Health

Health Maintenance Organizations (HMOs)
• Covers diagnostic, preventive, and well-care services in-network.
• Select from several HMO options.
• Primary care physician (PCP) coordinates medical care.
• Minimal copayments for office visits.
• Specialist care available by referral.
• Must use network providers.

Point-of-Service Medical Plan
• Covers diagnostic, preventive, and well-care services in-network.
• Primary care physician coordinates medical care.
• Minimal copayments for office visits to network providers.
• Out-of-network benefits paid after deductible.

Prescription Drug Plan
• Retail and mail order programs.
• Up to a 90-day supply available.
• Minimal copayments for generic and brand name prescriptions.

Vision Care Plan
• Partial reimbursement for prescription lenses.

*Includes same-sex domestic partners.
### Health (Continued)

**Dental Expense Plan**
- Choice of any licensed dental provider.
- Annual deductible and coinsurance.
- Exams and cleanings covered 100 percent.

**Dental Plan Organizations (DPOs)**
- Must use network providers.
- Select from several DPO options.
- Exams and cleanings covered 100 percent.
- No copayment for routine treatment.
- Copayments for certain treatments.

**Flexible Spending Accounts**
- Set aside before-tax dollars for certain health and dependent care expenses.

**Premium Option Plan**
- Medical and dental premiums paid with before-tax dollars.

**Faculty and Staff Assistance Program**
- Free confidential counseling service available to employees and family members.

**Long-Term Care Insurance**
- Voluntary program.
- Broad range of services for loss of ability to function independently.
- Payroll deductions available.

**Optional Tax-Deferral Plans**
- Additional retirement savings plans include:
  - Additional Contributions Tax-Sheltered Program (IRC 403b)
  - Supplemental Annuity Collective Trust Fund (IRC 403b)
  - Deferred Compensation Plan (IRC 403b)
  - Additional Contributions under ABP (IRC 403b)

### Retirement

**Public Employees’ Retirement System (PERS)**
- Defined benefit plan.
- Guaranteed retirement benefits.
- Tax-deferred contributions.
- Benefits are normally available at age 60.
- Early retirement and veterans provisions.
- Life insurance can equal up to three times base salary.
- Low-cost loans.

**Alternate Benefit Program (ABP)**
- Defined contribution plan.
- Retirement benefit based on investments.
- Tax-deferred contributions.
- Pension portability.
- Low-cost loans.
- Employer-paid life insurance at three-and-one-half times base salary.
- Employer-paid long-term disability.
- Six investment carriers:
  - AIG-VALIC
  - ING
  - AXA Equitable
  - TIAA/CREF
  - The Hartford
  - Travelers (CitiStreet)

### Staff Paid Time Off

**Vacation**
- Liberal vacation policy.
- May earn up to 3 weeks by the end of the first fiscal year of employment for use in the following fiscal year.

**Holidays**
- 12 paid university holidays each year.

**Personal Holidays and Administrative Leave**
- Additional paid days for personal use.

**Sick Time**
- Accrued time used for absences due to illness.
- Unused sick time accumulates.
- Half of unused sick time (up to state mandated limit) payable at retirement.

**Compassionate Leave**
- Additional paid time off may be available for catastrophic illness of employee or family member.

**Bereavement Leave**
- Limited paid time off available for absence due to the death of an immediate family member, including a domestic partner.

### Additional Benefits

**Tuition Remission**
- Up to 100 percent tuition remission for eligible employees and their dependent children.

**Mass Transit Commuter Program**
- Set aside before-tax dollars to pay for eligible mass transit and commuter parking expenses.

**Annual Online Benefits Statement**
- Provides convenient access to biographical, salary, and benefits information.

**Alternative Work Arrangements (Staff)**
- Flexible work day and compressed work week arrangements may be available.

**Family Leave**
- 12 weeks of unpaid leave in any 12- or 24-month period for serious health condition or care for certain family members.

**Identity Theft Assistance**
- Employees have free access to the Identity Theft 911 service and counselors.

**Employee Discounts and Privileges**
- Employee discounts cover a broad range of merchandise and services, including dining, workplace banking, parking, hotels, retail, apartment rentals, and entertainment.
- Rutgers employees enjoy convenient access to excellent campus facilities, including recreational centers, libraries, and stores; fine and performing arts programming; lectures and seminars; and athletic events.
Health Plan Information

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- Specialist care available by referral.
- Must use network providers.
- Nationwide networks available.

Preferred Provider Organization (PPO)
- Covers diagnostic, preventive, and well-care services from preferred providers.
- Members not required to select a primary care physician.
- No referral needed to see a specialist.
- Minimal copayments for office visits to preferred providers.
- Non-preferred provider benefits paid after deductible.
- Nationwide network.

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For additional health plan information and details about other employee benefits, visit uhr.rutgers.edu/benefits.