



2026 Medical Benefits Open Enrollment FAQs

Know More. Choose Better. Live Well.

1. **When is Open Enrollment?**

Open Enrollment starts Wednesday, May 13, 2026, and ends Wednesday, May 27, 2026. Any changes made will take effect on July 1, 2026.

2. **Do I have to go online to enroll if I want to keep my current plan?**

No, you only need to go online if you wish to make changes to your health coverage.

3. **Can I enroll into the 2026 Healthcare FSA and Dependent Care FSA?**

No, you can only enroll into the FSA/DCA program if you experience a life event. We will conduct open enrollment for the 2027 Healthcare FSA and Dependent Care FSA plans during the fall 2026 OE.

4. **Where can I find information about the plans?**

Details on these and all other benefits can be found on our HRS Portal [NBOEHR.com](https://nboehrs.com).

5. **Who is the medical, prescription, dental, and vision carrier?**

Aetna is the medical, dental and vision carrier.

6. **Who is the prescription drug carrier?**

Express Scripts is the prescription drug carrier.

7. **What is the cost of my health plans?**

During this Spring Open Enrollment, your cost will be determined by your current salary status as of May 1, 2026. Please note, your medical/Rx deductions may be different if you have a change in your salary on July 1, 2026. However, questions about cost of coverage, you can visit <https://nboehrs.com/cost-of-coverage/>.

There is no cost for the dental and vision coverage.

8. **Why is the district hosting a medical benefit open enrollment in the spring?**

The district moved the medical benefits open enrollment to align with your salary redetermination during a school year. In the past, you may have experienced a deduction change mid-school year causing confusion when the new calendar year commenced. However, with this spring open enrollment, deductions will be confirmed at the start of the school year, reflecting your school year salary eliminating mid-year changes.

9. Will my Out-of-Pocket (OOP) Max and plan year change?

The medical plans will run on a fiscal calendar basis, the dental plans will remain on an annual calendar basis, and the vision plan will be on a rolling calendar basis. Any medical out pocket accumulators met for the period of 1/1/26-6/30/26 will be credited by Aetna for the period of July 1, 2026 – December 31, 2026.

10. Are there any tips or recommendations to consider with my prescription coverage for open enrollment?

Yes. Newark Board of Education's new prescription benefit administrator as of July 1, 2026 will be RxBenefits with Express Scripts remaining to provide your prescription coverage. It is recommended to refill any and all valid open prescriptions by the end of the current plan year, June 30, 2026. This will ensure you have an adequate supply of medication(s) on hand prior the new plan year, July 1, 2026. Please make sure to retain and utilize your current prescription ID card and contact information contained within. RxBenefits will be your primary contact on and after July 1, 2026 for all your prescription inquiries.

11. Who is RxBenefits?

RxBenefits is the industry's team of experts who dedicated to improving your safety, lowering your overall drug costs, and helping you make the most of your prescription drug coverage. RxBenefits will be working with you every step of the way offering superior customer service as we transition into your new plan year, July 1, 2026.

12. If my coverage is with Express Scripts, why do I need to call RxBenefits?

Your benefits are being provided by Express Scripts, however, RxBenefits administers the services for a more personal approach. You should contact RxBenefits for any pharmacy-related questions on and after July 1, 2026.

13. How does this change affect me what do I need to do?

You will continue to utilize your current ID card and access needed information by calling the contact number listed on ID card. Your call will be answered by a live RxBenefits representative, Monday-Friday, 7:00 a.m. to 8:00 p.m. Central, effective July 1, 2026 and able to assist with you with such questions as:

- What will my copay be?
- How do I order medications using home delivery?
- What is the status of my prior authorization (PA)?
- I am going to be out of town for an extended period. How do I get an extra supply of drugs to cover me for that time?

14. Are there additional options for inquiring about my prescription drug plan?

Yes. Chat with a live agent once you register for the RxBenefits member portal at Member.RxBenefits.com, Monday-Friday, 9:00 a.m. to 6:00 p.m. Central or Email: CustomerCare@RxBenefits.com, Monday-Friday, 7:00 a.m. to 8:00 p.m. Central

15. Who is eligible to enroll in which plans?

All employees hired or rehired on or after July 1, 2020, can **ONLY** elect the NJ Educators Plan (NJEHP) or Garden State Health Plan.

Employees hired prior to July 1, 2020, have the option to enroll in the NJEP, GSHP option; or one of NBOE's Legacy medical plans and prescription drug plans.

Please note: Anyone enrolled in the NJEP or GSHP will automatically be bundled into the corresponding Rx Plan.

16. Where can I make my open enrollment elections?

NBOE's online enrollment portal is located at [NBOEbenefits.com](https://nboebenefits.com). You will sign in using your school credentials and password. If you are logging on from outside the district's secure network, you are required to use the Microsoft Authenticator to set up the Multi-factor Authentication. A confirmation statement will not generate until you hit the big blue "Finish Enrollment" button at the bottom of the summary page.

17. What is the NJ Educators Plan (NJEP)?

In July 2020, the State of New Jersey passed legislation (known as Chapter 44) that mandated that NJ schools, including the Newark Board of Education (NBOE), must offer a new cost-effective medical and prescription drug plan to its eligible employees as of January 1, 2021. This plan is called the NJ Educators Plan (NJEP).

18. I was hired prior to July 2020 and currently enrolled in one of the legacy plans. If I enroll in the NJ Educators Plan (NJEP) this year and I am not happy with the plan, can I switch back to the Legacy Plan?

Yes, but you will be required to stay enrolled in the plan until the next Open Enrollment, scheduled for next spring 2027, unless you have a Qualifying Life Event (QLE), such as marriage, birth, divorce, etc. If you have questions regarding a possible QLE, please contact NBOE HR/Benefit Services at benefits@NPS.K12.NJ.US or visit <https://nboehrs.com/eligibility/#qualifying-event>.

19. What is the NBOE Garden State Health Plan (GSHP)?

The State of New Jersey passed legislation (known as Chapter 44) mandating NJ schools, including the Newark Board of Education (NBOE), which must offer another cost-effective medical and prescription drug plan to its eligible employees. The first plan offering was the NBOE NJ Educators Plan which was available as of January 1, 2021. As of July 1, 2022, NBOE offered the second option, call the Garden State Health Plan (GSHP). The GSHP has the same plan design as the NJ Educators Plan. However, the Garden State Plan coverage is limited to **NJ providers and hospitals only**. For **in-network doctor and hospitals claims, employees must utilize the services of Aetna's Whole Health designated providers not the Choice POSII network. It is important to note that the GSHP only provides in or out of network coverage for NJ doctors and hospitals. If you seek care outside of New Jersey, there is no coverage except for true emergencies.**

20. If I enroll in the Garden State Health Plan this year and I am not happy with the plan, can I switch to another plan during this year?

No. You will be required to stay enrolled in the plan until the next Open Enrollment, scheduled for next spring 2027, unless you have a Qualifying Life Event (QLE), such as marriage, birth, divorce, etc. If you have questions regarding a possible QLE, please contact NBOE HR/Benefit Services at benefits@NPS.K12.NJ.US or visit <https://nboehrs.com/eligibility/#qualifying-event>.

21. If I select the Garden State Health option, can I enroll in just the medical plan or just the prescription drug plan?

No, if you enroll in the GSHP, you must select both the medical plan and prescription drug plan. If you are electing coverage that includes your family members, everyone will be enrolled in this plan.

22. Is the Garden State Rx plan different from the NJ Educators Rx plan?

No, the Garden State Rx Plan is identical to the NJ Educators Rx Plan.

23. Is the Garden State Rx Plan Network of Pharmacies the same as the NJ Educators Rx Plan?

Yes, the Garden State Rx Plan will continue to have access to the same pharmacies as the NJ Educators Rx Plan.

24. What is the name of the Express Scripts prescription formulary plan for the NJEHP and GSHP?

The name of the Express Scripts Formulary Plan is National Preferred Formulary.

25. What is the name of the Formulary Plan used with Legacy Prescription Plan (\$0/\$20) with Express Scripts?

The name of the Formulary Plan used with Legacy Prescription Plan (\$0/\$20) with Express Scripts is National Preferred Formulary

26. What is the name of the Aetna Network for the Garden State Health Plan option? Will I have to change my network doctor and/or hospital?

For in-network designated NJ providers and hospitals, you will use Aetna's Whole Health Network (New Jersey Network only). If outside New Jersey, only emergency care will be covered (prudent person definition of a true emergency). You can visit Aetna's online Health Care Provider Directory (DocFind) to verify if your doctors are in Aetna's Whole Health Network. In addition, please see the attached Aetna flyers

regarding participating Aetna Whole Health Hospitals, DocFind and a comprehensive benefit summary. These instructions are posted on the HRS Portal [NBOEHRS.com](https://www.nboehrs.com).

27. If I enroll in the GSHP option and choose to see a non-Whole Health (non-participating) doctor or facility, will I have more out-of-pocket expenses?

The benefits for non-NJ Whole Health designated providers and hospitals will be considered out-of-network. If you use a **NJ only Choice POSII Network provider or hospital**, the benefits will be paid on an out-of-network basis with no balance billing. However, **NJ only non-participating network providers (out-of-network doctors and hospitals that do not have an agreement with Aetna)**, do not have to accept Aetna's payment for your service. As a reminder, the out-of-network reimbursement is at 200% of the Medicare allowance. Even after you meet your out-of-pocket maximum (deductible, coinsurance), the provider can balance bill you if the Aetna payment is less than their expected level of reimbursement.

28. If I enroll in the NJEP option and I choose to see an out-of-network (non-participating) doctor or facility, will I have more out-of-pocket expenses?

It is highly likely. Out-of-network providers do not have a contract with Aetna, so they do not have to accept Aetna's payment for your service. Even after you meet your out-of-pocket maximum (deductible, coinsurance), the provider can balance bill you if the Aetna payment is less than their expected level of reimbursement.

If you are considering the NJEP, it is suggested that you utilize in-network providers. Aetna has a large national network and utilizing it will limit your out-of-pocket expenses. The NJEP's in-network benefits are comparable to the in-network benefits under the current \$10/\$15 Choice POS II Plan.

29. I would like to use NBOE Wellness programs (Maven, Noom, Hinge Health, Cylinder and AHYW), but I do not have medical coverage with the district, can I participate?

No. To be eligible for these Wellness programs you must be enrolled in one of the NBOE medical plans. During Open Enrollment you can elect to enroll in medical coverage and participate starting on July 1, 2026.

Have additional questions?

- Aetna Medical Member Services dedicated NBOE number at (855) 223-8791.
- Express Scripts dedicated NBOE Customer Service number at (844) 424-8882.
- Human Resource Services (HRS) – Benefit Services at (973) 733-7336, Email: benefits@nps.k12.nj.us
- Resources: HRS Portal [NBOEHRS.com](https://www.nboehrs.com)