



Benefits Summary

Part Time Employees



The College of New Jersey Mission Statement

The College of New Jersey, founded in 1855 as the New Jersey State Normal School, is primarily an undergraduate and residential college with targeted graduate programs. TCNJ's exceptional students, teacher-scholars, staff, alumni, and board members constitute a diverse community of learners, dedicated to free inquiry and open exchange, to excellence in teaching, creativity, scholarship, and citizenship, and to the transformative power of education in a highly competitive institution. The College prepares students to excel in their chosen fields and to create, preserve and transmit knowledge, arts and wisdom. Proud of its public service mandate to educate leaders of New Jersey and the nation, the College will be a national exemplar in the education of those who seek to sustain and advance the communities in which they live.

The College of New Jersey Benefits Philosophy

Employing innovative “best practices”, emerging technologies, operating from a focused customer centric orientation; The Office of Human Resources at The College of New Jersey ensures effective, efficient, productive and timely, processes and service supporting the College’s mission and core beliefs of preparing students to excel in their chosen fields and to create, preserve and transmit knowledge, arts and wisdom.

Proud of our public service mandate to educate leaders of New Jersey and the nation, the College will be a national exemplar in the education of those who seek to sustain and advance the communities in which they live. Our exceptional students, teacher-scholars, staff, alumni, and board members constitute a diverse community of learners, dedicated to free inquiry and open exchange, to excellence in teaching, creativity, scholarship, and citizenship, and the transformative power of education in a highly competitive institution.

The College understands that in order to fulfill its mission, it requires a highly qualified and diverse faculty and staff. The College believes that each employee is a valuable asset. Therefore, the College maintains a comprehensive and competitive benefits program for its employees and their dependents in order to attract and retain motivated individuals who will carry out its mission.

The College of New Jersey provides a benefits program that:

- Recognizes that benefits are an important component of total compensation.
- Helps the College compete successfully for human resources.
- Provides a safety net of basic benefits protection against the financial impact of catastrophic life events.
- Provides individual choice and flexibility in managing health and welfare benefits, and recognizes the diverse needs of the employee population.
- Has the fiscal advantage of being part of the State of New Jersey Health Benefits Program, complies with state and federal regulations and is administered efficiently and effectively.
- Is communicated effectively to provide employees with a full understanding of the value, rights and responsibilities of the benefits program.

The College of New Jersey’s Benefits staff is available to assist employees and their families in accessing, understanding and maximizing the value obtained from the College’s benefits program. Please contact us with any questions you may have at (609) 771-2283.



Benefits Overview

The College of New Jersey is proud to offer a comprehensive benefits package to all benefit eligible employees. The Office of Human Resources can assist you in determining your level of eligibility for benefits. As an employee, you share the cost of some of these benefits, some are provided by the College at no cost to you, and some can be purchased with reasonable group rates through a payroll deduction. Benefit eligibility and the level of benefits available are contingent upon employment status including whether full-time, part-time, faculty, classified staff, non-unit staff, or professional staff.

All full time ten-month employees hired on or before September 1st have immediate eligibility for enrollment in the health insurance plans. Enrollment for all full time twelve- month employees begins two months after the employment start date. Part time employees enrolled in the New Jersey State pension program are eligible to purchase the health and prescription insurances.

The complete benefits package is briefly summarized in this booklet. Detailed information about each of these programs is available on the Human Resources webpage at <http://www.tcnj.edu/~hr/benefits/index.html> or at the New Jersey State Benefits Plan website at <http://www.state.nj.us/treasury/pensions/>.

Employees at the College of New Jersey enjoy the following benefits:

❖ Health benefits

- Medical Insurance Coverage
- Prescription Drug Coverage
- Health Insurance Benefits for Eligible Part-Time Employees
- COBRA

❖ Paid Leave Benefits

- Paid Sick Leave
- Paid vacation leave
- Administrative Leave
- Paid Holidays
- Energy Leave Program
- Family Leave Program
- Donated Leave Program
- Voluntary Furlough Program

❖ Insurance benefits

- Workers Compensation
- Family Leave Insurance Benefits
- Temporary Disability Insurance
- Long Term Disability Insurance
- Life Insurance for Active Employees
- LegalShield- Legal Benefit



❖ **Payroll and Tax Benefits**

- Direct Deposit
- Credit Unions
- Commuter Tax Save

❖ **Education Benefits**

- Tuition Reimbursement Program
- Dependent Tuition Waiver Program
- NJ Best 529 College Saving Program
- PA TAP Guaranteed College Savings Program

❖ **Pension and Retirement Planning Benefits**

- New Jersey State Pension Systems
- ABP – Alternate Benefit Program
- DCRP – Defined Contribution Retirement Plan
- Voluntary Tax-Deferred Annuity
- Deferred Compensation Plan

❖ **Employee Discounts and Use of College Services and Facilities**

- Discounts on Computer Purchases
- Discounts on Phones Services
- Auto Insurance Discounts
- Tickets to Six Flags
- Recreation/Aquatic Center Memberships
- Library privileges
- Dining Facilities
- Bookstore
- Free Parking
- Smoke Free Buildings



Health Insurance Benefits for Part-Time Employees

Part-time employees (Under 30 hours per Affordable Care Act Guidelines) of The College of New Jersey, who are currently enrolled in a State administered pension plan, are eligible to enroll in one of the State Health Benefits Program's (SHBP) and the Employee Prescription Drug Plan. Eligible employees who enroll will pay the full share premium costs, which will be billed directly to the employee on a monthly basis. For information regarding the plan costs, please contact Human resources at 609-771-2283.

Medical Insurance Coverage – Part-Time Employees who work 30 Hours and Over:

The College offers sixteen (16) medical plan options. These plans are administered through the College and the New Jersey State Benefits Program. Full time employees are eligible to enroll in one of the eight (8) Preferred Provider Organizations (PPOs) or one of the two (2) Health Maintenance Organizations (HMOs) plans or one of the two (2) Tiered Network Plans or one of the four (4) High Deductible PPO plans available. The cost associated with each of the plans is determined by several factors including the employee's annual salary, the plan selected and the level of coverage (i.e., family, single, etc.). Detailed information on medical benefits is available at the website <http://www.state.nj.us/treasury/pensions/open-2016.shtml> .

Preferred Provider Organizations (PPO)

The Preferred Provider Organizations (PPO) are NJ Direct and Aetna Freedom. NJ Direct is administered through Horizon Blue Cross Blue Shield of New Jersey and Aetna Freedom is administered by Aetna. The PPO plans provide in-network care and out-of-network care. With the PPOs, in-network providers are available nationwide, you do not have to select a primary care physician, and you do not need a referral to see a specialist. Each offers four (4) plan types: NJ Direct 15, NJ Direct 1525, NJ Direct 2030, NJ Direct 2035 or Aetna Freedom 15, Aetna Freedom 1525, Aetna Freedom 2030, and Aetna Freedom 2035.

High Deductible Plans (HDHP)

The two HDHP providers available to full time employees are Aetna Value HD and NJ Direct HD. The plans offer varying combinations of premium levels in exchange for higher co-payments, deductibles and out-of-pocket costs for services. NJ Direct 4000, NJ Direct 1500, are administered through Horizon Blue Cross Blue Shield and Aetna Value HD4000 and Aetna Value HD1500 are administered through Aetna. Both plans come with Health Savings Accounts (HSA) and lower premiums once deductible has been met.

Health Maintenance Organizations (HMO)

The two HMO providers available to full time employees are Aetna HMO and Horizon HMO. These two providers offer two (2) plan options. The plans available include Aetna HMO and Horizon HMO. Employees selecting an HMO choose a Primary Care Provider (PCP) at enrollment in the HMO. Referrals are necessary in order to access specialist services and there is no out-of-network coverage. The PCP coordinates health care and provides electronic referrals as needed.

Tiered Network Plans

The two (2) Tiered Network Plans available to all full-time employees are the Aetna Liberty Plan and Horizon's OMNIA Health Plan. These plans give members the flexibility to visit practitioners in the carrier's managed care network, significant premium share reductions and no referrals are required. There is lower member cost sharing, with copays as low as \$5.00 for an office visit, when utilizing Tier 1 providers. Tier 1 refers to specific doctors, hospitals and other health care professionals who offer cost-effective care. Liberty and OMNIA plan members also have the flexibility to see any Tier 2 provider included in the managed care network, but with slightly higher cost sharing. There is no out-of-network coverage with either plan.



Prescription Coverage/Mail Order Program – All Full Time Employees

Each of the sixteen (16) medical benefit plans offers a Prescription Drug Program. These programs cover the cost of prescription drugs for employees and eligible dependents for use outside of hospitals, nursing homes or other institutions. The four (4) high deductible plans include prescription coverage in the premium cost. The cost of prescriptions is subject to deductible and coinsurance. The other twelve (12) medical plans offer prescription coverage at an additional premium cost. Retail and mail order options are available as are co-pay tiers for name brand or generic drugs.

COBRA

An employee and/or eligible dependents that lose benefits coverage as a result of a resignation, retirement, termination, approved unpaid leave status, death, divorce, or other covered event will be eligible to continue health, dental, prescription, and/or vision benefits by completing a COBRA application. Benefits may be continued for up to 18 months (and in some cases 36 months for dependents) whether or not the employee has other coverage. An employee electing COBRA coverage must send payments for continued coverage to the New Jersey Division of Pensions and Benefits.

Leave Benefits

Family Leave Insurance Benefits

Employees who are temporarily unable to work because of a need to care for a sick family member or to bond with a newborn baby may apply for Family Leave Insurance under the NJ Family Leave Insurance Program. Benefits equal two-thirds of average weekly wages up to \$615 for a maximum of 6 weeks (2016 Rate) and are available to employees who have been approved for unpaid leave.

Temporary Disability Benefits

The College, through the State of New Jersey, provides financial assistance to employees who are temporarily disabled due to illness or non-work related injury and have exhausted all earned sick leave. A qualified employee may be entitled to benefits equal to two-thirds of his/her average weekly wages up to \$615 (2016 Rate) for a maximum of 26 weeks.

Long Term Disability Benefits

Meeting your basic living expenses can be a real challenge if you become disabled. Your options may be limited to personal savings, spousal income, and possible Social Security. Disability Insurance provides protection for your most valuable asset – your ability to earn income. The College provides Long Term Disability Benefits at no cost to our employees. For employees in the ABP Retirement Program, Long Term Disability Insurance is available for any approved disability extending beyond 6 months after one year of service. Benefits equal 60% of an employee's monthly base salary prior to start of the disability leave.

Paid Sick Leave

Employees may use sick leave when they are unable to report to work due to personal illness, accident or exposure to contagious disease, and/or for medical appointments when such appointments cannot be scheduled after working hours. Sick leave may also be used to attend to members of the immediate family who are ill and/or in instances of death in the employee's immediate family.



12 Month Employees – All staff and administrative employees earn 15 Sick days per year. Classified employees earn 1 day a month during the first year of employment. Part time employees will receive a prorated number of sick days.

10 Month Employees – All staff and administrative employees earn 12.5 Sick days per year. Classified employees earn 1 day a month during the first year of employment. Part time employees will receive a prorated number of sick days.

10 Month Faculty Employees – 12.5 Sick days per year. Part time faculty members will receive a prorated number of sick days.

Vacation Leave

Employees are granted paid vacation leave upon request and subject to operational needs. Vacation accruals are determined by employment classification and length of service to the College.

❖ Part Time Non-Unit Employees

- 12 Month Unclassified Employees – **25 Vacation days per year** (*Prorated per the FTE*)
- 10 Month Unclassified Employees – **21 Vacation days per year** (*Prorated per the FTE*)

❖ Part Time Grant/AFT Employees

- 12 Month Unclassified Employees – **22 Vacation days per year** (*Prorated per the FTE*)
- 10 Month Unclassified Employees – **18.5 Vacation days per year** (*Prorated per the FTE*)

❖ Classified employees

➤ **12 Month employees:**

For Part time employees, the leave will be prorated per the employees FTE

- Up to one year of service, one working day vacation for each month of service
- After one year and up to five years of service, twelve working days vacation
- After five years and up to twelve years of service, fifteen working days vacation
- After twelve years and up to twenty years of service, twenty working days vacation
- Over twenty years, twenty-five working days vacation

➤ **10 Month employees:**

For Part time employees, the leave will be prorated per the employees FTE

- Up to one year of service, one working day vacation for each month of service
- After one year and up to five years of service, ten working days vacation
- After five years and up to twelve years of service, twelve and one half working days vacation
- After twelve years and up to twenty years of service, sixteen and one half working days vacation
- Over twenty years, twenty and three quarter working days vacation



Administrative Leave (Classified Employees only)

Classified employees earn 3 days of administrative leave per year. Administrative leave may be used for emergencies, for observance of religious or other days of celebration, but not for public holidays, or for or personal business. **For part time employees, the leave will be prorated per the employees FTE.**

Family Leave Program

The College provides leave for qualified employees in accordance with state and federal leave laws. Qualified employee leave may be covered under the Federal Family and Medical Leave Act (FMLA) and/or the New Jersey Family Leave Act (NJFLA). Employees planning for medical or family leave should contact the Office of Human Resources.

Employees not eligible for FMLA or NJFLA will be granted leave in accordance with any legal requirements governing the type of leave, in accordance with The College’s established leave practices and with consideration for current business needs.

Holidays

New Year’s Day*	Memorial Day*	Veteran’s Day
Martin Luther King Jr. Day	Independence Day*	Thanksgiving Day*
Lincoln’s Birthday	Labor Day*	Day after Thanksgiving*
President’s Day	Columbus Day	Christmas Day*
Good Friday	Election Day	New Year’s Day* (<i>for following year</i>)

Holidays which appear with an asterisk (*) are days on which classes are recessed and offices are closed. All administrative, academic and operations departments will be open for service during the remaining holidays. The holidays in which The College remains open are called Energy Holidays. Employees who work on Energy Holidays may earn Energy Leave time at a rate of 1.5 times the hours worked.

Energy Leave Program

In support of its commitment to sustainability and energy savings and to promote work life balance for our employees, The College offers an Energy Leave Program for eligible employees. Employees who work on energy designated holidays, as noted above, earn leave that is used at designated times during the summer months and winter break. The Energy Leave Program also includes extended work days Monday through Thursday during designated summer weeks with Fridays off.

Donated Leave Program

The Donated Leave Program enables eligible College of New Jersey employees to voluntarily donate a portion of their earned sick and/or vacation time to other TCNJ employees who have exhausted their own earned leave and who are suffering from a catastrophic health condition or injury which is expected to require a prolonged absence from work.



Voluntary Furlough Program

The Voluntary Furlough Program is intended to reduce salary costs and thereby lessen the need for reductions in the workforce by allowing employees to take up to 30 days off from work without pay in a calendar year without adversely affecting certain benefits.

Unlike an unpaid leave of absence, a furlough would allow many employee benefits to remain in force. Employees retain seniority, continue eligibility for promotional opportunities and employment lists, and there will be no change in the anniversary date. Employees will also continue coverage by The College's health benefits plans while on furlough.

Insurance Benefits

Worker's Compensation

Employees who incur work related injuries or illnesses are eligible to receive medical treatment through the New Jersey Worker's Compensation Program. Under this program the employee's initial medical treatment is scheduled through the Office of Human Resources and coordinated by Horizon Casualty Services, a managed care service contracted by the State of New Jersey.

Life Insurance Benefits

The College offers employees basic life insurance at no cost to you. Life insurance provides financial security for the people who depend upon you. Your beneficiaries will receive a lump sum payment if you die while employed by the College based upon your Pension system enrollment.

- Alternate Benefit Programs: 3.5 times the annual base salary.
- Defined Contribution Retirement Plan: 1.5 times the annual base salary (Must be greater than .5 FTE)

Payroll and Tax Savings Programs

Direct Deposit

Employees may arrange for direct deposit of their pay into a specified bank account by accessing Your Employee Self-Service (YESS) and completing the Direct Deposit page. As a convenience, employees enrolled in Direct Deposit may view and print their deposit statements. For questions regarding enrollment in direct deposit please contact the Payroll Office at (609) 771-2087.

Credit Unions

All regular employees are eligible for Credit Union membership. Membership is available in the Credit Union of New Jersey and the Andrews Federal Credit Union. Employees can have their paychecks sent via direct deposit or request fixed biweekly deductions to the credit unions.

The Credit Union of New Jersey can be contacted at (609) 538-4061 or (800) 538-4061. The email address is memberservices@cunj.org The Andrews Federal Credit Union can be contacted at (800) 487-5500.



Transportation/Commuter Tax Save

The New Jersey State Employees Commuter Tax Savings Program allows eligible employees to set aside before-tax dollars to pay for mass transit and commuter parking expenses, thereby avoiding federal taxes and saving money. Employees may set aside up to \$245 per month in 2016 for qualified mass transit expenses and/or \$245 per month in 2016 for qualified parking expenses. The Commuter Tax\$ave Program allows an employee to opt in and out or change amounts on a monthly basis. Eligible employees may enroll in the program or end participation at any time during the year and may change deductions as often as they like during the year. Once an employee has enrolled, the employee remains enrolled for all subsequent months at the same level of participation until the employee makes a change to the deduction amounts or elects to end participation. Commuter Tax\$ave benefits are provided by Transit Center, Inc., a public nonprofit corporation that administers the program under a contract with the State of New Jersey. An eligible employee enrolls by contacting Transit Center directly. Enrollment can be done through an Integrated Voice Response Unit by calling 1-888-618-2435, or over the Internet at: www.mycommutertaxsave.com

Education Benefits

Tuition Reimbursement Program (AFT only)

The Tuition Reimbursement Program continues the College's tradition of encouraging and supporting the educational development of its employees. Employees enrolled in a terminal degree or certification program directly related to their work duties at an accredited college or university other than TCNJ may be eligible for tuition reimbursement. Courses unrelated to your area of employment are not eligible for reimbursement, unless they are a requirement of the terminal degree, or certification program related to your area of employment. Reimbursement is given only for courses taken at accredited colleges or universities other than The College of New Jersey.

Dependent Tuition Waiver Program

The Dependent Tuition Waiver Program (DTWP) is available to dependent children of full and part time AFT, CWA, Confidential Employees, and non-unit staff at The College of New Jersey. The DTWP provides full or partial tuition remission to eligible children during their matriculated undergraduate enrollment at The College of New Jersey.

AFT Spouse/Civil Union Tuition Waiver Program

The Spouse and Civil Union Tuition Waiver Program is intended to support the College's mission of attracting, recruiting and retaining qualified employees by providing an additional incentive. The program provides partial (40%) tuition remission to the eligible spouse or civil union partner of AFT represented full and part time employees during their matriculated undergraduate enrollment at The College of New Jersey.

For more information on the Tuition Waiver and Tuition Reimbursement Programs, visit the Office of Human Resources' website at <http://www.tcnj.edu/~hr/benefits/index.html>.

NJBEST 529 College Savings Program

NJBEST is a 529 College Savings Plan created by the State of New Jersey. Participants can use NJBEST assets to pay for qualified expenses at any accredited post-secondary school in the United States and many institutions outside the U.S, but students who pursue their higher education in New Jersey can receive an extra benefit for their freshman year--a tax-free scholarship. Employees saving for college for their families may contribute to the program through a payroll deduction. More information can be obtained at the web site <http://www.njbest.com>.



The Pennsylvania 529 College Savings Program

Sponsored by the Commonwealth of Pennsylvania and administered by the Treasury Department, the Pennsylvania 529 College Savings Program offers a range of resources specifically designed to help families save for college. There are two 529 college savings plans: the Pennsylvania 529 Guaranteed Savings Plan (GSP), which is tied to the rate of college tuition inflation, and the Pennsylvania 529 Investment Plan. Like the NJ 529 program, employees may contribute to the program through an automatic payroll deduction. For more information, go to the website <http://pa529invest.s.upromise.com/index.html>.

Pension and Retirement Planning

Mandatory Retirement Programs

The College of New Jersey participates in the State of New Jersey public employee pension programs. Participation is required for all eligible employees. All permanent employees are eligible for enrollment on first day of employment. Temporary employees are eligible after one year of employment. Employees are enrolled in a retirement program according to their individual job classification.

The Alternate Benefit Program (ABP)

The Alternate Benefit Program (ABP) is a tax-sheltered, defined contribution retirement program for higher education faculty and certain administrators. The ABP provides retirement benefits, life insurance and disability coverage, which when combined with Social Security and other tax-deferred plans can provide security in retirement. Full-time and adjunct faculty, part-time instructors, visiting professors and administrative staff required to possess a 4 year college degree or its equivalent may participate in the ABP. Members annually contribute 5% of base or contractual salary matched by an 8% employer contribution to a tax-deferred investment account. This account may be established with any of the current authorized carriers: VALIC, AXA - Equitable, The Hartford, Voya Financial Services, MetLife, TIAA-CREF and Prudential. Additional voluntary federal tax-deferred contributions under Internal Revenue Code, Section 403(b), may also be made, based on the actual base salary paid less the mandatory 5% member contribution.

Defined Contribution Retirement Plan (DCRP)

Part time employees who are not eligible to enroll in the PERS or TPAF may enroll in the DCRP. Employees contribute 5.5 percent of the base salary to a tax-deferred investment account established with Prudential Financial, which jointly administers the DCRP investments with the Division of Pensions and Benefits. Member contributions are matched by a 3 percent employer contribution.

Voluntary Retirement Programs

Additional Contributions Tax-Sheltered (ACTS) Program

The Additional Contributions Tax-Sheltered (ACTS) Program allows eligible employees to obtain supplemental tax-deferred annuities with a variety of carriers through a salary reduction agreement. Participants can direct voluntary contributions among six authorized investment carriers. Each carrier provides a selection of investment choices to meet the needs and goals of retirement planning. Investing is currently available through Voya Financial Services; MetLife; AXA - Equitable; The Hartford; TIAA-CREF; and Valic.



Deferred Compensation

The New Jersey State Employees Deferred Compensation Plan (NJSEDCP) provides eligible employees an opportunity to voluntarily shelter a portion of wages from federal income taxes while saving for retirement to supplement the Social Security and pension benefits. Under the Plan, federal income tax is not due on deferred amounts or accumulated earnings until you receive a distribution (payment) from your account. Presumably, distribution is at retirement when your tax rate is expected to be lower. The NJSEDCP, governed by the guidelines of Internal Revenue Code Section 457 and the laws of the State of New Jersey, is administered by Prudential Financial for the State of New Jersey.

Discounts for Employees of TCNJ

Employees of the College of New Jersey are eligible for discounts on a variety of goods and services. In most cases, employees will be asked to provide their employee ID number or ID card to qualify.

Computer Purchases

The Apple Store for Education
HP Personal Purchase Program
Toshiba
DELL University
Epson Partner
Panasonic Tough books

Phone Services

Sprint, Nextel – Employee Value Program
Sprint: 15% off monthly rates
Nextel: 15% off monthly rates
Verizon Wireless Discount Program

Amusement Parks

Employees can purchase discounted tickets to the Six Flags Amusement Park.

Discounts on Auto Insurance

New Jersey Manufacturers Auto Insurance
High Point Auto Insurance

The College's Dining Services

Employees may purchase meal plans for the various dining services provided at the following locations:

- ❖ Eickhoff Dining Hall
- ❖ The Lion's Den at the Brower Student Center
- ❖ Fair Grounds at the Brower Student Center
- ❖ Kineti Cart at Armstrong Hall
- ❖ The Rathskellar at the Brower Student Center
- ❖ The 1855 Room at Eickhoff Hall
- ❖ Marketplace C-Store at Eickhoff Hall
- ❖ The Library Café



Rental Housing

The Trenton State College Corporation (TSCC) offers rental housing to eligible full-time faculty and staff members of The College of New Jersey. Both single-family homes and apartments are available within the housing program.

Fitness Center at Campus Town

The Fitness Center at Campus Town is one of TCNJ's exercise facilities available to students, staff, faculty, and alumni of the College. The facility houses resistance training equipment, cardiovascular machines, and free weights. The Fitness Center at Campus Town offers a wide range of classes including step, kickboxing, self-defense, yoga, and basic aerobic workouts. These classes are taught by certified fitness instructors and are offered to students, faculty, staff, and alumni. Automatic payroll deduction is available for full-time faculty and staff.

Aquatic Center

The College of New Jersey Aquatic Center opened in 1987 as one of the finest indoor aquatic facilities in the northeast. Measuring 126 feet by 67 feet, the pool is divided by a moveable bulkhead separating the diving well from the main pool. The diving well measures 67 feet by 48 feet and has 2 one-meter and 2 three-meter diving boards as well as 3 lap lanes. The main pool has 8 lap lanes that are 25 yards long. The membership forms and list of rates can be found on the Athletic & Recreation website at <http://www.tcnjathletics.com/>.



Open Enrollment

Employees who are presently enrolled in the State Health Benefits Program may change their benefits provider only during the annual open enrollment period each fall. Employees who were previously eligible for health benefits coverage, but had elected not to accept health benefits, may choose to enroll in the health benefits program at that time. Any changes in benefit coverage become effective January 1.

Making Changes through the year

The elections you make either as a new hire or during Open Enrollment will generally remain in effect throughout the calendar year. Open Enrollment usually occurs in October with changes taking effect on January 1st. You may change your benefit elections during the year only if you have a “qualifying life event” as defined by the IRS. These include:

- Your marriage, divorce or separation
- Gain or loss of legal custody of a child
- Qualified medical child support order\Birth, adoption, or placement of a child for adoption
- Death of a dependent
- You, your spouse or your dependent child becomes entitled to Medicare or Medicaid
- A dependent’s 26th or 31st birthday, change in status, or otherwise no longer qualifying as your dependent
- A change in you or your spouse’s employment status that results in a change in benefits eligibility such as start or end of employment; significant reduction in coverage or providers; loss of coverage; significant increase in cost of coverage; etc.

If you have a qualifying life event and want to make a change in your benefit plans or coverage level, you must submit your request to Human Resources within 60 days of the event.

Please visit the Human Resources area of the College of New Jersey website at www.tcnj.edu for more detailed information about our benefit offerings.

This summary is intended as an overview of the main features of the benefits available to TCNJ employees. All benefit plans are administered according to legal plan documents and insurance contracts. Although we have tried to summarize the provisions of these legal documents clearly and accurately, if any of the information presented here conflicts with the legal documents, the legal documents will govern. This summary is not a contract for employment nor intended to imply or create an employment relationship. These benefits may change at any time.