2013 Benefits Summary

Full Time Faculty 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.

Office of Human Resources
Administrative Services Building, room 101
February 2013
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 with a contract state date of 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://hr.pages.tcnj.edu/benefits/ 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
  - Dental Insurance Coverage
  - Vision Care Reimbursement Program
  - COBRA

- **Paid Leave Benefits**
  - Paid Sick Leave
  - Paid Holidays
  - Family Leave Program
  - Donated Leave Program
  - Voluntary Furlough Program
  - Sabbatical Leave With Pay

- **Insurance benefits**
  - Workers Compensation
  - Family Leave Insurance Benefits
  - Temporary Disability Insurance
  - Long Term Disability Insurance
  - Long Term Care Insurance
  - Life Insurance for Active Employees
❖ Payroll and Tax Benefits
  ● Direct Deposit
  ● Credit Unions
  ● Flexible Spending Accounts (Tax Deferred Savings and Reimbursement Accounts)
  ● Pretax Medical/Dental Payroll Deductions
  ● Dependent Care Spending Account
  ● Un-reimbursed Medical Spending Account
  ● Transportation/Commuter Tax Saver

❖ Education Benefits
  ● Tuition Reimbursement Program
  ● Tuition Waiver Program
  ● Dependent Tuition Waiver Program
  ● AFT Spouse/Civil Union Partner 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
  ● PERS- Public Employees Retirement System
  ● ABP – Alternate Benefit Program
  ● Deferred Compensation Plan
  ● Voluntary Tax-Deferred Annuity
  ● Supplemental Annuity Collective Trust

❖ 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 Benefits
Comprehensive and preventive health care coverage is important in protecting you and your family from the financial risks of unexpected illness or injury. A little prevention usually goes a long way – especially in health care. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost.

Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through the College of New Jersey.

Medical Insurance Coverage – All Full Time Employees

Effective January 1, 2013, 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 six (6) Preferred Provider Organizations (PPOs) or one of the six (6) Health Maintenance Organizations (HMOs) 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/shbp.htm.

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 three (3) plan types: NJ Direct 15, NJ Direct 1525, NJ Direct 2030 or Aetna Freedom 15, Aetna Freedom 1525 and Aetna Freedom 2030. 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, Aetna Value HD4000 and Aetna Value HD1500 are high deductible plans that offer lower premium options.

Health Maintenance Organizations (HMO)
The two HMO providers available to full time employees are Aetna HMO and Horizon HMO. These two providers offer six (6) plan options. The plans available include Aetna HMO, Aetna HMO 1525, Aetna HMO 2030, Horizon HMO, Horizon HMO1525 or Horizon HMO 2030. 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.

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.
Dental Insurance Coverage
Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the College of New Jersey’s Dental Benefit Plan. The State Employee Group Dental Program is available to full-time State employees and their eligible dependents.

The College offers two types of dental plans, a Dental Expense Plan and a Dental Plan Organization (DPO) that are described below.

Dental Expense Plan
The Dental Expense Plan is a traditional indemnity-type plan administered by Aetna Dental. The plan allows employees to choose any licensed dentist for dental care. Some services are subject to a deductible and some services are eligible only up to a limited amount. The annual plan deductible is $50 per person; $150 per family. The deductible does not apply to diagnostic, preventive, and orthodontic services. After the annual deductible is satisfied, reimbursement is a percentage of the reasonable and customary charges for services that are covered under the plan.

Dental Plan Organizations
The Dental Plan Organizations (DPOs) are companies that contract with a network of providers for dental services. You must use providers participating with the DPO you select to receive coverage. There are several DPOs to choose from in the State Group Dental Program including the following:
- Aetna DMO
- Atlantic Southern Dental (Benecare)
- Cigna Dental Health
- Community Dental Associates
- Horizon Dental Choice
- International Health Care

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### 10-Month Employees for 22 Pay Periods

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### Vision Care Benefits
Regular eye examinations can not only determine your need for corrective eyewear, but may also detect general health problems at their earliest stages. Protection of the eyes should be a concern for everyone. Eye exams are covered under all medical insurance plans offered by The College. Employees may have their eyes examined once a calendar year for the $15.00 co-pay. In addition, all full-time employees and their dependents are entitled to reimbursement under the vision care plan of one payment for glasses up to $40 for regular lenses and $45 for bifocals or contacts and one payment of $35 for an eye examination during the period July 1, 2011 to June 30, 2013.

### 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 $584 for a maximum of 6 weeks (2013 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 $584 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 Faculty Employees – 15.0 Sick days per year
10 Month Faculty Employees – 12.5 Sick days per year

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

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

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.
**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.

**Sabbatical Leave with Pay**
The sabbatical leave is an investment for the purpose of aiding the qualified recipient to become more productive and useful to The College as a teacher and a scholar. Sabbatical leave with pay may be granted in accordance with the terms and conditions outlined in the current AFT union contract. During sabbatical leave, the College will continue to provide insurance benefits as if the employee were performing his or her regular duties.

**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.

**Long Term Care Insurance**
Enrollment in the Long Term Care Insurance Plan is available to individuals and their eligible family members who are employed by The College. The Prudential Insurance Company of America administers the Plan. The Plan pays a daily benefit amount toward the cost of care in the home and community-home health care, adult day care, informal care, and care that is provided in licensed facilities such as assisted living and nursing homes. There are several choices of the daily facility benefit amount payable – ranging from $100 to $250 per day, and a choice of 50% or 75% of the daily benefit amount that will be provided for home and community-based care. The Plan also provides care management services, resource and referral services, and respite care which offers relief to the friend or family member who is caring for you. For more information call the Prudential Long Term Care Customer Service Center at (877) 582-4865.

Effective July 1, 2013, Long Term Care Insurance will no longer be available to new participants.

**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.

- Public Employees Retirement System: 3.0 times the annual base salary.
- Alternate Benefit Programs: 3.5 times the annual base salary.
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.

TAX$AVE – Tax Savings Program and Flexible Spending Accounts

TaxSave is a benefit program available under Section 125 of the Federal Internal Revenue Code that allows eligible employees to set aside before-tax dollars to pay for certain medical, dental, and dependent care expenses, thereby avoiding federal taxes and saving money. Employees who are eligible to participate in the State Health Benefits Program are eligible for these programs. TaxSave consists of three separate component plans, and an eligible employee may elect to participate in any combination — all, some, or none of the plans.

- The **Premium Option Plan** (POP) allows an employee to pay any medical and/or dental payroll contributions or premiums connected with the State Health Benefits Plan with before-tax dollars. Participation in the program is automatic upon employment with the College. Employees may opt out of the plan by completing the appropriate paperwork.

- The **Unreimbursed Medical Flexible Spending Account** allows an employee to set aside pre-tax dollars for anticipated, qualified medical and dental expenses not paid by any group benefits plan under which the employee and dependents are covered. Items that are reimbursed under this plan are subject to IRS guidelines, but include services such as office visit charges, co-pays, and some over the counter qualified medications. An employee may select a specific dollar amount to contribute to the FSA for the employee, spouse and dependent children. Enrollment is required each calendar year. An employee may contribute up to $2500 annually, but IRS regulations require that money that remains unused at the end of the calendar year is forfeited. Therefore, careful estimation of expenses is encouraged before selecting this benefit option.

- The **Dependent Care Flexible Spending Account** allows an employee to set aside pre-tax dollars to pay for anticipated expenses related to dependent care required to permit the employee and/or their spouse to work. Eligible dependents include an employee’s children below age 13, the employee’s non-working spouse if physically or mentally incapable of self-care, and any other person considered a dependent for tax purposes who is incapable of self-care and who normally spends at least eight hours each day in the employee’s home. The types of services eligible for reimbursement are subject to IRS guidelines, but generally include a qualified day care center, nursery school, or summer day camp (but not overnight camping), a baby-sitter if needed to allow the employee to work, a housekeeper whose duties include day care, and someone who cares for an elderly or incapacitated dependent. The plan allows you to set aside up to $5,000 of your salary before-taxes each calendar year to pay for qualified dependent care expenses incurred in that calendar year. You then file claims for reimbursement of eligible expenses. Note that when you file your
Dependent Care FSA claim, you cannot be fully reimbursed until your deductions to date from your pay are at least equal to the amount of your claim. As with the medical FSA, reenrollment is required each calendar year. Careful estimation of expenses is encouraged before selecting this benefit option since IRS regulations require that money remaining at the end of the calendar year be forfeited.

Wageworks administers these plans for the College. Additional information can be obtained at their website [https://www.wageworks.com/home.aspx](https://www.wageworks.com/home.aspx) or the SHBP website at [www.state.nj.us/treasury/pensions/taxsave.shtml](http://www.state.nj.us/treasury/pensions/taxsave.shtml)

**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 2013 for qualified mass transit expenses and/or $245 per month in 2013 for qualified parking expenses. The Commuter Tax$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](http://www.mycommutertaxsave.com)

**Education Benefits**

**Tuition Reimbursement Program**
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.

**Tuition Waiver Program**
The College's Tuition Waiver Program provides waivers for all full-time employees who enroll in courses at The College of New Jersey. Waivers shall apply to tuition and student fees only. Employees pursuing undergraduate degrees must matriculate prior to completing 30 credits. Employees seeking graduate degrees must matriculate prior to completing 10 graduate credits.

**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](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](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](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.

**Public Employees Retirement System (PERS)**
This defined benefit program is open to permanent, classified, full time employees. Employees are required to contribute 6.64% of their gross bi-weekly salary. Employees are vested after 10 years. Upon retirement, pension benefits are calculated based upon age, years of service, salary information and pension option selected.

**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: AIG-VALIC, AXA Financial (Equitable), The Hartford, ING Life Insurance and Annuity Co., Met Life (Travelers/CitiStreet), TIAA-CREF and Prudential Retirement. 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.
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 ING Financial Services Inc.; MetLife; AXA - Equitable; The Hartford Life Insurance Company; TIAA-CREF; and AIG 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.

Supplemental Annuity Collective Trust of New Jersey (SACT)
The Supplemental Annuity Collective Trust of New Jersey is a voluntary investment program that provides retirement income separate from, and in addition to, your basic pension plan. Employee contributions are invested conservatively in the stock market. To be eligible to participate, employees must be actively contributing to PERS, TPAF, or PFRS. To get more information on the SACT, contact the Division of Pensions and Benefits at (609) 777-0887.

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.

Physical Enhancement Center
The Physical Enhancement Center 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. Automatic payroll deduction is available for full-time faculty and staff.

Travers & Wolfe Fitness Center
The Travers & Wolfe Fitness Center (TWFC), in conjunction with the Physical Enhancement Center, 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.

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 during 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.