

# THE COLLEGE OF NEW JERSEY BENEFITS OVERVIEW

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FACULTY

**The Office of Human Resources**

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## The College of New Jersey Mission Statement

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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

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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
- 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 is proud to offer a comprehensive benefits package to eligible employees. Employees at The College of New Jersey enjoy the following benefits:

### Mandatory and Voluntary Retirement Plan Benefits

- Alternate Benefit Program (ABP)
- Public Employees Retirement System (PERS)
- Deferred Compensation Plan
- Additional Contributions Tax-Sheltered (ACTS)
- Supplemental Annuity Collective Trust
- Life Insurance

### Health Insurance and Wellness Programs

- Medical Insurance Coverage
- Prescription Drug Coverage
- Dental Insurance Coverage
- NJ Well

### Paid Time Off

- Paid Sick Leave
- Paid Holidays

### Leave Program Benefits

- Workers Compensation Insurance
- Family Leave Insurance
- Temporary Disability Insurance
- Long Term Disability Insurance

### Payroll and Tax Benefits

- Flexible Spending Accounts
- Pre-tax Medical/Dental Payroll
- After-tax Medical/Dental Payroll
- Transportation/Commuter Tax

## Employee Discounts, Memberships, Privileges, Amenities

- Discounts on Computer Purchases
- Phones Services, Auto Insurance
- Fitness/Aquatic Center Memberships
- Library Privileges
- Dining Facilities
- Bookstore
- Free Parking
- Smoke Free Buildings

## Retirement Plans

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### Mandatory Retirement Program

The College of New Jersey participates in the State of New Jersey public employee pension programs. Participation is required for all eligible employees. Eligibility requirements:

- Permanent employees are eligible for enrollment on the first day of employment
- Temporary employees are eligible after one year of continuous employment

### The Alternate Benefit Program (ABP)

Membership in the Alternate Benefit Program (ABP) is generally required as a condition of employment. The ABP is a tax-sheltered, defined contribution retirement program for 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 post retirement.

An employee whose position requires a four year college degree will be enrolled in the ABP. Members annually contribute 5% of base salary, and The College of New Jersey contributes 8% of base annual salary on the employee's behalf to a tax-deferred investment account(s). For more information about the ABP you may click here: [ABP Plan Details](#)

### Long Term Disability Insurance

Long term disability insurance is available, if approved by the state of New Jersey, as a result of a disability that extends beyond six months. The waiting period for eligibility under the long term disability insurance plan is one year of continuous employment. The long term disability benefit is 60% of pre-disability base monthly earnings.

### The Public Employees Retirement System (PERS)

Membership in the Public Employees Retirement System (PERS) is required as a condition of employment for certain employees who are currently enrolled. (*Newly hired faculty employees are required to enroll in ABP*). The PERS is a defined benefit plan with an employee contribution

component. The PERS provides retirement benefits and life insurance which, when combined with Social Security and other tax-deferred plans, may provide financial security after you retirement. For more information on the PERS, you may view the Summary Plan Description here: [PERS Member Guidebook](#)

## 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 from a variety of carriers through a salary reduction agreement. Participants may direct voluntary contributions among six authorized investment carriers.

### 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 Social Security and pension benefits. Under the Plan, federal income tax is not due on deferred amounts or accumulated earnings until the participant receives a distribution (payment) from the account. You may find more information on the deferred compensation program here: [NJSEDCP Program](#)

### Supplemental Annuity Collective Trust of New Jersey (SACT) – PERS Participants Only

The Supplemental Annuity Collective Trust of New Jersey is a voluntary investment program that provides retirement income separate from, and in addition to, the basic pension plan. Employee contributions are invested in the stock market. You may find more information about the SACT here: [SACT Program](#)

## ABP and PERS Life Insurance Benefits

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The College offers employer paid life insurance as an aspect of the retirement plan. Your beneficiaries will receive a lump sum payment if you die while employed by the College.

- Public Employees Retirement System “PERS” participants are eligible for up to 3 times the annual base salary
- Alternate Benefit Programs “ABP” participants are eligible for 3.5 times the annual base salary

To be eligible for life insurance evidence of insurability is required for any new employee age 60 or older

## Medical Insurance Benefits

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To view details regarding eligibility, plan choices and costs click here: [NJ State Health Benefits Program](#)

### Eligibility

Full time ten-month employees hired with a start date of September 1<sup>st</sup> are eligible for insurance effective the first day of employment.

Full time twelve- month employees are eligible for insurance effective the first day following 60 days of employment.

Part time employees enrolled in the New Jersey State pension program are eligible to purchase health and prescription insurance.

### Cost

The cost associated with each plan is determined by the employee's annual salary, the plan selected and the level of coverage (single, employee and child, employee and spouse/partner or family).

## Dental Insurance Benefits

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### Eligibility

Full time ten-month employees hired with a start date of September 1<sup>st</sup> are eligible for insurance effective the first day of employment.

Full time twelve- month employees are eligible for insurance effective the first day following 60 days of employment.

### Cost

The cost associated with each plan is determined by the plan selected and the level of coverage (i.e., family, single, etc.). The cost is a flat rate.

## Prescription Drug Benefits

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Our prescription plan carrier for the State of New Jersey is OptumRx. Full time and part time employees have access to prescription drug coverage. The coverage costs are determined by the medical plan selected.

## NJ Well

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NJWELL is a wellness and reward program offered to employees and their medical insurance covered spouses or partners. The NJ Well serves to cultivate healthy lifestyle choices for active employees to lower health risk factors, improve well-being, and ensure that New Jersey's employees are healthy and productive for years to come. For more information click here: [NJ Well](#)

## Flexible Spending Accounts (FSA)

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To participate, an employee elects a dollar amount to contribute to the FSA. Enrollment is required each calendar year.

The *Health Care 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. 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.

The *Dependent Care Flexible Spending Account* allows an employee to set aside pre-tax dollars to pay for anticipated expenses related to dependent care. 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. You may find information on flexible spending accounts here: [Flexible Spending Accounts](#)

## Transportation/Commuter Tax Save

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The New Jersey State Employees Commuter Tax Savings Program enables eligible employees to set aside before-tax dollars to pay for *mass transit and commuter parking expenses*, thereby avoiding federal taxes and saving money.

Eligible employees may enroll by contacting Transit Center directly. Once an employee has enrolled, the enrollment remains in force for all subsequent months until the employee makes a change to the deduction amount, or elects to end participation. Commuter TaxSave benefits are provided by Transit Center, Inc. You may find more information about the program here: [Commuter TaxSave Program](#)

## Employee Assistance Program (EAP)

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Penn Medicine Princeton HealthCare System is the Employee Assistance Program (EAP) provider for The College of New Jersey. Penn Medicine Princeton HealthCare System provides counseling for life challenges that may affect your job performance, health, or personal well-being. The services are free and strictly confidential and are available to each employee and their adult household members. To access services, call the EAP directly at 1 (800)527-0035. Your call and all appointments are made directly with the EAP, and do not go through The College of New Jersey.

Employees may contact the EAP for the following:

- Struggles with or concern for a family member struggling with an addiction
- Depression or anxiety
- Marital tension
- Stress from work or family
- Requests for a legal or financial consultation

The EAP made available at no cost to you as a benefit of working at The College of New Jersey. You are entitled to up to three (3) counseling sessions for each life challenge. Adult household members are also eligible for EAP services. After three counseling sessions, you will be referred to an appropriate counselor that is covered under your insurance plan.

Also available at no cost are a 30-minute legal and/or financial consultation with an attorney or financial professional, respectively. Employees may obtain consultations for any legal issue, with the exception of those involving employer-related and tax-related issues.

Appointments are available in Princeton and throughout New Jersey and Eastern Pennsylvania. The EAP will work with you to provide barrier-free access to services that are convenient to either your home or work location.

For more information please visit the website [Penn Medicine Princeton Health EAP](#)

## Sick Leave

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Faculty members are eligible for 12.5 days per year, accrued at the rate of 1.25 days per month. Sick leave is prorated the first year of employment.

Sick leave may be used for illness, 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, or in instances of death in the employee's immediate family.

## Education Benefits

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The College offers employees the opportunity to advance their own education and the education of their eligible dependents through its tuition remission and tuition waiver programs. Please refer to the links here: [Educational Assistance](#) for additional information on these programs and the eligibility requirements.

### 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 the certification program is related to your employment function.

### Tuition Waiver Program

The College's Tuition Waiver Program provides waivers for employees who enroll in courses at The College of New Jersey. The waiting period for participation in the tuition waiver program is six months of full time employment. Waivers shall apply to tuition and student fees only. Employees pursuing an undergraduate degree must matriculate prior to completing 30 credits. Employees seeking graduate degrees must matriculate prior to completing ten 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 after three years of employment. 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.

## College Savings Programs

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### 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 [New Jersey's 529 College Savings Plan](#)

### 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 - Pennsylvania 529 Guaranteed Savings Plan (GSP), which is tied to the rate of college tuition inflation, and the Pennsylvania 529 Investment Plan. Employees may contribute to the program through an automatic payroll deduction. For more information, go to the website: [PA529 College Savings Program](#)

## Employee Discounts

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Employees enjoy 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. For more information on employee discounts, click here: [State Employee Discount Program](#)

## Dining Services and Options

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Employees may purchase meal plans for various dining services; [My Meal Plan](#)  
Local Dining Options: [Restaurants](#)

## Rental Housing

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

## Fitness Center at Campus Town

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The Fitness Center at Campus Town is one of TCNJ's exercise facilities available to students, staff, faculty, and alumni of the College and 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, [Fitness](#)

## Aquatic Center

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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 [TCNJ Athletics](#)

## Payroll

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Payroll Schedule and Direct Deposit Information, click on this link [Payroll](#)

*This summary is intended as an overview of the features of 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. The College of New Jersey program of benefits changes from time-to-time.*