NBOE well
Know More. Choose Better. Live Well.

2026 Workplace Well-being GOLD WINNER aetna

2027

Flexible Spending Account (FSA) Open Enrollment



Newark Board of Education
In The County of Essex
Newark, New Jersey

Newark
Board of Education
Roger León, Superintendent
Where Passion Meets Progress

2027 FSA Open Enrollment

Active Enrollment
Healthcare FSA and Dependent Care FSA

Where do I go to enroll?
NBOEbenefits.com

When can I enroll?
Starting
Nov. 4 – 19

OPEN ENROLLMENT IS ACTIVE

FSA elections do not automatically roll over from year to year; you must re-elect to participate every single year.

Why two Open Enrollments?

- *Flexible Spending Account and Dependent Care Spending Accounts will run via calendar year, i.e. from January 1st through December 31st .*

- *The Medical, Prescription, Dental, and Vision plan year runs under a fiscal year (July 2026 – June 2027)*

Look ahead!

- ✓ *There will be another open enrollment for changes with your medical, dental, vision, and/or prescription coverage in Spring 2027. Date to be determined.*

- ✓ *Elections made in Spring 2027 will take effective July 1, 2027.*

Healthcare Accounts

Flexible Spending Account (FSA) and Dependent Care Account (DCA)

$$ Pre-tax monies from your paycheck $$

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

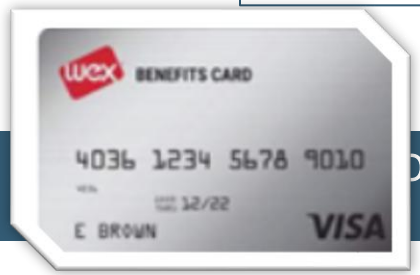
- Medical expenses – i.e., copays
- Dental expenses - i.e., braces
- Vision expenses - i.e., glasses
- Over the Counter Medications

Maximum contribution: $3,400*
*** Pending IRS announcement for 2027 limits**

What is a Dependent Care FSA?

- **Pre-tax benefit** account that pays for eligible dependent care expenses while you work:
  - Preschool or before/after school programs
  - Summer day camp
  - Elder day care

Maximum contribution: $7,500*
*** Pending IRS announcement for 2027 limits**



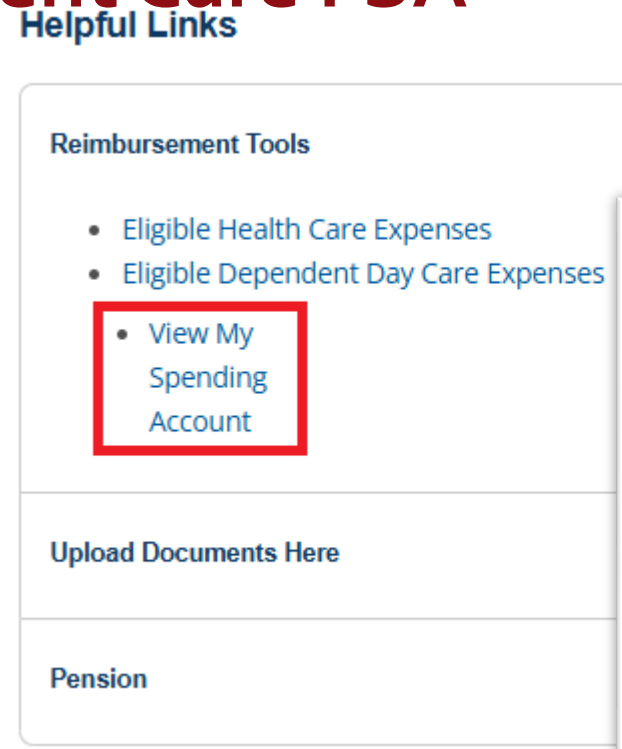
ou never had a WEX debit card, it will be mailed out at the end of December 2026 via USPS.
Expired debit cards will be reissued as well.

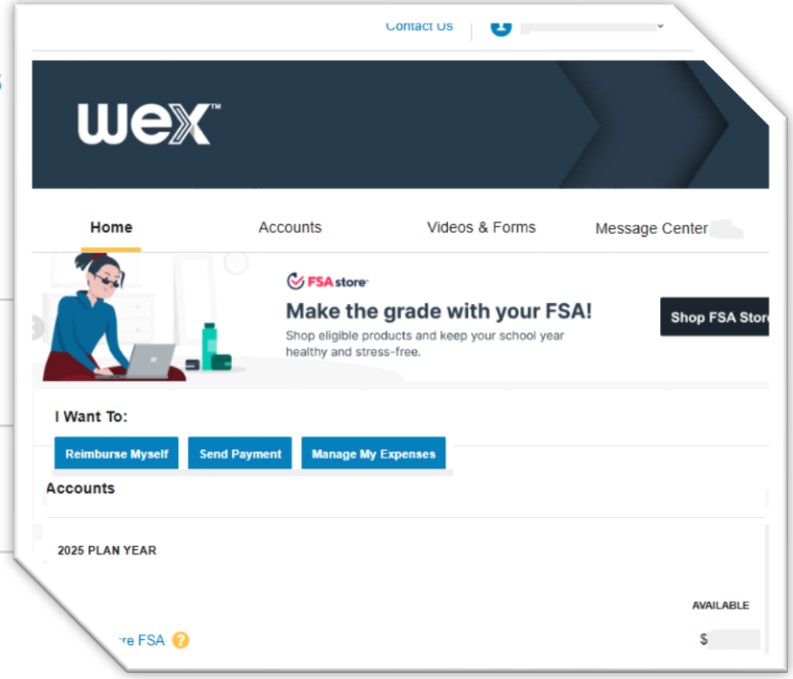
Pre Tax Accounts – Reminders
https://nboehrs.com/fsa/



Healthcare FSA and Dependent Care FSA

- The accounts will run from January 1, 2027 through December 31, 2027
- 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





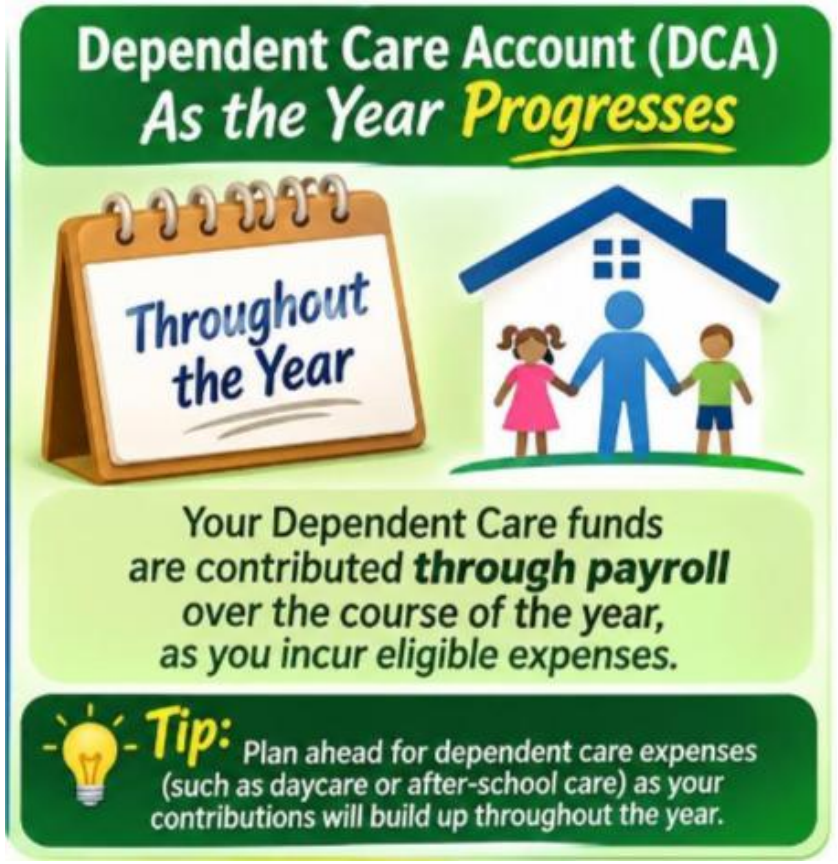
DO NOT sign up for Dependent Care Account for your spouse or child to use for medical, dental, vision, prescription expenses

Know the Difference
When Your Accounts are Funded

FSA – All at Once!



DCA – As the Year Progresses!



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 2028.

FAQs about FSA Open Enrollment

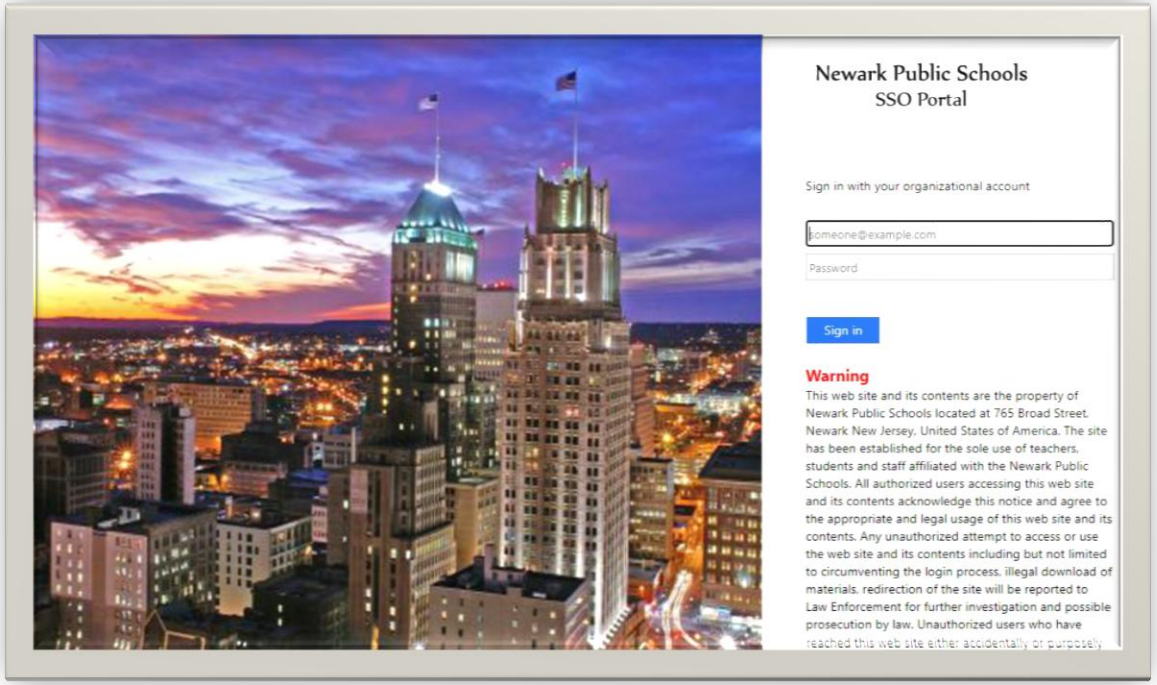
- **Does the district offer HSA (Health Savings Account)?** No. The district only offers Healthcare Flexible Spending Accounts (FSA) and Dependent Care Accounts (DCA).
- **If I sign up for FSA now, can I cancel anytime?** No, once you enroll the monies will be available on January 1st, but payroll deductions will be processed throughout the calendar year.
- **I'm having a baby next year, should I enroll onto FSA now?** You are not required to elect FSA now. However, once you experience the birth of the newborn, you can elect FSA under the qualifying life event.
- **Can my dependent receive their own WEX debit card?** Yes, you can request debit card by calling WEX Customer Service at 1-877-837-5017
- **My dependent child is getting braces, should I get a Dependent Care Account (DCA)?** No! You should sign up for the FSA for any eligible expenses, including braces.

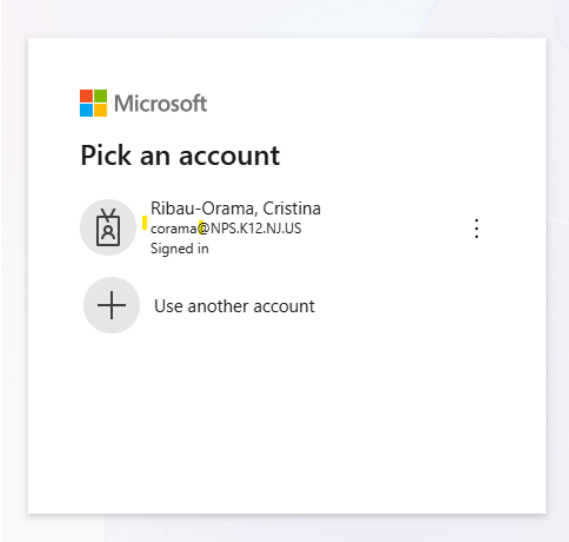


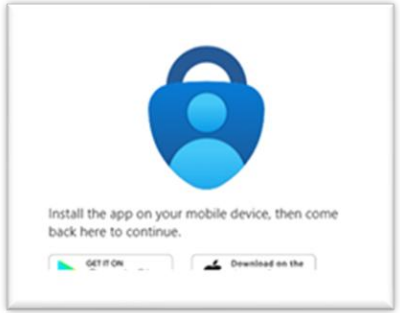
WHERE DO I GO TO ENROLL?

Where Do I Go to Enroll?

Enrollment is completed via NBOEbenefits.com

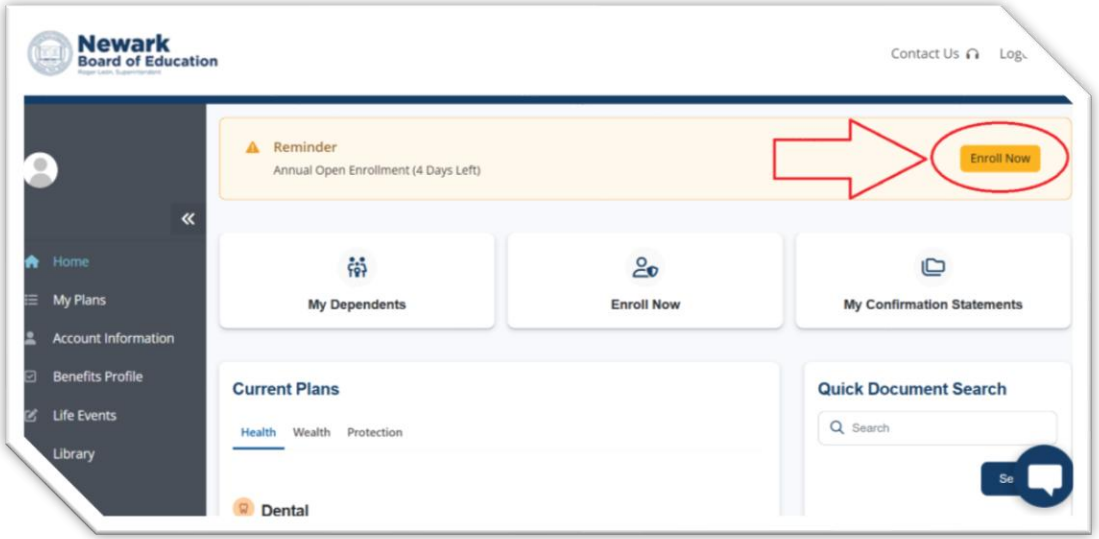


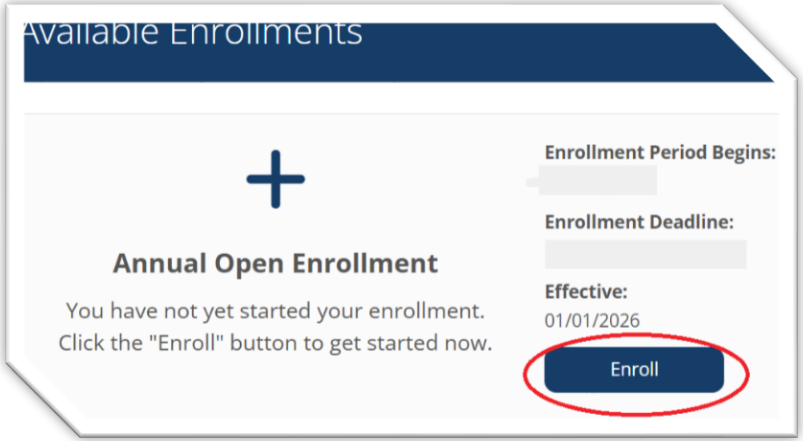


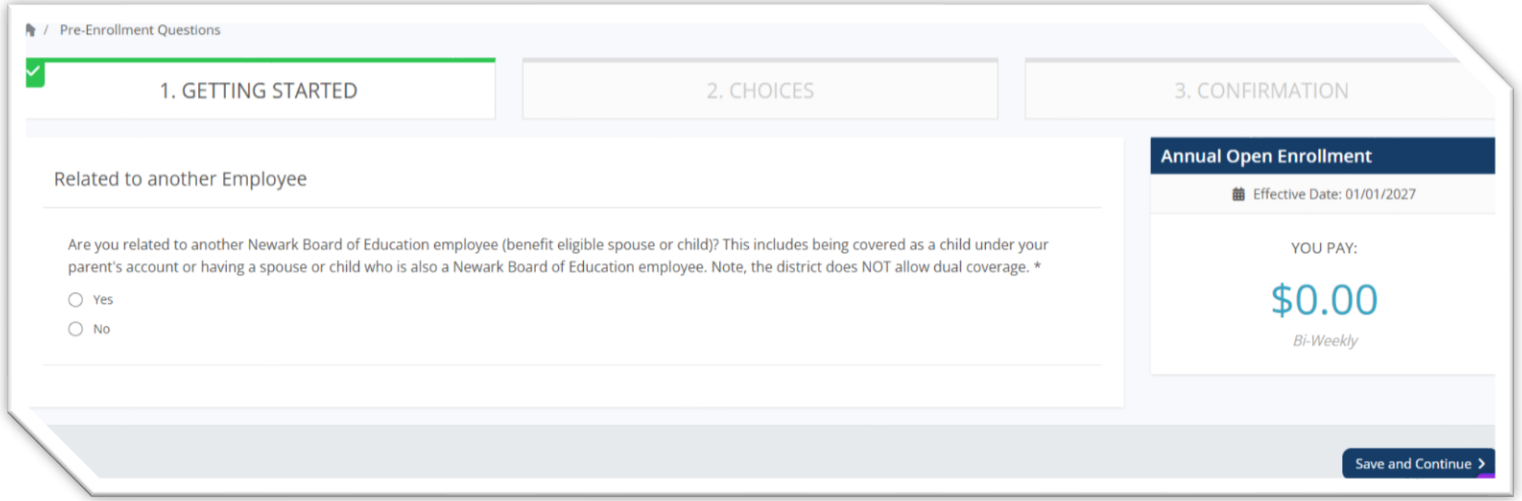


- ✓ *The website will prompt you to enter your school USERNAME and your PASSWORD.*
- ✓ *Remember, if you are logging on from outside the district's secure network, you are required to use the Microsoft Authenticator to set up the Multi-factor Authentication.*

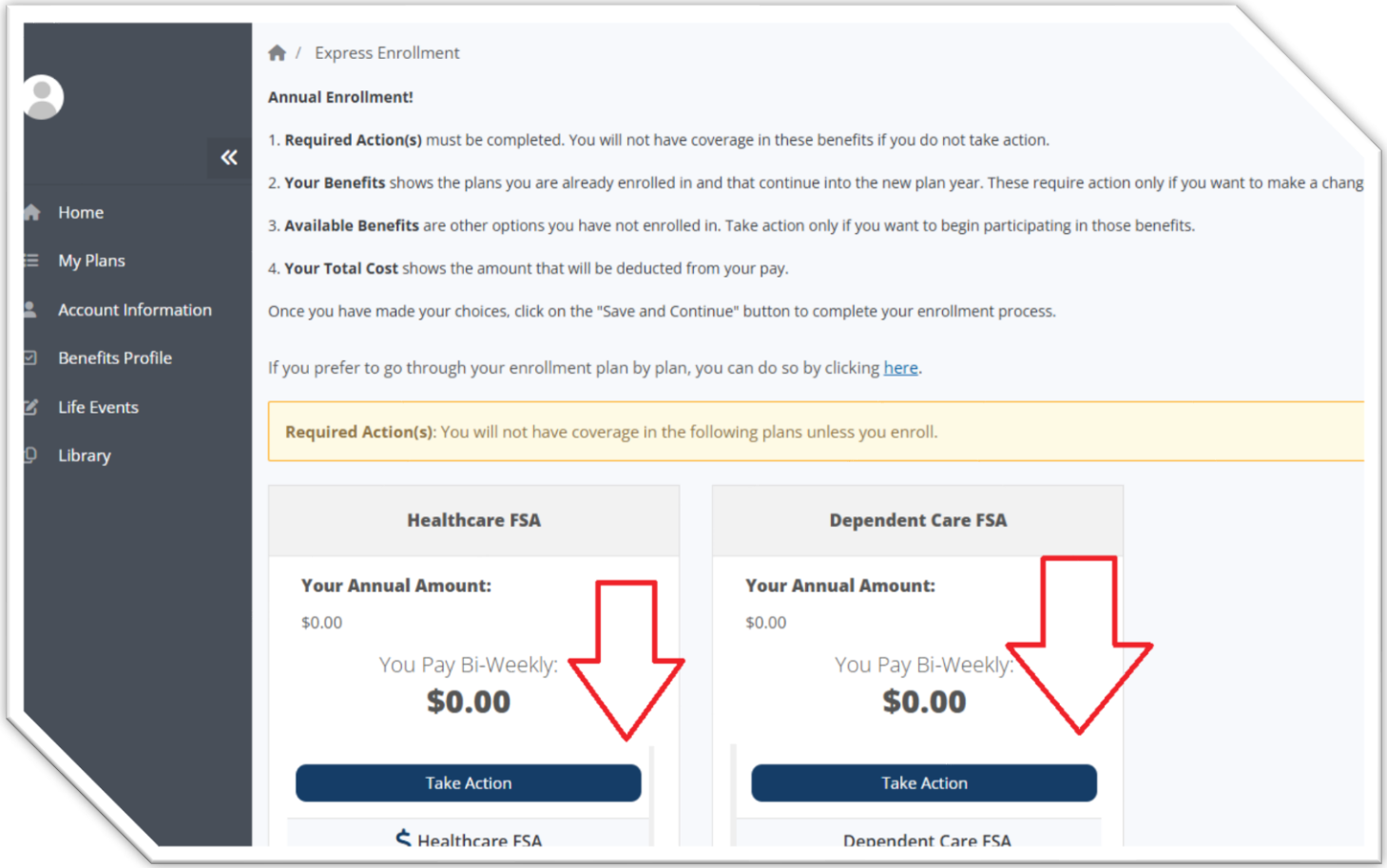
Enrollment via NBOEbenefits.com



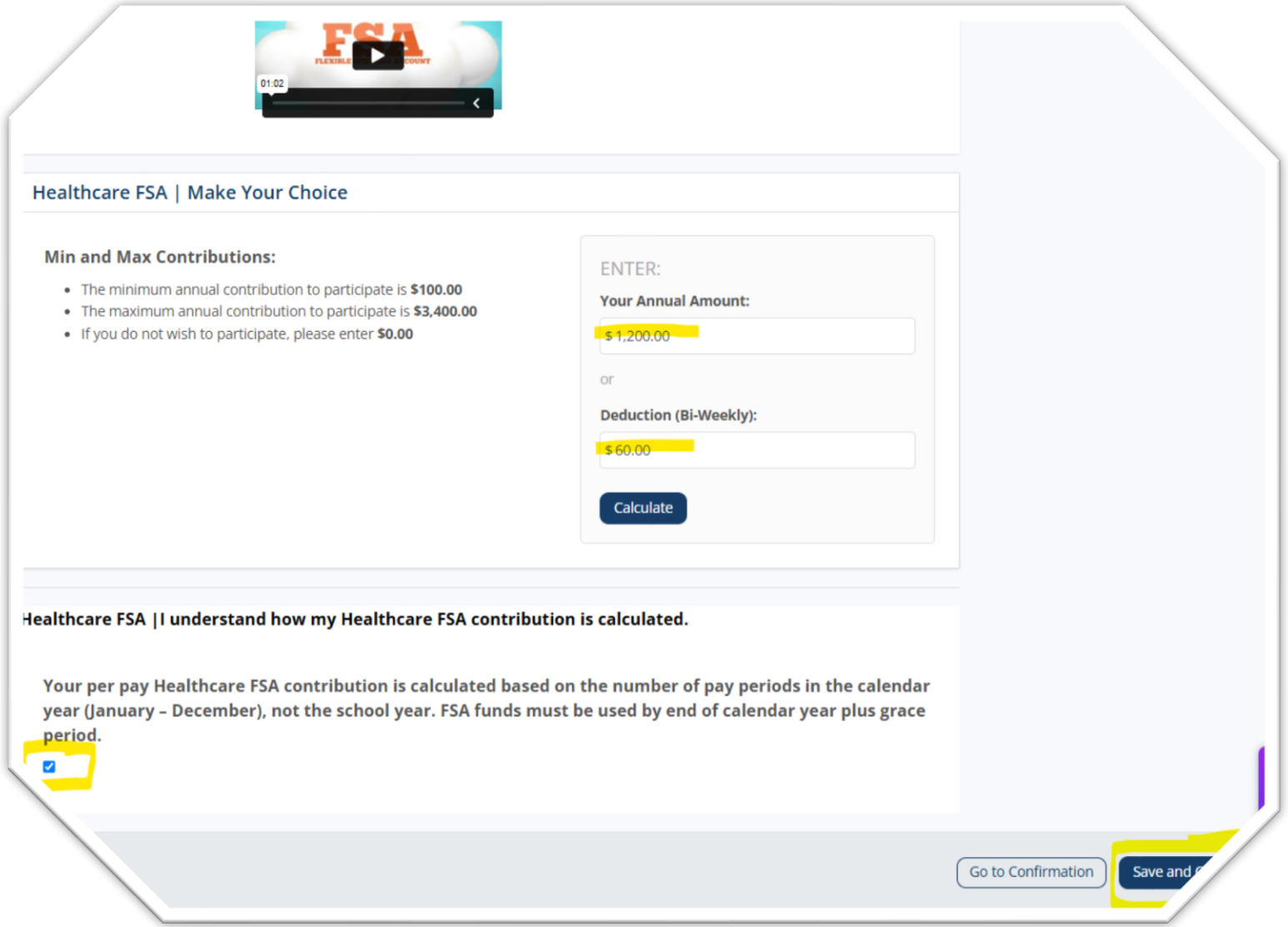


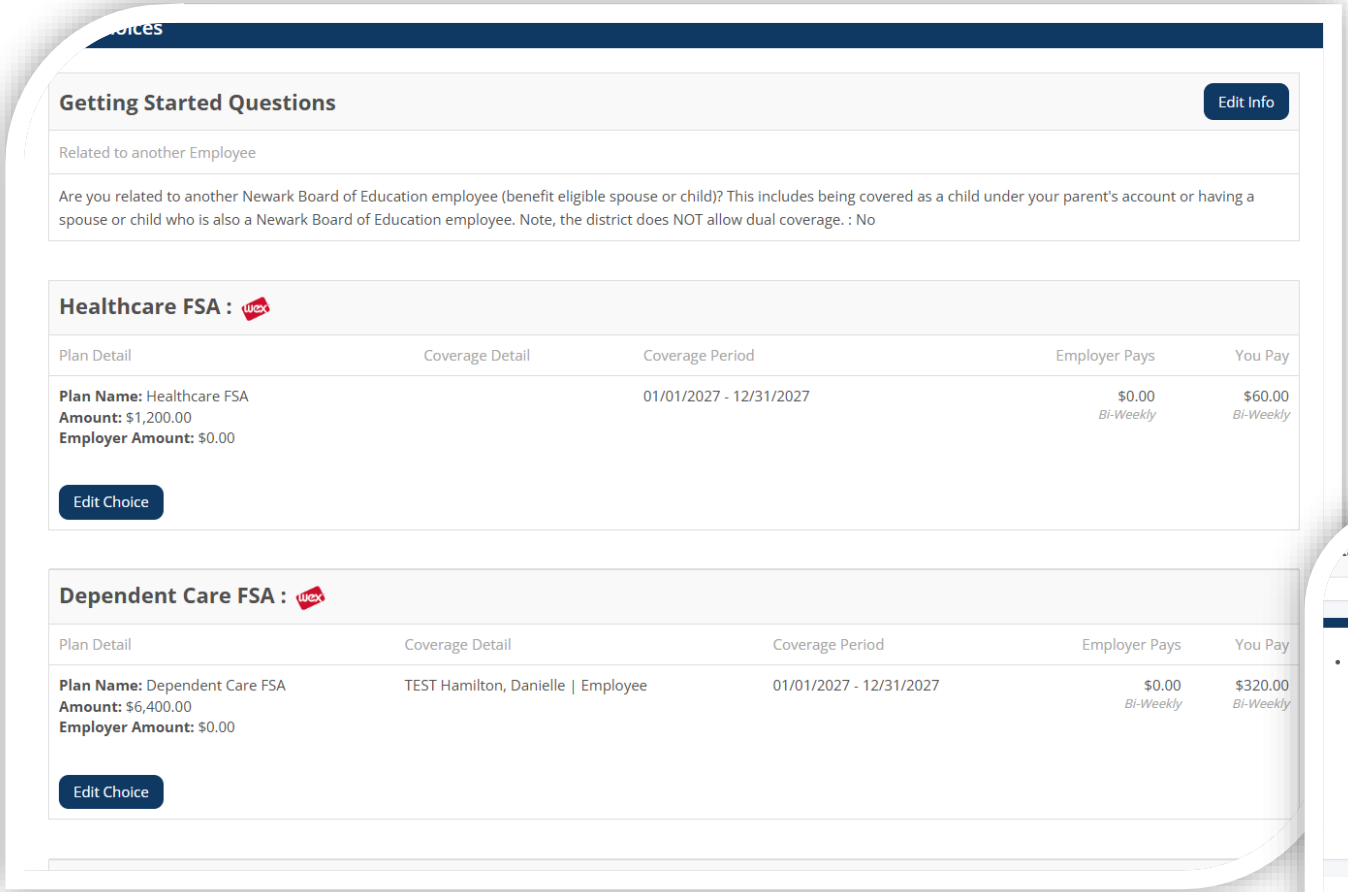


Enrollment via NBOEbenefits.com (cont.)



Enrollment via NBOEbenefits.com (cont.)





Getting Started Questions

Edit Info

Related to another Employee

Are you related to another Newark Board of Education employee (benefit eligible spouse or child)? This includes being covered as a child under your parent's account or having a spouse or child who is also a Newark Board of Education employee. Note, the district does NOT allow dual coverage. : No

Healthcare FSA :

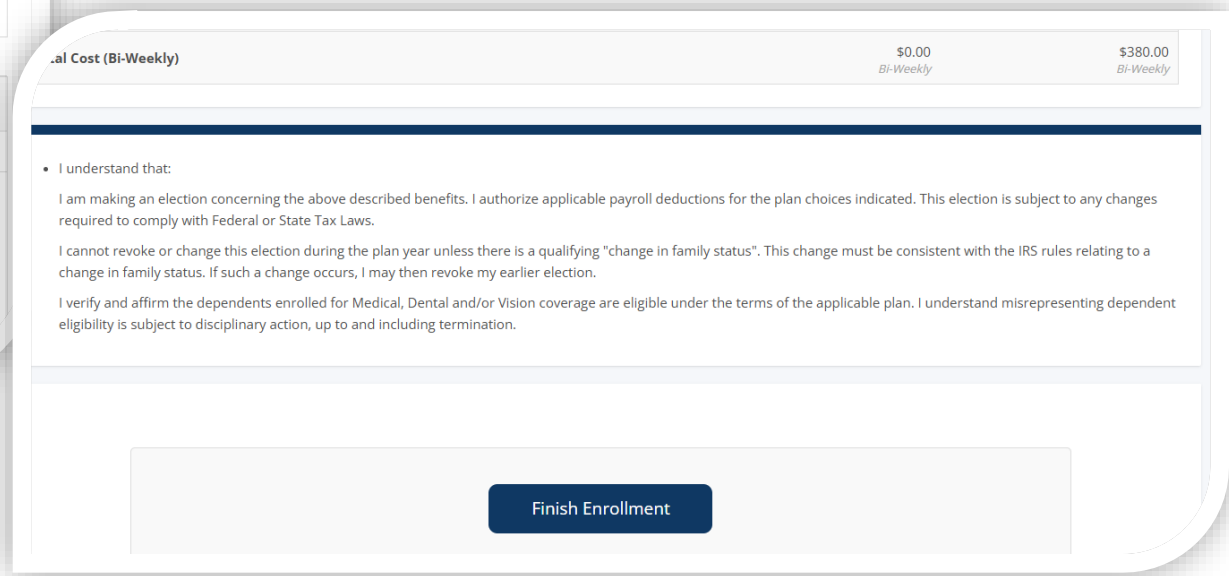
Plan Detail	Coverage Detail	Coverage Period	Employer Pays	You Pay
Plan Name: Healthcare FSA **Amount:** $1,200.00 **Employer Amount:** $0.00		01/01/2027 - 12/31/2027	$0.00 *Bi-Weekly*	$60.00 *Bi-Weekly*

Edit Choice

Dependent Care FSA :

Plan Detail	Coverage Detail	Coverage Period	Employer Pays	You Pay
Plan Name: Dependent Care FSA **Amount:** $6,400.00 **Employer Amount:** $0.00	TEST Hamilton, Danielle | Employee	01/01/2027 - 12/31/2027	$0.00 *Bi-Weekly*	$320.00 *Bi-Weekly*

Edit Choice



.al Cost (Bi-Weekly)	$0.00 *Bi-Weekly*	$380.00 *Bi-Weekly*

- 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

Disclaimer about DCA

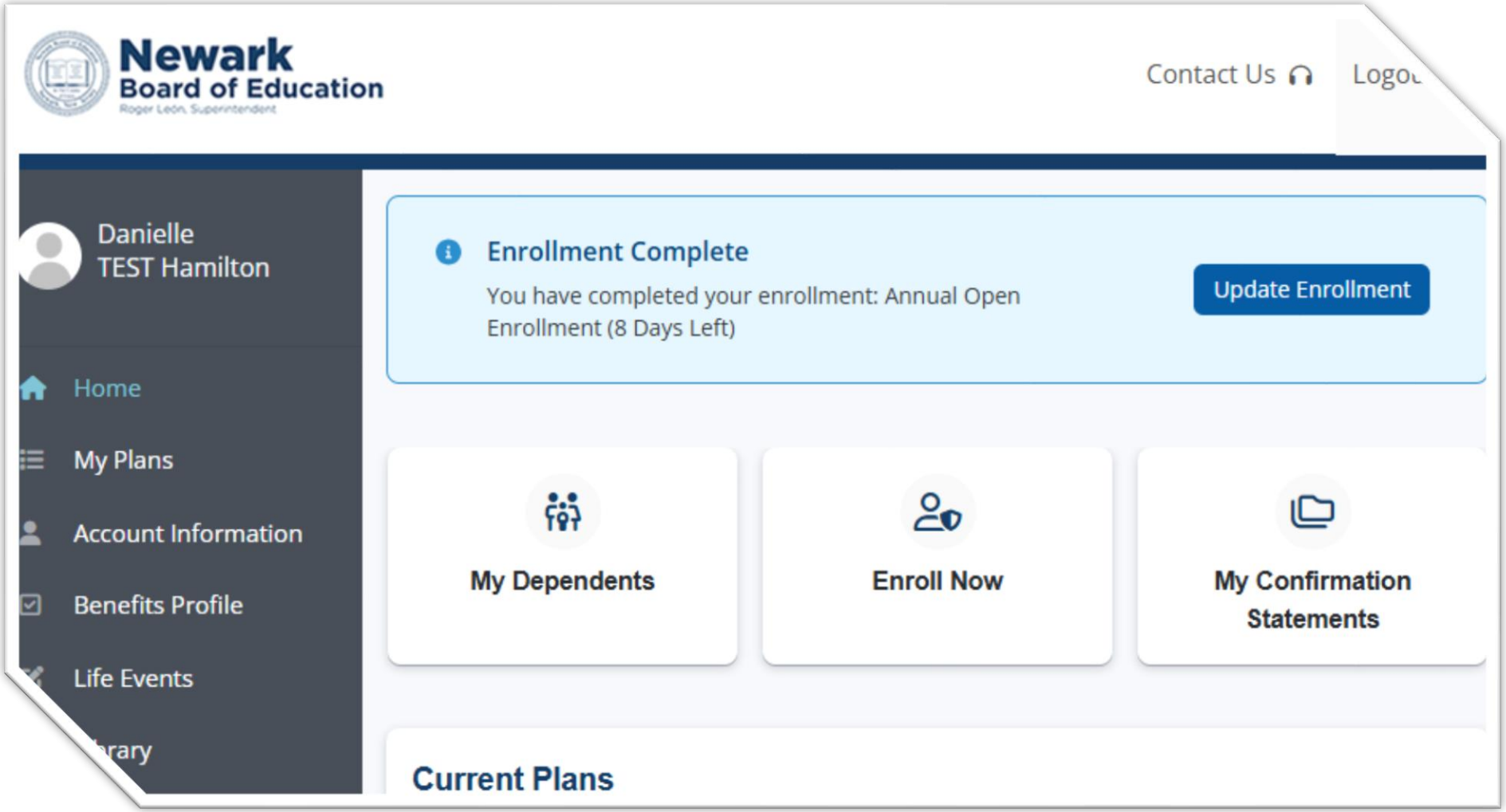
Dependent Care Account (DCA) is to pay certain dependent care expenses for you to work or look for work.

Examples include:

- Day care, local day camp or in-home childcare for your dependent child under age 13. The age limit does not apply if the dependent is physically or mentally incapable of self-care. Eligibility stops on the exact day the child turns 13. Expenses incurred *before* the 13th birthday during the plan year qualify, while expenses billed on or after the birthday do not
- Adult daycare or in-home dependent care for a spouse who is physically or mentally incapable to care.
- Elder care or in-home dependent care for an elderly parent who lives with you more than half the year.

CANNOT BE USED FOR MEDICAL, DENTAL OR VISION EXPENSES

Enrollment via NBOEbenefits.com (cont.)



RESOURCES

Newark BOE HRS Portal

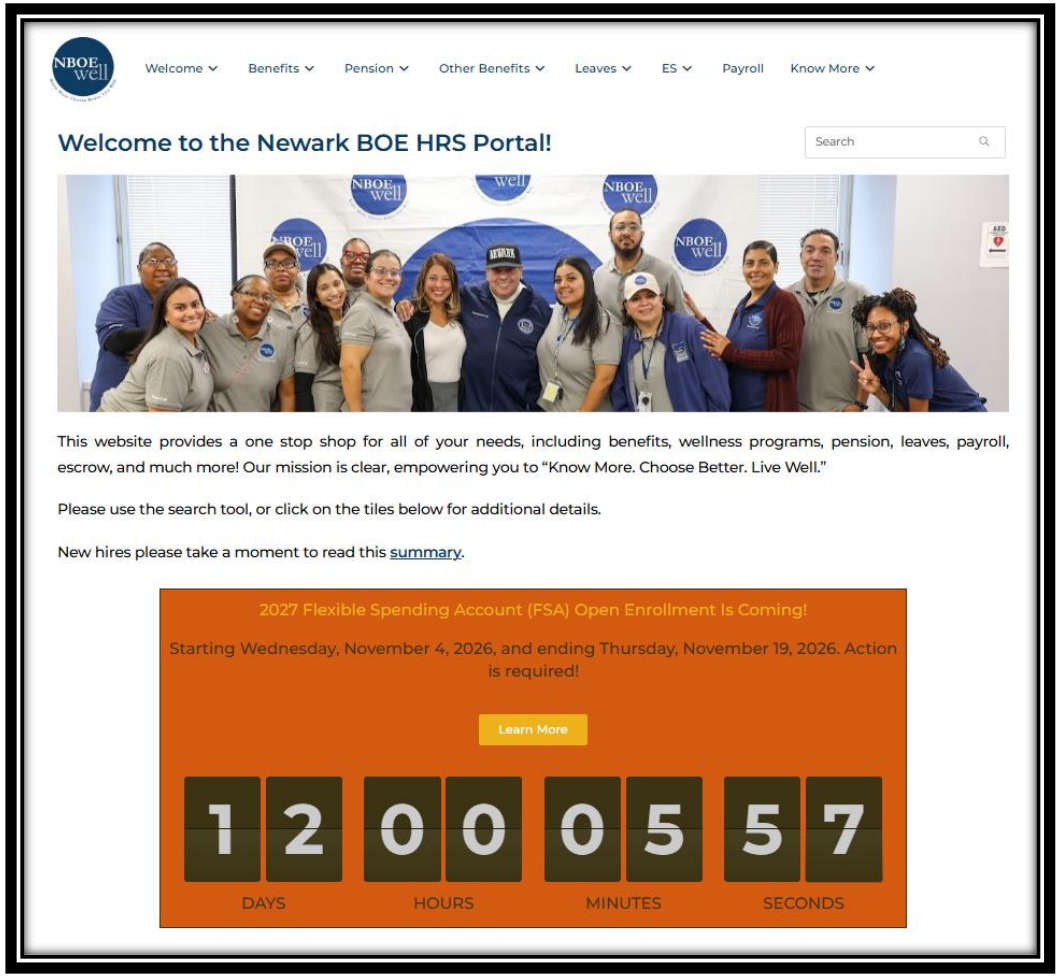
Scan the QR code

now to learn more!

www.nboehrs.com

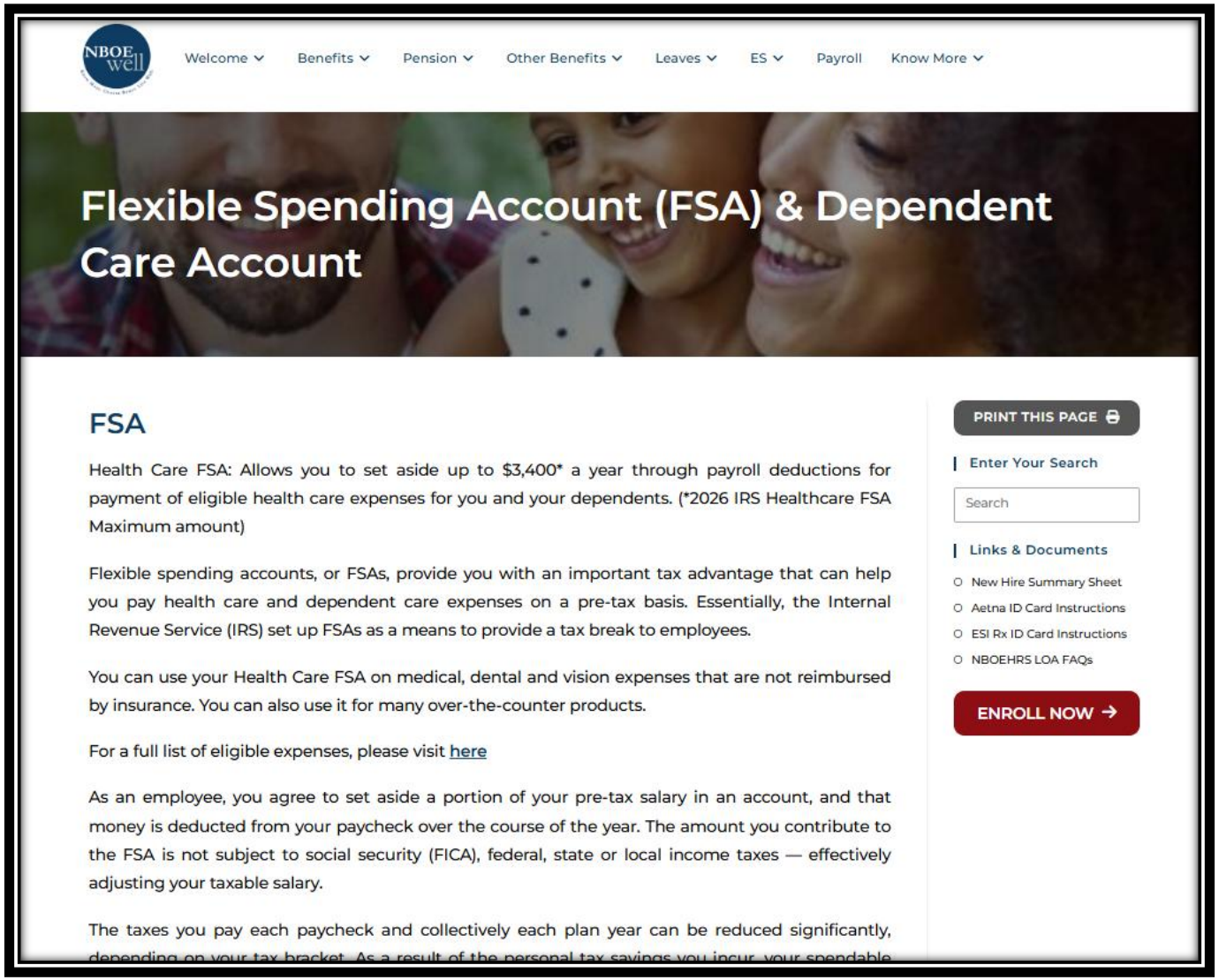
SCAN ME

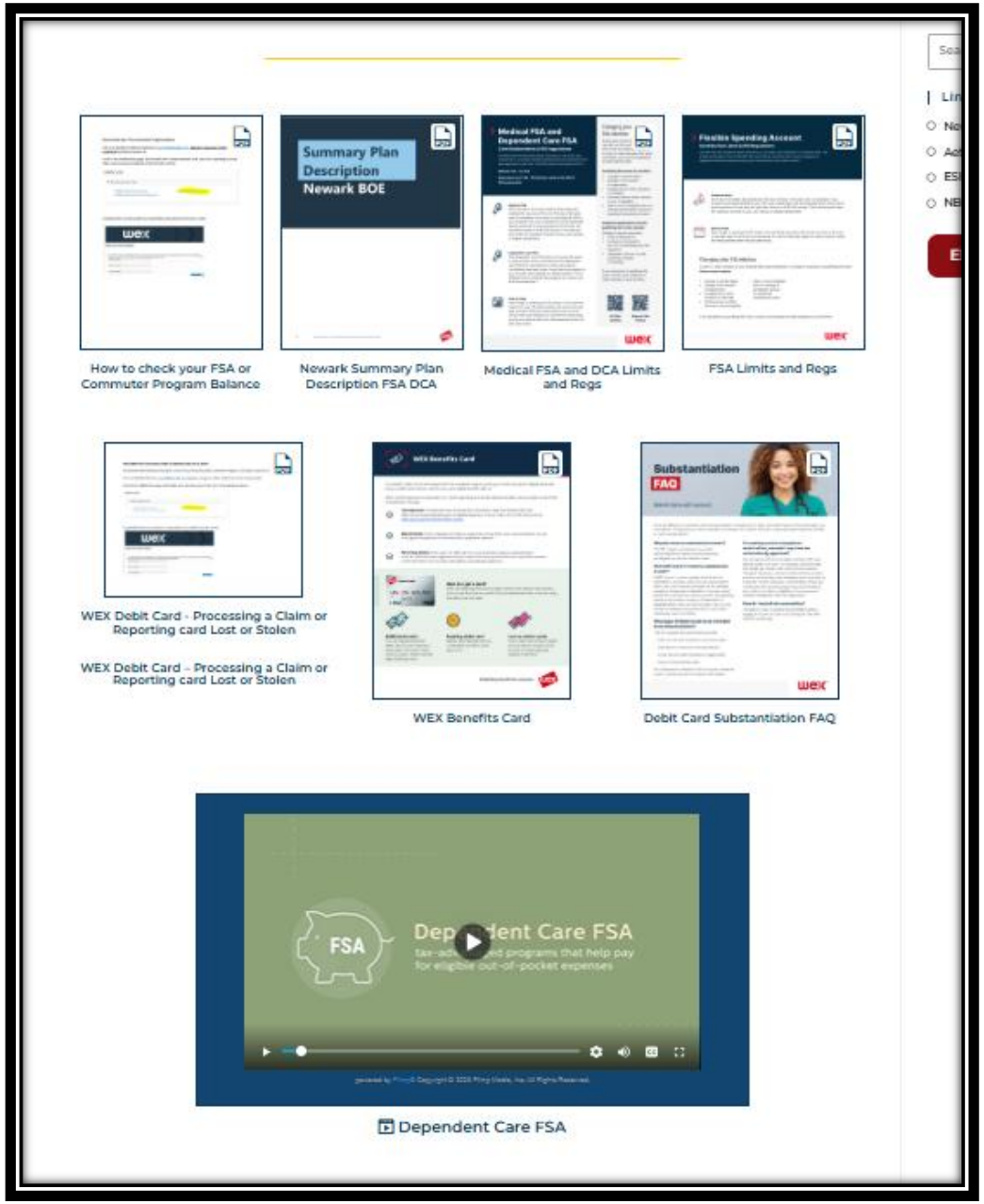
Add to your Bookmarks



To learn more about FSA and DCA please visit:

https://nboehrs.com/flexible-spending-account-fsa-dependent-care-account/





NOVEMBER 4TH – NOVEMBER 19TH



1) Choose Better!

This Open Enrollment is Active; you are required to take action if you want to enroll into FSA or DCA.

Any unused balances from 2027 will have a grace period to submit claims by 2/28/2028.

2) Educate Yourself

Consult the resources on either: NBOEHRS.com

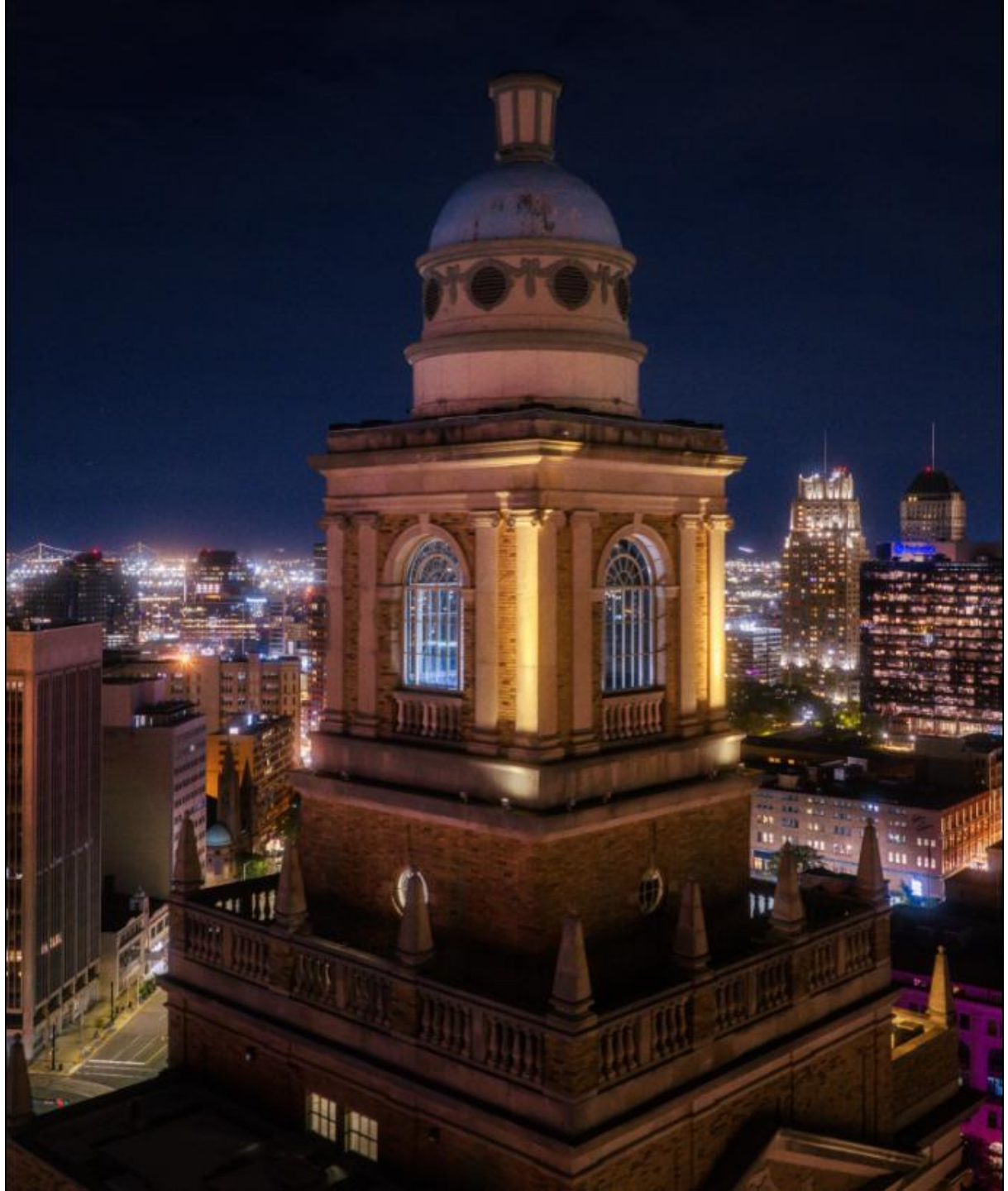
NBOEbenefits.com
(Available Nov. 4)

Questions?

NBOE Human Resource Services
Benefits Team
973-733-7336
benefits@nps.k12.nj.us

WEX Customer Service
1-877-837-5017
help@mybenefitexpress.com

A copy of this presentation can be found on NBOEHRS.com.



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Thank you