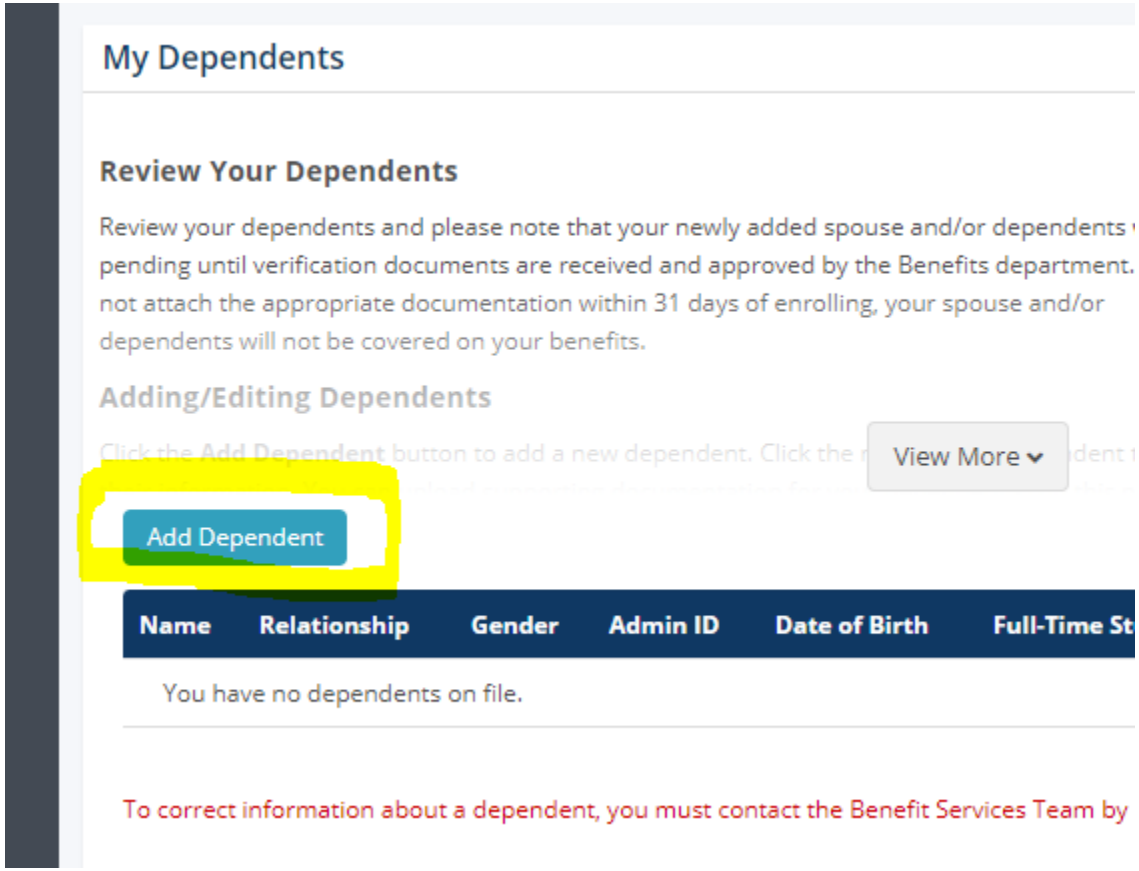
Select yes, if you are related to another NBOE employee as a spouse or child. Note: The Benefit Plans do not allow coverage as both an eligible dependent and employee, i.e. dual coverage. If you are related to another Newark Board of Education employee (i.e. a spouse or child) and that person is enrolled in individual coverage through Newark Board of Education you cannot enroll them as a dependent on your coverage. If both you and your spouse are enrolled through a Newark Board of Education plan your child(ren) cannot be covered under the Benefit Plans as an eligible dependent of both you and your spouse.

On the *My Dependents* screen you can review information about your dependents, if applicable. Disclaimer: **Do NOT click Add Dependent & enter information about yourself.** Your personal information is already loaded in the system.



Reminder, if you are waiving all the coverage, you don't need to "Add Dependent".

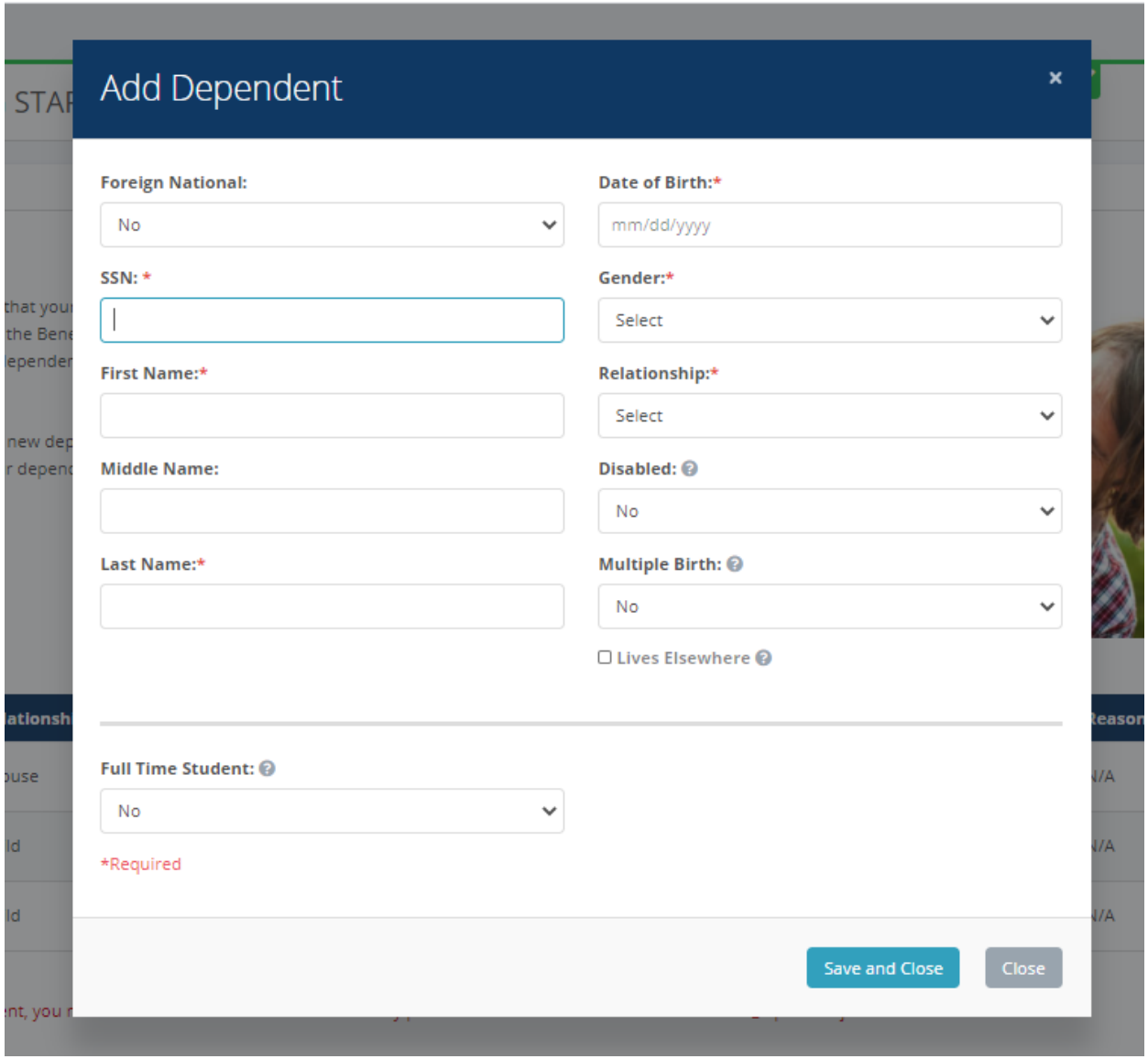
Optional: If you need to add an eligible dependent, click on the blue "Add Dependent" button and complete the information on the new screen, see next page.



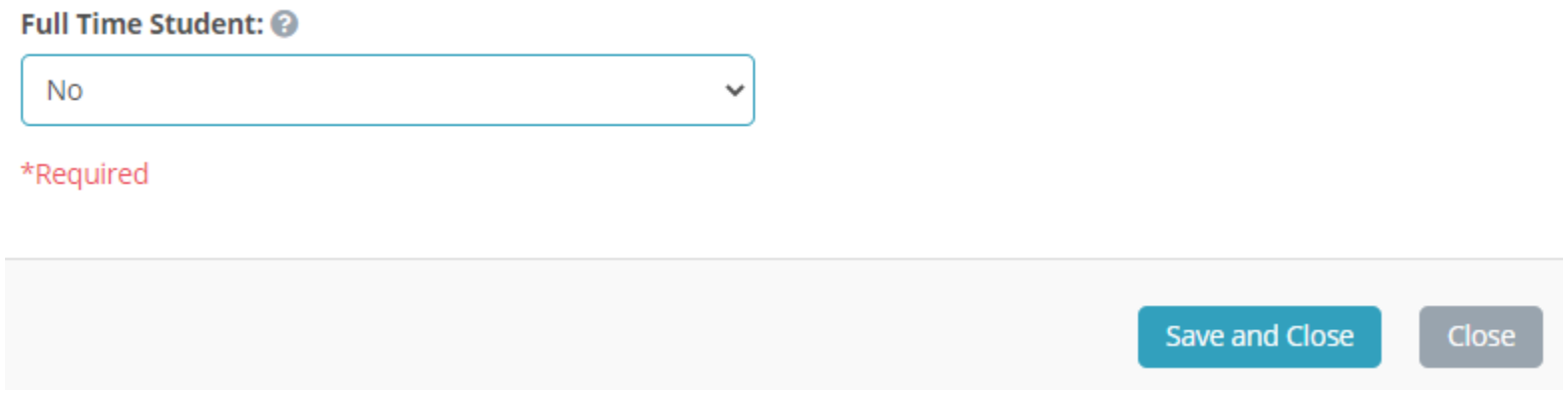
Who are your eligible dependents?

- **Spouse** —A person to whom you are legally married.
- **Civil Union Partner** — A person of the same sex with whom you have entered into a civil union.
- **Child(ren)** — includes biological child(ren), step child(ren), foster child(ren), and adopted child(ren) through legal guardianship all up to age 26. Also includes overage child(ren) with disabilities.

Enter the information that is required with the red asterisk



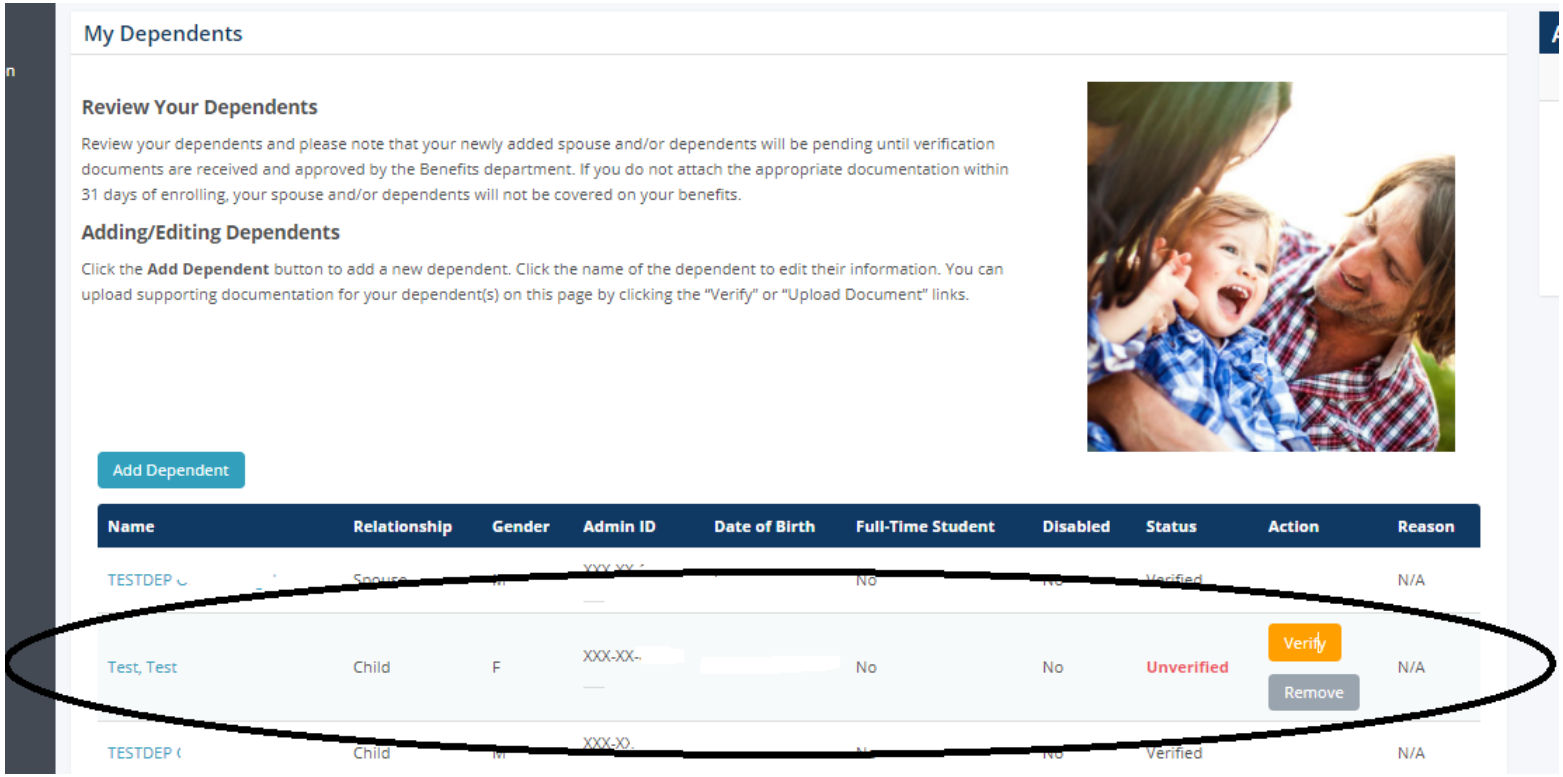
Full Time Student Status:



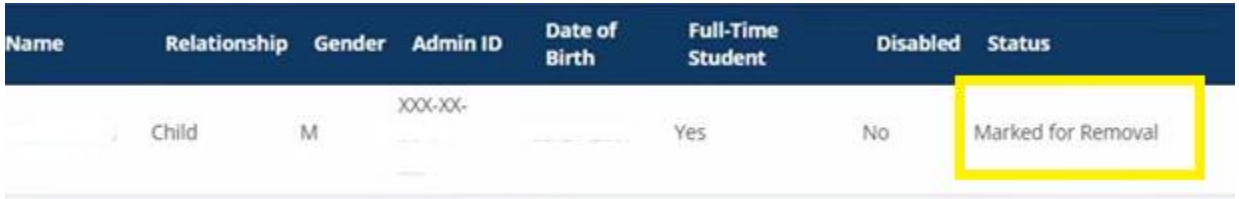
Please note, children can remain on the dental and vision from age 19 – 26 (NTU); 19-23 (All other unions and unaffiliated) if the dependent is unmarried, a full-time student at an accredited secondary or preparatory school, college, university, fellowship, or other educational institution with 12 undergraduate credits or 9 graduate credits. **Student verification is required each semester.** A tuition bill **AND** class schedule **OR** Letter from the Registrar's Office is considered proof of student verification.

Please visit https://nboehrs.com/student-verification/ to use the Google Form to upload the required information. DO NOT upload student verification in your NBOEbenefits.com profile.

You will be required to verify the dependent by adding supporting documents. Please see the orange “Verify” button and follow the next steps:

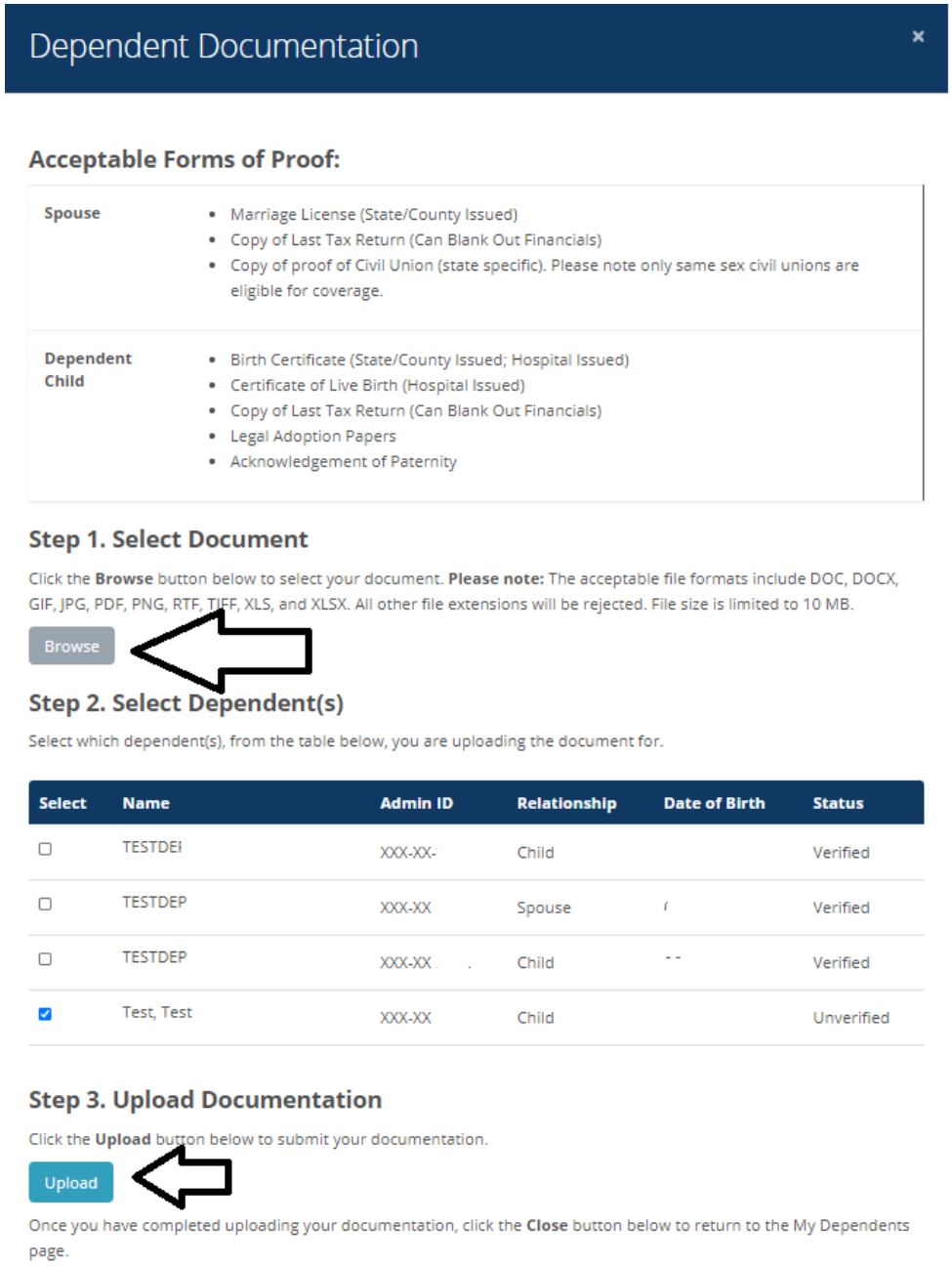


If you click “Remove” button, the dependent will be “Marked for Removal.”



If you clicked this in error, please email Benefits Team at benefits@nps.k12.nj.us.

You will have the option to upload the supporting documents:



What should I upload?

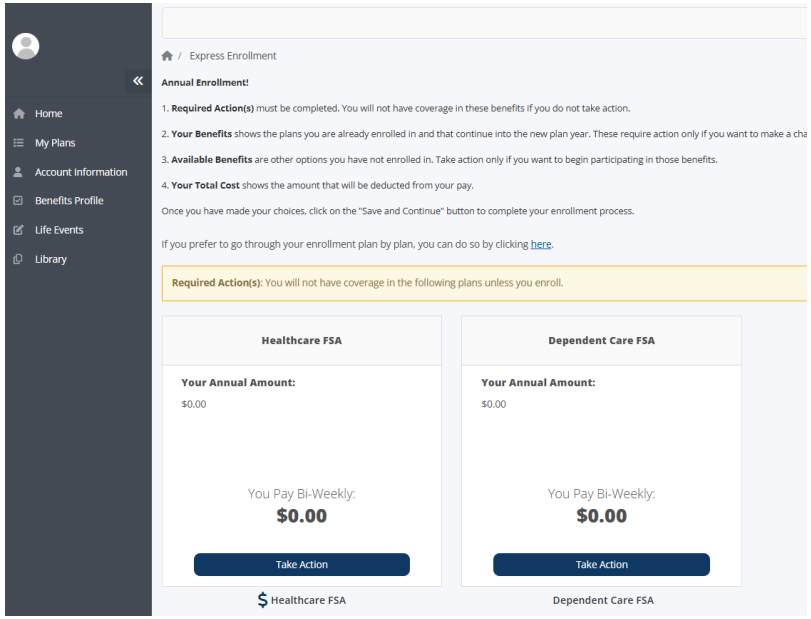
Who are your eligible dependents?

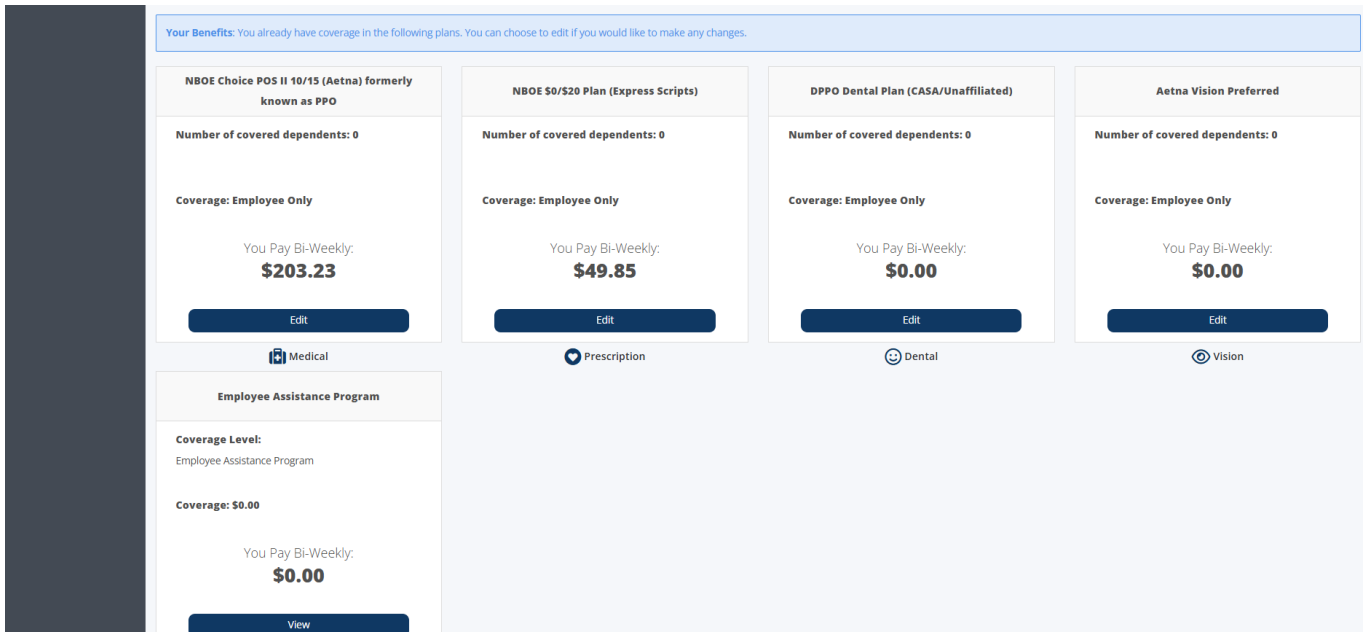
- **Spouse** —A person to whom you are legally married.
- **Civil Union Partner** — A person of the same sex with whom you have entered into a civil union.
- **Child(ren)** — includes biological child(ren), step child(ren), foster child(ren), and adopted child(ren) through legal guardianship all up to age 26. Also includes overage child(ren) with disabilities.

What required documents need to accompany my benefits enrollment application?

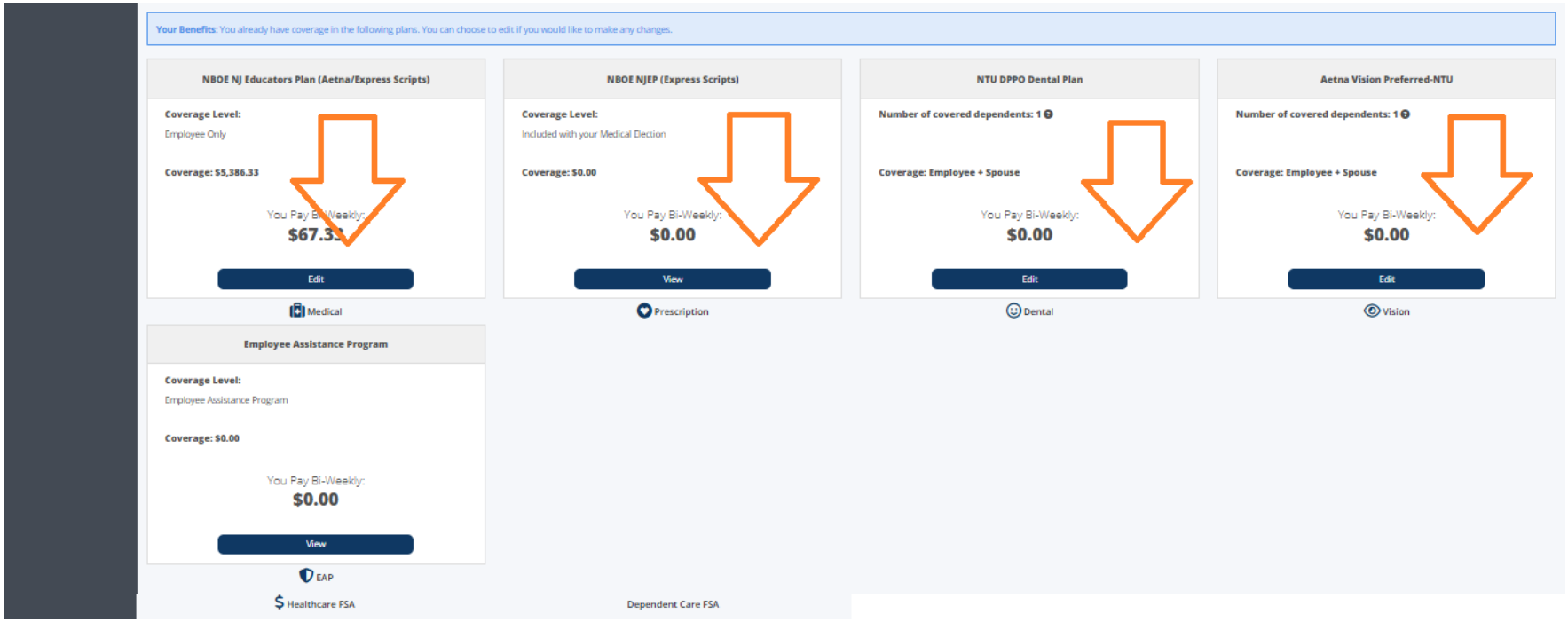
- **Employee** — A Social Security card **AND** birth certificate, valid US passport, valid foreign passport with visa stamp, Permanent Resident card, **OR** Certificate of Naturalization.
- **Spouse OR Civil Union Partner coverage** — Social Security card **AND** birth certificate, valid US passport, valid foreign passport with visa stamp, Permanent Resident card, **OR** Certificate of Naturalization; **AND** Certificate of Marriage, **AND** proof of debt, if married for one year or more. Examples of proof of debt include a copy of the front page of the employee's federal tax return* (Form 1040) from last year that includes the spouse, **OR** lease, mortgage statement, utility bill, or bank statement dated within the last 60 days listing both names and the same address.
- **Child(ren)** —
  - (Natural or Adopted Child) A Social Security card **AND** birth certificate showing the name of the employee as a parent. For a newborn within 60 days of birth, a crib card or preferably the hospital verification application (the form used to apply for an official state birth certificate), can initiate the enrollment, but a Social Security card **AND** birth certificate is required on the 61st day to remain on coverage.
  - (Step Child) A Social Security card **AND** a copy of the child's birth certificate showing the name of the employee or spouse/partner as a parent and a copy of the marriage/partnership certificate showing the names of the employee and spouse/partner.
  - (Legal Guardian, Grandchild, or Foster Child) – Copies of final court orders with the presiding judge's signature and seal. Documents must attest to the legal guardianship by the employee. A Social Security card **AND** birth certificate.
  - (Child(ren) with Disabilities) If a covered child is not capable of self-support when he or she reaches age 26 due to mental illness or incapacity, or a physical disability, the child may be eligible for a continuance of coverage. To continue coverage, employees are required to complete additional applications, and receive approval. Please reach out to Human Resource Services – Office of Benefit Services for additional information.

Then you will move onto section Express Enrollment: Here you can enroll into the Healthcare FSA, Dependent Care FSA, Medical, Prescriptions, Dental, and/or vision.



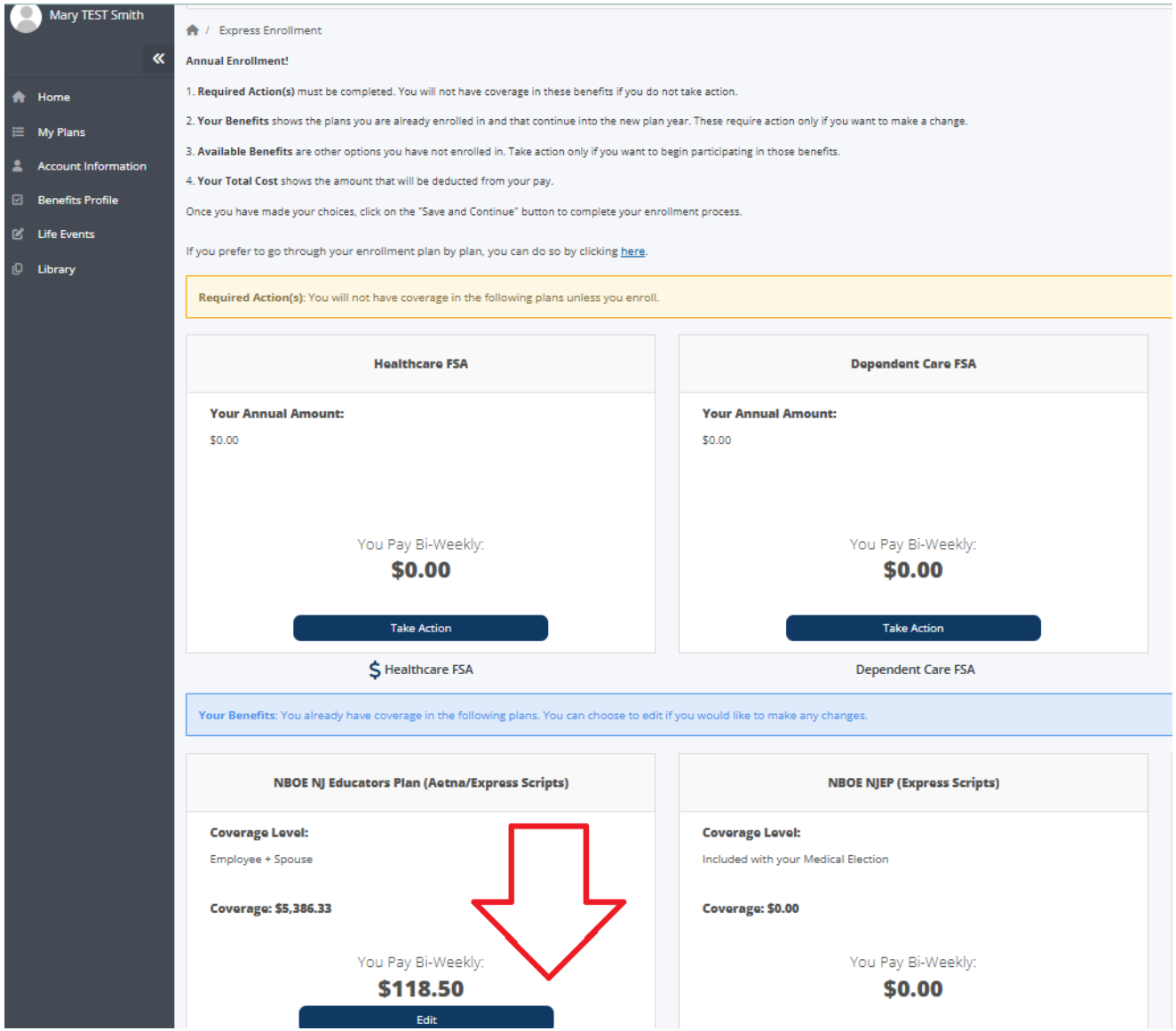


Each tile can be edited: You can waive, or enroll into different tiers between the medical/Rx and the dental or vision.

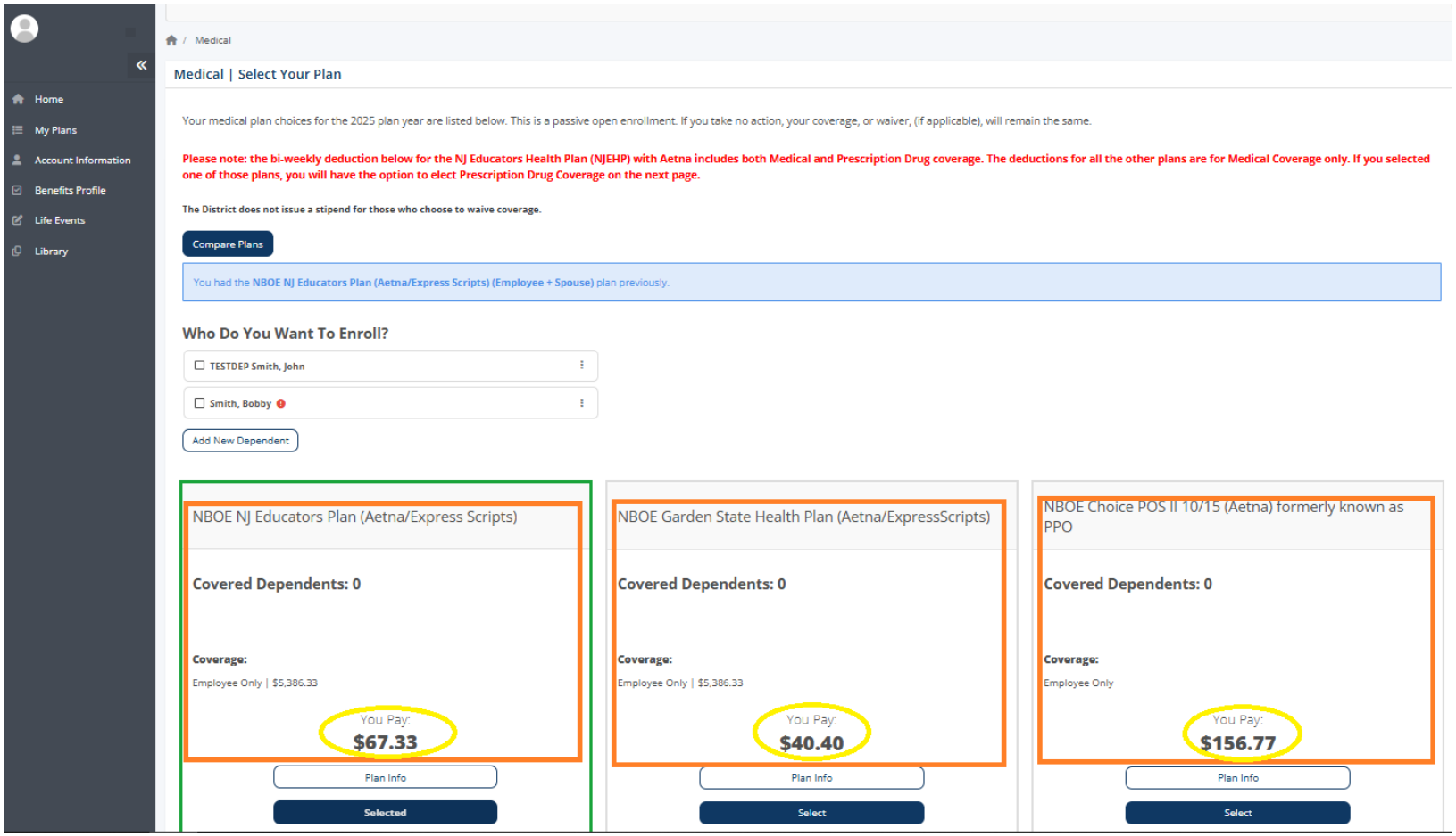


The NJEP and GSHP have a bundle prescription plan included. If you have the Legacy medical plans, you can enroll or waive into the RX standalone $0/$20 plan.

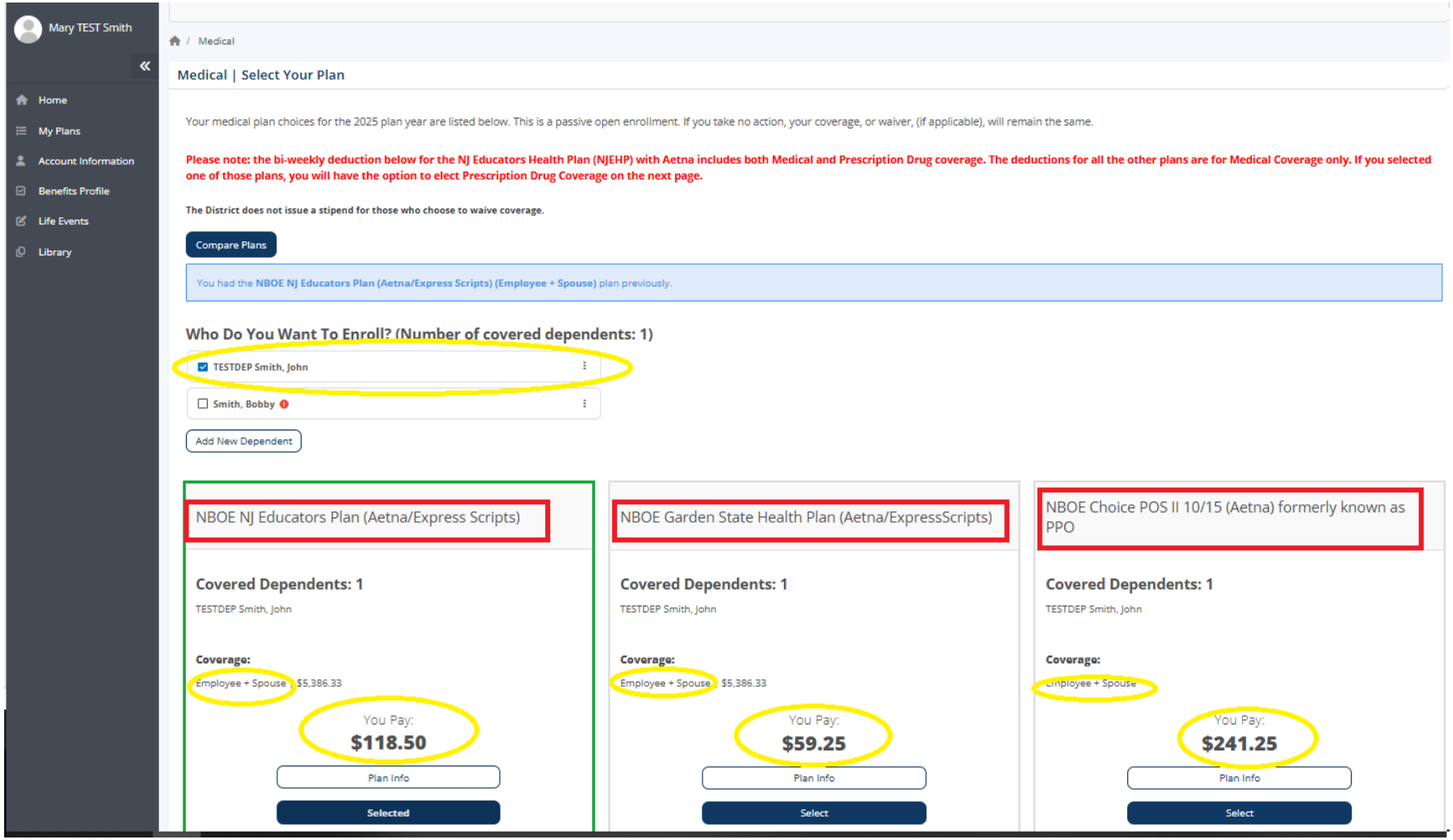
Changing your medical/Rx plans: Click on the medical tile, and it will open to a new screen and outline the prices for the different plans. You can waive, or enroll into different tiers between the medical/Rx and the dental or vision.



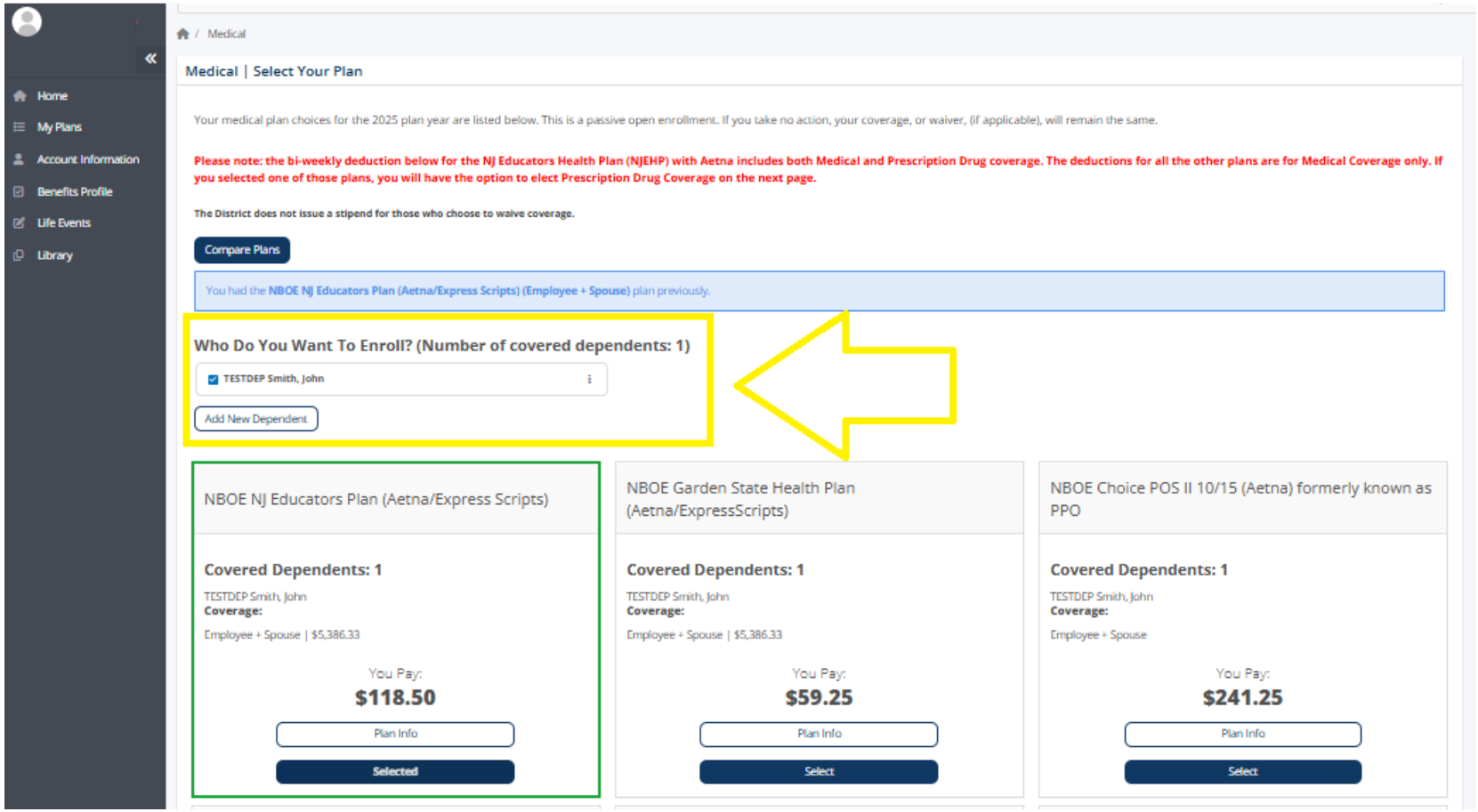
When you click on the Medical tile, a new screen will appear, displaying all the plans available to you. If you were hired prior to July 2020, you have the option to elect the Legacy plans. Note, the Legacy plans are based on the Chapter 78 calculation. Questions on the cost of plans for the upcoming year please visit https://nboehrs.com/cost-of-coverage/ or see each tile for the corresponding plan (in this example, employee only coverage NJEP is $67.33, the GSHP is $40.40, and the Legacy POS II 10/15, that does NOT include Rx, is $156.77 per pay)



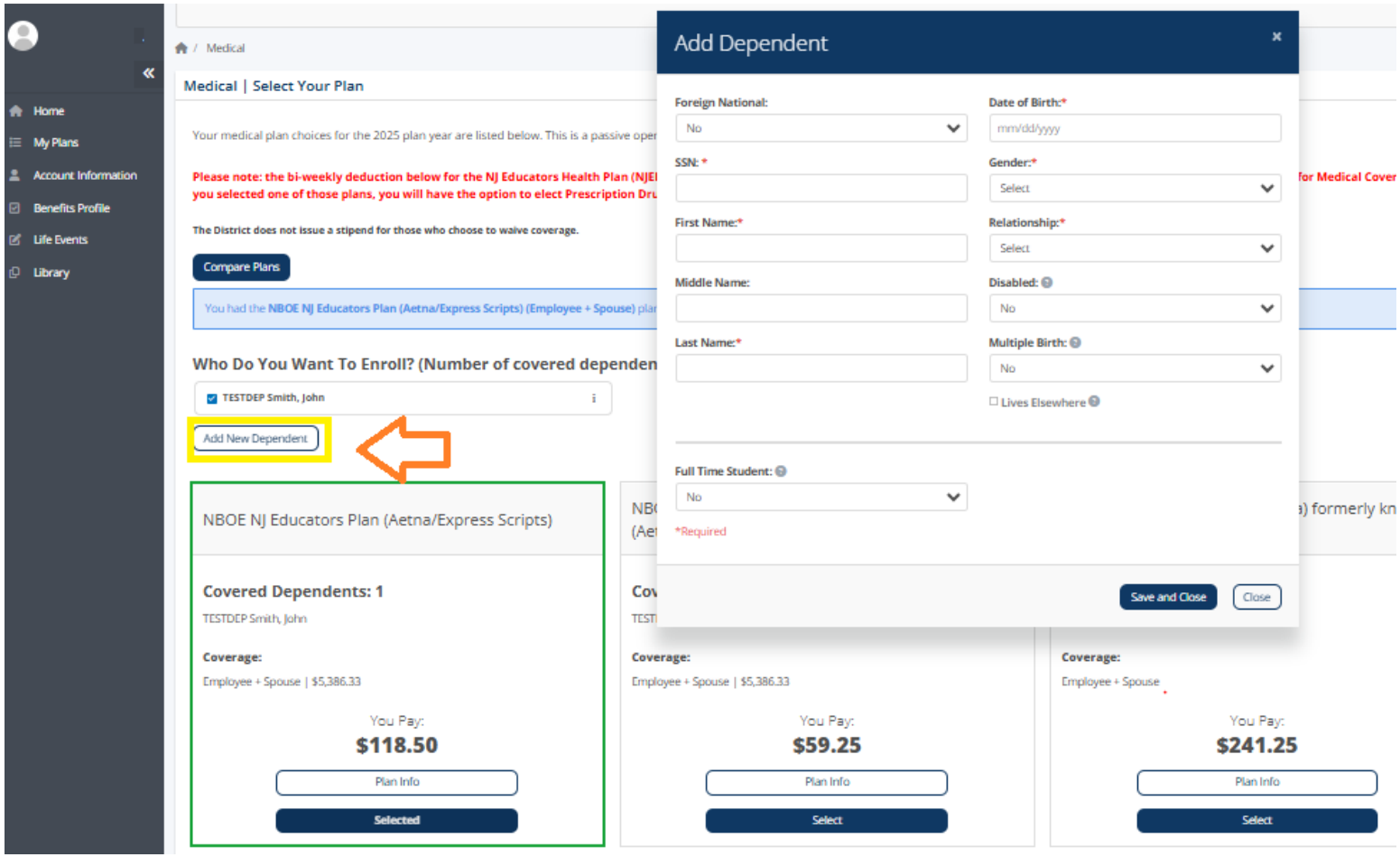
When you "check off" your dependents, the plans will reflect the new rates. In this example, employee + spouse coverage NJEP is now $118.50, the GSHP is $59.25, and the Legacy POS II 10/15, that does NOT include Rx, is $241.25 per pay.



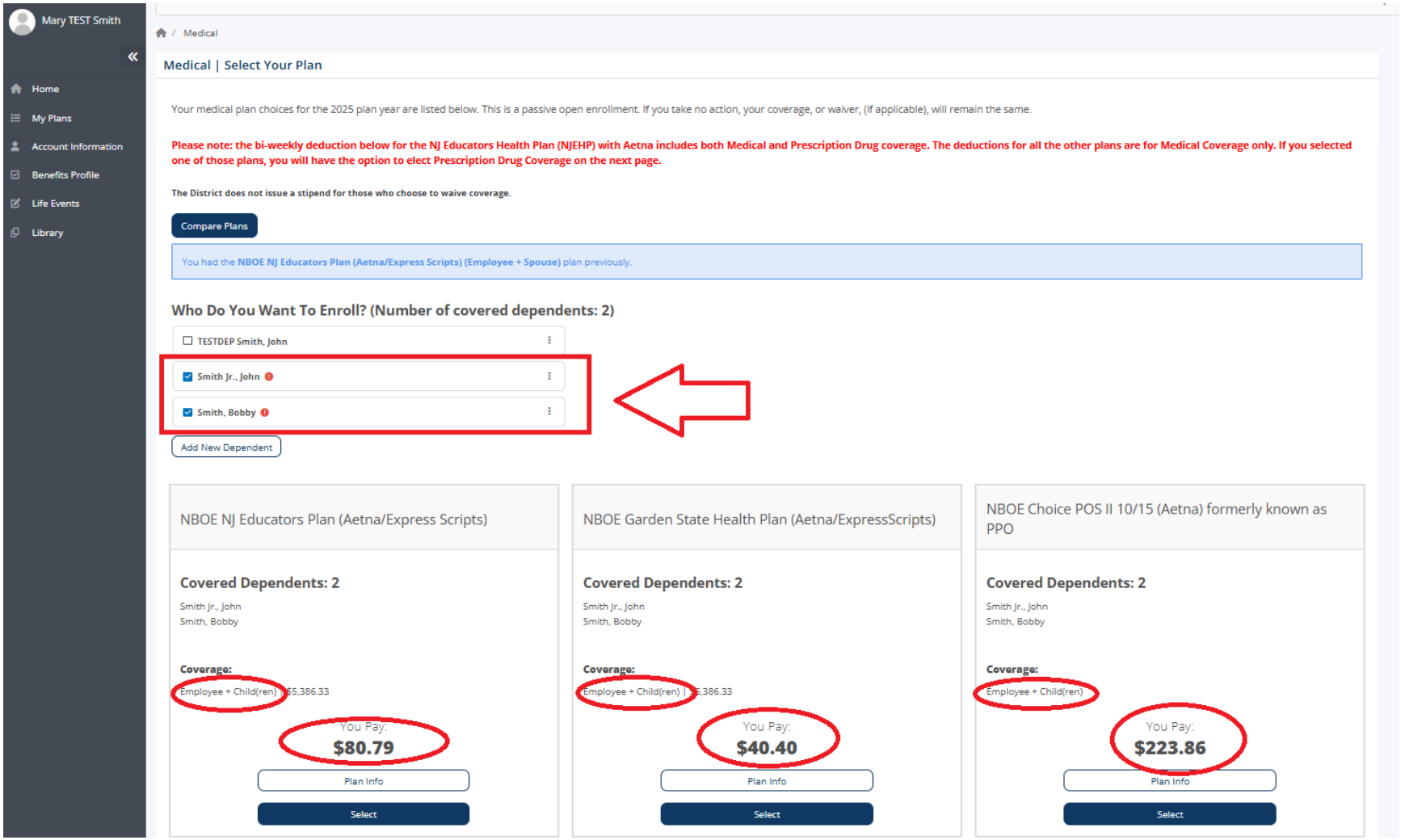
Adding a dependent: If you forgot to add another dependent, you have the option to add it in this screen as well. Click on the “Add New Dependent” button.



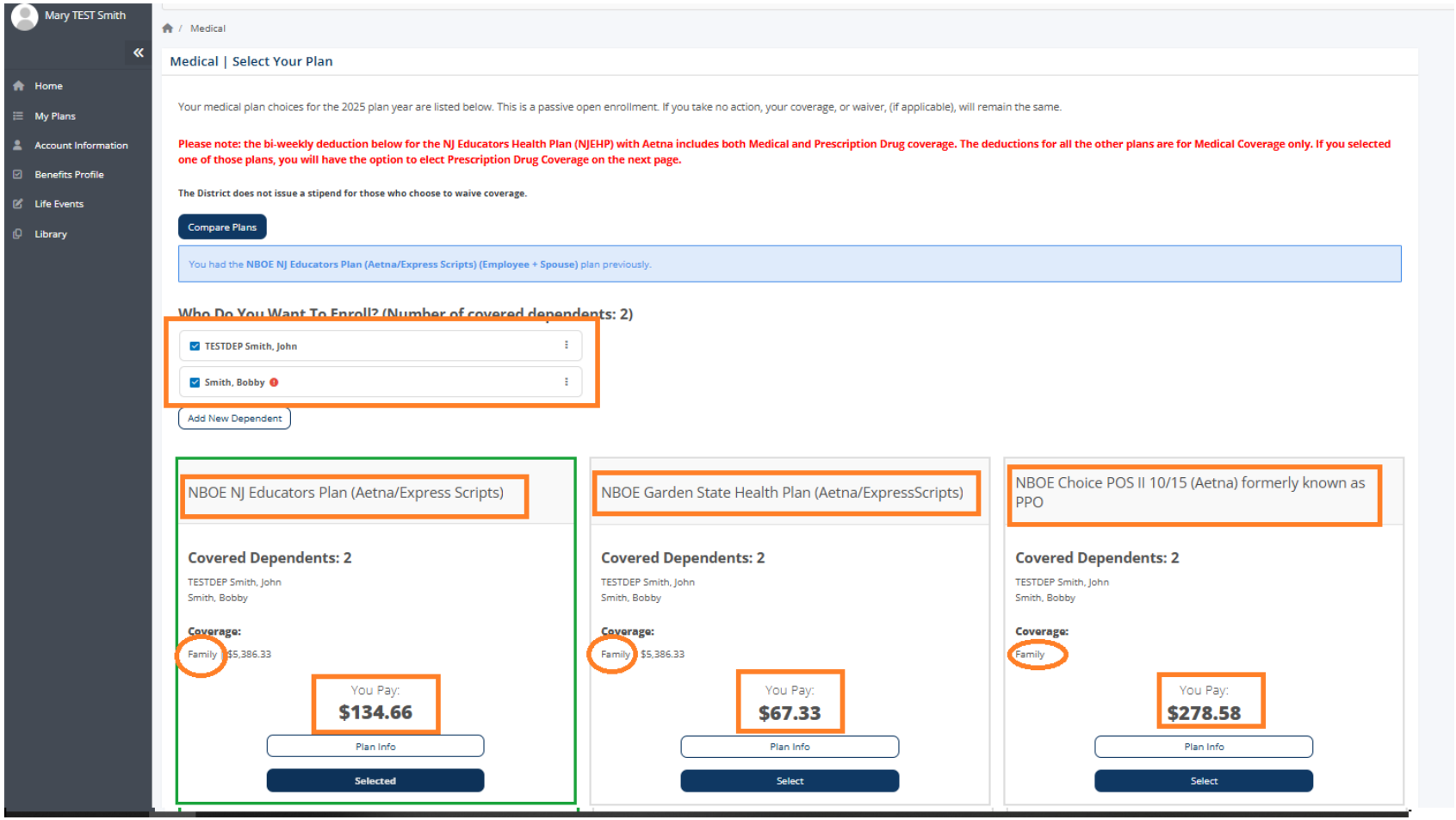
When you add a new dependent: A pop up screen will appear. Please ensure you enter all the information correctly. Click Yes for Foreign National if the dependent was born outside the US, and does NOT have a Social Security Number. Children under age 1 years old can be added without a Social Security Number, but the information will be needed before they turn 1 years old.



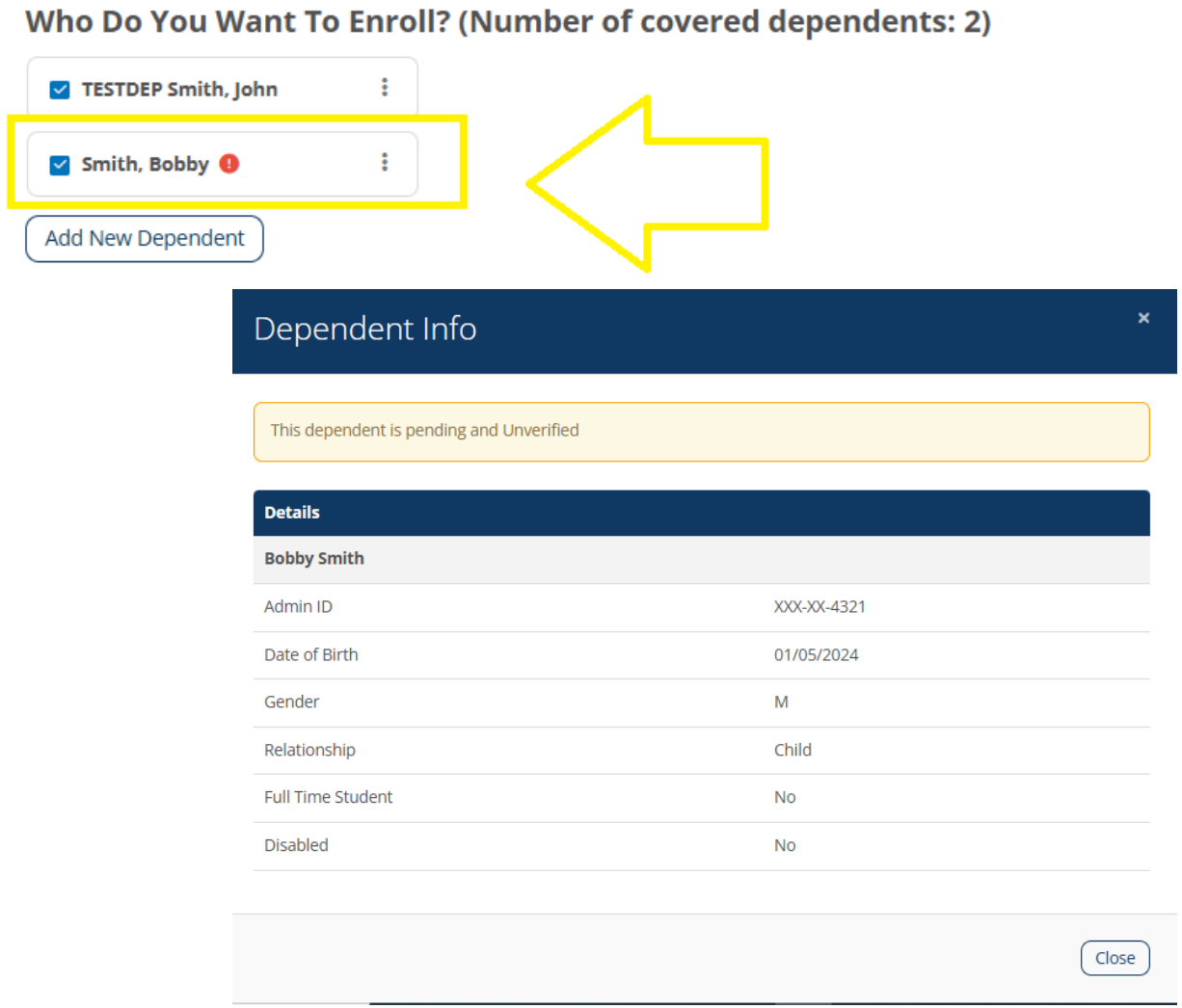
When you "check off" all your children dependents, the rate remains the same. It doesn't matter if you have one child or several children, it's one rate. In this example, employee + child(ren) coverage NJEP is now $80.79, the GSHP is $40.40, and the Legacy POS II 10/15, that does NOT include Rx, is $223.86 per pay.



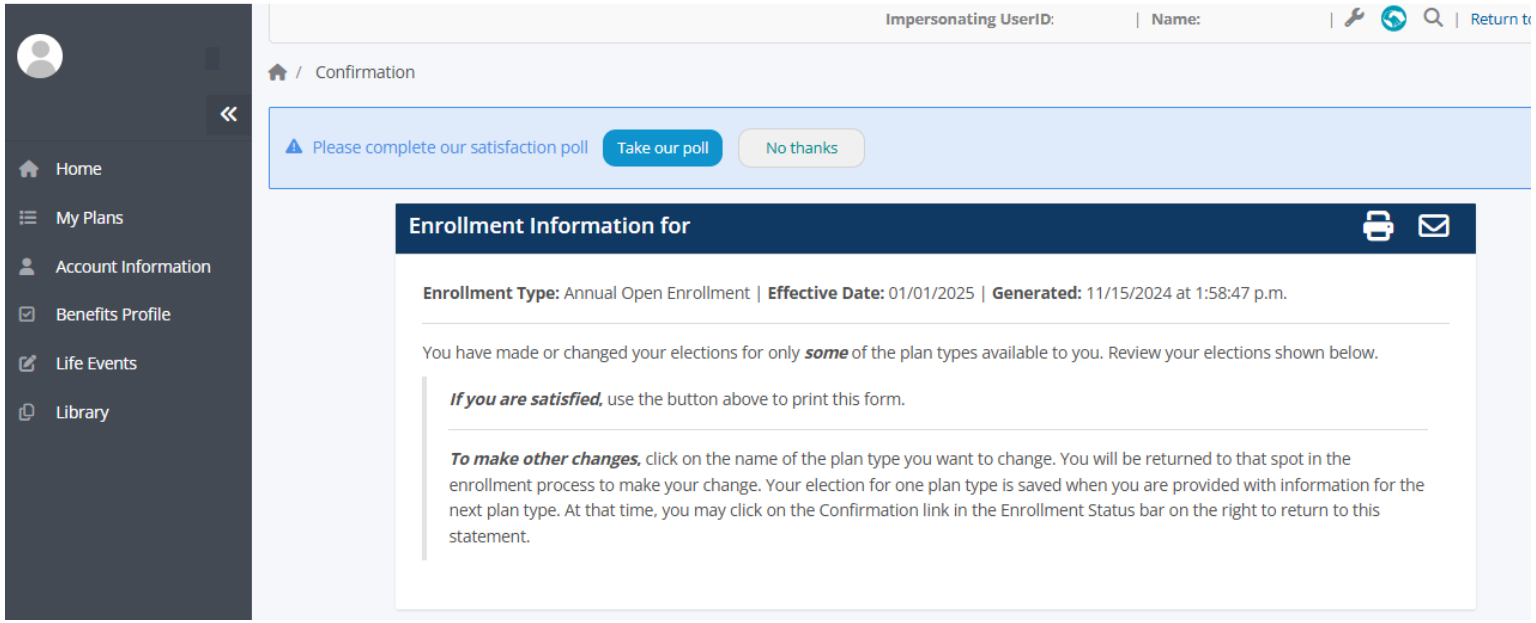
When you "check off" all your dependents (spouse + child, or spouse + children), the plans will reflect the new rates. In this example, family coverage NJEP is now $134.66, the GSHP is $67.33, and the Legacy POS II 10/15, that does NOT include Rx, is $278.58 per pay.



Documentation is required, when you add a new dependent: You are required to provide proof of relationship, please visit page 22 to review the documents that are required, pending to be verified.



Enrollment: Once you complete all your elections, you can click “Save and Continue” button on the lower right-hand side to generate a confirmation statement.



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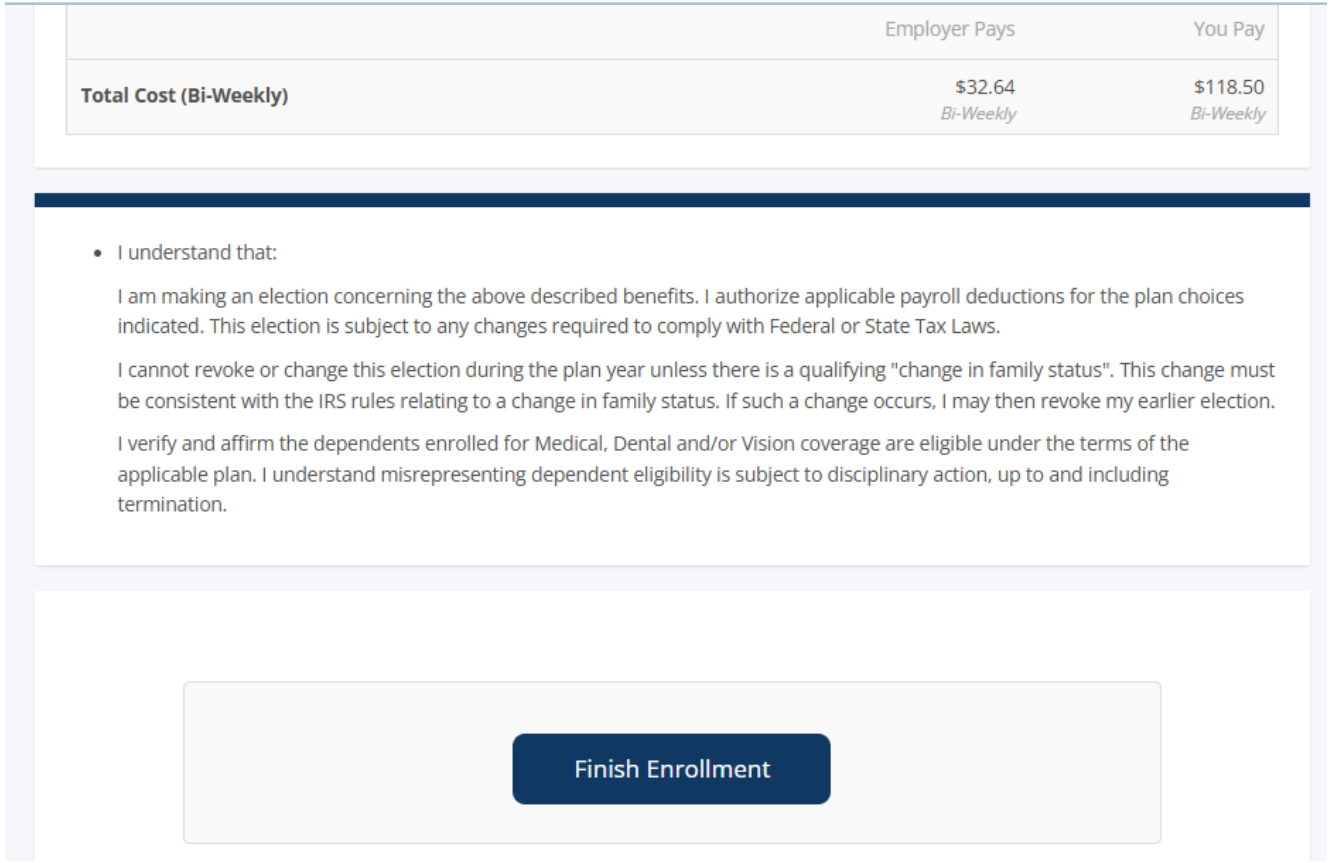
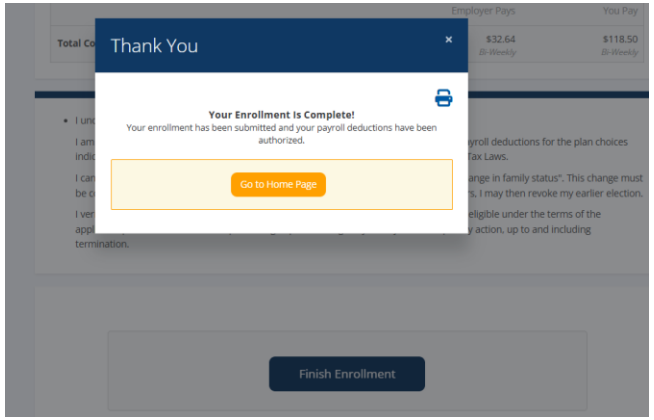


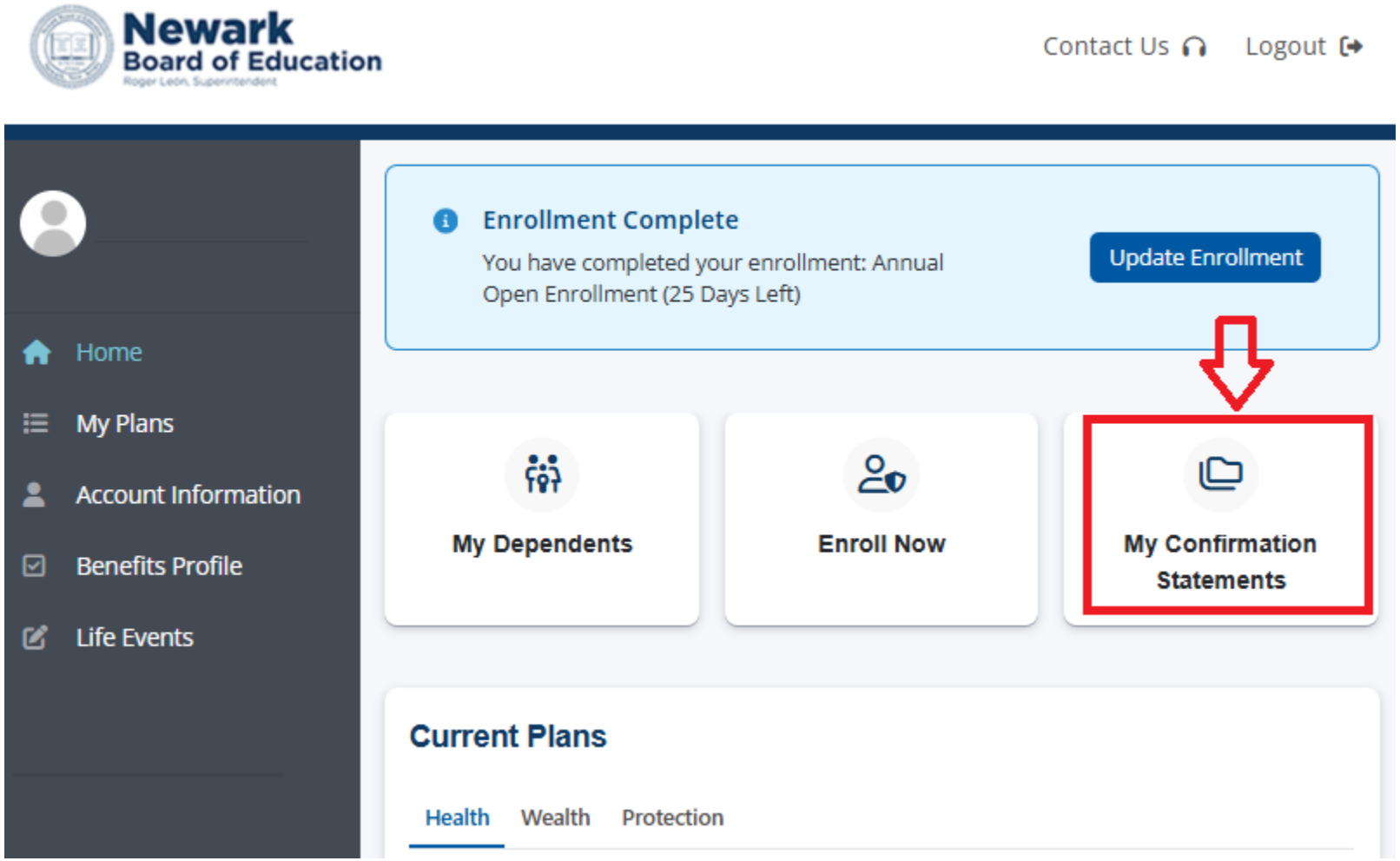
My Confirmation Statement:

***If you elected the NJ Educators Health Plan (NJEP) or Garden State Health Plan (GSHP), prescription is included.**

Finished Enrollment. Once you click on the Finish Enrollment, you'll be prompted to Go to the Home Page.

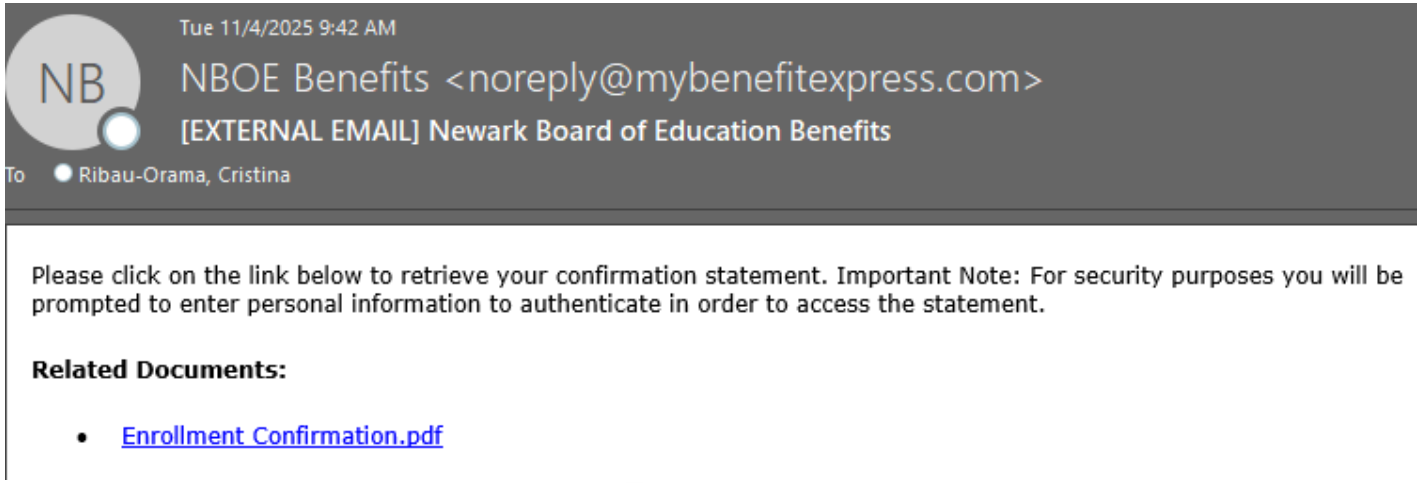


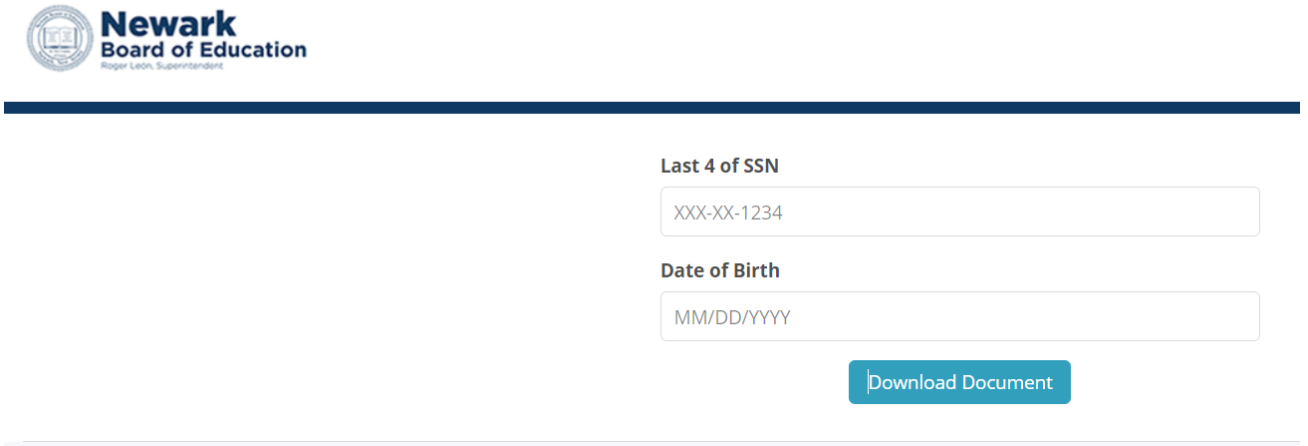
Now your orange Enroll Now notification, has changed to blue, see below



For a copy of confirmation statements, please visit the third bullet on the home page.

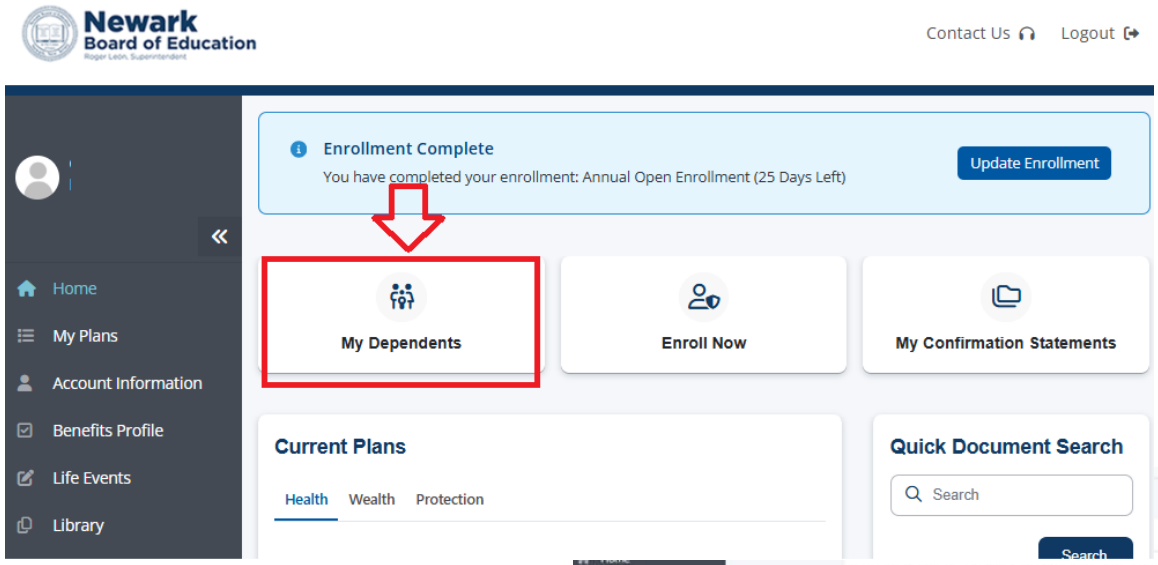
You will receive an email with your Enrollment Confirmation as well.

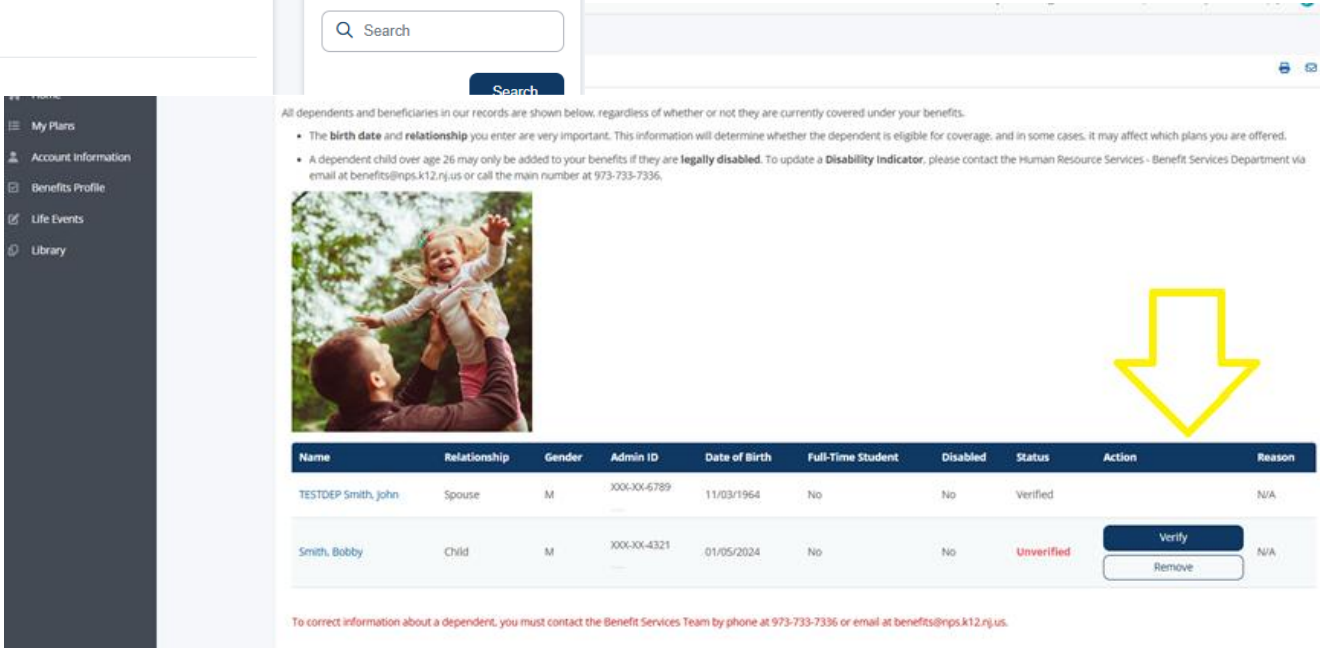




Click on the link, and the system will ask you to verify you last 4 of Social Security Number and Date of Birth. Then the PDF confirmation will download to your computer.

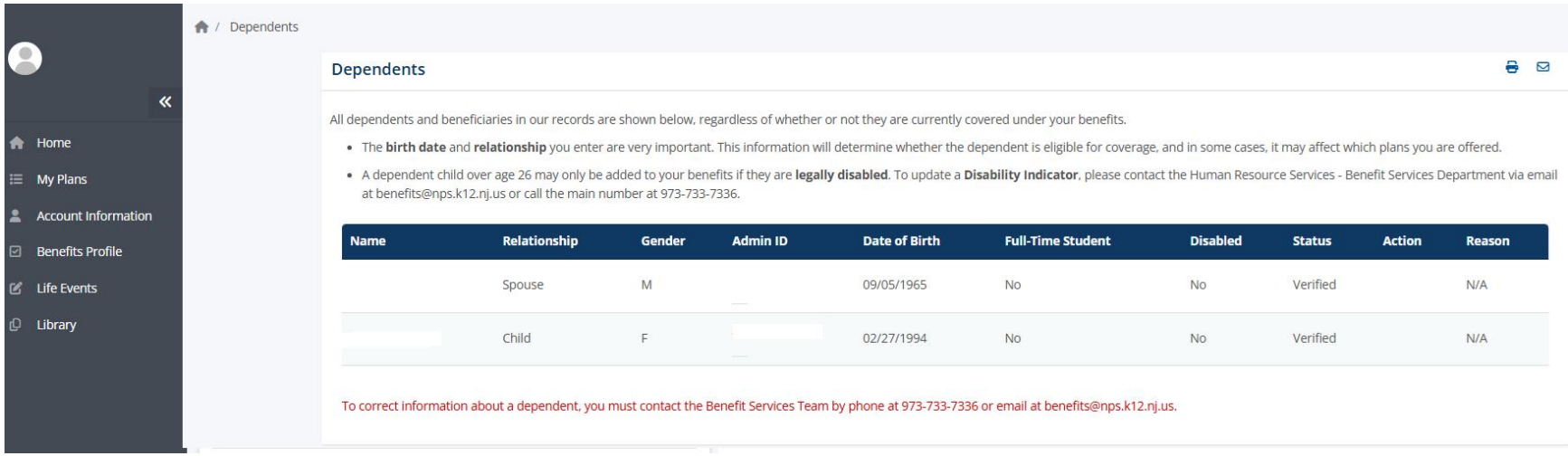
My Dependents: Can I upload my proof at a later time? Yes, click on the My Dependents bulletin, and then look up the depend, and click Verify. Page 22 outlines what to upload.





Dependents listed do NOT constitute coverage on your current plan.

If a dependent was on your plan in the past, their information will remain posted here, especially dependent children who aged out:

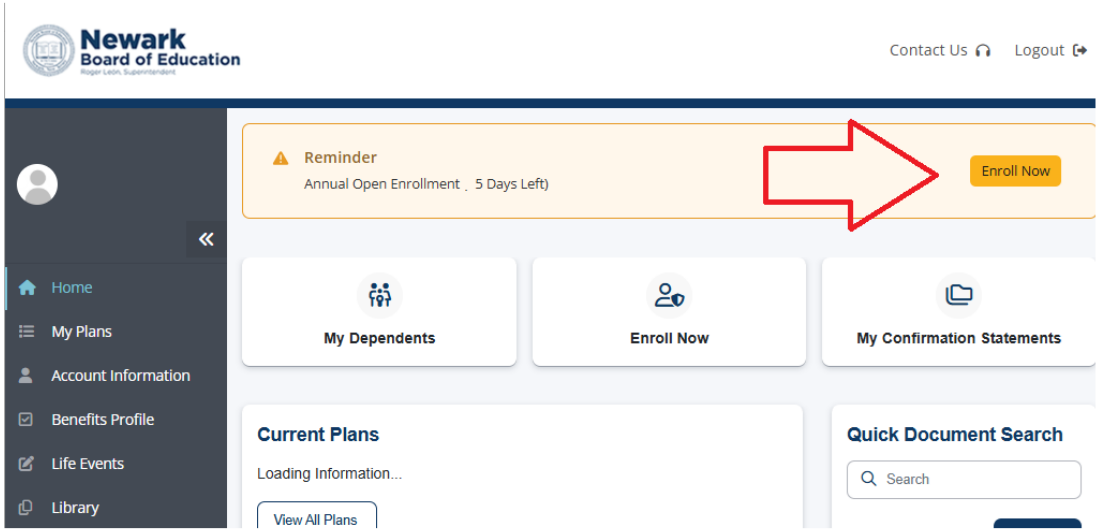


See page 44 to see directions to view your current plan.

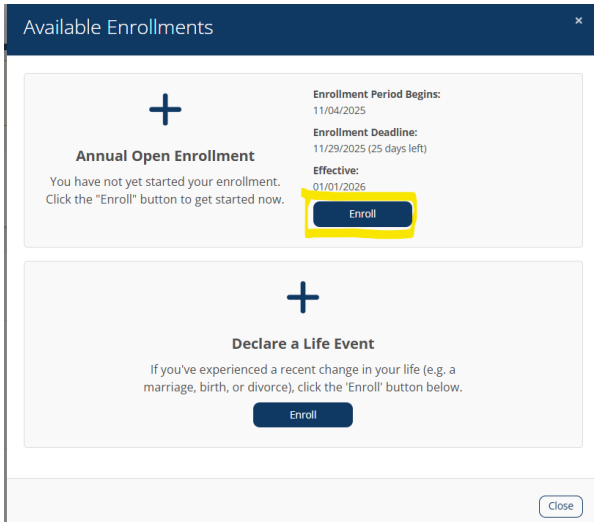
Changing from Legacy to NJEP or GSHP.

Employees in the Legacy plans in 2025 will expect about a 8% increase in 2026 under Chapter 78 rates. If you are considering switching from the Legacy Plans to one of the Chapter 44 plans, please follow these steps.

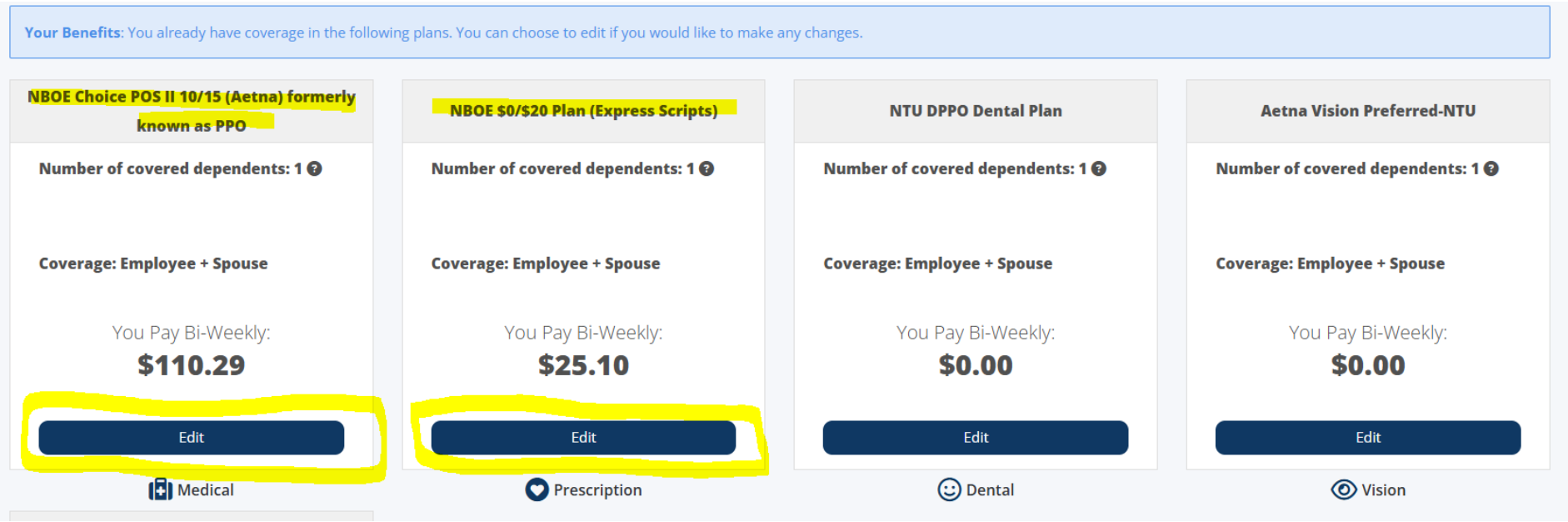
On the main page you will click on the orange button **Enroll Now** located near the top of the screen. **If you are waiving coverage, you must click here to start- and you have the option to waive coverage.**



A window will pop up and Click on the Annual Open Enrollment option, blue Change button.



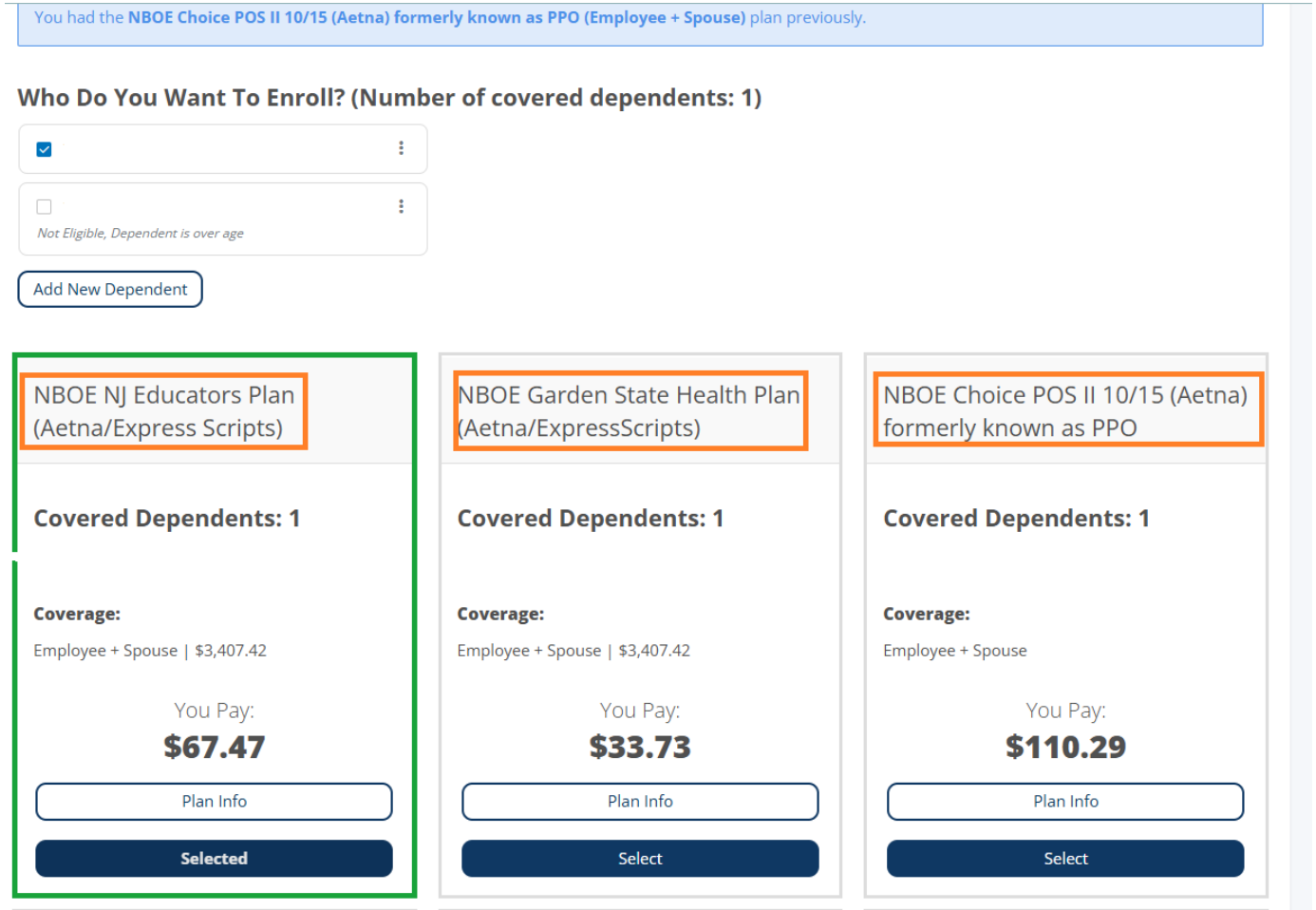
If you were hired before July 2020, and want to enroll into the NJEP or GSHP, please edit your medical AND prescription tiles:

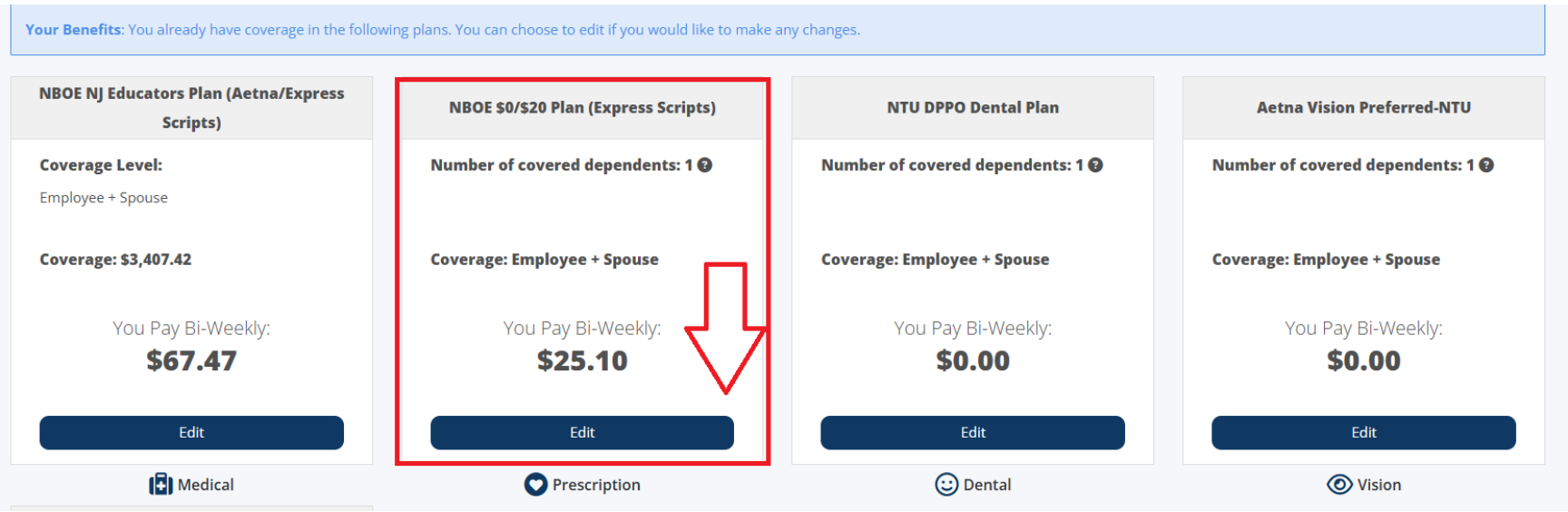


The system will display all the plans available to you. However, the NJ Educator Plan will be on the first slot, Garden State Health Plan is in slot two.

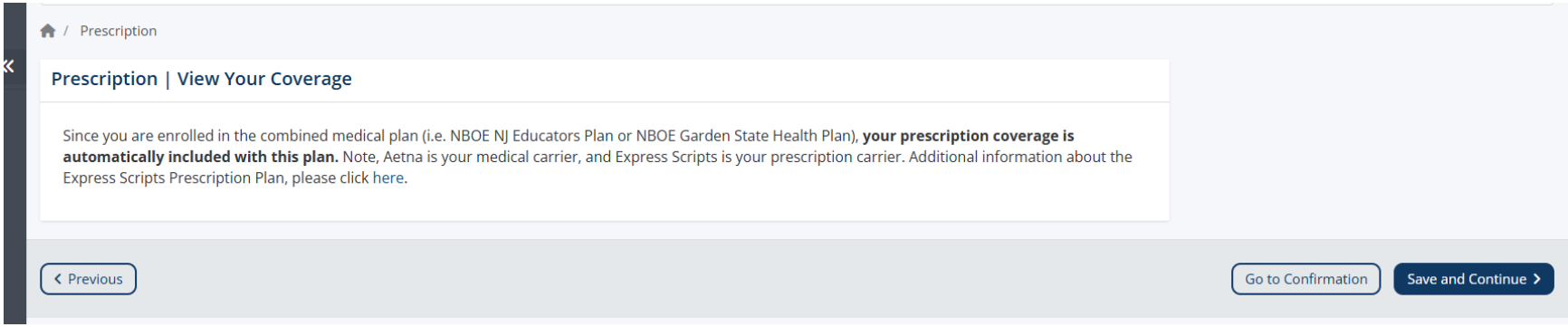
Questions about the difference in the plan, please visit https://nboehrs.com/medical/ . Click on the plan you would like, and select “Save and Continue.”

You are required to edit you Prescription tile as well. Click Edit, and Save and Continue.

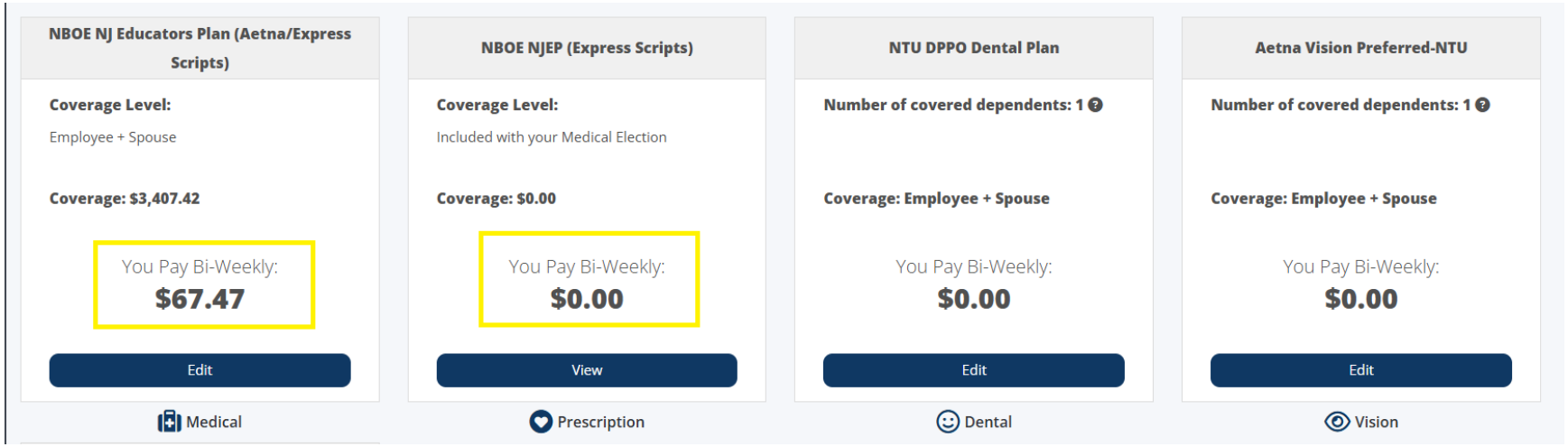




Read the acknowledgment, and select “Save and Continue.”



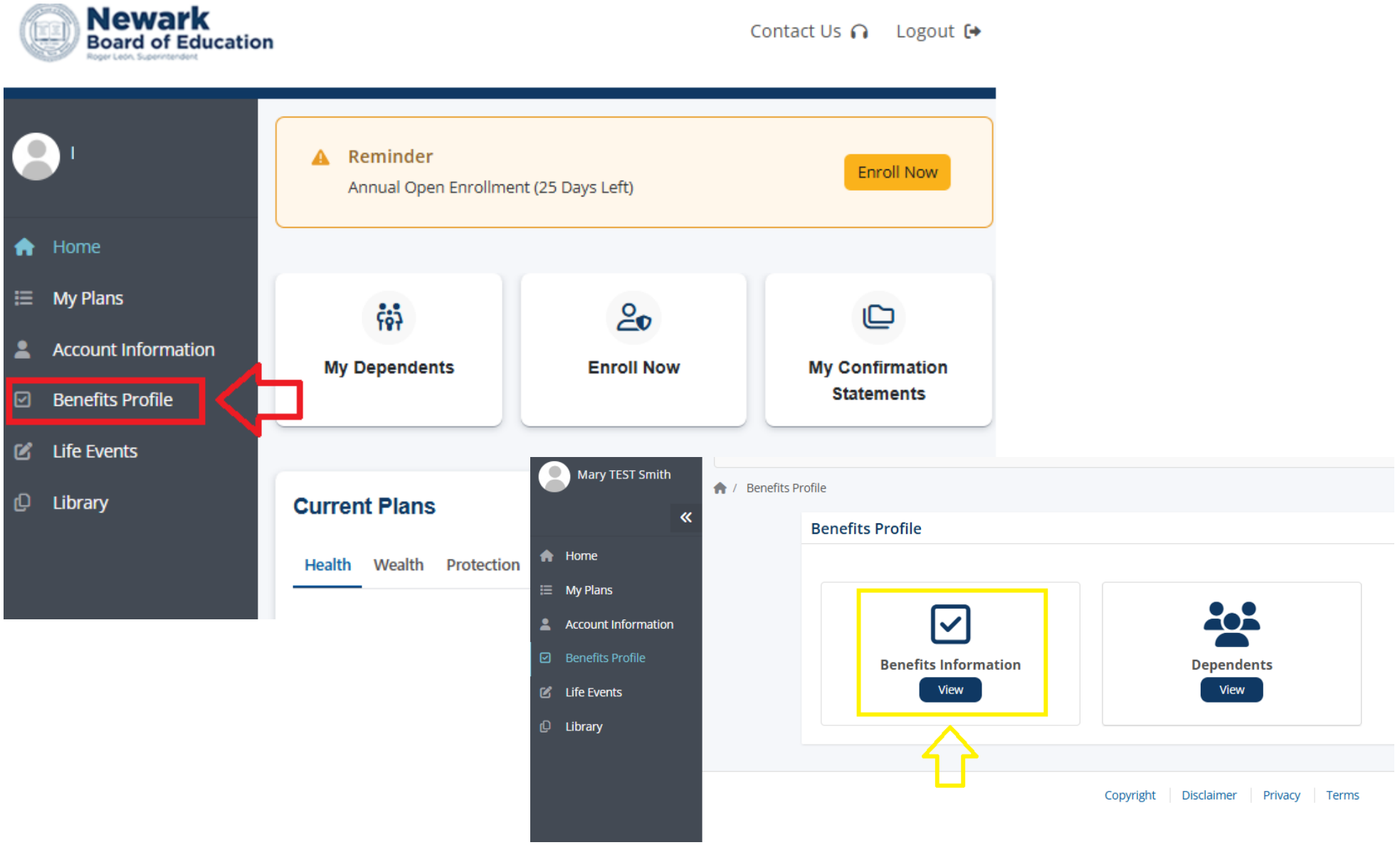
Now the dashboard will show the new deductions.

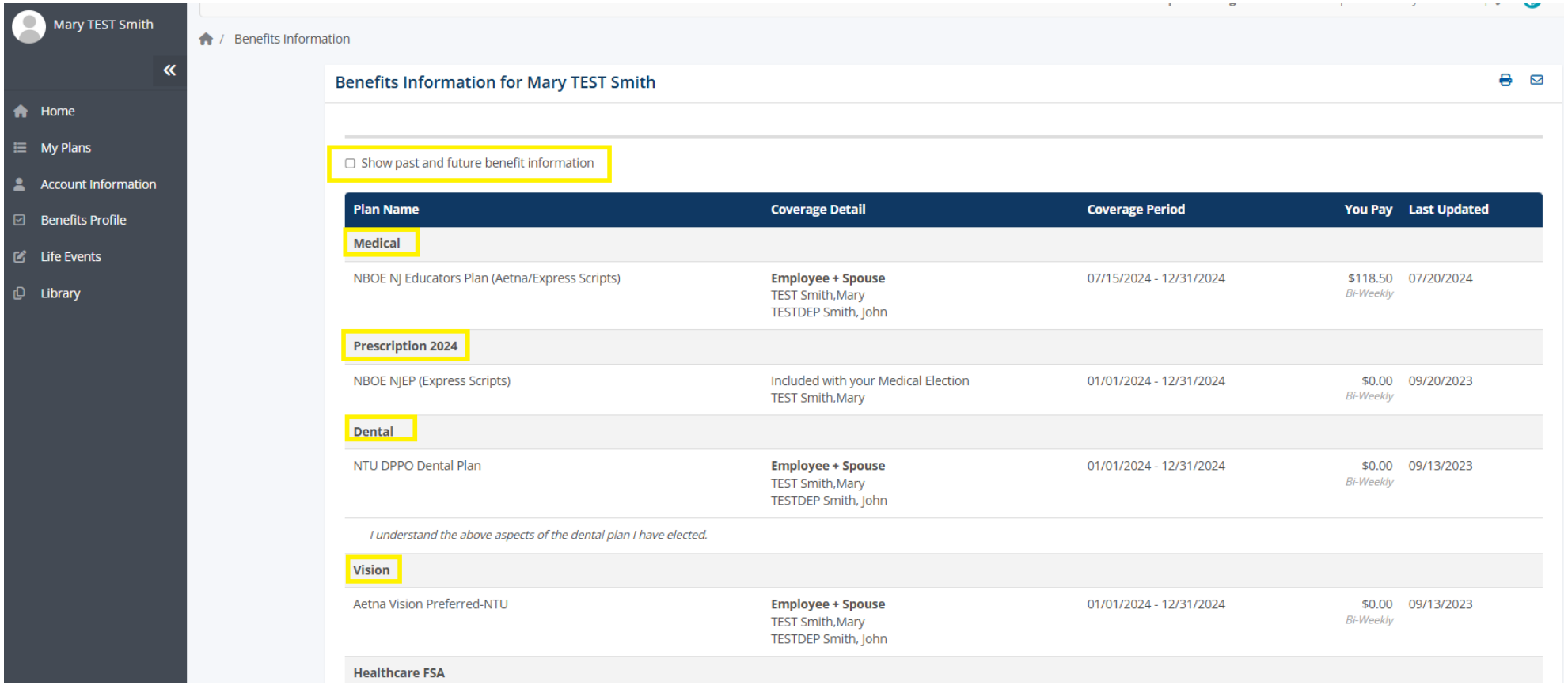


If you are not satisfied with the plan, you can switch back to during the following Open Enrollment.

What is my current plan? **That information is listed under your Benefits Profile.**

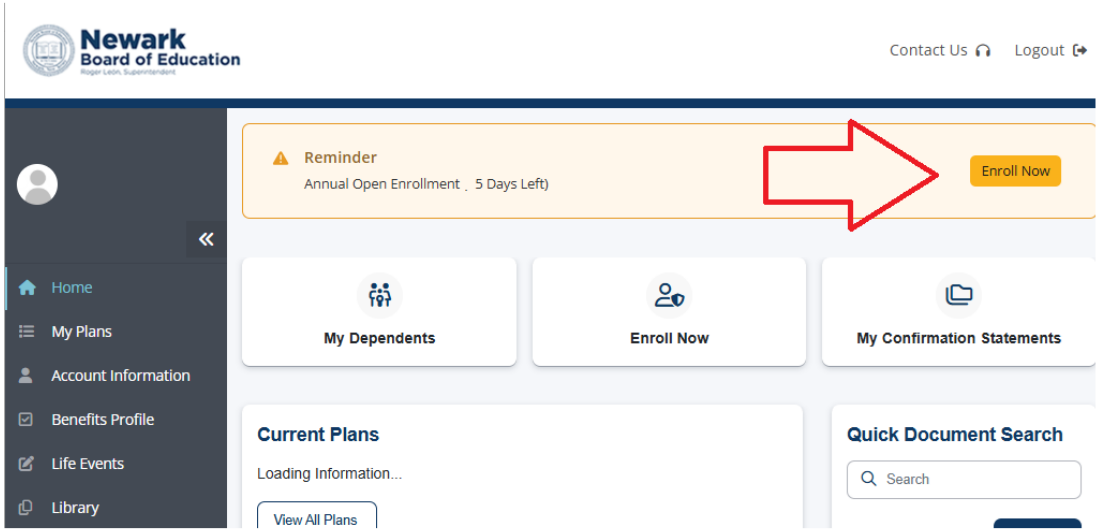
On the left-hand side of the screen click on the Benefits Profile tab > Benefits Information View button> review your current elections.



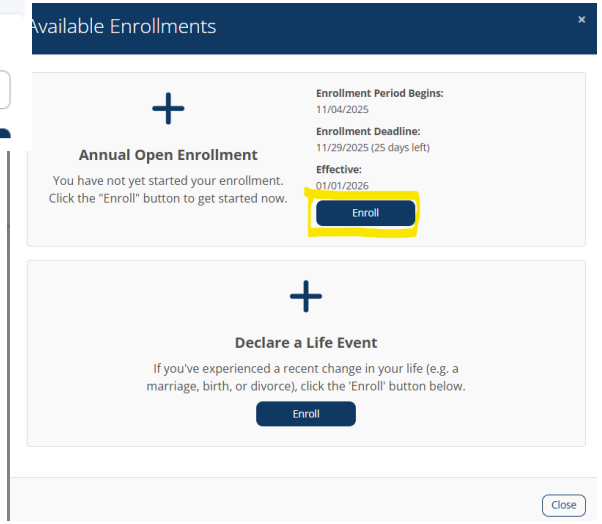

Mary TEST Smith
Home
My Plans
Account Information
Benefits Profile
Life Events
Library
Benefits Information
Benefits Information for Mary TEST Smith
Show past and future benefit information
Plan Name
Coverage Detail
Coverage Period
You Pay
Last Updated
Medical
NBOE NJ Educators Plan (Aetna/Express Scripts)
Employee + Spouse
TEST Smith,Mary
TESTDEP Smith, John
07/15/2024 - 12/31/2024
$118.50
Bi-Weekly
07/20/2024
Prescription 2024
NBOE NJEP (Express Scripts)
Included with your Medical Election
TEST Smith,Mary
01/01/2024 - 12/31/2024
$0.00
Bi-Weekly
09/20/2023
Dental
NTU DPPO Dental Plan
Employee + Spouse
TEST Smith,Mary
TESTDEP Smith, John
01/01/2024 - 12/31/2024
$0.00
Bi-Weekly
09/13/2023
I understand the above aspects of the dental plan I have elected.
Vision
Aetna Vision Preferred-NTU
Employee + Spouse
TEST Smith,Mary
TESTDEP Smith, John
01/01/2024 - 12/31/2024
$0.00
Bi-Weekly
09/13/2023
Healthcare FSA

Waiving coverage:

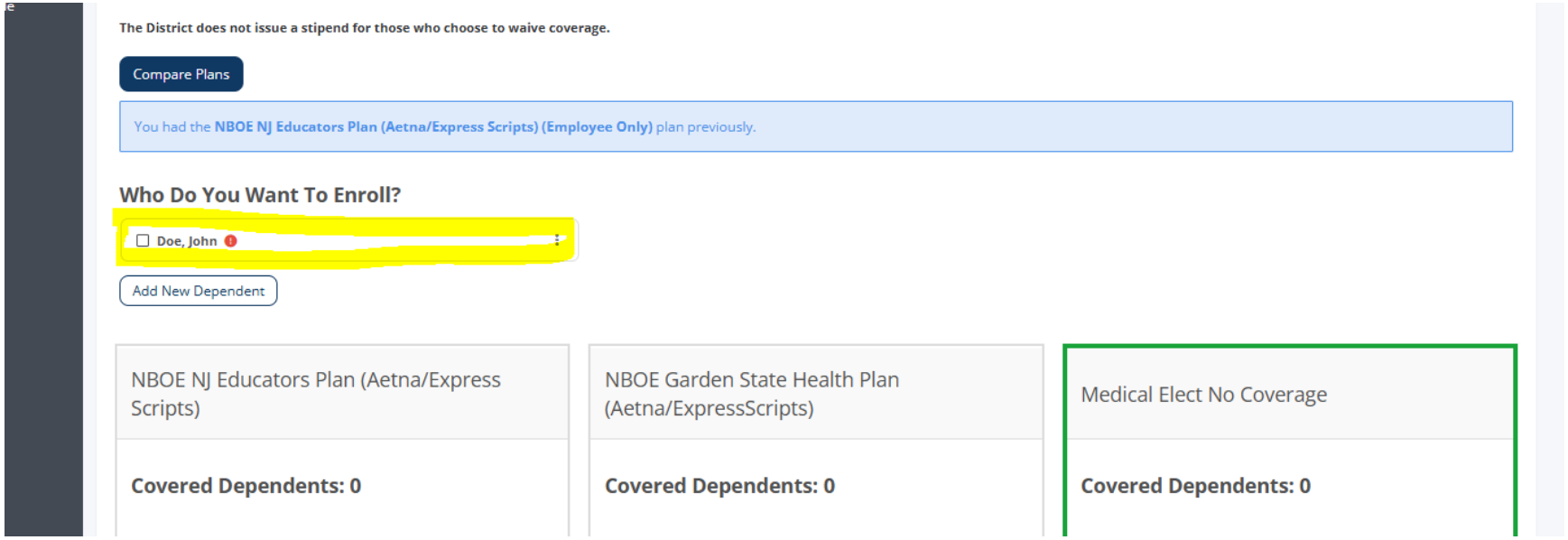
On the main page you will click on the orange button **Enroll Now** located near the top of the screen. **If you are waiving coverage, you must click here to start- and you have the option to waive coverage.**

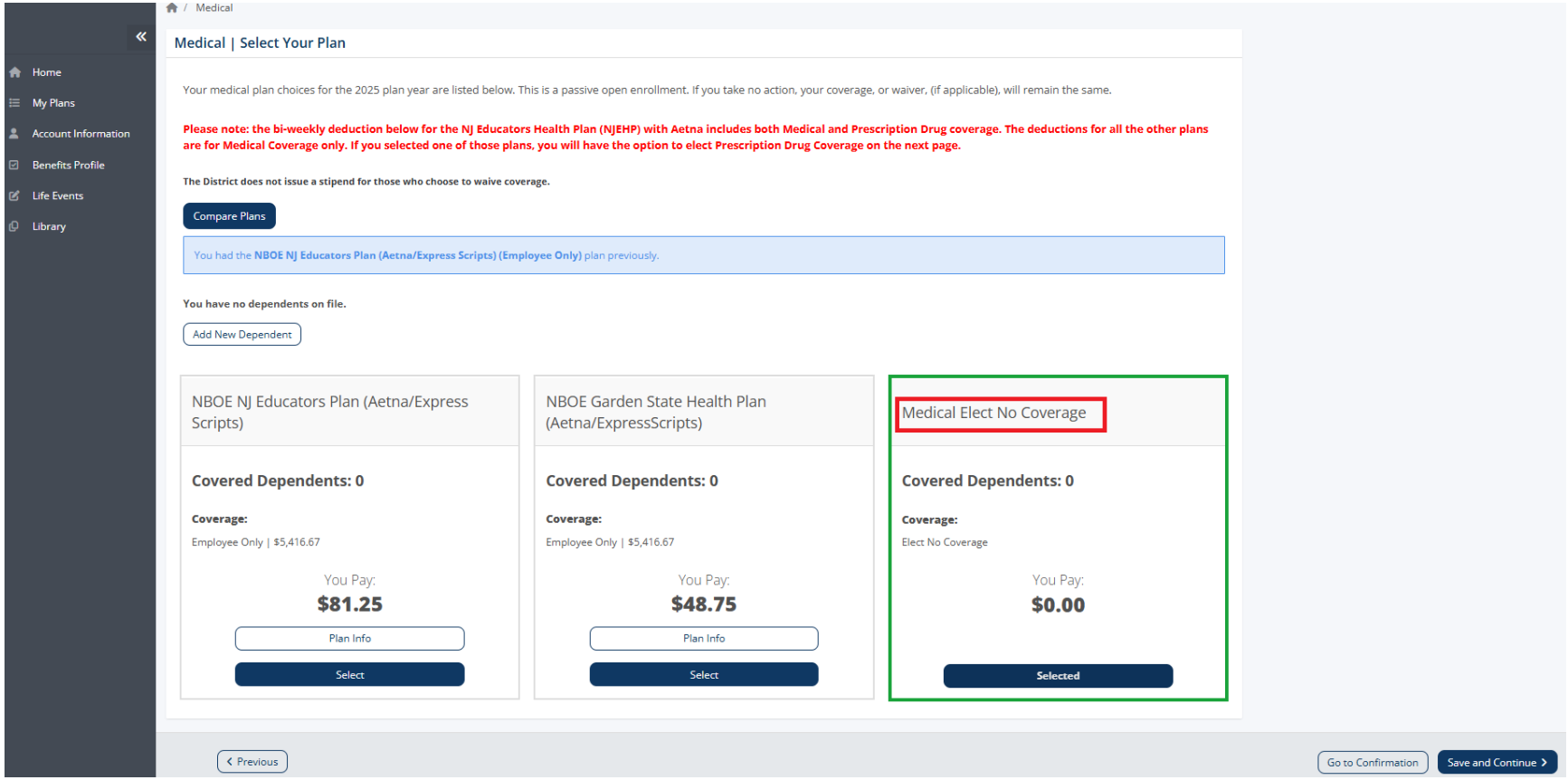


A window will pop up and Click on the Annual Open Enrollment option, blue Change button.



First uncheck dependents, see arrow below. Then the system will automatically add the waive coverage option on the bottom of the list, see next page.





You repeat these steps for the prescription, dental, and/or vision tiles.

If you have any questions, contact: Human Resource Services

Benefit Services Email: benefits@nps.k12.nj.us

Phone: 8:00 am – 4:00 pm at (973) 733-7336.

Thank you!

Newark
Board of Education
HUMAN RESOURCE SERVICES
BENEFIT SERVICES

Revised on November 4, 2025