

Welcome to

BENEFITS ORIENTATION!



THE COLLEGE OF NEW JERSEY
OFFICE OF HUMAN RESOURCES

How to Contact the Benefits Team

The best way to ask a question and get your answer fast is to either call our front desk or submit a ticket through the TDX Ticketing system. Your ticket will be routed to the appropriate individual, and you should receive an answer to your question within 24-48 hours, less if it is an easy question.

Submit a TDX Ticket	<u>Human Resources Ticketing System</u>
Telephone Number	609-771-2282
Fax Number	609-637-5191
HR Website	<u>https://hr.tcnj.edu</u>

The Division of Pensions and Benefits is also a resource.

State Website	<u>http://www.state.nj.us/treasury/pensions</u>
Telephone Number	609-292-7524

PART 1 - BENEFITS

- NJ State Health Benefits Program
- Tax\$aving Programs
- Benefits Processing Procedures



Benefits Eligibility

To qualify for benefits, you must be a full-time employee and work at least 30 hours

Eligible Dependents:

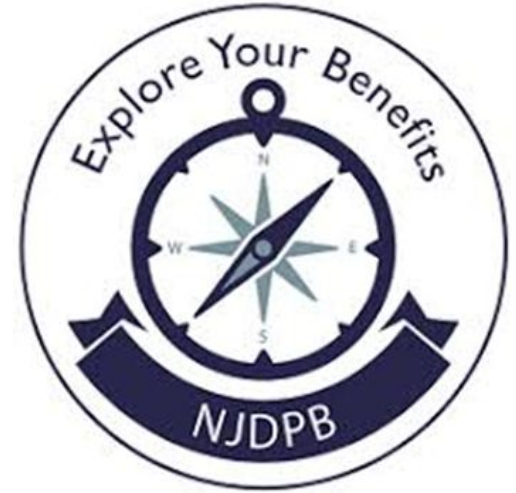
- Your legal spouse
- Your same sex domestic or Civil Union partner
- Children up to age 26
 - *Coverage ends on December 31st of the year the child turns 26.*
- Certain older children



Medical Plan Options

- Preferred Provider Organizations (PPOs)
- Health Maintenance Organizations (HMOs)
- Tiered Network Plans (TNs)
- High Deductible Health Plans (HDs)

Participation in the plan requires payroll deductions. All plans include prescription drug coverage.



Horizon Blue Cross Blue Shield of NJ	Aetna
https://www.horizonblue.com/shbp	https://www.aetnastatenj.com

Health Member Guidebooks:

<https://www.state.nj.us/treasury/pensions/member-guidebooks.shtml>

Preferred Provider Organizations (PPOs)

- In Network – Copayment and coinsurance for preferred providers
- Out Of Network – Deductible and coinsurance for non-preferred providers
- **No Referrals Required**
- Current Plans Available:
Horizon NJ Direct Aetna Freedom



Health Maintenance Organization (HMO)

- Each HMO has a unique network of physicians and facilities
 - A Primary Care Physician (PCP) coordinates your health care
 - No coinsurance or claim forms to file
 - **Referrals required**
 - Office copayments
-
- Current Plans Available:
Horizon HMO Aetna HMO



Tiered Network Plans (TNs)

- Each provider has a unique network of physicians and facilities
- Coverage only managed care network
- Lower cost sharing when using Tier 1 In-Network providers when compared to Tier 2 In-Network providers
- Office copayments
- **No Deductible for Tier 1 provider services.**
Deductible required only for Tier 2 provider services
- Current Plans Available:
Horizon Omnia Aetna Liberty



High Deductible Health Plans (HDs)



- Employee must pay all costs up to the deductible amount before plan pays for covered services
- Coinsurance applies after the deductible for both in-network preferred providers and out-of-network non-preferred providers.
- Prescription is integrated with the plan and is subject to deductible & coinsurance
- Current Plans Available:

Horizon NJ Direct HD 1500	Aetna Low
Horizon NJ Direct HD 4000	Aetna High

A Health Savings Account (HSA) is available with the HD plan and can be used to cover qualified medical expenses.

- No Minimum Contribution Req.
- Unused HSA \$\$ roll over
- You own the HSA and keep it even if you change jobs

2025 LIMITS

- \$4,300 max for employees
- \$8,550 max for family
- *\$1,000 Catch-up for 55+*

Prescription Plans



The State's prescription plan is currently administered by OptumRx.

- Prescription copayments are determined by
 - (a) The health plan you select
 - (b) The coverage level for your health plan

For detailed information regarding coverage:

Website: [OptumRx.com](https://www.optumrx.com)

Customer Service – 1-844-368-8740



Drug Pricing Tool

See how your costs and coverage may change.



Find a network pharmacy

Locate in network pharmacies near you.



Prescription drug list

Search your plan's formulary or prescription drug list to find covered products and additional details.

Determining Your Insurance Costs

Employees should use the calculator provided by the state to see their estimated State Health Benefit Program costs. This calculator can be found at:

Horizon Plans: [Horizon Plan Calculator](#)

Aetna Plans: [Aetna Plan Calculator](#)

Employee Type *

State Union Negotiated

Coverage Type *

Family

Prescription Plans *

SHBP Employee Prescription E

Annual Base Pay *

\$

.00

Date of Hire *

Select



COMPARE ANNUAL CONTRIBUTION AMOUNTS

Dental Plan Options

- Dental Expense Plan (Dental PPO)
 - Dental Plan Organizations (DPOs)
-
- ❑ Contributions are withheld from the first paycheck AFTER the effective date of coverage
 - ❑ MUST remain in dental plan a minimum of 12 months – **IMPORTANT!**

- Dental Member Guidebook
- Employee Dental Rates (Monthly)

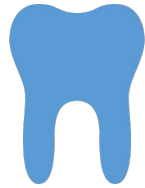


Dental Expense Plan

- Dental Expense Plan (DEP or Dental PPO)
- In and Out Of Network Benefit
- \$50 Individual In-Network deductible
\$75 Individual Out-Of-Network deductible
- \$100 Family In-Network deductible
\$150 Family Out-Of-Network deductible
- \$3,000 per person annual benefit (maximum)
- **Available Provider(s) Aetna & Horizon**



Dental Plan Organizations



Dental Plan Organizations (DPOs)



No Claim Forms Needed



MUST use In-Network dentists



Diagnostic, preventative, certain restorative and certain surgical procedures are covered 100%



Other services require copayments



Confirm participation of dentist/facility with your selected network

Dental Plan Providers



Dental Expense Plan (DEP/PPO)

Contact Information

**Aetna Dental Expense
Group# 812311**

www.aetnastatenj.com
1-877-782-8365

**Horizon Dental Expense
Group# 90001-00**

www.horizonblue.com
1-800-433-6825

Dental Plan Organization (DPO/DMO)

Contact Information

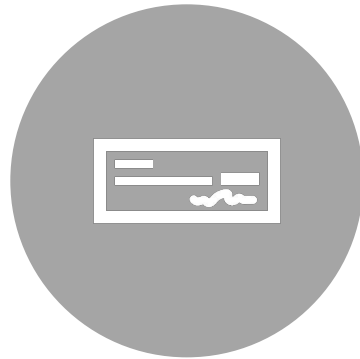
**Aetna Dental Plan Organization
DPO# 319 Group# 812311**

www.aetnastatenj.com
1-877-782-8365

Tax\$ave Programs



UNDER SECTION 125 OF THE FEDERAL INTERNAL REVENUE CODE, HEALTH, PRESCRIPTION DRUG, AND DENTAL INSURANCE PREMIUMS ARE DEDUCTED FROM YOUR PAYCHECK **BEFORE** TAX DEDUCTIONS OCCUR.



THIS OPTION IS AUTOMATIC UNLESS YOU SIGN A WAIVER WITHIN 15 DAYS OF YOUR HIRE DATE.



Medical & Dependent Flexible Spending Accounts

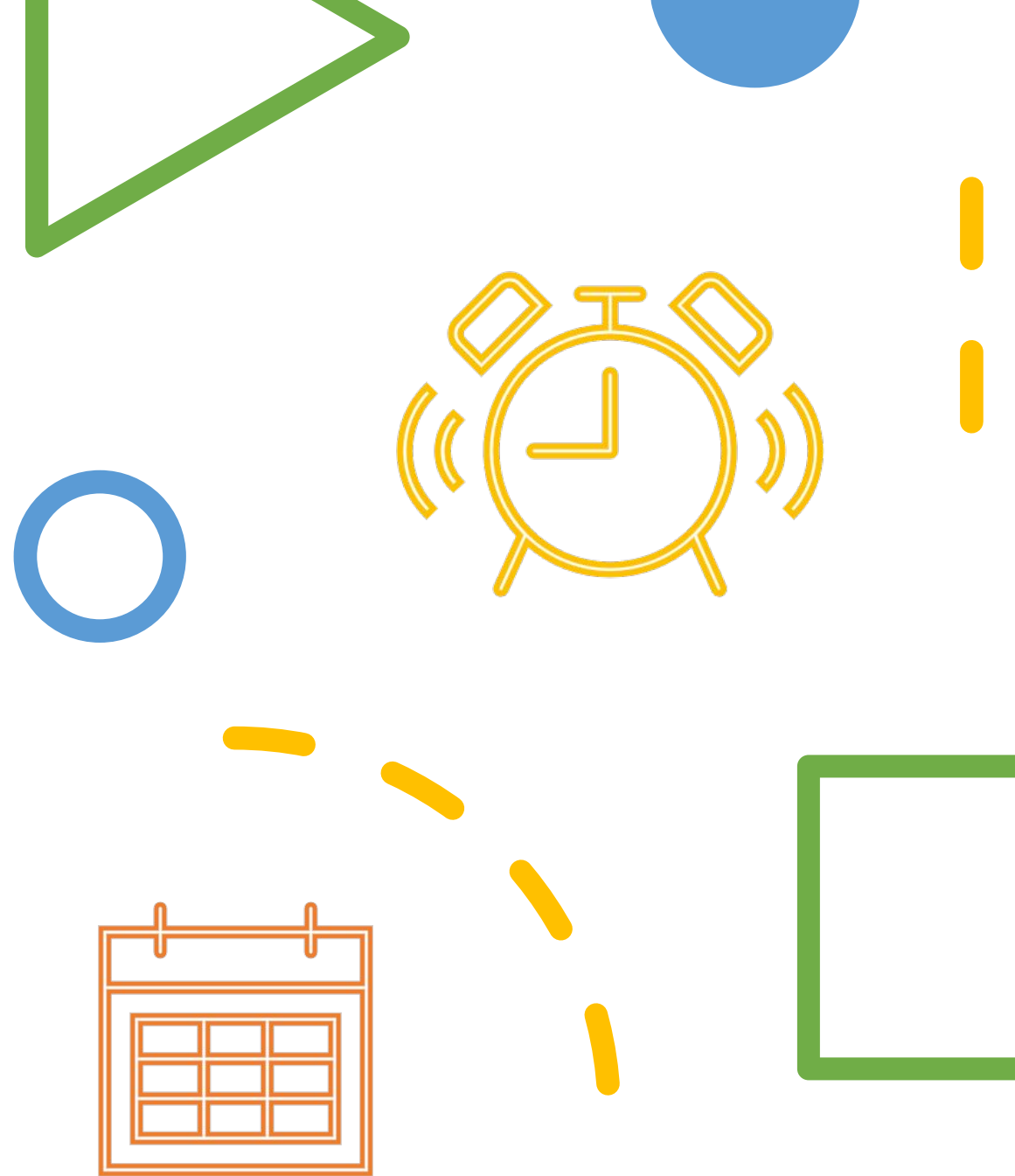
- Voluntary program administered by Horizon MyWay
- Set aside pre-tax dollars to pay for certain medical, dental, and dependent care expenses
- Enrollment must be completed within **30 days** of hire by visiting: Horizonmyway
- For enrollment issues, please contact Horizon at **(888) 215-0025**.
- After hire, enrollment must be completed **ANNUALLY** during Open Enrollment in October
- Unused benefits (after the deadline of March 15th) will be forfeited. **Funds do not roll-over. USE it or LOSE it.**
- Medical Flexible Spending Account – Maximum election is **\$2,500** per year
- Dependent Care Spending Account – Maximum election is **\$5,000** per year



Changing Your Benefits

You Can Update Your Benefits in Two Situations:

- ❑ **Open Enrollment**– During Open Enrollment (October 1st – October 31st) you can adjust your benefit plans and coverage options.
- ❑ **Life Events** – You have **60 days** to make the adjustment to your benefits. Life Events include:
 - Marriage/Divorce
 - Birth/Adoption of a child
 - Loss of coverage
 - Death

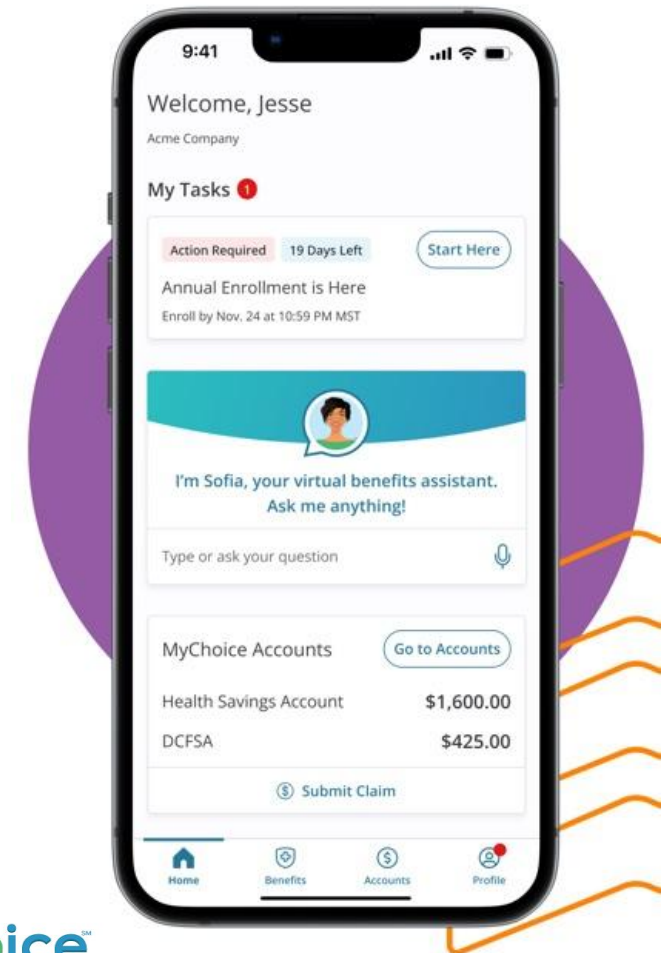


How to Enroll in Benefits

- ❑ Must enroll in SHBP within 60 days via BenefitSolver
- ❑ Create your account
 - Click 'Register'
 - Enter your SSN and Date of Birth
 - Enter the Company Key: **SHBP/SEHBP**
 - Click Continue
- ❑ Required Documents for Dependent Enrollment:
 - Marriage Certificate
 - Proof of Co-habitation
 - Children's Birth Certificates



Access and manage your
benefits on the go.



MyChoice
MOBILE APP

ANY

QUESTIONS?



PART 2 – RETIREMENT PLANNING

- PERS/PFRS Retirement Plans
- ABP Retirement Plans
- Voluntary Investment Plans





Public Employees Retirement System (PERS)

Eligibility is based on regular full or part time employment in approved job titles working 35 hours or more per week or less in certain circumstances.

Plan Overview:

- Defined Contribution Retirement Plan
- Employee contributions of **7.5% (pre-tax)**
- Contributions are tax deferred
- Vesting period: 10 years

Once your enrollment is complete, you will want to register for **Members Benefit Online System (MBOS)** to access all your enrollment information.

Police & Fire Retirement System (PFRS)

Eligibility is based on regular full or part time employment in approved job titles working 35 hours or more per week.

Plan Overview:

- Defined Contribution Retirement Plan
- Employee contributions of **10% (pre-tax)**
- Contributions are tax deferred
- Vesting period: 10 years

Once your enrollment is complete, you will want to register for **Members Benefit Online System (MBOS)** to access all your enrollment information.

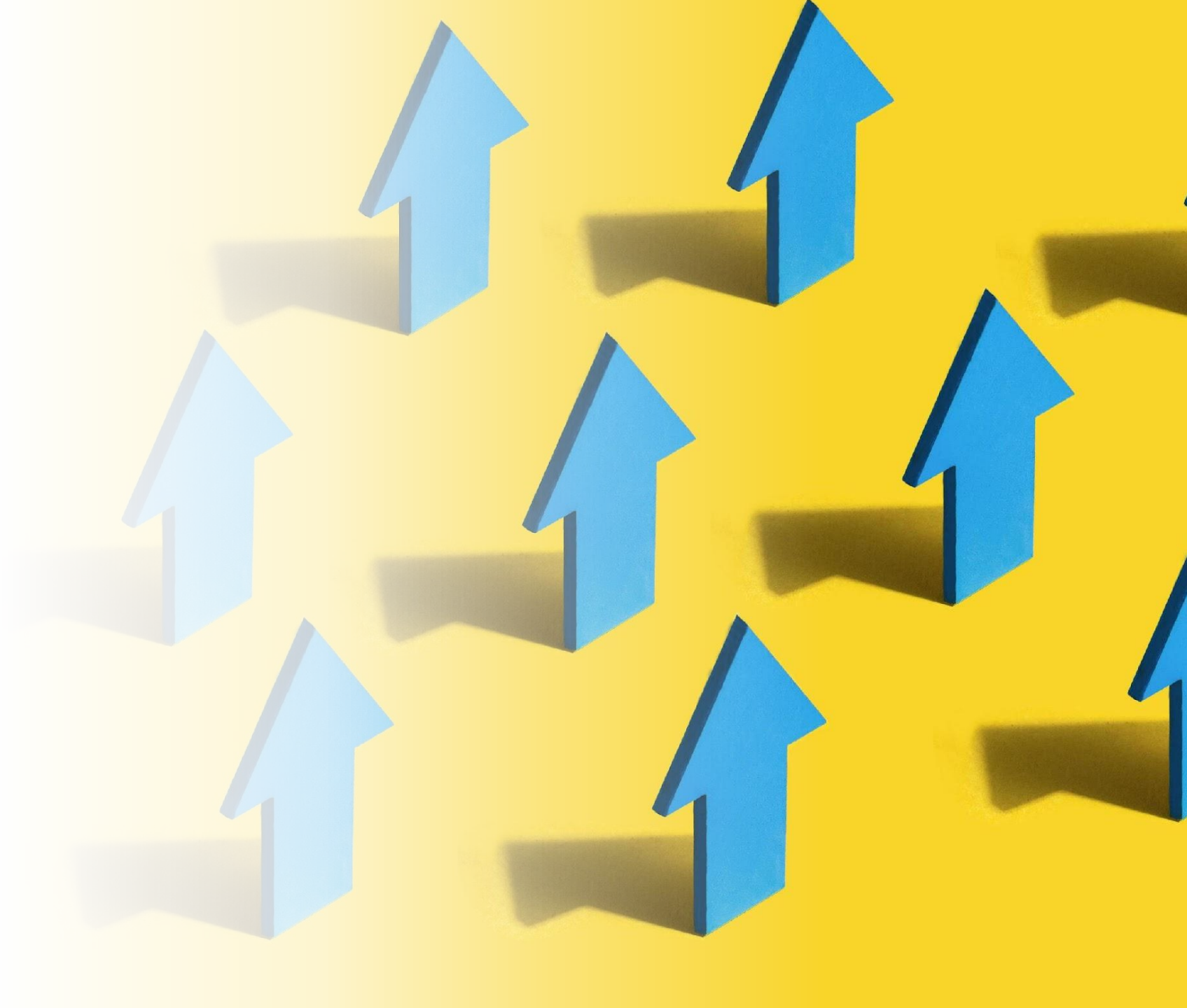


Alternate Benefit Program (ABP)

Eligibility is based on regular full or part time employment in approved job titles working 35 hours or more per week or less in certain circumstances.

•**Plan Overview:**

- Defined Benefit Retirement Plan
- Employee contribution of **5%** (pre-tax)
- Employer contribution of **8%**
- Contributions are tax deferred
- Vesting period: 1 year





Alternate Benefit Program (ABP)





Group Life Insurance

- Group life is underwritten by Prudential
- Non-contributory portion: 1 ½ times annual base salary
- Contributory portion: 1 ½ times annual base salary
 - Employee contribution rate is .0050 of annual salary
 - May cancel contributory portion after 1 year (irrevocable decision)
- Employee must add beneficiary information online through the **Member Benefits Online System (MBOS)**. Instructions are provided.
- **ABP Life Insurance is 3 ½ times annual base salary.**

Voluntary Retirement Savings Plans

In addition to your mandatory retirement savings plan, here at TCNJ, we offer two additional ways to save money for retirement:

- **403(b) Voluntary Savings Program**
- **457 Savings Program (Empower)**

Savings IRC Limits (2025)

- Under Age 50 - \$23,500
- Age 50+ - \$31,000





PART 3 – ADDITIONAL BENEFITS

- Paid Time Off
- Holidays/Energy Days
- Tuition Reimbursement/Remission
- NJ BEST 529 College Savings Plan
- Employee Assistance Program
- State Employee Discount Program
- NJ Well

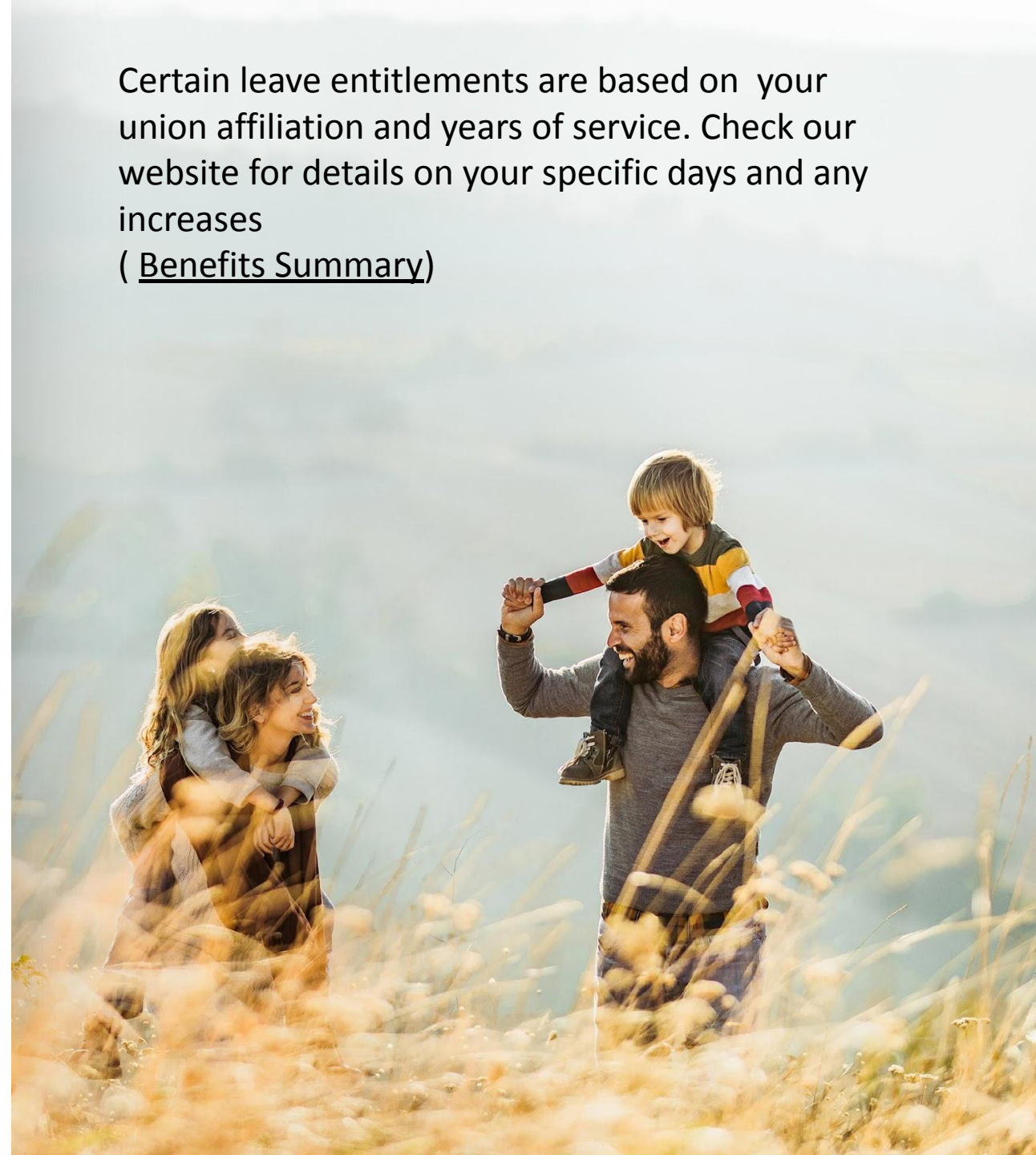


Vacation and Sick Days

Employee Group	Vacation	Sick	Admin Leave
CWA, IFTPE, PBA - 12 Month Employees	12	12	Up to 3 (accrued at 0.5/month)
CWA, IFTPE, PBA - 10 Month Employees	10	12	Up to 3 (accrued at 0.5/month)
Grant, AFT Admin - 12 Month	22	15	-
Non-Unit- 12 Month	25	15	-
Grant, AFT Admin - 10 Month	18.5	12.5	-
Non-Unit - 10 Month Employees	21	12.5	

Only 1 year of vacation balances can be carried over each calendar year. Starting January 1, your full leave balance will be ready for you to use. Just a friendly reminder: use only the time you earn or plan to be here long-term to avoid any unexpected charges!

Certain leave entitlements are based on your union affiliation and years of service. Check our website for details on your specific days and any increases
([Benefits Summary](#))



Classes are recessed and all TCNJ offices are closed on the following holidays:

HOLIDAY	DAY OBSERVED
New Year’s Day	January 1 st
Martin Luther King Day	Third Monday of January
Memorial Day	Last Monday of May
Juneteenth	Third Friday of June
Independence Day	July 4 th
Labor Day	First Monday of September
Thanksgiving	Fourth Thursday of November
Day After Thanksgiving	The Day After Thanksgiving
Christmas Day	December 25 th

Note: If a holiday listed above falls on a weekend, the day the holiday is observed will be noted

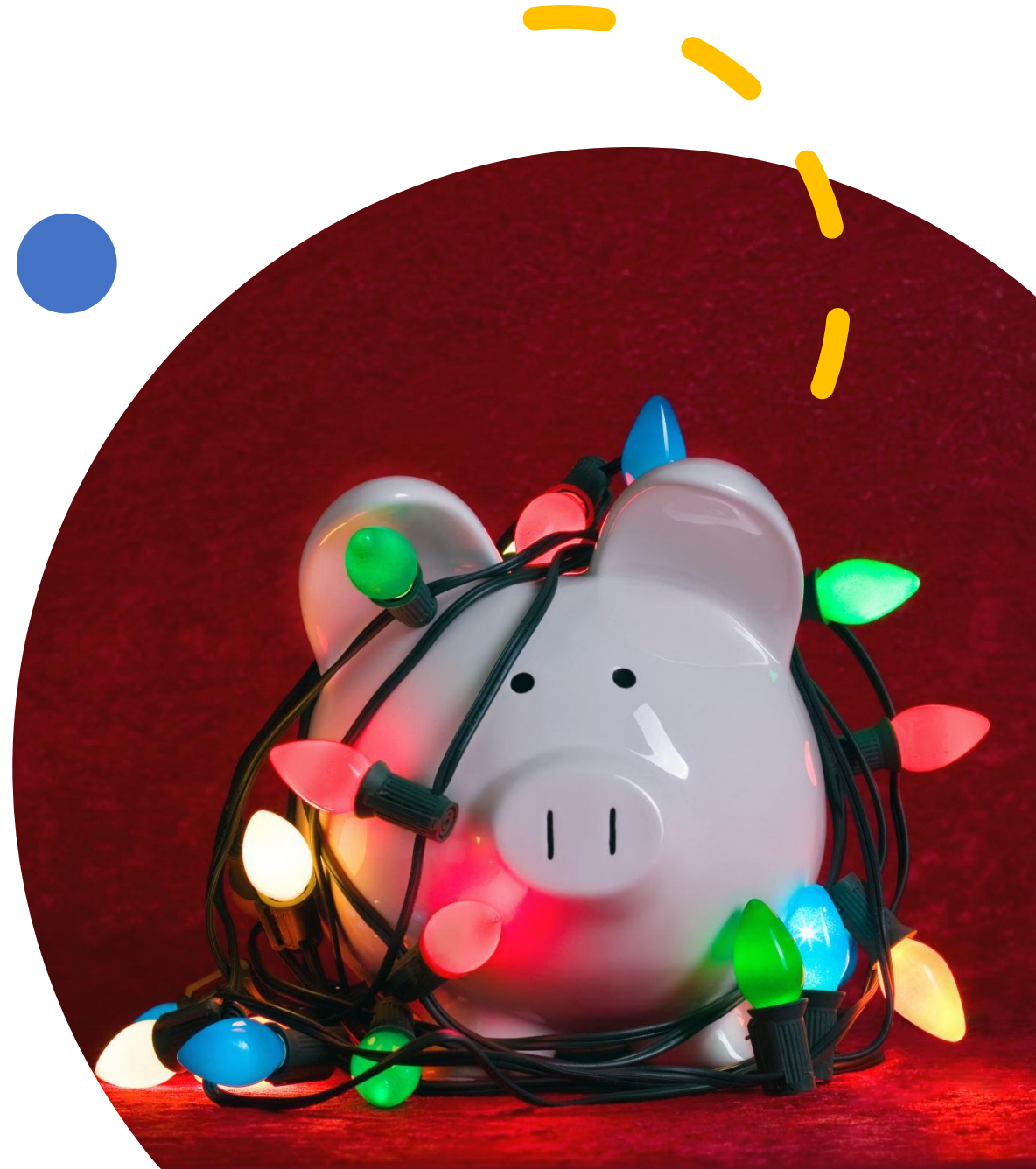


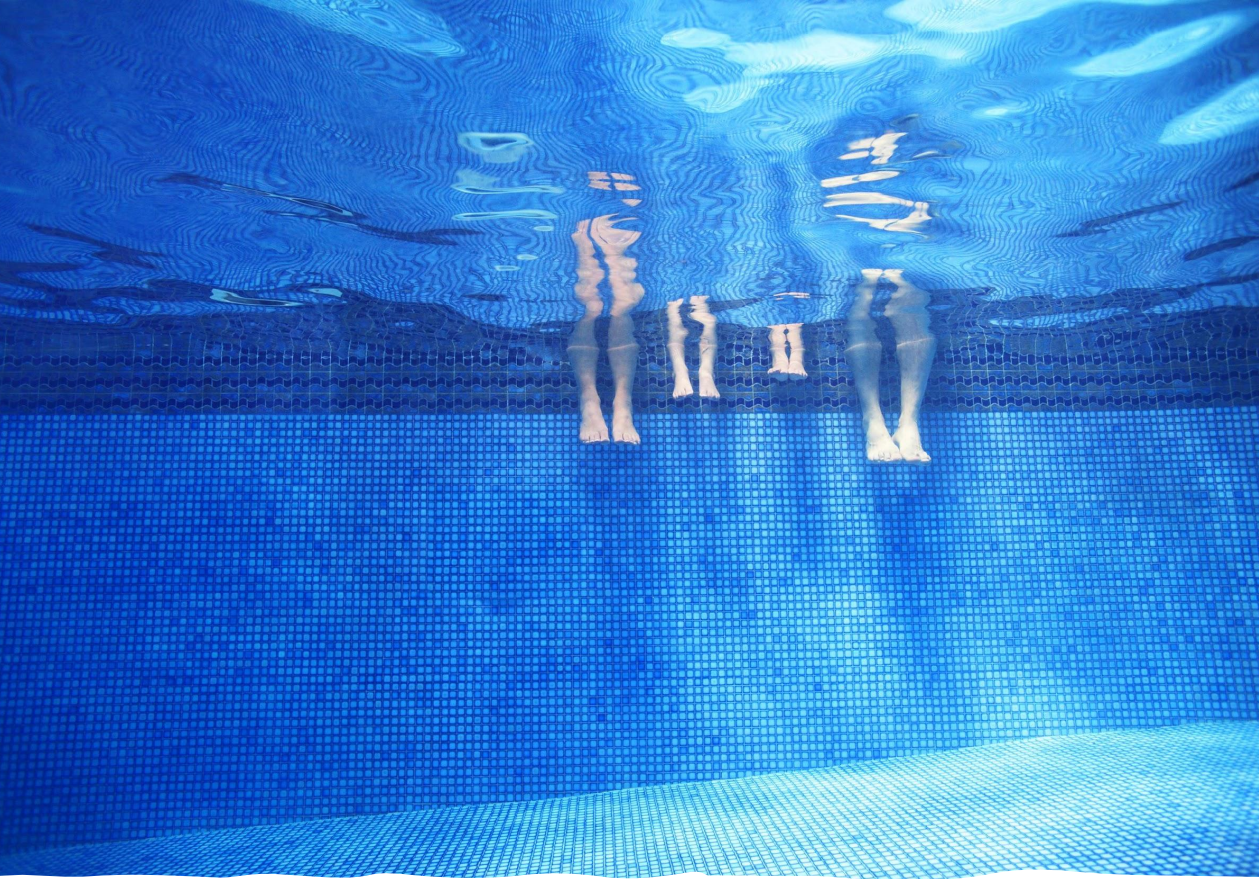
Energy Savings Program

For every full Energy Holiday worked, eligible employees accrue 1.5 times their regularly scheduled for hours. Accrued time from working Energy Holidays is dispersed over designated dates.

Below are the days that are considered Energy Holidays that must be worked to participate in the program:

- ☐ Lincoln's Birthday
- ☐ President's Day
- ☐ Good Friday
- ☐ Indigenous Peoples Day
- ☐ Election Day
- ☐ Veteran's Day





Energy Holidays

TCNJ offices are closed on select Fridays during the Summer, at the end of the year, and during Winter Break as part of the Energy Savings Program. The college can close these days due to employees working the dates shown prior and earning the additional time off to be used exclusively on these dates.

Additional Summer Fridays

In addition to the Summer Fridays earned through the Energy Savings Program, TCNJ offices are closed on additional Fridays during the Summer for eligible employees by taking advantage of the Summer Work Hours Program.

By working a little earlier and later Monday through Thursday, we can close most offices on Fridays.

See your department for a list of days that this will be in effect.





Additional Time Off (as needed)

TCNJ also provides eligible employees with additional time off as needed:

- Jury Duty Leave
- Bereavement Leave
- FLA/NJFLA
- Active-Duty Leave

Tuition Waiver/Reimbursement

Tuition Waiver/Dependent Waiver:

The Tuition Waiver Program provides waivers for employees who enroll in courses at TCNJ.

The Dependent Tuition Waiver Program is available to dependent children of full and part time AFT, CWA, Confidential Employees, and Non-Unit Staff at TCNJ.

- The waiting period for tuition waiver and dependent tuition waiver is **SIX (6) MONTHS** of employment. Forms must be submitted each semester.

Tuition Reimbursement:

The Tuition Reimbursement Program allows employees enrolled in a terminal degree or certification program directly related to their work duties at an accredited college or university other than TCNJ.

- *Forms must be submitted each semester.*

Additional information and forms can be found on our website (HR.TCNJ.EDU).



Employee Assistance Program

TCNJ Employees & Family Members can take advantage of the **free**, confidential Penn Medicine Princeton Employee Assistance Program (EAP) services.

Available for you and your adult household members, the EAP offers:

- **Counseling** (in-person or telehealth)
- **Work/Life Resources:** Articles, videos, and more on financial, legal, health, and everyday living topics.

Access up to 3 counseling sessions per issue.

For more information or to schedule a session, call
1.800.527.0035.



Create your account at
PennMedicineEAP.MyLifeExpert.com

Scan Here to
Download:



Use company code: **PR046**

State Employee Discount Program

The NJ State Employee Discount Program offers information received from many vendors that provide discounts, at no cost to the State of New Jersey. Please access the link below for a listing of topics, such as Health and Wellness, Goods and Services, Banking, Travel, and more.

- [State Employee Discount Program](#)



Earn Rewards for Your Well-Being



What is NJWELL?

A state initiative for SHBP-enrolled employees and their spouses/partners with healthcare.

Earn up to \$350 on a prepaid Mastercard by participating.

Program Dates: November 1, 2024 - October 31, 2025

Getting Started:

- Go to [Horizon\(NJWell\)](#) or [Aetna Wellness](#)
- Complete required steps via my.questforhealth.com.

Benefits:

- Improve physical fitness, emotional balance, preventive care, and more!

How to Earn Rewards:

- ☐ Health Assessment (100 points)
- ☐ Health Screening (100 points)



Earn More Points:

- ☐ Choose from various activities related to fitness, emotional health, social connection, and finances.
- ☐ Accumulate 800 points to qualify for the prepaid card.

Spouse/Partner:

Can also participate for additional rewards.



Thank
you