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 your Human Resources office in Camden, New Brunswick, Newark, or Stratford.

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 July 2013. 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
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Employee Designations

This benefits guide covers employees under Rutgers and Legacy UMDNJ Positions at Rutgers in the following classifications. The below sections may pertain to each employee classification and can be referenced for additional information.

Staff

- Section A – State Health Benefits Program
- Section B – State Administered Pension Plans
- Section C – Group Life Insurance, Disability Programs and Other Benefits
- Section D – Tax Savings Programs
- Section E – Non-State Benefits
- Section F – Services Available at Rutgers University
- Section G – Benefits Processing and Additional Resources

Faculty

- Section A – State Health Benefits Program
- Section B – State Administered Pension Plans
- Section C – Group Life Insurance, Disability Programs and Other Benefits
- Section D – Tax Savings Programs
- Section E – Non-State Benefits
- Section F – Services Available at Rutgers University
- Section G – Benefits Processing and Additional Resources

Teaching Assistants / Graduate Assistants / House Staff

- Section A – State Health Benefits Program
- Section F – Services Available at Rutgers University
- Section G – Benefits Processing and Additional Resources

Part-time Employees / Short-term Temporary Employees

- Section A – State Health Benefits Program
- Section B – State Administered Pension Plans
- Section F – Services Available at Rutgers University
- Section G – Benefits Processing and Additional Resources
Section A – State Health Benefits Program

State Health Benefits Eligibility

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

Definitions–Legacy UMDNJ Positions & Rutgers Positions

• **Legacy UMDNJ Positions at Rutgers** – a position which had, historically, been associated with the former University of Medicine and Dentistry of NJ (UMDNJ), or a new position which has been created in a school, department or unit which had historically been associated with the former UMDNJ.

• **Rutgers Positions** – a position which had historically been associated with Rutgers University, or a new position in a school, department or unit which had historically been associated with Rutgers.

Eligibility to Enroll in the State Health Benefits Program for Rutgers and Legacy UMDNJ Positions at Rutgers

**Rutgers Positions**

- Regularly appointed full-time employees (100%) with an appointment of 12 months or greater for calendar year employees or 10-months for Academic Year employees

  **Note:** Part time staff members who work less than (100%) with an appointment of 12 months or greater for calendar year employees or 10-months for Academic Year employees and who are enrolled in a pension plan are eligible to enroll in any SHBP plan. The employees must pay the full cost of the health plan coverage.

**Legacy UMDNJ Positions at Rutgers**

- Employees hired after May 21, 2010, the current minimum State Health benefits requirement is 35 hours per week for newly hired staff members and .88 Full Time Equivalent (FTE) for newly hired faculty members.

  **Note:** Part time staff members who work less than 35 hours and faculty members who work less than .88 FTE and who are enrolled in a pension plan are eligible to enroll in any SHBP plan. The employees must pay the full cost of the health plan coverage.
Eligible Dependents in the State Health Benefits Program for Rutgers and Legacy UMDNJ

Positions at Rutgers
- Legal spouse
- Same-sex domestic partner or civil union partner
- Eligible children under age 26 (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 (Rutgers positions only)
- 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 (Rutgers positions only)
- 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 Dependent Child Coverage Ends
- Coverage ends December 31st of the calendar year in which the child reaches age 26

Multiple Enrollments
- Individuals may belong to SHBP medical plans as either an employee and/or as a dependent but not both
- Individuals may belong to SHBP dental plans as either an employee or as a dependent, but not both
- Two state employees married, same-sex domestic partner or civil union partner cannot both cover the same children under two SHBP medical plans or dental plans

Additional information:

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

“State Health Benefits Program Eligibility” section of the Summary Program Description:
http://www.state.nj.us/treasury/pensions/pubslist.shtml

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

Rutgers offers medical plan choices designed to meet employee coverage needs. As an eligible employee you may choose a medical coverage from a selection of plans.

AETNA and Horizon (Administered by Horizon Blue Cross Blue Shield of New Jersey) offer:
- Preferred Provider Organizations (PPO)
- Health Maintenance Organizations (HMO)
- High Deductible Health Plans (HDHP)

Preferred Provider Organizations (PPO):
- Benefits fall under two categories: preferred provider benefits and non-preferred provider benefits
- Services received from preferred providers are covered after member pays copayment for primary physician care visits or emergency care
- 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 (PCP) and do not need to obtain referrals

A provider listing is available online at:
Aetna: http://www.aetna.com/docfind/custom/statenj/
Horizon Blue Cross Blue Shield of New Jersey: http://shbp.horizonblue.com/

- Certain preventative care such as annual exams, well-baby care, and certain screenings will be covered with no cost sharing

Health Maintenance Organizations (HMO):
- HMO covers a wide range of services for preventative and diagnostic care
- HMO has a unique nationwide directory of participating providers
- Members are required to select a PCP to coordinate your health care, a PCP will issue a referral if you need to see a network specialist as part of your treatment and services

A provider listing is available online at:
Aetna: http://www.aetna.com/docfind/custom/statenj/
Horizon Blue Cross Blue Shield of New Jersey: http://shbp.horizonblue.com/

- No deductibles or claim forms
- Standard copayments required for services
- There is no benefit coverage for using an out-of-network provider
- Service areas for Horizon HMO plans are limited to New Jersey, Delaware, and bordering counties of Pennsylvania and New York
- Certain preventative care such as annual exams, well-baby care, and certain screenings will be covered with no cost sharing
High Deductible Health Plans (HDHP):

- Allows members to see any physician nationwide, and does not require the selection of a PCP
- Members are responsible for eligible medical expenses until the deductible is met
- 20% coinsurance after deductible is satisfied
- $1,000 In-Network, Individual Out-of-Pocket Maximum, $2,000 In-network, Family Out-of-Pocket Maximum
- Health Savings Account (HSA) available
- Prescription is integrated with the medical plan and is subject to deductible and coinsurance
- Certain preventative care such as annual exams, well-baby care, and certain screenings will be covered with no cost sharing

Plan Comparison

<table>
<thead>
<tr>
<th>PPO Plans</th>
<th>PCP Copay</th>
<th>Specialist Copay</th>
<th>Emergency Room</th>
<th>In-Network Coinsurance (on select services)</th>
<th>Out-of-Network Coinsurance (after deductible)</th>
<th>Plan Deductible</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<td></td>
<td>In-network</td>
<td>Out-of-Network</td>
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<td>$75</td>
<td>10%</td>
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<td>$30($20/Child)</td>
<td>$125</td>
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<td>30%</td>
<td>N/A $200/$500</td>
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<th>HMO Plans</th>
<th>PCP Copay</th>
<th>Specialist Copay</th>
<th>Emergency Room</th>
<th>In-Network Coinsurance</th>
<th>Out-of-Network Coinsurance</th>
<th>Plan Deductible</th>
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<td>Aetna HMO2030</td>
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<td>$30($20/Child)</td>
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<td>$100</td>
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<th>Emergency Room</th>
<th>In-Network Coinsurance</th>
<th>Out-of-Network Coinsurance</th>
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<td>20% Coinurance after deductible</td>
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<td>40% after deductible</td>
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<td>Aetna Value HD1500</td>
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<td>20% Coinurance after deductible</td>
<td>20% after deductible</td>
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<tr>
<td>Aetna Value HD4000</td>
<td>$3000/Family, $3000/Family</td>
<td>20% Coinurance after deductible</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
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Additional information:

Summary of Benefits and Coverage:
http://www.state.nj.us/treasury/pensions/hb-sbc-state-active.shtml

SHBP Member Handbooks:
http://www.state.nj.us/treasury/pensions/pubslist.shtml

Employee Pre-Tax Medical and Prescription Insurance Premium Estimator:
http://uhrapps.rutgers.edu/estimator/

**Under the Patient Protection and Affordable Care Act (PPACA) and the Health Care and Education Reconciliation (HCR) Acts**, certain preventive care, such as immunizations (age and population restrictions may apply), certain screenings (blood pressure, cholesterol, depression, newborn, etc.), FDA-approved contraceptive methods, and well-baby care, will be covered by all of the SHBP medical plans without member cost sharing.

As a result, primary care well visits (annual exams) will no longer require a copayment or coinsurance by the member for certain wellness services provided by an in-network provider. However, if the preventive service is not the primary reason for the office visit, the member may still be responsible for a copayment or coinsurance. Contact your medical provider or plan for more information.

**Prescription Drug Plan**

The State Health Benefits Program (SHBP) offers a prescription drug plan administered by Express Scripts (formerly Medco Health Solutions). Employees may elect from retail pharmacy and mail order services and have access to over 60,000 pharmacies that participate nationwide.

**NJ Direct 15, Horizon HMO, Aetna Freedom, Aetna HMO**

<table>
<thead>
<tr>
<th>Retail Prescription Copayments (Up to 30-day supply)</th>
<th>Mail Order Prescription Copayments (Up to 90-day supply)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3.00 Generic copayment</td>
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</tr>
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<td>$10.00 Brand Name Copayment (No generic available)</td>
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<td>$25.00 Brand Name Copayment</td>
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**NJ DIRECT 1525, Horizon HMO 1525, Aetna Freedom 1525, Aetna HMO 1525**

<table>
<thead>
<tr>
<th>Retail Prescription Copayments (Up to 30-day supply)</th>
<th>Mail Order Prescription Copayments (Up to 90-day supply)</th>
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</thead>
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<td>$7.00 Generic copayment</td>
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<td>$16.00 Brand Name Copayment (No generic available)</td>
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<td>$35.00 Brand Name Copayment</td>
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**NJ DIRECT 2030, Horizon HMO 2030, Aetna Freedom 2030, Aetna HMO 2030**

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<th>Retail Prescription Copayments (Up to 30-day supply)</th>
<th>Mail Order Prescription Copayments (Up to 90-day supply)</th>
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<tbody>
<tr>
<td>$3.00 Generic copayment</td>
<td>$5.00 Generic Copayment</td>
</tr>
<tr>
<td>$18.00 Brand Name Copayment (No generic available)</td>
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</tr>
<tr>
<td>$46.00 Brand Name Copayment</td>
<td>$46.00 Brand Name Copayment</td>
</tr>
</tbody>
</table>

**NJ DIRECT HD 1500, NJ DIRECT HD 4000, Aetna Value HD 1500, Aetna Value HD 4000**

Under the High Deductible Health Plans (HDHP) prescription drug benefits are subject to the HDHP deductible and coinsurance.
**Additional information:**
Express Scripts website: https://www.express-scripts.com/
Express Scripts customer service: 877-852-4060
Prescription Drug Plan Member Handbook: http://www.state.nj.us/treasury/pensions/pubslist.shtml

**Dental**

Two State Employee Group Dental Programs are available. Employees should review the plan rules before selecting a dental plan. The New Jersey Division of Pension & Benefits requires participants remain in the dental plan they select for a **minimum of 12 months** from the benefits enrollment date before making changes or canceling coverage.

The Dental Expense Plan (PPO) administered by AETNA

An indemnity (fee-for-service) plan which allows you the freedom to choose any dentist and still receive coverage. A member may choose from a special network of providers (PPO network) within the plan that charge lower fees to help you save money.

**In-Network**
- Yearly deductible - $50/Individual, $100/Family (Waived for Preventive Care)
- 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

**Out-of-Network**
- Yearly deductible - $75/Individual, $150/Family (Waived for Preventive Care)
- Exams and cleanings covered at 90 percent (no deductible)
- Basic Restorative services covered at 70 percent after deductible
- Major Restorative covered at 55 percent after deductible
- Periodontics & Prosthodontic procedures covered at 40 percent after deductible
- Orthodontic services for children under age 19 – copayment of 40 percent to $750 lifetime (maximum of $1,000 combined in and out-of-network) (not subject to deductible)
- $2,000 (Maximum of $3,000 combined in and out-of-network) per person, per calendar year
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:
SHBP State Employee Group Dental Program Member Handbook:
http://www.state.nj.us/treasury/pensions/publist.shtml

2013 Dental Insurance Rates:

Vision Care Benefits
Vision Care Reimbursement Plan for Rutgers Positions
- Available if employed full-time
- Receive up to $45 reimbursement for single vision corrective lenses, and up to $50 for bi/trifocal lenses
- Vision Care Plan reimbursement form, available at:

- Plan administered by University Human Resources, information available at:
  http://uhr.rutgers.edu/benefits/health-benefits/vision-care-plan
Section B – State Administered Pension Plans

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.

New Employees previously enrolled in a NJ State Administered Pension Plan (ABP, PERS, PFRS, TPAF, DCRP)

- Individuals who were vested in a New Jersey State pension plan and made a withdrawal or rollover upon termination are not permitted to re-enroll in a NJ State pension plan.
- If you have retired from a NJ State pension plan, you may not rejoin a NJ State pension plan. The NJ Division of Pensions and Benefits has guidelines and restrictions for NJ State retirees who return to NJ state employment.
  - If this applies to you, please contact your campus Benefits Office to ensure that you are not re-enrolled in a NJ State pension plan.
- Affected employees will not be eligible for the group life insurance and disability plans that are part of the NJ State pension plans.

Note: NJ State pension plans include:

- Alternate Benefit Program (ABP),
- Public Employees Retirement System (PERS),
- Police and Firemen’s Retirement System (PFRS),
- Teachers Pension Annuity Fund (TPAF), and
- Defined Contribution Retirement Plan (DCRP)

Alternate Benefit Program (ABP)

ABP Eligibility

- Managerial, professional, supervisory, confidential, and administrative personnel in titles determined eligible
- Positions requiring a Bachelor’s Degree or higher are eligible
- Regularly appointed staff and faculty scheduled to work .5 Full Time Equivalent (FTE) or more
- Any part-time lecturer 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. If your visa status changes, please notify your campus Benefits Office to review your pension eligibility based on the change of your visa status.

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 employees’ base salary made on a pretax basis up to the IRC annual compensation limit ($255,000 for 2013)
- Employer contributions = 8% employer match of employees’ base salary up to an annual salary of $141,000 ($11,280) based on state regulations
- 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)

New Employees previously enrolled in ABP

This statement only applies to new employees who were previously enrolled in the Alternate Benefit Program.

- Individuals who made a withdrawal or rollover upon termination, who were vested in the ABP are not permitted to reenroll in the plan
  - Vested status - employee is eligible to access their funds
    - Under age 55 - limited to the member’s contributions and earnings
    - After age 55 - the remaining employer contributions and earnings are available
- Affected employees will not be eligible for the group life insurance and disability plans that are part of ABP. They will also not be eligible to join any other state administered pension plan, e.g. Public Employees’ Retirement System (PERS) or Defined Contribution Retirement Plan (DCRP)
- Individuals who made a withdrawal upon termination, who were in delayed vesting status will be permitted to reenroll in ABP
  - Delayed vesting – participant is only eligible to receive the employee contributions plus any earnings

Additional information:
NJ Division of Pensions and Benefits website:
http://www.state.nj.us/treasury/pensions/abp1.htm
State-authorized Investment Carriers

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<tr>
<th>Carrier</th>
<th>Contact Information</th>
<th>Website</th>
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</thead>
<tbody>
<tr>
<td>MassMutual</td>
<td>800-528-9009</td>
<td><a href="http://retire.hartfordlife.com">http://retire.hartfordlife.com</a></td>
</tr>
<tr>
<td>AXA Equitable</td>
<td>866-752-0072</td>
<td><a href="https://www.axa-equitable.com/nj/">https://www.axa-equitable.com/nj/</a></td>
</tr>
<tr>
<td>MetLife</td>
<td>732-652-1334</td>
<td><a href="http://www.njabp.metlife.com">www.njabp.metlife.com</a></td>
</tr>
<tr>
<td>TIAA-CREF</td>
<td>800-842-8412</td>
<td><a href="http://www1.tiaa-cref.org/tcm/njabp/">http://www1.tiaa-cref.org/tcm/njabp/</a></td>
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<td>VALIC</td>
<td>800-448-2542</td>
<td><a href="http://www.valic.com/Home_192_28365.html">http://www.valic.com/Home_192_28365.html</a></td>
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<td>Prudential</td>
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Public Employees’ Retirement System (PERS)

PERS Eligibility

- Full-time and part-time regularly appointed employees in specified job titles
- Casual, temporary or per diem employees are eligible after twelve (12) months of continuous employment
- Part-time lecturers 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
- Enrollment is based on the following eligibility guidelines:
  - Membership Tiers 1 and 2: Members enrolled prior to July 1, 2007 and before November 2, 2008 with earnings of $1,500 or more
  - Membership Tier 3: Members enrolled after November 2, 2008 with earnings of $7,500 or more. The 2012 earnings amount is $7,800 or more
  - Membership Tiers 4 and 5: Members enrolled after May 21, 2010 who work at the fixed rate of 35 hours or more per week

Note: Employees holding “F” or “J” visas are not eligible to participate in a state administered pension plan. If your visa status changes, please notify your campus Benefits Office to review your pension eligibility based on the change of your visa status.

PERS Plan Features

- Defined benefit plan – retirement benefit based on a formula
- Employee contribution = 6.78% of base salary before federal taxes (up to the applicable annual limit)
- 10 year vesting
• Loans permitted upon completion of three years of service - Apply online through the NJ Division of Pensions and Benefits by login to the Member Benefit Online System (MBOS)

Report of Transfer

• If you are an active and current member of a NJ State administered pension plan, and terminate a position covered by that pension plan and accept a position covered under the same pension plan, please contact your campus Benefits Office.

One Time Transfer Option from PERS to ABP

• If you terminate a position covered by PERS and accept another position covered by ABP, you have a one-time option to transfer your contributions and service credit to the new retirement system provided:
  ▫ You have not withdrawn your membership or your account has not expired (non-active account for over 24 months)
  ▫ You are not a dual member with concurrent service
  ▫ You meet the eligibility requirements in the second system
• If you are interested in transferring your membership account, please contact your campus Benefits Services Office.

Additional information:
FAQ - One-time Option to Join ABP:
http://uhr.rutgers.edu/policies-resources/faqs-2/faq-one-time-option-join-abp

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
• To Purchase Service Credit – Apply through the NJ Division of Pensions and Benefits by login to the Member Benefit Online System (MBOS)

Additional information:
PERS Member Handbook:
http://www.state.nj.us/treasury/pensions/pubslist.shtml

University Human Resources website:
http://uhr.rutgers.edu/benefits/pension/public-employees-retirement-system-pers

MBOS Guide to Purchasing Service Credit:
http://uhr.rutgers.edu/sites/default/files/userfiles/Purchasing_Service_Credit.pdf

Member Benefit Online System (MBOS):
http://www.state.nj.us/treasury/pensions/mbosregister.shtml
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/pensions/enrollments/enrpfrs.htm#training](http://www.state.nj.us/treasury/pensions/epbam/pensions/enrollments/enrpfrs.htm#training)

Note: Employees holding “F” or “J” visas are not eligible to participate in a state administered pension plan. If your visa status changes, please notify your campus Benefits Office to review your pension eligibility based on the change of your visa status.

PFRS Plan Features

- Defined benefit plan – retirement benefit based on a formula
- Benefit calculations are based on service credit and Final Compensation
- Employee contribution = 10% of base salary before federal taxes (up to the applicable annual limit)
- 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

Report of Transfer

- If you are an active and current member of a NJ State administered pension plan, and terminate a position covered by that pension plan and accept a position covered under the same pension plan, please contact your campus Benefits Office.

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
- To Purchase Service Credit – Apply through the NJ Division of Pensions and Benefits by login to the Member Benefit Online System (MBOS)
Additional PFRS Information:
University Human Resources website: http://uhr.rutgers.edu/benefits/pension/police-and-firemans-retirement-system-pfrs
MBOS Guide to Purchasing Service Credit: http://uhr.rutgers.edu/sites/default/files/userfiles/Purchasing_Service_Credit.pdf
Member Benefit Online System (MBOS): http://www.state.nj.us/treasury/pensions/mbosregister.shtml

Defined Contribution Retirement Program (DCRP)

The Defined Contribution Retirement Program (DCRP) provides eligible members with a tax-sheltered, defined contribution retirement benefit, along with life insurance and disability coverage.

DCRP Eligibility

- An employee who is ineligible for PERS (Public Employees’ Retirement System) because the hours of work are fewer than those required for membership [or a Tier 3 PERS member whose annual salary falls below the minimum required for eligibility - $8,000 for 2013] is eligible for enrollment in the DCRP provided the annual salary is $5,000 or higher. Employees enrolled in PERS on or after July 1, 2007, who earn salary in excess of established “maximum compensation” limits; and
- Employees otherwise eligible to enroll in PERS on or after November 2, 2008, who do not earn the minimum annual salary for PERS Membership Tier 3 enrollment [$8,000 in 2013, (subject to adjustment in future years) but who earn salary of at least $5,000 annually]
- Tier 4 and Tier 5 employees who do not work a minimum of 35 hours a week but who earn at least a minimum base salary of $5,000

DCRP Plan Features:

Employee Contribution
5.5% of salary made on a pretax basis

 Employer Contribution
3% of base salary

Vesting

- Employer contributions are subject to a one-year delayed vesting

Criteria for Immediate Vesting

- At the time of initial employment the employee participates in a program substantially similar to the retirement program the member is immediately vested
- Active PERS members are immediately vested
Retirement

- Six months before retirement, a member should contact University Human Resources and Prudential Financial for information regarding DCRP benefits and options

Additional DCRP Information:

<table>
<thead>
<tr>
<th>Division of Pensions and Benefits:</th>
<th><a href="http://www.state.nj.us/treasury/pensions/index.shtml">www.state.nj.us/treasury/pensions/index.shtml</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Defined Contribution Retirement Program (DCRP):</td>
<td><a href="http://www.state.nj.us/treasury/pensions/epbam/pensions/enrollments/enrdcrp.htm">http://www.state.nj.us/treasury/pensions/epbam/pensions/enrollments/enrdcrp.htm</a></td>
</tr>
<tr>
<td>Prudential Financial DCRP:</td>
<td>Phone: 1-866-653-2771; Website: <a href="http://www.retirement.prudential.com/cws/njdcrp/">www.retirement.prudential.com/cws/njdcrp/</a></td>
</tr>
<tr>
<td>DCRP Fact Sheet No. 79 for PERS members:</td>
<td><a href="http://www.state.nj.us/treasury/pensions/fact-sheets.shtml">http://www.state.nj.us/treasury/pensions/fact-sheets.shtml</a></td>
</tr>
<tr>
<td>DCRP Fact Sheet No. 82 if ineligible for PERS:</td>
<td><a href="http://www.state.nj.us/treasury/pensions/fact-sheets.shtml">http://www.state.nj.us/treasury/pensions/fact-sheets.shtml</a></td>
</tr>
</tbody>
</table>

Optional Voluntary Investment Plans for Members of (ABP, PERS, PFRS and DCRP)

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

Alternate Benefit Program (ABP) Additional Contributions

- Type of plan: IRC 403(b)
- Combined pre-tax and after-tax contribution limits: $17,500 if under age 50; $23,000 if age 50 or older for 2013
- May be able to contribute additional $3,000 if over 15 years of service (for additional information contact carrier)
- Investment accounts set up with state-authorized investment carriers
- Pretax deductions available
- Earnings accumulate tax-free, federal income tax is not owed until funds are withdrawn

Additional information:
University Human Resources website:
http://uhr.rutgers.edu/benefits/tax-savings-plans/alternate-benefits-program-additional-contributions
New Jersey State Employees’ Deferred Compensation Plan (NJSEDCP)

- Type of plan: IRC Section 457
- Combined pre-tax and after-tax contribution limits: $17,500 if under age 50; $23,000 if age 50 or older for 2013
- Broad array of investment options
- Pretax and post-tax deductions available:
  - Pre-tax: Earnings accumulate tax-free, federal income tax is not owed until funds are withdrawn
  - Post-tax: Roth Contributions are made on an after-tax basis and included in the W-2 in which you make your contribution
  - The qualified withdrawal of Roth Contributions are free from federal taxes
- If eligible to make Special 457 Catch-up contributions: You may make a catch-up contribution in addition to your regular contribution during the last three years of employment prior to normal retirement. The allowable catch-up amount is one times the contribution amount for that year.

Additional information:
Prudential Retirement website: http://www.retirement.prudential.com/njsedcp/

Prudential Retirement call center: 866-657-3327

Voluntary Plans for Members of Public Employees’ Retirement System (PERS)

Additional Contributions Tax-Sheltered Program (ACTS)

- Type of Plan: IRC 403(b)
- Combined pre-tax and after-tax contribution limits: $17,500 if under age 50; $23,000 if age 50 or older for 2013
- Investment accounts with state-authorized investment carriers
- Pretax deductions
- Earnings accumulate tax-free, federal income tax is not owed until funds are withdrawn

Supplemental Annuity Collective Trust Fund of New Jersey (SACT)

- Type of Plan: IRC 403(b)
- Combined pre-tax and after-tax contribution limits: $17,500 if under age 50; $23,000 if age 50 or older for 2013
- SACT Trust contains equity securities managed by the NJ Department of Treasury
- Pretax and post-tax contribution programs available
- Earnings may accumulate pre or post-tax
Additional information:
NJ Division of Pensions and Benefits - Additional Contributions Tax-Sheltered (ACTS): http://www.state.nj.us/treasury/pensions/acts.shtml

NJ Division of Pensions and Benefits - Supplemental Annuity Collective Trust (SACT): http://www.state.nj.us/treasury/pensions/sact.shtml

New Jersey State Employees’ Deferred Compensation Plan (NJSEDCP)

- Type of plan: IRC Section 457
- Combined pre-tax and after-tax contribution limits: $17,500 if under age 50; $23,000 if age 50 or older for 2013
- Broad array of investment options
- Pretax and post-tax deductions available:
  - Pre-tax: Earnings accumulate tax-free, federal income tax is not owed until funds are withdrawn
  - Post-tax: Roth Contributions are made on an after-tax basis and included in the W-2 in which you make your contribution.
  - The qualified withdrawal of Roth Contributions are free from federal taxes.
- If eligible to make Special 457 Catch-up contributions: You may make a catch-up contribution in addition to your regular contribution during the last three years of employment prior to normal retirement. The allowable catch-up amount is one times the contribution amount for that year

Additional information:
Prudential Retirement website: http://www.retirement.prudential.com/njsedcp/

Prudential Retirement call center: 866-657-3327

Voluntary Plans for Members of Police and Firemen’s Retirement System (PFRS)

Additional Contributions Tax-Sheltered Program (ACTS)

- Type of Plan: IRC 403(b)
- Combined pre-tax and after-tax contribution limits: $17,500 if under age 50; $23,000 if age 50 or older for 2013
- Investment accounts with state-authorized investment carriers
- Pretax deductions
- Earnings accumulate tax-free, federal income tax is not owed until funds are withdrawn
Supplemental Annuity Collective Trust Fund of New Jersey (SACT)

- Type of Plan: IRC 403(b)
- Combined pre-tax and after-tax contribution limits: $17,500 if under age 50; $23,000 if age 50 or older for 2013
- SACT Trust contains equity securities managed by the NJ Department of Treasury
- Pretax and post-tax contribution programs available
- Earnings may accumulate pre or post-tax
  - NJ Division of Pensions and Benefits - Supplemental Annuity Collective Trust (SACT): [http://www.state.nj.us/treasury/pensions/sact.shtml](http://www.state.nj.us/treasury/pensions/sact.shtml)

New Jersey State Employees’ Deferred Compensation Plan (NJSEDCP)

- Type of plan: IRC Section 457
- Combined pre-tax and after-tax contribution limits: $17,500 if under age 50; $23,000 if age 50 or older for 2013
- Broad array of investment options
- Pretax and post-tax deductions available:
  - Pre-tax: Earnings accumulate tax-free, federal income tax is not owed until funds are withdrawn
  - Post-tax: Roth Contributions are made on an after-tax basis and included in the W-2 in which you make your contribution
  - The qualified withdrawal of Roth Contributions are free from federal taxes.
- If eligible to make Special 457 Catch-up contributions: You may make a catch-up contribution in addition to your regular contribution during the last three years of employment prior to normal retirement. The allowable catch-up amount is one times the contribution amount for that year.

Additional information:
Prudential Retirement call center: 866-657-3327

Voluntary Plans for Members of Defined Contribution Retirement Program (DCRP)

- New Jersey State Employees’ Deferred Compensation Plan (NJSEDCP) See above
- Additional Contributions Tax-Sheltered Program (ACTS) See above
- Supplemental Annuity Collective Trust Fund of New Jersey (SACT) See above
Section C – Group Life Insurance, Disability Programs, & Other Benefits

Group Life Insurance

About Group Life Insurance

- Underwritten by the Prudential Insurance Company
- Payable to named beneficiary
- 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/benefits/life-and-insurance-programs/life-insurance

Public Employees' Retirement System (PERS)

- Coverage amount:
  - Non-contributory amount = 1½ times base salary * (total base salary upon which pension contributions were based) paid in prior 12 months (100% employer paid)
  - Plus contributory amount = 1½ times annual base salary * (total base salary upon which pension contributions were based) (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 your Human Resources office for more information

Police and Firemen's Retirement System (PFRS)

- Coverage amount = 3 ½ 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 (total base salary * upon which pension contributions were based prior to death)
- No cost to employee
- Newly enrolled members age 60 or older must undergo medical examination to qualify
Defined contribution Retirement Program (DCRP)

- Coverage amount = 1 ½ times 10 or 12 month salary (total base salary upon which pension contributions were based prior to death)
- No cost to employee
- Newly enrolled members age 60 or older must undergo medical examination to qualify

*Base salary upon which your contributions to the annuity savings fund established by Section 43:15A-25 of the Retirement Act are based during the last year of creditable service. If you have been a member for less than one year, your Final Compensation is your annual base salary.

Changing Group Life Insurance Beneficiary

- You may change your beneficiary anytime by completing the appropriate Designation of Beneficiary form:
  - For members of ABP/DCRP, Designation of Beneficiary form available at: Alternate Benefit Plan (ABP)/Defined Contribution Retirement Program (DCRP) Form
    - Mail form to:
      - Division of Pensions and Benefits
      - Beneficiary Services
      - P.O. Box 295 Trenton, NJ 08625-0295
  - For members of PERS/PFRS, Designation of Beneficiary form available by login on to Member Benefit Online System (MBOS):
    - http://www.state.nj.us/treasury/pensions/mbosregister.shtml

  Additional information:
  - PERS Members User Information Guide – NJ Division of Pensions and Benefits:
    - http://www.state.nj.us/treasury/pensions/mbosretkit.htm

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:
  - Waiver of Non-Contributory Group Life Insurance over $50,000, Fact Sheet No. 22 available at NJ Division of Pensions and Benefits website:
Disability 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 2013 = $584.00
- 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) & the Defined Contribution Retirement Plan (DCRP)

- Effective after one year of participation
- Enrollment is automatic
- Administered by Prudential Insurance Company
- Non-contributory (paid by the NJ Division of Pensions and Benefits)
- Benefit = 60% of base monthly salary (reduced by Social Security or other benefits)
- Must be disabled six consecutive months prior to receiving benefit
- Disability benefits will be paid as long as you are disabled or until you reach age 70 or begin receiving retirement annuity benefits
- If you are age 60 or older on the date you file an application for participation in the Alternate Benefit Program, you must give evidence of insurability as required by Prudential

Additional information:
NJ Division of Pensions and Benefits:
http://www.state.nj.us/treasury/pensions/epbam/pensions/retirements/abp-ltd.htm

University Human Resources website:

Long Term Disability Insurance for Members of PERS or PFRS in Administrative, Professional, or Supervisory Job Titles (Employees in Rutgers positions)

- Optional insurance
- Employee pays 100% of premium (salary x .0079 up to a maximum salary of $90,000)
- Administered by UnumProvident
• Provides up to 66 2/3% of basic monthly earnings up to $5,000/month maximum
  (reduced by any pension, workers’ compensation, social security payments, temporary
disability received)
• Benefits payable after 90 days of disability
  To enroll:
  ▫ Complete a UnumProvident Long Term Disability (LTD) Enrollment Form available
    at: UNUM LTD Enrollment Form
  ▫ If you are enrolling 31 days after your eligibility date, an UnumProvident Evidence
    of Insurance form must be completed, form available at: UNUM Evidence of
    Insurance
  ▫ Submit form(s) to the person in your department who handles payroll processing

**Additional information:**
University Human Resources website:
http://uhr.rutgers.edu/benefits/life-and-insurance-programs/long-term-disability/pers-
long-term-disability

Disability Retirement Benefits for members of the Public Employees’ Retirement
System (PERS) or Police and Fireman’s Retirement System (PFRS)

• **Ordinary Disability Eligibility for members of PERS or PFRS:**
  ▫ Active pension account
  ▫ Be a member in service at the time the application is filed with the Division of
    Pensions and Benefits
  ▫ PERS members - Ten (10) or more years of New Jersey Service credit in the
    pension system
  ▫ PFRS members - Four (4) or more years of New Jersey Service credit in the
    pension system
  ▫ Be considered permanently and totally disabled (you must prove that you are
    physically or mentally incapacitated from performing your normal or assigned
    job duties or any other position that your employer may assign)
  ▫ Provide any and all medical reports or corroborating evidence on file that
    supports your disability
  ▫ May be required to be examined by physicians selected by the retirement system
    at no cost to you
  ▫ PERS – If approved: Annual Benefit = 43.6 percent x Final Average (3 years)
    Salary
  ▫ PFRS – If approved: Annual Benefit = 40 percent x Final Average (3 years) Salary
Accidental Disability Eligibility for members of PERS or PFRS:

- Active pension account
- Be a member in service at the time the application is filed with the Division of Pensions and Benefits
- Be considered permanently and totally disabled as a “direct result of a traumatic event” that happened during and as a result of carrying out your regular or assigned job duties
  - you must prove that you are physically or mentally incapacitated from performing your normal or assigned job duties or any other position that your employer may assign
- File an online disability retirement application within five years of the date of the “traumatic event”
- Be examined by physicians selected by the retirement system at no cost to you
- Provide any and all accident reports, witness reports, and corroborating evidence on file for any and all accidents for which you are filing.
- PERS – If approved: Annual Benefit = 72.7 percent x Annual Salary at time of accident
- PFRS – If approved: Annual Benefit = 2/3 of annual compensation on which pension contributions were being made at the time of retirement or the date of the traumatic event, whichever provides the higher benefit.

Additional information:
NJ Division of Pensions and Benefits:
http://www.state.nj.us/treasury/pensions/pdf/factsheets/fact15.pdf

NJ Division of Pensions and Benefits:
Other Benefit Programs

Family Leave Programs

Family Leave

- Family Leave for staff members is provided for you and/or your family member’s health condition, birth, adoption or foster care placement.
- Unpaid leave of absence
- Up to 12 weeks may be taken in a 12-month period (or 24-month period – Rutgers Positions)
- Health insurance coverage continues if benefit contributions are remitted to payroll
- Arrangements should be made with your campus Benefits Office to continue your medical insurance during this time and pension credit is suspended.
- Public Employees’ Retirement System (PERS) members may purchase service credit for this time.

Rutgers Positions Eligibility

- To be eligible for Federal Family Medical Leave Act (FMLA), an employee must have been employed by Rutgers for at least 12 months (the 12 months need not be consecutive months) and must have been employed for at least 1,000 base hours during the year immediately preceding commencement of the leave.

Legacy UMDNJ Positions at Rutgers Eligibility

- To be eligible for a Medical/FMLA family leave you must be a regular full or part time employee who works 20 hours or more per week and has been employed for a minimum of 6 months.
- Full time temporaries who worked a minimum of 6 months are also eligible.

Family Leave Insurance

- New Jersey law may 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/worklife-balance/time/leaves-absence
Tuition Programs

Tuition Remission – Rutgers Positions

- Regularly appointed employees and their dependent children may qualify for tuition remission
- The entire range of courses offered by Rutgers University 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
- Effective July 1, 2012, Staff members receiving a salary at or below $99,464 are entitled to full tuition remission. Staff members receiving a salary above $99,464 are entitled to 50% tuition remission

Additional information:
University Human Resources website: http://uhr.rutgers.edu/benefits/tuition-remission

Educational Assistance Program – Legacy UMDNJ Positions at Rutgers

- Eligibility applies to full-time and part-time (20 or more hours per week) staff members who are eligible after one year of employment.
- Staff employees are eligible for reimbursement up to $3,120 per annum with a grade of “C” or better.
- Full-time qualified Registered Nurses have an annual reimbursement limit of $7,280 annually for courses at the University’s School of Nursing. The reimbursement limit is $3,120 for eligible courses outside of UMDNJ.
- Part-time qualified Registered Nurses will be reimbursed 50% of tuition costs up to a maximum reimbursement limit of $1,560 annually. This does not apply to Per Diems.

Note: Faculty members should contact their union representative for specific information regarding tuition reimbursement.

Additional information:
Educational Assistance Program
http://uhr.rutgers.edu/benefits/non-state-benefits-legacy-umdnj-positions/educational-assistance-ea-program
Employee Assistance Programs

Faculty and Staff Assistance Program – Rutgers Positions

- 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, 848-932-3956

Additional information:
Faculty and Staff Assistance Program website:
http://uhr.rutgers.edu/uhr-units-offices/faculty-and-staff-counseling

Employee Assistance Program – Legacy UMDNJ Positions at Rutgers

- Comprehensive counseling and referral service provided by University Behavioral HealthCare (UBHC)
- No cost to University employees and family members
- Sources 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 contact, call: 1-800-327-3678 OR contact the following campus numbers (all calls are confidential):

<table>
<thead>
<tr>
<th>Campus</th>
<th>Phone Number</th>
<th>Hours of Operation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newark</td>
<td>973-972-5429</td>
<td>8:30 am to 5:00 pm</td>
</tr>
<tr>
<td>Piscataway/New Brunswick</td>
<td>732-235-5930</td>
<td>8:30 am to 5:00 pm</td>
</tr>
<tr>
<td>Stratford/Camden</td>
<td>856-770-5750</td>
<td>9:00 am to 5:00 pm</td>
</tr>
</tbody>
</table>

Additional information:
Legacy UMDNJ Employee Assistance Program
http://uhr.rutgers.edu/benefits/non-state-benefits-legacy-umdnj-positions/employee-assistance-program
Compassionate Leave Program – Rutgers Positions

- Donated-leave bank program for qualifying managerial, professional, supervisory, and confidential staff employees (MPSC), 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://uhrrapps.rutgers.edu/ars/Login.asp
  - Eligible employees can donate up to a lifetime maximum of 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:
    http://uhr.rutgers.edu/sites/default/files/userfiles/CompassionateLeaveProgramApp.doc
  - 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/benefits/paid-time/compassionate-leave-program

Staff Leave Donation Program – Legacy UMDNJ Positions at Rutgers

- The Staff Leave Donation Program was designed in response to the spirit of caring within our University.
- Employees voluntarily donate their accrued paid time to co-workers experiencing a life threatening or catastrophic illness, or to those who must care for a family member.
- We applaud these acts of kindness and encourage you to review the Staff Leave Donation policy for the details of this program.

**Additional information:**
Legacy UMDNJ Staff Leave Donation
Employee Wellness

Employee Wellness Program – Rutgers Positions

- Programs and services to promote health and wellness

Additional information:
University Human Resources website:
http://uhr.rutgers.edu/worklife-balance/wellness-programs

Employee Wellness Program – Legacy UMDNJ Positions at Rutgers

- The University’s Worksite Wellness Program is designed to help you improve the quality of your work-life by providing the resources you need to maintain a healthy lifestyle.
- Our Wellness website has links to many internal and external resources and describes the Wellness Program which is sponsored by the School of Health Related Professions in collaboration with Human Resources.
- Visit the HR Worksite Wellness Program website for more information.

Additional information:
Legacy UMDNJ Positions at Rutgers Employee Wellness Program
http://uhr.rutgers.edu/worklife-balance/wellness-programs

Workplace Banking

Workplace Banking for Rutgers and Legacy UMDNJ Positions at Rutgers

- Rutgers has partnered with TD Bank, PNC Bank, Wells Fargo, The Rutgers Federal Credit Union and North Jersey Federal Credit Union (NJFCU) to provide employees with discounted banking services

Additional information:
University Human Resources website:
http://uhr.rutgers.edu/benefits/non-state-benefits-rutgers-positions/work-place-banking
Child Care Centers

Child Care and Development Centers – Rutgers Positions

There are several child care, preschool, and kindergarten programs available to Rutgers employees and students. Employees in the Newark area can visit the Child Care Options for Rutgers-Newark Community website.

- Child Care Options for Rutgers website:  

- Child Care Options for Rutgers-Newark Community website:  
  http://hr.newark.rutgers.edu/childcarecenters.doc

Children’s’ Creative Learning Centers (CCLC) – Legacy UMDNJ Positions at Rutgers

CCLC at Newark and CCLC at Piscataway provide enriched learning environments in high quality settings. Both locations offer child care to children of Legacy UMDNJ Positions at Rutgers employees at a 30% discount off the public tuition rate. Child care is provided for children six weeks to six years old (including a fully accredited Kindergarten program at both locations) with drop in care for school age children (up to age 13) as well.

- Hours: Monday through Friday, 6:30am-6:30pm. Closed only 7 major holidays
- Convenient drop off and pick up. Parking lot available for easy access.
- Convenient options: full-time, part-time, snow days, public school holidays
- Breakfast, lunch and two (2) snacks included
- Before and after care included
- Camp CCLC – a theme based summer program for ages 5-12
- Eco Healthy Child Care

Newark Campus  
132-142 Cabinet Street  
Newark, NJ 07107  
(973) 623-0182

Piscataway Campus  
659 Hoes Lane West  
Piscataway, NJ 08854  
(732) 699-1017

Additional information:  
Non-State Benefits for Legacy UMDNJ Positions at Rutgers:  
http://uhr.rutgers.edu/benefits/non-state-benefits-legacy-umdnj-positions
Employee Discounts

Employee Discounts for Rutgers and Legacy UMDNJ Positions at Rutgers

- Invite you to join the Rutgers University Employee Discount Program provided by Abenity
- Extra savings and perks
- Discounts for university programs and services
- Wide variety of external discounts also available
- Access to discounts from thousands of local and national vendors
- Offers are added and updated on a regular basis so please visit the site frequently
- To register for the Rutgers University Employee Discount Program, visit the Abenity website at https://rutgers.abenity.com/login and register using your Rutgers email address
  - To watch a video to learn how to get the most out of your discount program, visit the Abenity website at http://www.abenity.com/video/welcome
  - All information is kept confidential and is not distributed. Please see the Abenity privacy policy for additional information.

Additional information:
University Human Resources website:
http://uhr.rutgers.edu/benefits/employee-discounts

Abenity website: https://vendor.abenity.com/register
Section D – Tax Saving Programs

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 available at: http://www.state.nj.us/treasury/pensions/epbam/exhibits/pdf/fn0391.pdf

Unreimbursed Medical Flexible Spending Account

- Voluntary program, must enroll annually 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 WageWorks® Health Care 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 annually 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 up to age 12 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:**
To enroll complete form, available at:
http://uhr.rutgers.edu/policies-resources/forms/all-forms

NJ Division of Pensions and Benefits website:
http://www.state.nj.us/treasury/pensions/taxsave.shtml

University Human Resources website:
http://uhr.rutgers.edu/benefits/tax-savings-plans/taxave-plans

WageWorks, Inc.: www.wageworks.com

Health Savings Account (HSA)

- Employees participating in one of the State Health Benefits Program (SHBP) High Deductible Health Plans (HDHP) may enroll to participate in a health savings account
- Health Savings Account (HSA) available that allows you to pay for covered health care expenses
- HSAs provide triple-tax advantages: contributions, investment earnings, and qualified distributions are all exempt from federal income tax, FICA (Social Security and Medicare) tax and state income taxes.
- No minimum contribution required for the HSA
- Unused HSA dollars roll over from year to year
- Funds in the HSA are portable and non-forfeitable
- Includes investment options such as money market accounts, mutual funds, etc.
- Portable, if you terminate employment

**Additional information:**
Health Savings Account (HSA) website: https://hsamember.com/

University Human Resources website:
http://uhr.rutgers.edu/benefits/health-benefits/medical-plans/health-savings-account-hsa
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
- 2013 Maximum monthly reimbursement rate = $245.00 mass transit expenses, $245.00 for eligible parking expenses

Additional information:
University Human Resources website:
http://uhr.rutgers.edu/benefits/tax-savings-plans/commuter-taxave

Mass Transit Commutation Reimbursement Program for Part-time Employees – Rutgers Positions

- Voluntary tax savings program under IRC 132(f), must enroll to participate
- Set aside pretax dollars to pay for eligible mass transit expenses, excluding commuter parking expenses
- Expenses must be incurred for traveling to and from work via mass transit
- 2013 reimbursement rate = up to $245.00 per month for Mass Transit Expenses
- Election enrollments and changes are allowed on a monthly basis
- Eligibility and Enrollment:
  - Regularly appointed, part-time MPSC employees (Class1) and part-time members of AAUP, URA-AFT, and AFSCME

Additional information:
University Human Resources website:
Section E – Non-State Benefits

Paid Time Off – Rutgers Positions

Important Sources of Additional Information:

- University Policy Library: Human Resources Policies
- Consult applicable collective negotiations agreements
- Contact University Human Resources: 848-932-3020

Vacation Accrual for Staff – Rutgers Positions

- Employees earn vacation time for each full calendar month worked from the date of hire
- Must be approved and scheduled in advance
- Please consult the applicable Collective Negotiations Agreements and/or the University Policy Library for accrual rates
- Full-time 10 month staff employees earn only for the months of September through June
- Employees may carry over up to a one year allotment of vacation time with supervisory approval
- Regular full-time and regular part-time staff members who have completed 90 days of continuous service.

Additional information:
University Human Resources website:
University Policy Library: Human Resources Policies

Administrative Leave (AL) – Rutgers Positions

- 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 forfeited after June 30
- Must be approved and scheduled in advance
- New staff employees earn 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/benefits/paid-time/administrative-leave
Personal Holidays (PH) – Rutgers Positions

- Available to new staff employee’s for personal use (up to a maximum of 2 days)
- Not cumulative; unused days forfeited 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/benefits/paid-time/personal-holidays

University Holidays – Rutgers Positions

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 – Rutgers Positions

- 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 and/or the University Policy Library 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
Benefits Guide

- 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:

Bereavement Leave – Rutgers Positions

- 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 and/or the University Policy Library for more information

**Additional information:**
University Human Resources website:
http://uhr.rutgers.edu/benefits/paid-time/bereavement-leave

Paid Time Off – Legacy UMDNJ Positions at Rutgers

Vacation Accrual for Staff – Legacy UMDNJ Positions at Rutgers

- Vacation days may be used as they are earned
- Must be approved and scheduled in advance
- Future increases in vacation accrual rates are based on employee classification and length of service
- Part-time staff earn a prorated amount based on their part-time percentage
- Employees may carry over up to a one year allotment of vacation time with supervisory approval
- Regular full-time and regular part-time staff members who have completed 90 days of continuous service.
- Please refer to policy for accrual rates

**Additional information:**
Legacy UMDNJ Positions at Rutgers Vacation:
http://uhr.rutgers.edu/benefits/non-state-benefits-legacy-umdnj-positions/paid-time/vacation

Vacation Accrual for Faculty – Legacy UMDNJ Positions at Rutgers

- Full-time Faculty members are entitled to one month (22 working days) annually
- Faculty who are less than full-time but at least half-time are entitled to vacation according to the following formula: percent appointment times percent of year employed times 22 working days annually
- Vacation days are accrued monthly. Vacation days accrued in one fiscal year must be taken by the close of the following fiscal year or be forfeited
- Less than half-time faculty are not eligible for vacation time

**Additional information:**
Legacy UMDNJ Positions at Rutgers Vacation:
http://uhr.rutgers.edu/benefits/non-state-benefits-legacy-umdnj-positions/paid-time/vacation

**Float Holidays for Staff – Legacy UMDNJ Positions at Rutgers**

- On January 1st of each year, six (6) float holidays are granted to staff members on active payroll status as of that date. Float holidays may be used at any time during the calendar year. Float holidays must be used by December 31st or they are automatically forfeited.
- In July of each year, three (3) float holidays will be credited to all individuals hired after January 1, but on or before July 1. Float holidays must be used by December 31st or they are automatically forfeited.
- Unused float holidays are not paid out upon separation from the University.
- Must be approved and scheduled in advance
- Prioritization for use based on emergencies, religious observances, and personal business

**Additional information:**
Legacy UMDNJ Positions at Rutgers Holidays:

**Float Holidays for Faculty – Legacy UMDNJ Positions at Rutgers**

- AAUP members receive three (3) float holidays per calendar year
- NJEA members receive three (3) float holidays per calendar year
- Less than half-time and other non-union faculty and Faculty Administrators receive no float holidays

**University Holidays – Legacy UMDNJ Positions at Rutgers**

The regular staff university holidays are:
- New Year’s Day
- Martin Luther King, Jr. Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving Day
- Christmas Day
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.

Additional information:
Legacy UMDNJ Positions at Rutgers Holidays:

Sick Time for Staff – Legacy UMDNJ Positions at Rutgers

- Sick time is used when you are ill and unable to work
- Must be able to present satisfactory evidence of sickness when requested
- Employees accrue 1 day per whole calendar month
- If absence due to illness exceeds accrued sick leave days:
  - Other days may be taken
  - Salary may be adjusted
- Unused portion of sick leave is cumulative
- 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:
Sick Time:

Bereavement Days – Legacy UMDNJ Positions at Rutgers

- Paid time off for absence from work due to a death in the immediate family
- Up to three (3) consecutive calendar days off with pay will be granted to eligible employees at the time of the death of an immediate family member provided they are scheduled to work those three (3) days and provided sick pay is accumulated to the credit of the employee.
- Additional time off may be granted by the employee’s department head chargeable to available administrative leave; float holidays; vacation days, but not additional sick days unless supported by medical documentation.

Additional information:
Legacy UMDNJ Positions at Rutgers Bereavement Leave:
Paid Time Off – Rutgers and Legacy UMDNJ Positions at Rutgers

Jury Duty – Rutgers and Legacy UMDNJ Positions at Rutgers

- 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:
http://uhr.rutgers.edu/benefits/paid-time/jury-duty

Legacy UMDNJ Jury Duty:

Section F – Services Available at Rutgers University

Services Available

Rutgers Federal Credit Union - Rutgers and Legacy UMDNJ Positions at Rutgers

- 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

North Jersey Federal Credit Union - Rutgers and Legacy UMDNJ Positions at Rutgers

- Cooperatively owned, federally insured, not-for-profit financial institution
- Provides a wide variety of financial services in a small, friendly atmosphere
- Branch located on Newark campus:
  - **Newark:** 888-786-5328 Option 4 or 973-785-9200

  **Additional information:**
  North Jersey Federal Credit Union website: https://www.njfcu.org
Direct Deposit

Direct Deposit of Paycheck – Rutgers Positions

- Direct Deposit Authorization Form (DDAF) can be completed online via the RIAS Phase III - Human Capital Management (HCM) and Payroll System
- DDAF available online: [http://payroll.rutgers.edu/forms/ddaf.pdf](http://payroll.rutgers.edu/forms/ddaf.pdf)

Direct Deposit of Paycheck – Legacy UMDNJ Positions at Rutgers

- Employees have the option of direct deposit into up to four (4) accounts

Direct Deposit Election form available at:
[https://my.umdnj.edu/cp/home/displaylogin](https://my.umdnj.edu/cp/home/displaylogin)

Additional information:
Telephone number: 732-235-9207

Parking

Parking - Rutgers Positions

- Employees must register vehicle(s) with University Parking to obtain parking privileges
- Annual parking fees are required (payroll deductions are a pre-tax 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:** 973-353-1839  
**Camden:** 856-225-6137

Parking – Legacy UMDNJ Positions at Rutgers

- Employees must register vehicle(s) with Public Safety to obtain parking privileges
- Annual parking fees are required (payroll deductions are a pre-tax payment option)
- Upon registration, employees receive a vehicle hangtag
- Call Public Safety to register

**New Brunswick:** 732-235-9365  
**Newark:** 973-972-4491

Additional information:  
Rutgers Department of Transportation Services: [http://parktran.rutgers.edu/](http://parktran.rutgers.edu/)
Photo ID Cards

Photo ID Card – Rutgers Positions

- Full-time staff employees are required to obtain a photo ID card
- RUconnection ID Card Request form available at:
  - http://uhr.rutgers.edu/download/1698?file=form_applications/RUconnection%20ID%20Card%20Request%20Form_0.pdf
- ID cards may be obtained by visiting any of the following locations:

  **New Brunswick TA/GAs:** Campus housing offices and RU Express Office
  **New Brunswick Faculty/Staff:** University Human Resources, ASB II, Cook Campus
  **Newark Faculty/Staff:** Newark Business Services, Third Floor, Rm. 304, Blumenthal Hall
  **Camden Faculty/Staff:** Impact Booth, Camden Campus Center

- Employees requiring access to a legacy UMDNJ facility must obtain an additional ID card from the Public Safety office at Liberty Plaza

  **New Brunswick:** Public Safety, Liberty Plaza, 335 George Street, Suite G-100

Photo ID Card – Legacy UMDNJ Positions at Rutgers

- All staff, faculty and volunteers are required to obtain a photo ID card
- ID cards may be obtained by visiting any of the following locations:

  **New Brunswick:** Public Safety, 335 George Street, Suite G-100
  **Newark:** ADMC building 5, 30 Bergen Street
  **Stratford:** 40 East Laurel Road, Suite 1132

- Employees requiring access to a Rutgers facility may use their current ID card. No additional ID card is required.

Recreation

Physical Fitness and Recreational Services

- 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
- Employees in Legacy UMDNJ Positions at Rutgers will need to pay a fee for the Campus specific recreational facilities
- Access is a term & conditions of employment
Section G – Benefits Processing and Additional Resources

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 60 days; however changes should be submitted within 31 days of the event to ensure timely processing.
- Complete NJ State Health Benefits Program Application and/or NJ State Dental Benefits Program Application
- SHBP Waiver/Reinstatement form is required if waiving coverage
  - Provide forms and required documentation (i.e. copy of marriage, domestic/civil union partnership, and/or birth certificate) 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.

Additional information:
NJ Division of Pensions and Benefits:
http://www.state.nj.us/treasury/pensions/shbpfaq.htm

State Health Benefits Program Information section of the SHBP Summary Program Description: http://www.state.nj.us/treasury/pensions/pubslist.shtml
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.

**Additional information:**
Affidavit form is available on the UHR website:
http://www.state.nj.us/treasury/pensions/epbam/exhibits/pdf/hb0063.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:

Children Covered Until Age 26

- A “child” is defined as an enrollee’s child until age 26, regardless of the child’s marital, student, or financial dependency status even if the young adult no longer lives with his or her parents and is eligible for other employer-based coverage.

Children with a Disability

- Children who reach 26 and have a physical or mental disability, if approved, 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 26).
- 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. Dependent child must be enrolled prior to age 30.

Additional information:
NJ Division of Pensions and Benefits website:
http://www.state.nj.us/treasury/pensions/pdf/factsheets/fact74.pdf

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:
- **Horizon BCBS**
  - [http://www.horizon-bcbsnj.com/shbp](http://www.horizon-bcbsnj.com/shbp) 800-414-7427
- **AETNA Health**
  - [http://www.aetna.com/statenj](http://www.aetna.com/statenj) 877-782-8365
- **Prescription Plan (Express Scripts)**

**Employee Pre-Tax Medical and Prescription Insurance Premium Estimator:** [http://uhrapps.rutgers.edu/estimator/](http://uhrapps.rutgers.edu/estimator/)

### Dental Plans:
- **Dental Expense Plan**
- **Dental Plan Organizations (DPOs):**
  - **Atlantic Southern Dental**
    - (BeneCare) [http://www.benecare.com/](http://www.benecare.com/) 800-843-4727
  - **CIGNA Dental Health, Inc.**
  - **Community Dental Associates**
  - **Healthplex**
    - (International Health Care Services) [http://www.healthplex.com/](http://www.healthplex.com/) 800-468-0600
  - **Horizon Dental Choice**

### Tax Savings Programs
- **Flexible Spending Accounts**
  - [www.wageworks.com](http://www.wageworks.com) 855-428-0446
- **Health Savings Account (Horizon)**
  - [https://hsamember.com/](https://hsamember.com/) 877-472-4200
- **Health Savings Account (Aetna)**

### State-authorized Investment Carriers
- **MassMutual (The Hartford)**
- **AXA Equitable**
  - [https://www.axa-equitable.com/nj/](https://www.axa-equitable.com/nj/) 866-752-0072
- **ING Financial Services**
- **MetLife**
- **TIAA-CREF**
  - [http://www1.tiaa-cref.org/tcm/njabp/](http://www1.tiaa-cref.org/tcm/njabp/) 800-842-8412
- **VALIC**
  - [http://www.valic.com/Home_82_8630.html](http://www.valic.com/Home_82_8630.html) 800-448-2542
- **Prudential**

### State Employees Deferred Compensation Plan (NJSEDCP)
- **Prudential**
  - [www.prudential.com/njedcp](http://www.prudential.com/njedcp) 866-657-3327
- **Division of Pensions and Benefits**
  - [http://www.state.nj.us/treasury/pensions/](http://www.state.nj.us/treasury/pensions/) 609-292-7524

### Additional Contact Numbers for Legacy Rutgers Positions
- **Payroll Services**
  - [http://payroll.rutgers.edu/](http://payroll.rutgers.edu/) 848-445-3007
- **University Human Resources, New Brunswick (NB)**
  - [http://uhr.rutgers.edu/](http://uhr.rutgers.edu/) 848-932-3020
- **Office of Human Resources, Newark**
  - [http://hr.newark.rutgers.edu](http://hr.newark.rutgers.edu) 973-353-5500
- **Office of Human Resources, Camden**
  - [http://hr.camden.rutgers.edu](http://hr.camden.rutgers.edu) 856-225-6475

### Additional Contact Numbers for Legacy UMDNJ Positions at Rutgers
- **Payroll Services** 732-235-9207
- **Office of Human Resources, NB** 732-235-9401
- **Office of Human Resources, Newark** 973-972-5314
- **Office of Human Resources, Stratford** 732-235-9401
**BENEFIT FORMS CHECKLIST FOR NEW EMPLOYEES**

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 your Human Resources Benefits office.

<table>
<thead>
<tr>
<th>Optional Benefit Plans</th>
<th>10 days</th>
<th>30 days</th>
<th>90 days</th>
</tr>
</thead>
</table>

### Health Plans:
- ☐ New Jersey State Health Benefits Program Medical Application
- ☐ SHBP Waiver/Reinstatement form (if applicable)
- ☐ New Jersey State Health Benefits Program Dental Application
- ☐ If you are enrolling eligible dependents, you **must** include the Proper documentation [http://www.state.nj.us/treasury/pensions/epbam/exhibits/pdf/hb0840-11.pdf](http://www.state.nj.us/treasury/pensions/epbam/exhibits/pdf/hb0840-11.pdf) along with your SHBP application**

### Tax Savings Programs:
- ☐ Unreimbursed Medical/Dependent Care Flexible Spending Account
- ☐ Declination of Premium Option Plan
- ☐ Health Savings Account (HSA) if participating in High Deductible Health Plans

### Public Employees’ Retirement System (PERS):
- ☐ Public Employees’ Retirement System (PERS) Enrollment Application
- ☐ Additional Contributions Tax-Sheltered Program (ACTS) Salary Reduction Agreement and Carrier Allocation Form
- ☐ Enrollment form from your carrier (copy)
- ☐ Supplemental Annuity Collective Trust (SACT) Enrollment Request
- ☐ SACT Salary Reduction Agreement
- ☐ NJ State Employees’ Deferred Compensation Plan Enrollment Request
- ☐ NJ State Employees’ Deferred Compensation Beneficiary Designation
- ☐ Long Term Disability for PERS (for certain administrative employees)*

### Alternate Benefit Program (ABP):
- ☐ Alternate Benefits Program (ABP) Enrollment Application
- ☐ Carrier Allocation Form/Salary Reduction Agreement
- ☐ Individual Investment Carrier Enrollment Application
- ☐ NJ State Employees’ Deferred Compensation Plan Enrollment Request
- ☐ NJ State Employees’ Deferred Compensation Beneficiary Designation

### Defined Contribution Retirement Program (DCRP):
- ☐ Defined Contribution Retirement Program (DCRP) Enrollment Application

### Parking:
- ☐ Contact University Parking to obtain parking registration packet to register your vehicle(s)

### Direct Deposit:
- ☐ Direct Deposit Authorization Form: Return to your Payroll Services office

### Photo ID Card:
- ☐ Visit a card office, present completed RUConnection ID Card Request Form, and receive a photo ID card

### Self-Identification
- ☐ Complete the self-identification form for individuals with disabilities and covered veterans

*If submitted after the indicated time frame, additional documentation will be required. **Failure to include proper documentation will lead to your application being denied.*

**Revised July 2013**
University Human Resources
Office of Employee Benefits
Rutgers, The State University of New Jersey
Administrative Services Building II
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