



# **Staff Benefits Guide**

Effective January 1, 2009

UHR Benefits Office  
732-932-3020, ext. 4077  
<http://uhr.rutgers.edu>

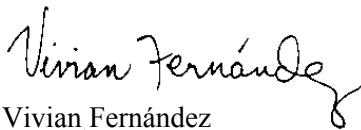
## A Message from the Vice President

Welcome to Rutgers, The State University of New Jersey. Rutgers offers a generous benefits package that includes health insurance, pension programs, life insurance, and access to university facilities and services. Benefits represent a significant part of your total compensation package. Therefore, it is important that you review this guide and familiarize yourself with the various benefits available to you. Should you have questions, please contact University Human Resources in Camden or New Brunswick, the Office of Human Resources in Newark, or the various plan providers listed in this guide.

The material contained in this booklet is intended to serve solely as a guide to the various benefit plans in effect at Rutgers as of January 2009. The particular plans available to individual employees will vary depending upon employment status and plan selection. The benefit descriptions that follow are summaries and are subject to change. For current information about changing developments in benefits services and programs, visit the University Human Resources website at <http://uhr.rutgers.edu>. The benefit plans available at Rutgers and the provisions of those plans will continue to be determined by law and by university policy.

The university provides information to employees about the benefit programs for which they are eligible. Please note that decisions related to the selection of benefit programs may significantly impact your circumstances or have broad impact on your future. For this reason, we encourage all employees to thoroughly review all benefits information to make informed decisions that meet their specific needs. Given the sensitivities and personal knowledge required to make such decisions, Rutgers employees are not authorized to advise you in the selection of benefits programs.

Sincerely,



Vivian Fernández  
Vice President for Faculty and Staff Resources

## Staff Benefits Guide

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## State Health Benefits Eligibility

The following provides an overview of the rules for eligibility to enroll in the State Health Benefits Program (SHBP) for full-time employees.

### **Additional information:**

NJ Division of Pensions and Benefits website: <http://www.state.nj.us/treasury/pensions/index.html>

“State Health Benefits Program Eligibility” section of the Summary Program Description:  
<http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/hb0505.pdf>

### Eligibility to Enroll in the State Health Benefits Program

- Regularly appointed full-time employees
- Legal spouse
- Same-sex domestic partner or civil union partner
- Unmarried dependent children under age 23 (including stepchildren, foster children, adopted children or children an employee is legally required to support)

### When Coverage Begins

- Academic year 10-month employees with September 1 hire date = **September 1** effective date
- All other employees, effective **after 2 months of continuous employment**, i.e., August 15 hire date = October 15 effective date

### When Coverage Ends

- Academic year 10-month employees continue coverage through July and August
- Employees who terminate employment prior to the 6th of the month will continue coverage through the end of that month; employees who terminate *on or after* the 6th of the month will continue coverage through the end of the month *following* termination

### When Child Coverage Ends

- Coverage ends the last day of the calendar year in which the child reaches age 23 or the last day of the month in which the child marries

### Multiple Enrollments

- Individuals may belong to SHBP medical plans as either an employee and/or as a dependent
- Individuals may belong to SHBP dental plans as either an employee or as a dependent, but not both
- Two state employees married to each other cannot both cover the same children under two SHBP medical plans or dental plans

#### **HIPAA Notice**

The Federal Health Insurance Portability and Accountability Act (HIPAA) of 1996 requires group health plans to implement several provisions contained within the law and notify its membership of any provisions for which they file an exception.

## Medical Insurance

### Medical Plan Choices

Rutgers offers medical plan choices designed to meet employee coverage needs. Eligible employees enrolled in the SHBP for health and/or prescription drug coverage are required to contribute 1.5 percent of their annual base salary.

### 2009 Medical Insurance Rates

Available online: <http://uhr.rutgers.edu/documents/MedicalRates2009.pdf>

### NJ DIRECT 15 (PPO Plan)

- Administered by Horizon Blue Cross Blue Shield of New Jersey
- Benefits fall under two categories: preferred provider benefits and non-preferred provider benefits
- Services received from preferred providers are covered after \$15 office visit or \$50 emergency care copay
- Non-preferred provider benefits require members to meet an annual deductible. After deductibles are met, covered claims are paid at 70% of the “reasonable and customary” allowance for most services
- Members are not required to choose a primary care physician and do not need to obtain referrals
- A national network of providers is available

#### **Additional information:**

SHBP NJ DIRECT Member Handbook:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/njdirectbk.pdf>

### Health Maintenance Organizations (HMOs)

- Two HMO plans offered: Aetna HMO and CIGNA HMO
- HMOs cover a wide range of services for preventative and diagnostic care
- Both HMO plans have a unique nationwide directory of participating providers
- Select a Primary Care Physician (PCP) to coordinate your health care
- The Primary Care Physician will issue a referral if you need to see a network specialist as part of your treatment
- No deductibles or claim forms
- Standard copayments required for services
  - \$15 copay for visits to primary care physician and specialists
  - Up to \$50 copay for emergency care

#### **Additional information:**

Aetna HMO Plan Member Handbook:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/aetna-handbook.pdf>

CIGNA HMO Plan Member Handbook:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/cigna-handbook.pdf>

#### **Plan Comparison Information:**

SHBP Plan Comparison Summary:

[http://www.state.nj.us/treasury/pensions/hb\\_open\\_enrollment\\_2009/hb-0793-state-comparison-booklet.pdf](http://www.state.nj.us/treasury/pensions/hb_open_enrollment_2009/hb-0793-state-comparison-booklet.pdf)

## Dental, Prescription Drug, and Vision Benefits

### Dental Choices

Two State Employee Group Dental Programs are available. Employees should review the plan rules before selecting a dental plan. Participants must remain in the dental plan they select for at least **12 months** before making changes or canceling coverage.

### 2009 Dental Insurance Rates

Available at: <http://uhr.rutgers.edu/documents/DentalRates2009.pdf>

### The Dental Expense Plan

- Indemnity (fee-for-service) plan – freedom to choose any dentist and still receive coverage
- Exams and cleanings covered at 100 percent (no deductible)
- Basic restorative services covered at 80 percent after deductible
- Major restorative services (inlays, onlays, crowns) covered at 65 percent after deductible
- Periodontic and prosthodontic procedures covered at 50 percent after deductible
- Orthodontic services for children under age 19 – copayment of \$1,000 required or 50 percent of reasonable and customary charges, whichever is less.
- \$3,000 maximum reimbursement limit per person per calendar year

#### **Additional information:**

SHBP State Employee Group Dental Program Member Handbook:

<http://www.state.nj.us/treasury/pensions/dentalbook05.htm>

### Dental Plan Organizations (DPOs)

- Several DPOs from which to choose
- Must use DPO network dentists
- Routine exams, cleanings and preventive care covered at 100 percent – copayments required for other services
- Orthodontics covered with maximum lifetime copayment of \$1,000 for children and \$1,750 for adults, or 50 percent of reasonable and customary charges, whichever is less

#### **Additional information:**

State Employee Group Dental Program Member Handbook:

<http://www.state.nj.us/treasury/pensions/dentalbook05.htm>

### Prescription Drug Coverage (separate from medical plan)

- \$3 copay for up to a 30-day supply of a generic drug
- \$10 copay for up to a 30-day supply of a brand name drug (no generic equivalent)
- \$25 copay for up to a 30-day supply of a brand name drug where a generic equivalent is available

#### **Mail order program**

- \$5 copay for up to a 90-day supply of a generic drug
- \$15 copay for up to a 90-day supply of a brand name drug (no generic equivalent)
- \$40 copay for up to a 90-day supply of a brand name drug where a generic equivalent is available
- Specialty pharmaceuticals (medications produced by biotechnology, administered by injection and/or require special monitoring or handling) available only through Caremark Specialty Pharmacy Program

**Additional information:**

Caremark Member Services: 866-881-5605 <http://www.caremark.com/wps/portal>

Caremark Specialty Pharmacy Service: 800-237-2767

Prescription Drug Plan Member Handbook: [http://www.state.nj.us/treasury/pensions/rx\\_hbk\\_05.htm](http://www.state.nj.us/treasury/pensions/rx_hbk_05.htm)

Vision Care Reimbursement Plan

- Receive \$45 reimbursement for single vision corrective lenses, \$50 for bi/trifocal lenses
- Plan administered by University Human Resources
- Vision Care Reimbursement Plan Claim Form:  
<http://uhr.rutgers.edu/documents/VisionClaimForm.doc>

## Pension Plans

Enrollment

Enrollment in a pension plan for eligible staff employees is compulsory as mandated by state law. Participation in a specific pension plan is determined by the employee's job title.

Pension Effective Dates

- Hired between 1st and 16th of a month, effective date = 1st of that month
- Hired between 17th and 31st of the month, effective date = 1st of the following month

## Public Employees' Retirement System (PERS)

PERS Eligibility

- Full-time and part-time regularly appointed employees (Type 1) in specified job titles
- Casual or temporary employees (Type 4) after 12 months of continuous employment
- Part-time lecturers (Type 7) already enrolled in the Public Employees' Retirement System (PERS) who entered into a new employment agreement on or before October 31, 2008 may have the one-time option to join the ABP program or remain in PERS

**Note:** Employees holding "F" or "J" visas are not eligible to participate in a state administered pension plan

PERS Plan Features

- Defined benefit plan – retirement benefit based on a formula
- Employee contribution = 5.5% of base salary before federal taxes (up to the annual compensation limit of \$245,000 for 2009)
- Employer contributions are also made (amount is determined annually by the state)
- 10 year vesting
- Members age 60 or older may retire regardless of amount of service credit
- Loans permitted upon completion of three years of service
- Disability Retirement Option available for members with 10 or more years of pension service credit

PERS Formula Used to Calculate Maximum Annual Pension:

$$\frac{\text{Years in system}}{55} \times \text{average of highest 3 years' base salary}$$

#### Prior Service

- It may be beneficial to purchase additional service credit for prior public service
- Examples of service that members may be eligible to purchase include temporary service (prior to enrollment), leave of absence without pay, former membership service, out-of-state service, U.S. government service, or military service
- Application to Purchase Service Credit – available on the NJ Division of Pensions and Benefits website: <http://www.state.nj.us/treasury/pensions/ep-0231.pdf>

#### **Additional PERS information:**

PERS Member Handbook:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/persbook.pdf>

University Human Resources website: <http://uhr.rutgers.edu/ben/PERSRetirementPlan.htm>

## Police and Firemen’s Retirement System (PFRS)

#### PFRS Eligibility

- Full-time permanent police officers under age 35 at date of hire
- Must satisfy medical requirement
- Employees who do not satisfy age and medical requirements for PFRS enroll in PERS
- Must complete specific training requirements:  
<http://www.state.nj.us/treasury/pensions/epbam/exhibits/pdf/coltr1208-pfrs-training.pdf>

**Note:** Employees holding “F” or “J” visas are not eligible to participate in a state administered pension plan

#### PFRS Plan Features

- Defined benefit plan – retirement benefit based on a formula
- Benefit calculations are based on service credit and Final Compensation
- Employee contribution = 8.5% of base salary before federal taxes (up to the annual compensation limit of \$245,000 for 2009)
- Employer contributions are also made (amount is determined annually by the state)
- 10 year vesting
- Members age 55 or older may retire regardless of amount of service credit
- Retirement is mandatory at age 65
- Loans are permitted upon completion of three years of service
- Disability Retirement Option available for members with four or more years of service credit

#### Prior Service

- It may be beneficial to purchase additional service credit for prior public service
- Examples of service that employees may be eligible to purchase include temporary service (prior to enrollment), leave of absence without pay, former membership service, out-of-state service, U.S. government service, or military service
- Application to Purchase Service Credit – available on the NJ Division of Pensions and Benefits website: <http://www.state.nj.us/treasury/pensions/ep-0231.pdf>

#### **Additional PFRS information:**

PFRS Member Handbook: <http://www.state.nj.us/treasury/pensions/pfrsman.htm>

University Human Resources website: <http://uhr.rutgers.edu/ben/PFRSRetirementPlan.htm>

## Alternate Benefit Program (ABP)

### ABP Eligibility

- Managerial, professional, supervisory, confidential, and administrative personnel in titles determined eligible
- Regularly appointed faculty
- Any part-time lecturer (Type 7) whose most recent employment agreement began on or after November 1, 2008 is required to participate in the Alternate Benefit Program (ABP)

**Note:** Employees holding “F” or “J” visas are not eligible to participate in a state administered pension plan

### ABP Plan Features

- Defined contribution plan – retirement benefit based on investment growth over time and type of payout option selected
- Members allocate contributions to state-authorized investment carriers
- Employee contribution = 5% of base salary before federal taxes (up to the annual compensation limit of \$245,000 for 2009)
- Employer contributions = 8% of base salary
- Loans are permitted (contact investment carrier for more information)
- Vesting
  - Immediate if employee owns a retirement contract from previous employer in the field of higher education or is an active/vested member of a state-administered retirement system
  - 12-month delayed vesting for newly eligible employees who do not meet the above criteria
  - Members in delayed vesting status who terminate Rutgers employment will receive their contributions only (not employer contributions)

### State-authorized Investment Carriers

AIG-VALIC <a href="http://www.aigretirement.com/njabp">www.aigretirement.com/njabp</a>	800-448-2542
AXA Equitable <a href="http://www.equitable.com/nj">www.equitable.com/nj</a>	866-786-0856
The Hartford <a href="http://www.thehartford.com">www.thehartford.com</a>	800-243-7782, ext. 207
ING Financial <a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>	877-873-0321
MetLife <a href="http://www.travelersla.com">www.travelersla.com</a>	800-545-0108
TIAA-CREF <a href="http://www.tiaa-cref.org/njabp">www.tiaa-cref.org/njabp</a>	800-842-8412

### **Additional ABP information:**

NJ Division of Pensions and Benefits website: <http://www.state.nj.us/treasury/pensions/abp1.htm>

University Human Resources website: <http://uhr.rutgers.edu/ben/ABPRetirementPlan.htm>

## Group Life Insurance

### About Group Life Insurance

- Underwritten by the Prudential Insurance Company
- Payable to named beneficiary
- New PERS and ABP members age 60 or older require proof of insurability prior to enrollment
- Ceases 31 days after termination of employment

#### **Additional information:**

University Human Resources website: <http://uhr.rutgers.edu/ben/LifeInsurance.htm>

### Public Employees' Retirement System (PERS)

- Coverage amount:
  - Non-contributory amount = 1½ times base salary paid in prior 12 months (100% employer paid)
  - Plus contributory amount = 1½ times annual base salary (100% employee paid)
  - Cost of contributory life insurance to employee = base salary x .0050
- Member may cancel contributory portion after one year
  - Irrevocable decision, members who cancel cannot be reinstated
  - Contact University Human Resources for more information (732-932-3020, ext. 4077)

### Police and Firemen's Retirement System (PFRS)

- Coverage amount = 3½ times Final Compensation (total base salary upon which pension contributions were based during the year preceding death)
- No cost to employee

### Alternate Benefit Program (ABP)

- Coverage amount = 3½ times 10 or 12 month salary received prior to death
- No cost to employee

### Changing Group Life Insurance Beneficiary

- Change anytime
- To designate a beneficiary, must use the following link for MBOS:  
[www.state.nj.us/treasury/pensions/index.html](http://www.state.nj.us/treasury/pensions/index.html)

### Waiving Group Life Insurance Coverage Over \$50,000

- IRS classifies coverage over \$50,000 as a fringe benefit subject to taxation
- Members can elect to waive insurance coverage over \$50,000

#### **Additional information:**

NJ Division of Pensions and Benefits website:

Waiver of Non-Contributory Group Life Insurance Over \$50,000

<http://www.state.nj.us/treasury/pensions/fact22.htm>

## Disability Insurance Programs

### New Jersey State Temporary Disability Insurance Program

- Coverage begins immediately
- Contributory – payroll deductions taken in compliance with state law
- Staff employees must use all accrued sick time before receiving benefit
- Income replacement up to two-thirds of average weekly wage
- Maximum weekly benefit for 2009 = \$546.00
- Maximum benefit = 26 weeks
- File claims within 30 days of the start of the disability

**Additional information:**

Division of Temporary Disability Insurance: 609-292-7060

NJ Department of Labor website: <http://lwd.dol.state.nj.us/labor/tDI/tDIindex.html>

### Long Term Disability Insurance for members of the Alternate Benefit Program (ABP)

- Effective after one year of participation
- Enrollment is automatic
- Administered by Prudential Insurance Company
- Non-contributory (paid by Rutgers)
- Benefit = 60% of base monthly salary (reduced by Social Security or other benefits)
- Must be disabled six consecutive months prior to receiving benefit

**Additional information:**

NJ Division of Pensions and Benefits: <http://www.state.nj.us/treasury/pensions/abp1.htm>

University Human Resources website: <http://uhr.rutgers.edu/ben/ABPLongTermDisability.htm>

### Long Term Disability Insurance for Members of PERS or PFRS in Administrative, Professional, or Supervisory Job Titles

- Optional insurance
- Employee pays 100% of premium (salary x .0079 up to a maximum salary of \$90,000)
- Administered by UnumProvident
- Provides up to two-thirds of basic monthly earnings up to \$5,000/month maximum
- Benefits payable after 90 days of disability
- To enroll:
  - Complete a UnumProvident Long Term Disability (LTD) Enrollment Form: [http://uhr.rutgers.edu/documents/LTD\\_enrollment\\_form.pdf](http://uhr.rutgers.edu/documents/LTD_enrollment_form.pdf)
  - If you are enrolling 31 days after your eligibility date, an UnumProvident Evidence of Insurance form must be completed: [http://uhr.rutgers.edu/documents/NJ\\_EofI\\_2005.pdf](http://uhr.rutgers.edu/documents/NJ_EofI_2005.pdf)
  - Submit form(s) to the person in your department who handles payroll processing

**Additional information:**

University Human Resources website: <http://uhr.rutgers.edu/faqs/FAQSLTDUnum.htm>

## Optional Investment Plans

### Voluntary Plans for Members of the Alternate Benefit Program (ABP)

#### Alternate Benefit Program (ABP) Additional Contributions

- Type of plan: IRC 403(b)
- 2009 employee contribution limits: \$16,500 if under 50; \$22,000 if 50 or older
- May be able to contribute additional \$3,000 if over 15 years of service (contact carrier)
- Investment accounts with state-authorized investment carriers
- Pretax deductions
- Earnings accumulate tax-free, federal income tax is not owed until funds are withdrawn

**Additional information:**

University Human Resources website: <http://uhr.rutgers.edu/ben/VoluntarySavingsPlan.htm>

#### New Jersey State Employees' Deferred Compensation Plan (NJSEDCP)

- Type of plan: IRC Section 457
- 2009 employee contribution limits: \$16,500 if under 50; \$22,000 if 50 or older
- Broad array of investment options
- Pretax deductions
- Earnings accumulate tax-free, federal income tax is not owed until funds are withdrawn

**Additional information:**

Prudential Retirement website: <http://www.retirement.prudential.com/njsedcp/>

Prudential Retirement call center: 866-657-3327

### Voluntary Plans for Members of PERS and PFRS

#### New Jersey State Employees Deferred Compensation Plan (see above)

#### Additional Contributions Tax-Sheltered Program (ACTS)

- Type of Plan: IRC 403(b)
- 2009 employee contribution limits: \$16,500 if under 50; \$22,000 if 50 or older
- Investment accounts with state-authorized investment carriers
- Pretax deductions
- Earnings accumulate tax-free, federal income tax is not owed until funds are withdrawn

**Additional information:**

NJ Division of Pensions and Benefits website: <http://www.state.nj.us/treasury/pensions/fact34.htm>

#### Supplemental Annuity Collective Trust Fund of New Jersey (SACT)

- Type of Plan: IRC 403(b)
- 2009 employee contribution limits: \$16,500 if under 50; \$22,000 if 50 or older
- SACT Trust contains broad range of equity securities managed by the NJ Department of Treasury
- Pretax and post-tax contribution programs available
- Earnings may accumulate pre or post-tax; federal income tax is not owed until funds are withdrawn

**Additional information:**

NJ Division of Pensions and Benefits: <http://www.state.nj.us/treasury/pensions/fact35.htm>

## Other Benefit Programs

### Family Leave

- Unpaid leave of absence for serious health conditions or for care of certain family members
- Up to 12 weeks may be taken in a 12- or 24-month period
- Health insurance coverage continues if benefit contributions are remitted to payroll in advance

**Additional information:**

University Human Resources website: <http://uhr.rutgers.edu/ben/LeaveOfAbsence.htm>

### Family Leave Insurance

- Effective July 1, 2009, New Jersey law will provide up to six (6) weeks of Family Leave Insurance in a 12 month period to covered individuals
- The Family Leave Insurance program enacted by the State of New Jersey is funded by an employee tax as defined by the State of New Jersey

**Additional information:**

University Human Resources website: <http://uhr.rutgers.edu/faqs/FamilyLeaveInsurance.htm>

### Tuition Benefits

- Regularly appointed employees and their dependent children may qualify for tuition remission
- The entire range of courses for credit are available to employees
- Must comply with all administrative and academic requirements
- Dependent child must be in an undergraduate program leading to his or her first Bachelor's degree
- Employees must be regularly appointed on a full-time basis as of the first day of class

**Additional information:**

University Human Resources website: <http://uhr.rutgers.edu/ben/TuitionRemission.htm>

### Rutgers Faculty and Staff Assistance Program

- Comprehensive counseling and referral service
- No cost to university employees and family members
- Source of help for those experiencing stress, job problems, emotional or family difficulties, etc.
- Contacts between employees/family members and the counseling service are strictly confidential
- 24-hour service is available for crisis and emergency – call 732-932-3020, ext. 4010

**Additional information:**

Faculty and Staff Assistance Program website: <http://uhr.rutgers.edu/fas/EmployeeCounseling.htm>

### State of New Jersey Long Term Care Insurance Plan

- Voluntary program administered by Prudential
- Covers broad range of services for anyone who has lost the ability to function independently
- Eligible family members include spouse, same-sex domestic partner, or civil union partner; children, parents, and grandparents (step and in-law relationships included)
- Cost determined by age at time of enrollment
- Payroll deduction option available
- Coverage is portable if you terminate employment

**Additional information:**

Prudential Long Term Care Customer Service Center: 800-732-0416

NJ Division of Pensions and Benefits website: <http://www.state.nj.us/treasury/pensions/ltchomepg.htm>

## Compassionate Leave Program

- Donated-leave bank program for qualifying managerial, professional, supervisory, and confidential staff employees, and employees who are members of AFSCME Local #888 or URA-AFT, who are experiencing catastrophic health conditions (either personally or in their immediate family) and will exhaust all of their paid time off
- To donate time to the program:
  - Complete the Donation to Bank request accessible on the UHR website: <https://uhr.rutgers.edu/ars/Login.asp>
  - Eligible employees can donate up to 50 vacation and/or sick leave days to the leave bank
  - Donors are required to maintain a minimum of 15 sick days and 15 vacation days for personal use including upon retirement
- To apply to use leave days:
  - Eligible employees may request use of up to 30 donated leave days per fiscal year
  - Complete an Application for Use form, available on the UHR website: <https://uhr.rutgers.edu/ars/Login.asp>
  - Print out and submit the application to your supervisor for review and signature
  - UHR will notify the supervisor of a determination and the supervisor will notify the employee

### **Additional information:**

University Human Resources website: <http://uhr.rutgers.edu/ben/AddBenCompassionateLeave.htm>

## Employee Wellness Program

- Programs and services to promote health and wellness
- Consumer health information

### **Additional information:**

University Human Resources website: <http://uhr.rutgers.edu/ben/AddBenWellnessProg.htm>

## Workplace Banking

- Rutgers has partnered with TD Bank, PNC Bank, Wachovia Bank, and the Rutgers Federal Credit Union to provide employees with discounted banking services

### **Additional information:**

University Human Resources website:

<http://uhr.rutgers.edu/ben/AddBenEmpDiscountsSPRG.htm#banking>

## Employee Discounts

- Extra savings and perks
- Discounts for university programs and services
- Wide variety of external discounts also available

### **Additional information:**

University Human Resources website: <http://uhr.rutgers.edu/ben/AddBenEmpDiscounts.htm>

## Tax Savings Programs

### Tax\$ave

- State's tax savings program (under the provisions of section 125 of the Internal Revenue Code)
- Increases available income by reducing federal tax liability
- Those eligible to enroll in State Health Benefits may also participate in one or more Tax\$ave plans:
  - Premium Option Plan
  - Unreimbursed Medical Flexible Spending Account
  - Dependent Care Flexible Spending Account

### Premium Option Plan (POP)

- No federal taxes are owed on earnings used to pay medical and/or dental insurance premiums
- Employees enrolled in State Health Benefits are **automatically** enrolled in POP
- To decline, complete a Declination of POP form:  
<http://www.state.nj.us/treasury/pensions/epbam/exhibits/pdf/fn0391.pdf>

### Unreimbursed Medical Flexible Spending Account

- Voluntary program, must enroll to participate
- Set aside before-tax dollars to pay for eligible medical, drug, and dental expenses **not** covered by insurance
- Reimbursement received by submitting claims or using a special EZ Reimburse® Card for eligible expenses
- Eligible expenses may include copayments, deductibles, or other health expenses not covered by insurance
- Maximum election is \$2,500 per year
- Services are considered eligible for reimbursement through March 15 of the following year
- Deadline for filing claims is April 30 of the following year
- **Unused benefits not claimed by the deadline will be forfeited**

### Dependent Care Flexible Spending Account

- Voluntary program, must enroll to participate
- Set aside before-tax dollars to pay for eligible dependent care expenses
- Claim forms are submitted for reimbursement of eligible expenses
- Dependents include children under age 13 and others incapable of self-care
- Maximum election is \$5,000 per year
- Services are considered eligible for reimbursement through March 15 of the following year
- Deadline for filing claims is April 30 of the following year
- **Unused benefits not claimed by the deadline will be forfeited**

#### **Additional information:**

NJ Division of Pensions and Benefits website: <http://www.state.nj.us/treasury/pensions/taxsave.htm>  
Fringe Benefits Management Co. (administrator) website: <http://www.myFBMC.com>

### State of New Jersey Commuter Tax Savings Program (Commuter Tax\$ave)

- Voluntary tax savings program under IRC 132(f), must enroll to participate
- Set aside pretax dollars for eligible mass transit and commuter expenses
- 2009 maximum monthly reimbursement rate = \$230 mass transit expenses, \$230 for eligible parking expenses

#### **Additional information:**

University Human Resources website: <http://uhr.rutgers.edu/ben/CommuterTaxSavePlan.htm>

## Paid Time Off

### Important Sources of Additional Information:

- University Policy Library: <http://policies.rutgers.edu/>
- Consult applicable collective negotiations agreements
- Contact University Human Resources: 732-932-3020, ext. 4077

### Vacation Accrual

- Accrued during a fiscal year (July 1 through June 30) and taken during the next fiscal year
- Must be approved and scheduled in advance
- New employees accrue 1 day of vacation time for each full calendar month worked from the date of hire to the end of the first fiscal year
- Thereafter, future increases in vacation accrual rates are based on employee classification, length of service, and applicable collective negotiations agreements
- Full-time 10-month staff employees accrue only for the months of September through June
- Part-time staff accrue a prorated amount based on their part-time percentage
- Limited vacation time can be carried over, but only with supervisory approval

#### **Additional information:**

University Human Resources website: <http://uhr.rutgers.edu/ben/VacationPaidTime.htm>

### Administrative Leave (AL)

- Available to new staff employee's for personal use (up to a maximum of 3 AL days for 12-month employees)
- Not cumulative; unused days cancelled after June 30th
- Must be approved and scheduled in advance
- New staff employees accrue ½ day AL for each full month of service during the first fiscal year
- Prioritization for use based on emergencies, religious observances, and personal business
- Always refer to the appropriate collective negotiations agreements for any variations or additional details concerning university policy on AL days

#### **Additional information:**

University Human Resources website: <http://uhr.rutgers.edu/ben/AdminLeavePaidTime.htm>

### Personal Holidays (PH)

- Available to new staff employee's for personal use (up to a maximum of 2 days)
- Not cumulative; unused days cancelled after June 30
- Must be approved and scheduled in advance
- New staff employees are eligible for personal holiday time after 6 months of employment
- Prioritization for use is based on emergencies, religious observances, and personal business
- Always refer to the appropriate collective negotiations agreements for any variations or additional details concerning university policy on PH days

#### **Additional information:**

University Human Resources website: <http://uhr.rutgers.edu/ben/PersonalHolidaysPaidTime.htm>

### University Holidays

The regular staff university holidays are:

- New Year's Day
- Martin Luther King, Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving Day
- Christmas Day
- Four additional holidays will be determined each year by Rutgers, usually during the end of the holiday season.

**Note:** When a holiday falls on Saturday it is usually observed the Friday before; when a holiday falls on a Sunday, it is usually observed the following Monday.

### Sick Leave

- Necessary period of absence because of illness or exposure to contagious disease
- Also used to provide emergency attendance to an immediate family member who is seriously ill (Refer to the appropriate collective negotiations agreement for more information)
- Must be able to present satisfactory evidence of sickness when requested
- New employees accrue 1 day per whole calendar month during the first fiscal year of hire
- Thereafter, accrual rates are based on employment classification and collective negotiations agreements
- If absence due to illness exceeds accrued sick leave days:
  - Other days may be taken (Vacation, AL, or PH)
  - Salary may be adjusted
- Unused portion of sick leave is cumulative
- Cannot have a negative balance of sick time
- 10-month staff employees accrue sick leave only September – June
- There is no cash payment for unused sick time except upon retirement
- One-half of unused sick leave days (up to \$15,000) will be paid at retirement

**Additional information:**

University Human Resources website: <http://uhr.rutgers.edu/ben/SickTimeLeavePaidTime.htm>

### Bereavement Leave

- Paid time off for absence from work due to a death in the immediate family
- Amount of time allowed is based on the family relationship and funeral location
- Refer to the appropriate collective negotiations agreement for more information

**Additional information:**

University Human Resources website: <http://uhr.rutgers.edu/ben/BereavementLeavePaidTime.htm>

### Jury Duty

- Employees who are required to serve on jury duty are granted time off with full pay
- Refer to the appropriate collective negotiations agreement for more information

**Additional information:**

University Human Resources website: <http://uhr.rutgers.edu/ben/JuryDutyPaidTime.htm>

## Services Available at Rutgers University

### Rutgers Federal Credit Union

- Cooperatively owned, federally insured, not-for-profit financial institution
- Provides a wide variety of financial services in a small, friendly atmosphere
- Branches located on College Avenue, Busch, and Newark campuses:  
**College Avenue:** 732-932-7645  
**Busch:** 732-445-3050  
**Newark:** 973-353-1353

**Additional information:**

Rutgers Federal Credit Union website: <https://www.rutgersfcu.org/home/default.aspx>

### Direct Deposit of Paycheck

- Use a Direct Deposit Authorization Form (DDAF) to initiate or change direct deposit
- DDAF available online: <http://payroll.rutgers.edu/forms/ddaf.pdf>
- DDAF must be submitted to Payroll 30 days prior to the requested effective date

### Parking

- Employees must register vehicle(s) with University Parking to obtain parking privileges
- Annual parking fees are required (payroll deductions are a payment option)
- Upon registration, employees receive a vehicle sticker, vehicle hangtag, and parking map
- Call University Parking to request new employee parking kit (includes registration forms and fees)  
**New Brunswick:** 732-932-7744  
**Newark:** 973-353-5873  
**Camden:** 856-225-6137

**Additional information:**

Department of Transportation Services, New Brunswick: <http://parktran.rutgers.edu/>

### Photo ID Card

- Full-time staff employees are required to obtain a photo ID card
- ID card request form: <http://uhr.rutgers.edu/documents/RUConnectionRequest.pdf>
- ID cards may be obtained by visiting any of the following locations:  
**New Brunswick Faculty/Staff:** University Human Resources, ASB II, Cook Campus  
**Newark Faculty/Staff:** Newark Business Services, Third Floor, Room 304, Blumenthal Hall  
**Camden Faculty/Staff:** Impact Booth, Camden Campus Center

### Physical Fitness and Recreational Services at Rutgers

- Recreational facilities on each campus are available to members of the university community
- Larger facilities offer fitness centers, pools, courts, studios, multi-sports rooms, etc.
- Recreational and fitness classes are available

**Additional information:**

Rutgers Recreation website: <http://recreation.rutgers.edu/>

#### Other Services

- Reduced price tickets for athletic events – call Rutgers Ticket Office at 732-445-2766
- Rutgers University Golf Course privileges – call 732-445-2631
- The Daily Targum newspaper and Rutgers FOCUS online, available to Rutgers community
- Bookstores, convenience stores, campus centers, and dining halls are located on the various campuses

## Benefits Processing Procedures

#### Making Coverage Changes

- Benefit changes due to a qualifying event (birth, marriage, spouse or domestic partner/civil union partner losing coverage, etc.) should be made within 30 days of the event
- Complete NJ State Health Benefits Program Application and NJ State Dental Benefits Program Application
- Give forms and a copy of marriage, domestic/civil union partnership certificate, and or birth certificate (if applicable) to the person in your department in charge of payroll/forms processing
- Employees may drop any or all of their dependents from coverage at any time during the year, except dental coverage which requires a minimum 12-month participation period
- Employees covering dependents must provide the required documentation to prove eligibility. The required documentation is available on the UHR website:  
<http://uhr.rutgers.edu/documents/DepenEligibDoc.pdf>

#### **Additional information:**

NJ Division of Pensions and Benefits website: <http://www.state.nj.us/treasury/pensions/shbpfqa.htm>

State Health Benefits Program Information section of the SHBP Summary Program Description:  
<http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/hb0505.pdf>

#### Affidavit of Dependency

- An Affidavit of Dependency must be completed if the employee is requesting coverage for a child who has a different last name, if marital status is divorced and child resides with the employee, if coverage is requested for a stepchild, foster child, or newly adopted child, or if a single employee is selecting parent/child coverage for a child that resides with him or her
- Affidavit form is available on the UHR website:  
<http://uhr.rutgers.edu/documents/AffidavitOfDependency.pdf>

#### COBRA

- Under the federal COBRA law, employees enrolled in State Health Benefits who lose coverage eligibility may continue coverage for up to 18 months by paying COBRA premiums
- Dependents who lose “dependent eligibility” status may enroll in COBRA for up to 36 months
- A “COBRA event” will result in the mailing of a “COBRA letter” to an employee’s home address

#### **Additional information:**

NJ Division of Pensions and Benefits website: <http://www.state.nj.us/treasury/pensions/fact30.htm>

2009 COBRA rates on the UHR website: <http://uhr.rutgers.edu/documents/COBRARates2009.pdf>

#### Children with a Disability

- Children who reach 23 and have a physical or mental disability may continue health coverage
- Proof of disability must be submitted to the state within 31 days of the coverage end date (coverage end date = last day of the year in which child turns 23)
- Contact the Division of Pensions and Benefits at 609-292-7524 to request a Continuance for Dependent with Disabilities form

## Coverage for Dependents Up to Age 31

- Chapter 375, P.L. 2005, provides for medical and/or prescription drug coverage for an over-age child by blood or law who is under the age of 31; is unmarried; has no dependent(s) of his or her own; is a resident of New Jersey or is a full-time student at an accredited public or private institution of higher education; and is not provided coverage as a subscriber, insured, enrollee, or covered person under a group or individual health benefits plan, church plan, or entitled to benefits under Medicare.

### **Additional information:**

NJ Division of Pensions and Benefits website: <http://www.state.nj.us/treasury/pensions/fact74.htm>

UHR website:

<http://uhr.rutgers.edu/css/FAQMaximumEligibleAgeforSHBPCoverageofDependents.htm>

## Coordination of Benefits

- Coordination rules apply when participants have insurance coverage from more than one plan
- Employees should always submit claims first to their employer's health insurance provider
- Any unpaid expenses should be submitted subsequently to your spouse's or same-sex domestic/civil union partner's insurance provider
- If dependent children are covered by both parents, claims should be submitted first to the insurance plan of the parent whose birthday is earlier in the year – this is known as “the birthday rule”

## Contact Information

### Medical Plans

NJ DIRECT 15 (Horizon BCBS)	<a href="http://www.horizon-bcbsnj.com/shbp/">http://www.horizon-bcbsnj.com/shbp/</a>	800-414-7427
Aetna Health	<a href="http://www.aetna.com/statenj">http://www.aetna.com/statenj</a>	877-STATE-NJ
CIGNA Healthcare	<a href="http://www.cigna.com/">http://www.cigna.com/</a>	800-564-7642

Prescription Plan (Caremark)	<a href="http://www.caremark.com/wps/portal">http://www.caremark.com/wps/portal</a>	866-881-5605
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### Dental Plans

Dental Expense Plan (Aetna Dental)		877-238-6200
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### Dental Plan Organizations (DPOs)

Aetna DMO		800-843-3661
Atlantic Southern Dental (BeneCare)		800-843-4727
CIGNA Dental Health, Inc.		800-367-1037
Community Dental Associates		856-451-8844
Healthplex (International Health Care Services)		800-468-0600
Horizon Dental Choice		800-433-6825

### State-authorized Investment Carriers

AIG-VALIC	<a href="http://www.aigretirement.com/njabp">www.aigretirement.com/njabp</a>	800-448-2542
AXA Equitable	<a href="http://www.equitable.com/nj">www.equitable.com/nj</a>	866-786-0856
The Hartford	<a href="http://www.thehartford.com">www.thehartford.com</a>	800-243-7782 x 207/259
ING Financial Services	<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>	877-873-0321
MetLife	<a href="http://www.travelersla.com">www.travelersla.com</a>	800-545-0108
TIAA-CREF	<a href="http://www.tiaa-cref.org/njabp">www.tiaa-cref.org/njabp</a>	800-842-8412

### State Employees Deferred Compensation Plan (NJSEDCP)

Prudential Financial	<a href="http://www.prudential.com/njsedcp">www.prudential.com/njsedcp</a>	866-657-3327
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Flexible Spending Accounts	<a href="http://www.myFBMC.com">http://www.myFBMC.com</a>	800-342-8017
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Long Term Care Insurance	<a href="http://www.prudential.com/view/page">http://www.prudential.com/view/page</a>	800-732-0416
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Division of Pensions and Benefits	<a href="http://www.state.nj.us/treasury/pensions/">http://www.state.nj.us/treasury/pensions/</a>	609-292-7524
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### Additional Rutgers University Contact Numbers

Payroll Services	<a href="http://payroll.rutgers.edu/">http://payroll.rutgers.edu/</a>	732-445-2113
University Human Resources, New Brunswick	<a href="http://uhr.rutgers.edu/">http://uhr.rutgers.edu/</a>	732-932-3020
Office of Human Resources, Newark	<a href="http://hr.newark.rutgers.edu/">http://hr.newark.rutgers.edu/</a>	973-353-5500
Camden Human Resources Office	<a href="http://camden.rutgers.edu/">http://camden.rutgers.edu/</a>	856-225-6475

<b>BENEFIT FORMS CHECKLIST FOR STAFF EMPLOYEES</b> <b>This checklist provides new employees with time frames for submitting benefit forms. Please submit forms to the person in your department responsible for payroll matters within the listed time frames from your hire date or benefits orientation date. If you have any questions, please contact a Benefits Specialist at 732-932-3020, ext. 4077.</b>	<b>10 days</b>	<b>30 days</b>	<b>90 days</b>	<b>Optional Benefit Plans</b>
<b>Health Plans:</b>				
<input type="checkbox"/> New Jersey State Health Benefits Program Medical Application	X			
<input type="checkbox"/> SHBP Waiver/Reinstatement form (if applicable)	X			
<input type="checkbox"/> New Jersey State Health Benefits Program Dental Application	X			
<input type="checkbox"/> If you are enrolling eligible dependents, you <b>must</b> include the proper documentation <a href="http://uhr.rutgers.edu/documents/DepenEligibDoc.pdf">http://uhr.rutgers.edu/documents/DepenEligibDoc.pdf</a> along with your SHBP application**	X*			
<b>Tax Savings Programs:</b>				
<input type="checkbox"/> Unreimbursed Medical/Dependent Care Flexible Spending Account		X		X
<input type="checkbox"/> Declination of Premium Option Plan		X		X
<b>Public Employees' Retirement System (PERS):</b>				
<input type="checkbox"/> Public Employees' Retirement System (PERS) Enrollment Application	X			
<input type="checkbox"/> Additional Contributions Tax-Sheltered Program (ACTS) Salary Reduction Agreement and Carrier Allocation Form				X
<input type="checkbox"/> Enrollment form from your carrier (copy)				X
<input type="checkbox"/> Supplemental Annuity Collective Trust (SACT) Enrollment Request				X
<input type="checkbox"/> SACT Salary Reduction Agreement				X
<input type="checkbox"/> NJ State Employees' Deferred Compensation Plan Enrollment Request				X
<input type="checkbox"/> NJ State Employees' Deferred Compensation Beneficiary Designation				X
<input type="checkbox"/> Long Term Disability for PERS (for certain administrative employees)*		X**		
<b>Alternate Benefit Program (ABP):</b>				
<input type="checkbox"/> Alternate Benefits Program (ABP) Enrollment Application	X			
<input type="checkbox"/> Carrier Allocation Form/Salary Reduction Agreement	X			
<input type="checkbox"/> Individual Investment Carrier Enrollment Application	X			
<input type="checkbox"/> NJ State Employees' Deferred Compensation Plan Enrollment Request				X
<input type="checkbox"/> NJ State Employees' Deferred Compensation Beneficiary Designation				X
<b>Long Term Care Insurance Plan:</b>				
<input type="checkbox"/> Prudential Enrollment Application and Insurability Questionnaire				X
<b>Parking:</b>				
<input type="checkbox"/> Contact University Parking to obtain parking registration packet to register your vehicle(s)	X			
<b>Direct Deposit:</b>				
<input type="checkbox"/> Direct Deposit Authorization Form (Return to: Payroll Services, ASB Room 317, Busch Campus)				X
<b>Photo ID Card:</b>				
<input type="checkbox"/> Visit a card office, present completed RUConnection ID Card Request Form, and receive a photo ID card	X			
<b>Self-Identification</b>				
<input type="checkbox"/> Complete the self-identification form for individuals with disabilities and covered veterans				X

\* Failure to include proper documentation will lead to your application being denied.

\*\* If submitted after the indicated time frame, additional documentation will be required.

Revised July 2009