

Status of University Benefit Plans During Layoff

	Partial Month (TRF)	Two Calendar Months or Less (PDR)	Permanent Layoff
Medical Plans NJ DIRECT15 HMOs Prescription Drug Dental Plans Dental Expense Plan Dental Plan Organizations	Coverage continues	If effective date on PDR is 1st through 5th of the month, coverage continues to the end of that month. If effective date on PDR is 6th of the month or later, coverage continues until the end of the month <u>following</u> the month of the leave.	Benefits will terminate according to the Division of Pensions and Benefits chart * on the UHR website (see below for web address) Medical, prescription, dental, and vision coverage may continue for up to 18 months through COBRA. ** COBRA subsidy available for eligible employees and dependents (see below for FAQ page web address)
Vision Care Plan	Coverage continues	Coverage continues until the end of the month in which the employee last worked.	Coverage continues until the end of the month in which the employee last worked.
ABP	If 50% or more of monthly salary is earned, deduction continues based on actual salary paid.	No retirement benefit.	No retirement benefit.
Life Insurance (ABP)	Life insurance is continued.	Life insurance is continued.	Life insurance is continued for 31 days. During the 31 day period insurance may be converted by contacting Prudential Ins. Co. Group number GC14800-5.
Long Term Disability (ABP)	Disability coverage ends the last day of active employment.	Disability coverage ends the last day of active employment.	Disability coverage ends the last day of active employment.

* Termination of benefits chart is accessible at: <http://uhr.rutgers.edu/ben/LifeEventsEmpTermination.htm>

** COBRA subsidy information accessible at: <http://uhr.rutgers.edu/faqs/FAQCOBRASubsidies.htm>

Status of University Benefit Plans During Layoff, cont.

	Partial Month (TRF)	Two Calendar Months or Less (PDR)	Permanent Layoff
PERS Retirement Plan	Full deductions continue as long as there is sufficient salary to cover normal pension.	No credit earned. Pension credit can be purchased.	Pension account remains active for up to two years and may be extended up to ten years.
Life Insurance (PERS)	Coverage continues.	Life insurance is continued. Contributory portion must be paid.	Life insurance is continued for 31 days. During the 31 day period, insurance may be converted by contacting Prudential Ins. Co. Group numbers GC14800-01 and GC13900.
UNUM LTD	Coverage continues if premiums are paid.	Coverage continues if premiums are paid.	Coverage ends on the last day worked. Conversion rights apply.
Tuition Remission	Tuition Remission continues.	Continues through current semester only.	Continues through current semester only.

Questions can be directed to University Human Resources at 732-932-3020, ext. 4077.

Updated April 2009