

<i>TYPE OF BENEFIT</i>	12 Month Classified	12 Month Unclassified	10 Month Classified	10 Month Unclassified	60% PT Classified	60% PT Unclassified	Faculty	Faculty 13-D	Half Time Faculty
<p>HEALTH INSURANCE: Employees can choose between two (2) types of Health Insurance coverage: The cost of any health plan is 1.5% of the employee's applicable base pay.</p> <ul style="list-style-type: none"> ❖ HMO plans (two companies to choose from) are comprehensive plans, limited to specified hospitals and doctors for preventive and necessary care. A Primary Care Provider (PCP) must be chosen from a list of participating physicians. The available HMO plans are Cigna and Aetna. ❖ NJ Direct is different to an HMO in that employees do not need to select a Primary Care Physician (PCP) from a list of physicians. With NJ Direct you do not need a referral for in-network services. Unlike an HMO, which pays nothing if an employee uses physicians or hospitals outside the network (emergencies excluded), NJ Direct pays 70% of eligible bills after a \$100 deductible is met. This benefit is offered at no cost to the employee. NJ Direct is a Preferred Provider Organization (PPO) plan. ❖ CHANGE OF COVERAGE CAN ONLY BE MADE DURING OPEN ENROLLMENT 	✓	✓	✓	✓			✓	✓	
<p>PRESCRIPTION DRUG PLAN:</p> <ul style="list-style-type: none"> ❖ Enables employees and eligible dependents to purchase prescription orders or refills from a participating pharmacy. Brand name medications have a co-pay of \$10.00 for up to a 30-day supply and, generic medications have a co-pay of \$5.00 for up to a 30-day supply. A mail order program is available for medication that is taken on an ongoing basis. There is no payroll deduction for this benefit. 	✓	✓	✓	✓			✓	✓	
<p>DENTAL COVERAGE: There are two (2) types of dental coverage:</p> <ul style="list-style-type: none"> ❖ The Dental Expense Plan (Aetna US Healthcare) which is similar to a traditional health plan in that you are unrestricted in your choice of dentist. The plan will pay 80% of eligible, reasonable and customary charges after an annual \$25 deductible (per person up to three family members) is met. ❖ Dental Plan Organizations (several companies to choose from) are similar to an HMO; you must choose a dentist who participates with the plan. A DPO will pay 100% of the eligible services described in the member handbook. While the cost for most services is prepaid, certain services may require a co-payment. ❖ PLEASE NOTE: YOU MUST REMAIN IN THE SAME DENTAL PLAN FOR A MINIMUM OF 12 MONTHS 	✓	✓	✓	✓			✓	✓	
<p>VISION CARE:</p> <ul style="list-style-type: none"> ❖ Eligible employees and their eligible dependents are entitled to one eye exam every two years, and one reimbursement each during the Union contract period. The reimbursement is limited to \$40 for regular lenses or \$45 for bifocal or trifocal lenses, and up to \$35 for the exam. 	✓	✓	✓	✓			✓	✓	
<p>LTC – Long Term Care Insurance</p> <ul style="list-style-type: none"> ❖ Helps to cover the cost of personal or custodial care that may be needed due to accidents, illnesses or aging. All family members are eligible to enroll. Administered through Prudential Financial. For more information call the Prudential Long Term Care Insurance Customer Service Center at 800-732-0416 	✓	✓	✓	✓	✓	✓	✓	✓	
<p>Temporary Disability</p> <ul style="list-style-type: none"> ❖ Under the New Jersey Temporary Disability Benefits Law, cash benefits are payable when an individual cannot work because of sickness or injury NOT caused by their job. There are certain eligibility requirements, cost to the employee, and other stipulations. For more information please visit: http://lwd.dol.state.nj.us/labor/tdi/tdiindex.html <p>Unemployment Insurance</p> <ul style="list-style-type: none"> ❖ The State Unemployment Insurance Program provides unemployment benefits to eligible workers who are unemployed through no fault of their own, and meet other eligibility requirements of state law. Information pertaining to this can be viewed at: http://lwd.dol.state.nj.us/labor/ui/ui_index.html 	✓	✓	✓	✓	✓	✓	✓	✓	

◆ Prorated

✓ Available

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SECTION 125 ❖ Unreimbursed Medical Spending Account – Eligible employees will be able to earmark pre-tax dollars to pay for qualified medical and dental procedures that are not covered by a group benefit plan. ❖ The Dependent Care Expense Account – enables employees to earmark pre-tax dollars for care of a dependent. Types of services eligible for reimbursement include but are not limited to qualified day care centers, nursery schools, summer day camp, and housekeepers whose duties include day care. ❖ Premium Conversion or Premium Option Plan – allows employees to pay medical or dental premiums with pre-tax dollars. Enrollment in the Premium Conversion is automatic unless you complete a declination form and return it to Human Resources.	✓	✓	✓	✓			✓	✓	
HOLIDAYS ❖ 13 legal paid holidays per year (effective upon employment).	✓	✓	◆	◆	◆	◆			
VACATION TIME ❖ 1.0 day per month for each completed month of employment (increases with length of service). ❖ 1.5 days per month of service from date of appointment thru December 31st of the year of appointment ❖ 1.83 days per month for each succeeding year following initial appointment ❖ (Management) 1.83 days per month or 22 days per year	✓		✓		◆				
		✓		✓		◆			
ADMINISTRATIVE LEAVE ❖ ½ day per month up to a maximum of 3 days per year	✓		◆		◆				
SICK LEAVE ❖ (1) day per month for each completed month of service – 15 days thereafter (cumulative) ❖ 1.25 days per month for each completed month of service (cumulative) ❖ 6.5 days per year	✓		◆		◆				
		✓		◆		◆	✓	✓	
									✓
TUITION ASSISTANCE PROGRAM ❖ This program is available to all employees; please refer to the Administration & Finance Memo for the specific policy.	✓	✓	✓	✓	✓	✓	✓	✓	✓
USE OF STOCKTON FACILITIES ❖ Employees are entitled to rights and privileges associated with the institution such as use of library materials, athletic and recreational equipment and facilities.	✓	✓	✓	✓	✓	✓	✓	✓	✓
RETIREMENT PLANS (Mandatory Enrollment) ❖ The Public Employees' Retirement System – contribution rate of 5.5% of base annual salary. ❖ Alternate Benefits Program – this is a defined contribution retirement program. Members may direct their own accounts and accumulated balances are portable. There are six authorized carriers. ❖ Police and Firemen's Retirement System - Campus Police Officers contribution rate is 8.5% of base annual salary.									
	✓		✓		✓				
		✓		✓		✓	✓	✓	✓
GROUP LIFE INSURANCE ❖ Members Age 60 or Older – A medical examination is required if the member has attained the age of 60 prior to employment. The member will not be insured until the examination is passed and the policy is issued. ❖ Members up to Age 60 – No medical examination is required.	✓	✓	✓	✓	✓	✓	✓	✓	✓
ACTS - Additional Contributions Tax Shelter (Voluntary Enrollment) ❖ Allow employees to obtain supplemental tax deferred annuities with one of the six authorized carriers. Each carrier provides a selection of investment choices to meet the individual's retirement goals. DEFERRED COMPENSATION (Voluntary Enrollment) ❖ Administered by the Division of Pensions and Benefits, this plan allows employees to save for their retirement on a pre-tax basis.	✓	✓	✓	✓	✓	✓	✓	✓	✓

◆ Prorated

✓ Available