



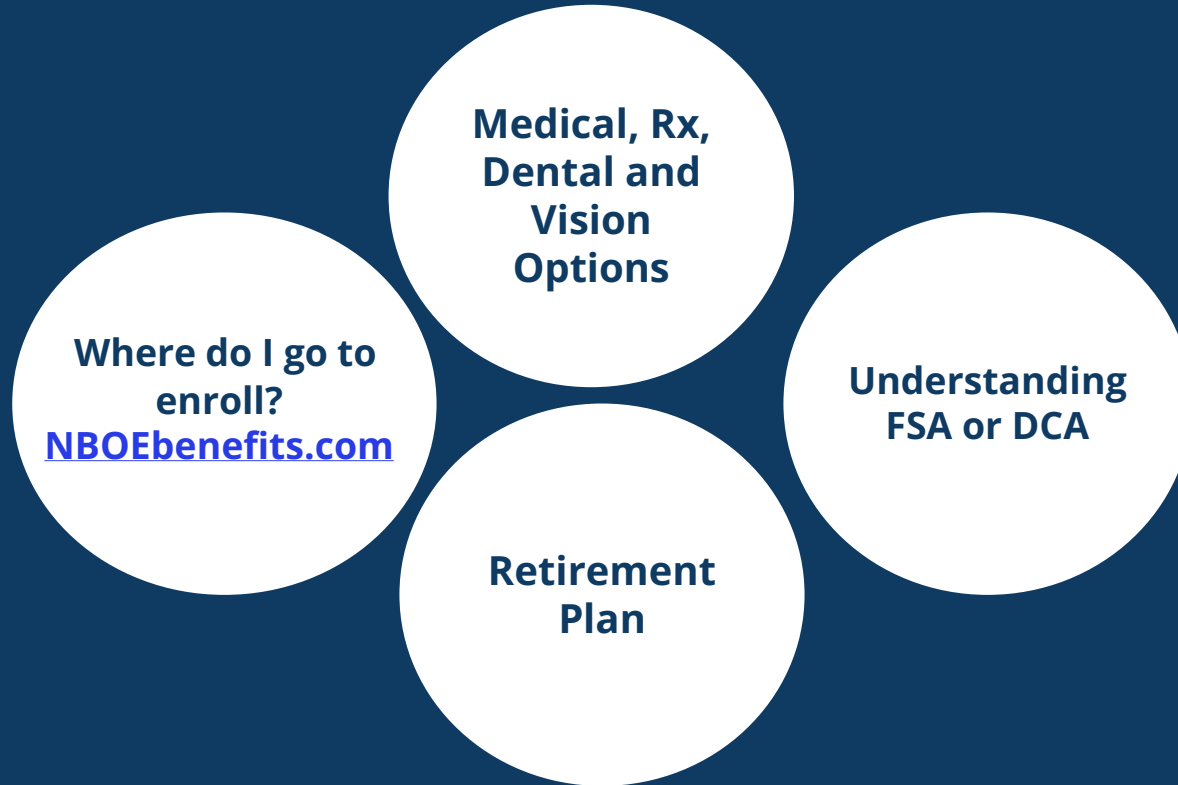
New Hire Enrollment Presentation



Newark
Board of Education

Roger León, Superintendent
Where Passion Meets Progress

New Hire Enrollment



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**.

Pension Eligibility and Enrollment

Detailed information about pension is posted: <https://nboehrs.com/eligibility/#nhpension>

Eligibility – Newark Board of Educa X

+

https://nboehrs.com/eligibility/#nhpension

🔍 ⋮ ☆

Welcome ▾Benefits ▾Pension ▾Other Benefits ▾Leaves ▾ES ▾PayrollKnow More ▾

New Hire Pension

TPAF Eligibility and Enrollment

Employees appointed to positions requiring certification by the New Jersey Department of Education as members of the regular teaching or professional staff are required to enroll in the TPAF as indicated on the [TPAF – PERS Tier Chart](#) and life insurance plan as a condition of your employment.

Click on the [TPAF Pension Enrollment Form](#) link to complete the form through **DocuSign**. Once submitted, the form will automatically be emailed to Benefits inbox.

If you print the PDF, you are only responsible to complete questions 1 through 8 for pension enrollment. Email the form to the Benefits email inbox, benefits@nps.k12.nj.us.

PERS Eligibility and Enrollment

Employees hired in non-instructional titles (clerks, custodial, attendance counselor, various administrative roles, etc.) will be required to enroll in PERS.

PRINT THIS PAGE 🖨

Enter Your Search

Links & Documents

- New Hire Summary Sheet
- Aetna ID Card Instructions
- ESI Rx ID Card Instructions
- NBOEHRS LOA FAQs

ENROLL NOW →

Pension Eligibility and Enrollment

Information about pension will be outline on your WEX benefits profile too:



<<

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Impersonating UserID: 11152995 | Name: Larissa T

Home / Pension

✓ Your Dependent Care FSA election has been saved!

✓ 1. MY DEPENDENTS

2. CHOICES

Pension | View Your Coverage



TPAF and PERS eligible employees are required to contribute 7.5% of their annual base salary to their pension. It may take anywhere from 2-5 months for deductions, including any back deductions, to begin being deducted from your paycheck. For more information about the pension program is found [here](#).

Cont.

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Home / Pension

✓ 1. MY DEPENDENTS

2. CHOICES ▼

Pension

Pension contributions are mandatory, calculated at 7.5% of my salary and can take up to 5 months to process for deductions to begin. (Not applicable, for employees under the Defined Contribution Retirement Program, [DCRP](#)). I will receive the Certification of Payroll Deductions which will show the date my pension deductions are scheduled to begin, my rate of contribution, and any back deductions I owe. Once deductions do begin, they will be taken two pay periods per month until I have paid back all prior deductions.

Acknowledge *

☐ I understand how my Pension contribution is calculated.

Are you a former member of the PERS or TPAF? *

☐ Yes

☐ No

Are you receiving a benefit from a New Jersey State-administered or local New Jersey retirement system at this time? *

☐ Yes

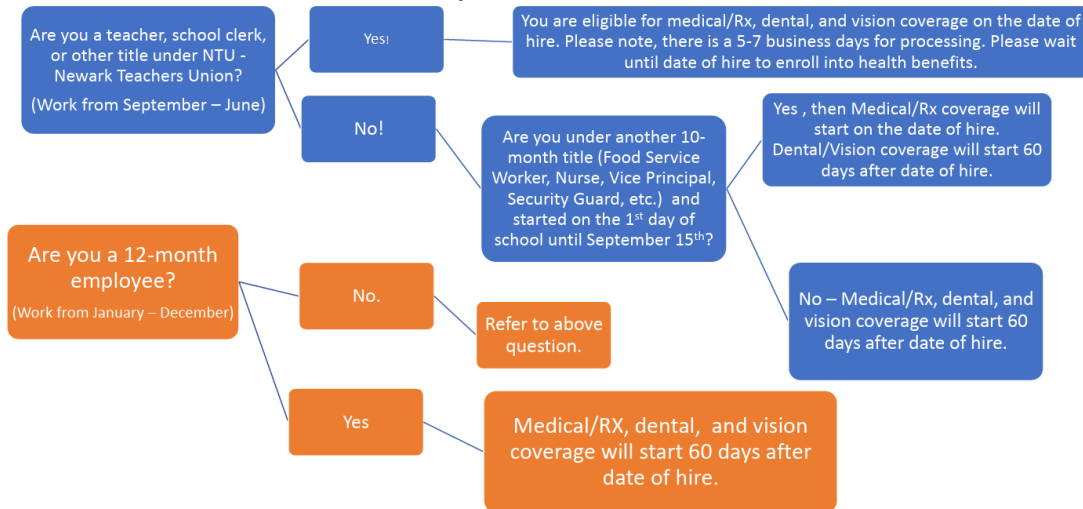
☐ No

Health Insurance Eligibility

Benefits

Benefits are determined by three factors, if you are 10-month employee (i.e. teacher) or 12-month employee (i.e. clerk), date of hire within a school year, and union affiliation. Per diem staff are not eligibility for health coverage.

When do my benefits start?



Additional information about eligibility is outline here: <https://nboehrs.com/eligibility/>

 Reminder

New Hire Enrollment (53 Days Left) and New Hire Enrollment (53 Days Left)

[Enroll Now](#)



My Dependents



Enroll Now



My Confirmation Statements

Current Plans

[Wealth](#) [Protection](#)



Commuter

[Change Contribution](#)

Quick Document Search

 Search

[Search](#)





New Hire Enrollment

You have not yet started your enrollment.
Click the "Enroll" button to get started now.

Enrollment Period Begins:

07/27/2026

Enrollment Deadline:

09/18/2026 (53 days left)

Effective:

07/20/2026

Enroll



New Hire Enrollment

You must complete the previous enrollment
to continue.

Enrollment Period Begins:

07/27/2026

Enrollment Deadline:

09/18/2026 (53 days left)

Effective:

09/18/2026



Declare a Life Event

If you've experienced a recent change in your life (e.g. a
marriage, birth, or divorce), click the 'Enroll' button below.

Enroll

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, \$70,000 annual salary for 10-month employee
(20 payroll deductions: bi-weekly basis)

$\$70,000 \times .025 = \$1,750 / 20 = \$87.5$ per paycheck

Example #2 – Single Coverage, \$70,000 annual salary for 12-month employee
(24 payroll deductions: bi-weekly basis)

$\$70,000 \times .025 = \$1,750 / 24 = \$72.92$ 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

	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	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, \$70,000 annual salary for 10-month employee
(20 payroll deductions: bi-weekly basis)

$\$70,000 \times .015 = \$1,050 / 20 = \$52.50$ per paycheck

Example #2 – Single Coverage, \$70,000 annual salary for 12-month employee
(24 payroll deductions: bi-weekly basis)

$\$70,000 \times .015 = \$1,050 / 24 = \$43.75$ 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 Brand**

- **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: \$3,400*

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 of the following year. [*Rates as of 2026]

Commuter Program

(Transit or Parking)

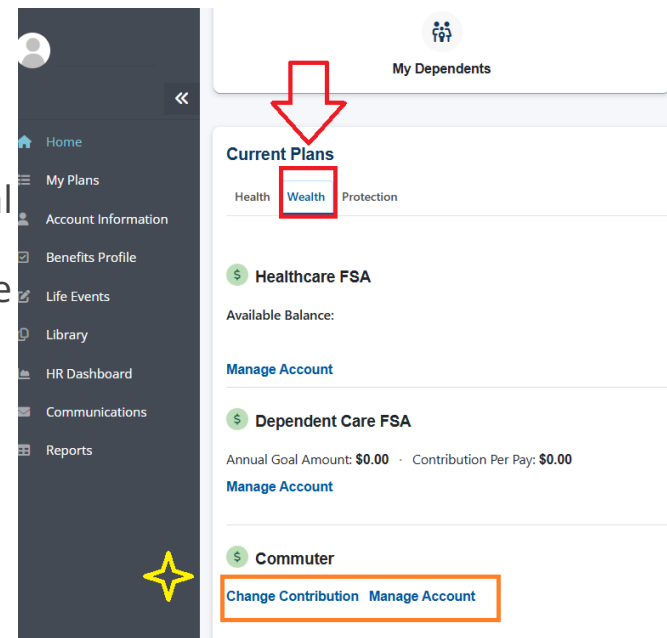
What is a Commuter Parking & Transit Program



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 maximum contribution based on IRS limitations. 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.



Maximum contribution: Varies based on IRS limitations

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

WHERE DO I GO TO ENROLL?

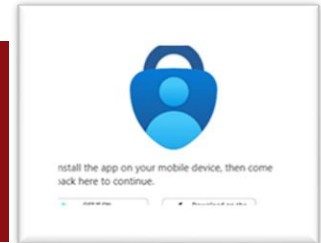
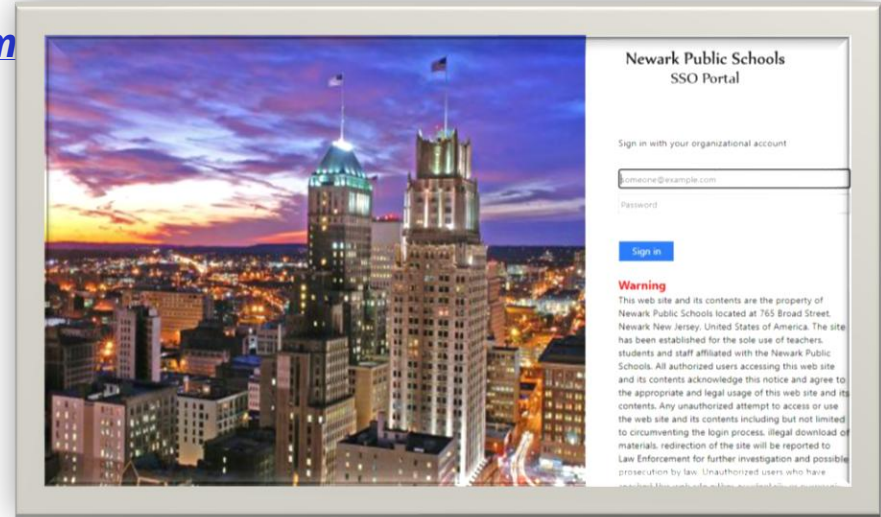
Where Do I Go to Enroll?

Enrollment is completed via [NBOEbenefits.com](https://nboebenefits.com)

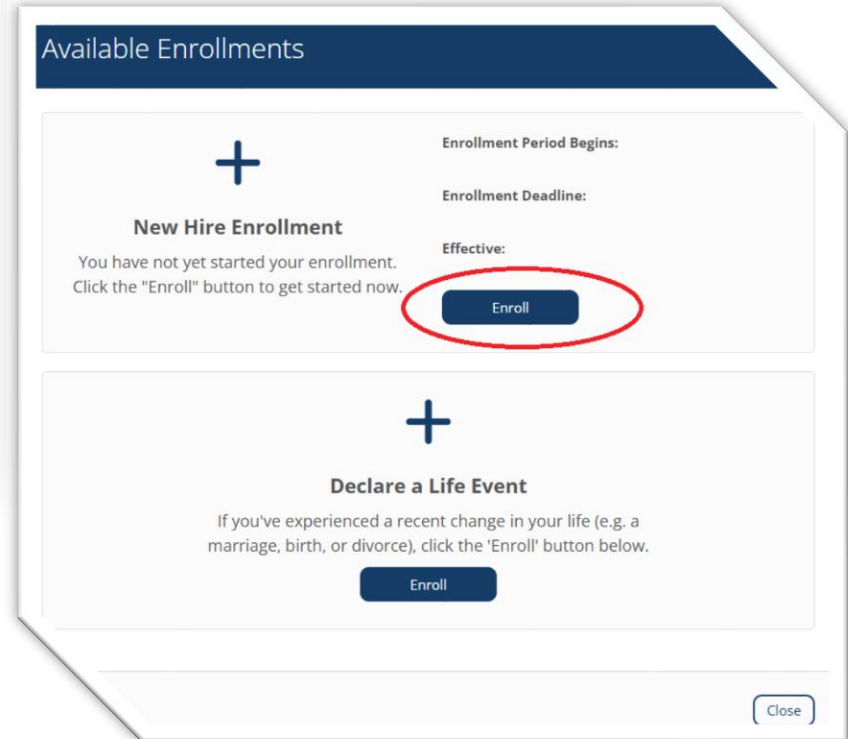
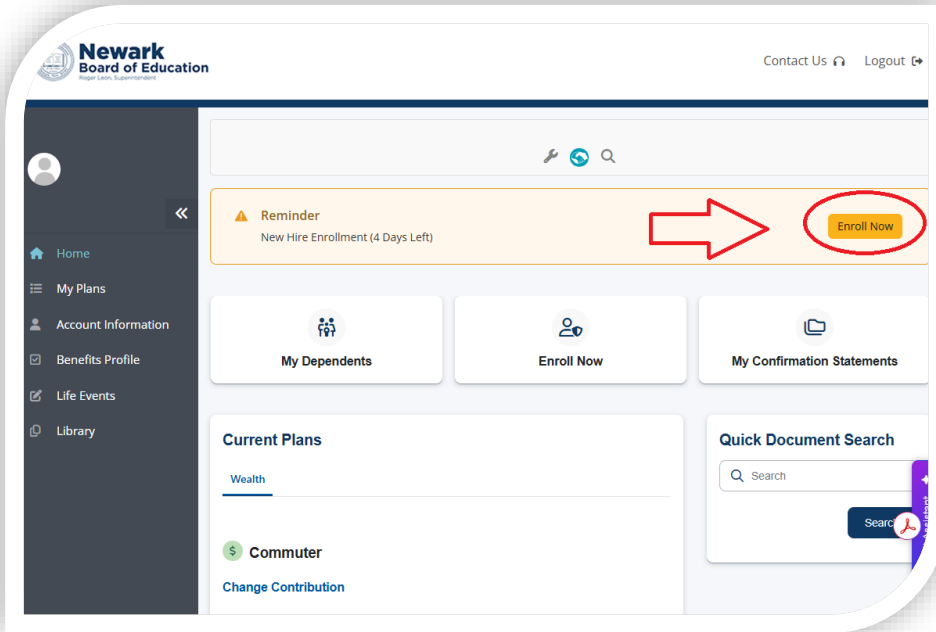
Visit [NBOEHRS.com](https://nboehrs.com) for educational materials

- Medical Benefit and Prescription Drug Benefit Comparison charts
- Step-by-step instructions for accessing the benefits enrollment site, [NBOEbenefits.com](https://nboebenefits.com)
- Who can enroll? Please visit <https://nboehrs.com/eligibility/> to see a listing of dependents to enroll onto you coverage

✓ ***The website will prompt you to enter your school USERNAME and your PASSWORD. Remember, 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.***



Enrollment via NBOEbenefits.com



Enrollment via NBOEbenefits.com (cont.)

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My Dependents

1. MY DEPENDENTS

2. CHOICES

3. CONFIRMATION

My Dependents

Review Your Dependents

Review your dependents and please note that your newly added spouse and/or dependents will be pending until verification documents are received and approved by the Benefits department. If you do not attach the appropriate documentation within 31 days of enrolling, your spouse and/or dependents will not be covered on your benefits.

Adding/Editing Dependents

Click the **Add Dependent** button to add a new dependent. Click the name of the dependent to edit their information. You can upload supporting documentation for your dependent(s) on this page by clicking the "Verify" or "Upload Document" links.

For additional information please review the Eligibility section, click [here](#).

Add Dependent

Name	Relationship	Gender	Admin ID	Date of Birth	Full-Time Student	Disabled	Status	Action	Reason
	Spouse	M			No	No	Verified	N/A	

Annual Open Enrollment

Effective Date: 01/01/2026

YOU PAY:

\$0.00

B-Weekly

Save and Continue >

Library

Enrollment Information for

Enrollment Type: Annual Open Enrollment | Effective Date: 01/01/2026 | Generated:

You have made or changed your elections for only **some** of the plan types available to you. Review your elections shown below.

If you are satisfied, use the button above to print this form.

To make other changes, click on the name of the plan type you want to change. You will be returned to that spot in the enrollment process to make your change. Your election for one plan type is saved when you are provided with information for the next plan type. At that time, you may click on the Confirmation link in the Enrollment Status bar on the right to return to this statement.

Covered Dependent(s) (2)

Name	Relation	Plan Coverage

Your Choices

Getting Started Questions

Read about the Enrollment process

I understand that:

I am making an election concerning the above described benefits. I authorize applicable payroll deductions for the plan choices indicated. This election is subject to any changes required to comply with Federal or State Tax Laws.

I cannot revoke or change this election during the plan year unless there is a qualifying "change in family status". This change must be consistent with the IRS rules relating to a change in family status. If such a change occurs, I may then revoke my earlier election.

I verify and affirm the dependents enrolled for Medical, Dental and/or vision coverage are eligible under the terms of the applicable plan. I understand misrepresenting dependent eligibility is subject to disciplinary action, up to and including termination.

Finish Enrollment

31

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 within 2 weeks.

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 ▾ ES ▾ Payroll Know More

Welcome to the Newark BOE HRS Portal!



This website provides a one stop shop for all of your needs, including benefits, wellness programs, pension, escrow, and much more! Our mission is clear, empowering you to "Know More. Choose Better. Live Well."

Please use the search tool, or click on the tiles below for additional details.

New hires please take a moment to read this [summary](#).

Your HR Services at a Glance

NEW HIRES	MEDICAL PLANS	PRESCRIPTIONS	
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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

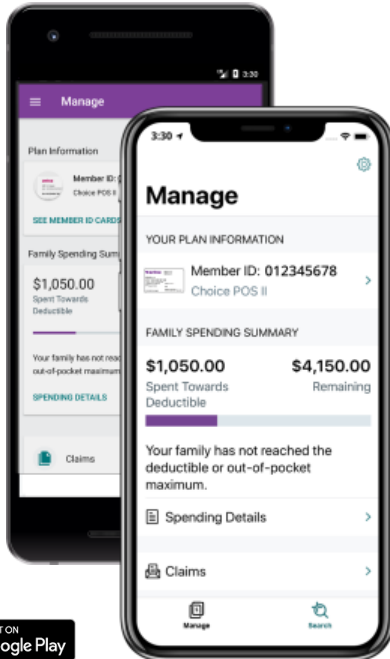


**Find
care**

Find and
compare doctors

Download digital ID
cards

Read doctor reviews



Express Scripts Dedicated NBOE
Hotline 844-424-8882

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

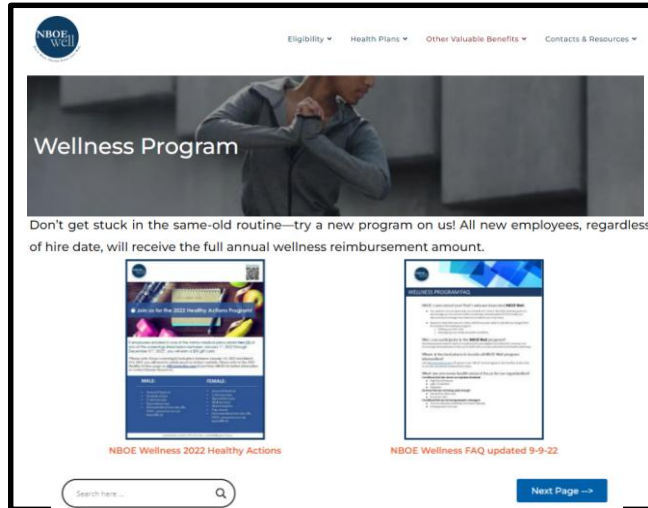
- Annual Physical
- Mammography
- Colonoscopy
- Prostate Screening
- Immunizations

Covered at no cost to Patient

NOOM



Aetna Health Your Way™



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.

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