



Teaching/Graduate Assistant Benefits Guide

Effective January 1, 2011



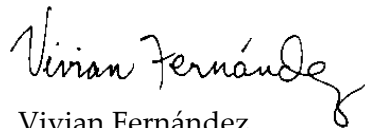
A Message from the Vice President

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

The material contained in this booklet is intended to serve solely as a guide to the various benefit plans in effect at Rutgers as of January 2011. 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

Table of Contents

State Health Benefits Eligibility	5
Medical Insurance.....	6
Dental, Prescription Drug, and Vision Benefits	7
Other Benefit Programs	8
Tax Savings Programs.....	10
Services Available at Rutgers University	11
Benefits Processing Procedures	12
Contact Information	14
Benefit Forms Checklist	15

Notes

State Health Benefits Eligibility

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

Additional information:

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

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

Eligibility to Enroll in the State Health Benefits Program

- Regularly appointed full-time employees
- Legal spouse
- Same-sex domestic partner or civil union partner
- 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
- All other employees, effective **after 2 months of continuous employment**, i.e., August 15 hire date = October 15 effective date

When Coverage Ends

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

When Dependent Child Coverage Ends

- Coverage ends December 31st of the calendar year in which the child reaches age 26 or the last day of the month in which the child marries

Multiple Enrollments

- Individuals may belong to SHBP medical plans as either an employee and/or as a dependent 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

HIPAA Notice

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

Medical Insurance

Medical Plan Choices

Rutgers offers medical plan choices designed to meet employee coverage needs.

2011 Medical Insurance Rates

Available online: <http://uhr.rutgers.edu/documents/MedicalRates2011.pdf>

Employee Pre-Tax Medical and Prescription Insurance Premium Calculator:

http://uhr.rutgers.edu/health_calc/

NJ DIRECT 15 (PPO Plan)

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

Additional information: SHBP NJ DIRECT Member Handbook:

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

Health Maintenance Organizations (HMOs)

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

Additional information:

Aetna HMO Plan Member Handbook:

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

CIGNA HMO Plan Member Handbook:

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

Plan Comparison Information:

SHBP Plan Comparison Summary: <http://uhr.rutgers.edu/documents/SHBPmedicalplancomparison.pdf>

Dental, Prescription Drug, and Vision Benefits

Dental Choices

Two State Employee Group Dental Programs are available. Employees should review the plan rules before selecting a dental plan. 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.

2011 Dental Insurance Rates

Available at: <http://uhr.rutgers.edu/documents/DentalRates2011.pdf>

The Dental Expense Plan

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

Additional information:

SHBP State Employee Group Dental Program Member Handbook:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/hd0379.pdf>

Dental Plan Organizations (DPOs)

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

Additional information:

State Employee Group Dental Program Member Handbook:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/hd0379.pdf>

Prescription Drug Coverage (separate from medical plan)

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

Mail order program

- \$5 copay for up to a 90-day supply of a generic drug
- \$15 copay for up to a 90-day supply of a brand name drug (no generic equivalent)

- \$40 copay for up to a 90-day supply of a brand name drug where a generic equivalent is available
- Specialty pharmaceuticals (medications produced by biotechnology, administered by injection and/or require special monitoring or handling) available only through Accredo, Medco's Specialty Pharmacy Service

Additional information:

Medco Member Services: 866-220-6512, <http://www.medco.com>

Prescription Drug Plan Member Handbook:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/hp0506.pdf>

Vision Care Reimbursement Plan

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

Other Benefit Programs

Family Leave

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

Additional information:

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

Tuition Benefits

- Full-time Teaching Assistants and Graduate Assistants (TAs/GAs) receive full tuition remission for prescribed degree courses in any division of the university
- Part-time TAs/GAs also receive tuition remission benefits based on their part-time percentage
- A maximum of 24 credits is granted for the academic year for full-time TAs/GAs
- Must comply with all administrative and academic requirements
- Consult your catalog and/or graduate school office for specific information

Additional information:

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

Rutgers Faculty and Staff Assistance Program

- Comprehensive counseling and referral service
- No cost to university employees and family members
- Source of help for those experiencing stress, job problems, emotional or family difficulties, etc.
- Contacts between employees/family members and the counseling service are strictly confidential

- 24-hour service is available for crisis and emergency call 848-932-3956

Additional information:

Faculty and Staff Assistance Program website:

<http://uhr.rutgers.edu/fas/EmployeeCounseling.htm>

State of New Jersey Long Term Care Insurance Plan

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

Additional information:

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

NJ Division of Pensions and Benefits website:

<http://www.state.nj.us/treasury/pensions/ltchomepg.shtml>

Employee Wellness Program

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

Additional information:

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

Workplace Banking

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

Additional information:

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

Employee Discounts

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

Additional information:

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

Tax Savings Programs

Tax\$ave

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

Premium Option Plan (POP)

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

Unreimbursed Medical Flexible Spending Account

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

Dependent Care Flexible Spending Account

- Voluntary program, must enroll to participate
- Set aside before-tax dollars to pay for eligible dependent care expenses
- Claim forms are submitted for reimbursement of eligible expenses
- Dependents include children 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:

NJ Division of Pensions and Benefits website:

<http://www.state.nj.us/treasury/pensions/taxsave.shtml>

Fringe Benefits Management Co. (administrator) website: <http://www.myfbmc.com>

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

- Voluntary tax savings program under IRC 132(f), must enroll to participate
- Set aside pretax dollars for eligible mass transit and commuter expenses
- 2011 Maximum monthly reimbursement rate = \$230 mass transit expenses, \$230 for eligible parking expenses

Additional information:

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

*Services Available at Rutgers University***Rutgers Federal Credit Union**

- Cooperatively owned, federally insured, not-for-profit financial institution
- Provides a wide variety of financial services in a small, friendly atmosphere
- Branches located on College Avenue, Busch, and Newark campuses:

College Avenue: 732-932-7645

Busch: 732-445-3050

Newark: 973-353-1353

Additional information:

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

Direct Deposit of Paycheck

- 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>
- DDAF must be submitted to Payroll 30 days prior to the requested effective date

Parking

- Employees must register vehicle(s) with University Parking to obtain parking privileges
- Annual parking fees are required (payroll deductions are a payment option)
- Upon registration, employees receive a vehicle sticker, vehicle hangtag, and parking map
- Call University Parking to request new employee parking kit (includes registration forms and fees)

New Brunswick: 732-932-7744

Newark: (973)-353-1839

Camden: 856-225-6137

Additional information:

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

Photo ID Card

- Full-time staff employees are required to obtain a photo ID card

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

Physical Fitness and Recreational Services at Rutgers

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

Additional information:

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

Other Services

- Reduced price tickets for athletic events, not for single games – call Rutgers Ticket Office at 732-445-2766
- Rutgers University Golf Course privileges – call 732-445-2637
- The Daily Targum newspaper and Rutgers FOCUS online, available to Rutgers community
- Bookstores, convenience stores, campus centers, and dining halls are located on the various Campuses

Benefits Processing Procedures

Making Coverage Changes

- Benefit changes due to a qualifying event (birth, marriage, spouse or domestic partner/civil union partner losing coverage, etc.) should be made within 30 days of the event
- Complete NJ State Health Benefits Program Application and NJ State Dental Benefits Program Application
- 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. The required documentation is available on the UHR website:
<http://uhr.rutgers.edu/documents/DepenEligibDoc.pdf>

Additional information:

NJ Division of Pensions and Benefits website:

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

Dependent documentation requirements:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/pdf/hb0840-11.pdf>

State Health Benefits Program Information section of the SHBP Summary Program Description:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/hb0505.pdf>

Affidavit of Dependency

- An Affidavit of Dependency must be completed if the employee is requesting coverage for a child who has a different last name, if marital status is divorced and child resides with the employee, if coverage is requested for a stepchild, foster child, or newly adopted child, or if a single employee is selecting parent/child coverage for a child that resides with him or her

Affidavit form is available on the UHR website:

<http://uhr.rutgers.edu/documents/AffidavitOfDependency.pdf>

COBRA

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

Additional information:

NJ Division of Pensions and Benefits website:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/factsheets/fact30.pdf>

2011 COBRA rates on the UHR website: <http://uhr.rutgers.edu/documents/COBRARates2011.pdf>

Children with a Disability

- Children who reach 26 and have a physical or mental disability may continue health coverage
- Proof of disability must be submitted to the state within 31 days of the coverage end date (coverage end date = last day of the year in which child turns 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; and is not provided coverage as a subscriber, insured, enrollee, or covered person under a group or individual health benefits plan, church plan, or entitled to benefits under Medicare. 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/epbam/exhibits/factsheets/fact74.pdf>

UHR website:

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

Coordination of Benefits

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

Contact Information

Medical Plans:

NJ DIRECT 15 (Horizon BCBS)	http://www.horizon-bcbsnj.com/shbp	800-414-7427
Aetna Health	http://www.aetna.com/statenj	877-STATE-NJ
CIGNA Healthcare	http://www.cigna.com/	800-564-7642
Prescription Plan (Medco)	www.medco.com	866-220-6512

Dental Plans:

Dental Expense Plan (Aetna Dental)		877-238-6200
------------------------------------	--	--------------

Dental Plan Organizations (DPOs)

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

Flexible Spending Accounts	http://www.myFBMC.com	800-342-8017
----------------------------	---	--------------

Long Term Care Insurance	http://www.prudential.com/view/page	800-732-0416
--------------------------	---	--------------

Division of Pensions and Benefits	http://www.state.nj.us/treasury/pensions/	609-292-7524
-----------------------------------	---	--------------

Additional Rutgers University Contact Numbers

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

BENEFIT FORMS CHECKLIST FOR TEACHING ASSISTANTS AND GRADUATE ASSISTANTS	10 days	30 days	90 days	Optional Benefit Plans
This checklist provides new Teaching Assistants and Graduate Assistants with time frames for submitting benefit forms. Please submit forms to the person in your department responsible for payroll matters within the listed time frames from your hire date or benefits orientation date. If you have any questions, please contact a Benefits Specialist at (848) 932-3990.				
Health Plans:				
<input type="checkbox"/> New Jersey State Health Benefits Program Medical Application	X			
<input type="checkbox"/> SHBP Waiver/Reinstatement form (if applicable)	X			
<input type="checkbox"/> New Jersey State Health Benefits Program Dental Application	X			
<input type="checkbox"/> If you are enrolling eligible dependents, you must include the Proper documentation http://uhr.rutgers.edu/documents/DepenEligibDoc.pdf along with your SHBP application**	X*			
Tax Savings Programs:				
<input type="checkbox"/> Unreimbursed Medical/Dependent Care Flexible Spending Account		X		X
<input type="checkbox"/> Declination of Premium Option Plan		X		X
Long Term Care Insurance Plan:				
<input type="checkbox"/> Prudential Enrollment Application and Insurability Questionnaire				X
Parking:				
<input type="checkbox"/> Contact University Parking to obtain parking registration packet to register your vehicle(s)	X			
Direct Deposit:				
<input type="checkbox"/> Direct Deposit Authorization Form (Return to: Payroll Services, ASB Room 317, Busch Campus) or submit online at: http://rias.rutgers.edu/directdeposit.htm				X
Photo ID Card:				
<input type="checkbox"/> Visit a card office, present completed RUConnection ID Card Request Form, and receive a photo ID card	X			
Self-Identification				
<input type="checkbox"/> Complete the self-identification form for individuals with disabilities and covered veterans				X

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

Revised September 2011



RUTGERS

University Human Resources
Office of Employee Benefits
Rutgers, The State University of New Jersey
Administrative Services Building II
57 U.S. Highway 1
New Brunswick, NJ 08901
(848) 932-3990
<http://uhr.rutgers.edu/benefits/>

Rutgers, The State University of New Jersey, is dedicated by law and by purpose to serving all people on an equal and nondiscriminatory basis.