

Benefits Overview

*Another
Good Reason
to Consider
Rutgers*

Rutgers

The State University
of New Jersey



THE STATE UNIVERSITY OF NEW JERSEY
RUTGERS

University Human Resources
Rutgers, The State University of New Jersey
Administrative Services Building II
57 U.S. Highway 1
New Brunswick, NJ 08901
732/932-3020, ext. 4077
<http://uhr.rutgers.edu>

Rutgers, The State University of New Jersey, is dedicated by law and by purpose to serving all people on an equal and nondiscriminatory basis.

Photography by Nick Romanenko and Alan Goldsmith
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Rutgers, The State University of New Jersey, values the professional expertise and personal commitment of the outstanding faculty and staff who provide education and services to support over 50,000 students each year at one of the nation's leading research universities. Faculty and staff enjoy a generous array of benefits that—along with a competitive compensation package—makes Rutgers a great place to work.

This brochure presents an overview of the benefit program available to regularly employed members of Rutgers' faculty and staff. Actual plans available to individual members will vary depending upon employment status.

Precise interpretations of policy should not be made from this brochure. For detailed information, contact University Human Resources at 732/932-3020, ext. 4077, or go to <http://uhr.rutgers.edu/benefits.htm>.

Health*

Health Maintenance Organizations (HMOs)

- Covers diagnostic, preventive, and well-care services in-network.
- Select from several HMO options.
- Primary care physician (PCP) coordinates medical care.
- Minimal copayments for office visits.
- Specialist care available by referral.
- Must use network providers.

Point-of-Service Medical Plan

- Covers diagnostic, preventive, and well-care services in-network.
- Primary care physician coordinates medical care.
- Minimal copayments for office visits to network providers.
- Out-of-network benefits paid after deductible.

Prescription Drug Plan

- Retail and mail order programs.
- Up to a 90-day supply available.
- Minimal copayments for generic and brand name prescriptions.

Vision Care Plan

- Partial reimbursement for prescription lenses.

Continued...

*Includes same-sex domestic partners.

Health *(Continued)*

Dental Expense Plan

- Choice of any licensed dental provider.
- Annual deductible and coinsurance.
- Exams and cleanings covered 100 percent.

Dental Plan Organizations (DPOs)

- Must use network providers.
- Select from several DPO options.
- Exams and cleanings covered 100 percent.
- No copayment for routine treatment.
- Copayments for certain treatments.

Flexible Spending Accounts

- Set aside before-tax dollars for certain health and dependent care expenses.

Premium Option Plan

- Medical and dental premiums paid with before-tax dollars.

Faculty and Staff Assistance Program

- Free confidential counseling service available to employees and family members.

Long-Term Care Insurance

- Voluntary program.
- Broad range of services for loss of ability to function independently.
- Payroll deductions available.

Retirement

Public Employees' Retirement System (PERS)

- Defined benefit plan.
- Guaranteed retirement benefits.
- Tax-deferred contributions.
- Benefits are normally available at age 60.
- Early retirement and veterans provisions.
- Life insurance can equal up to three times base salary.
- Low-cost loans.

Alternate Benefit Program (ABP)

- Defined contribution plan.
- Retirement benefit based on investments.
- Tax-deferred contributions.
- Pension portability.
- Low-cost loans.
- Employer-paid life insurance at three-and-one-half times base salary.
- Employer-paid long-term disability.
- Six investment carriers:
 - AIG-VALIC
 - ING
 - AXA Equitable
 - TIAA/CREF
 - The Hartford
 - Travelers (CitiStreet)

Optional Tax-Deferral Plans

- Additional retirement savings plans include:
 - Additional Contributions Tax-Sheltered Program (IRC 403b)
 - Supplemental Annuity Collective Trust Fund (IRC 403b)
 - Deferred Compensation Plan (IRC 457)
 - Additional Contributions under ABP (IRC 403b)

Staff Paid Time Off

Vacation

- Liberal vacation policy.
- May earn up to 3 weeks by the end of the first fiscal year of employment for use in the following fiscal year.

Holidays

- 12 paid university holidays each year.

Personal Holidays and Administrative Leave

- Additional paid days for personal use.

Sick Time

- Accrued time used for absences due to illness.
- Unused sick time accumulates.
- Half of unused sick time (up to state mandated limit) payable at retirement.

Compassionate Leave

- Additional paid time off may be available for catastrophic illness of employee or family member.

Bereavement Leave

- Limited paid time off available for absence due to the death of an immediate family member, including a domestic partner.

Additional Benefits

Tuition Remission

- Up to 100 percent tuition remission for eligible employees and their dependent children.

Mass Transit Commuter Program

- Set aside before-tax dollars to pay for eligible mass transit and commuter parking expenses.

Annual Online Benefits Statement

- Provides convenient access to biographical, salary, and benefits information.

Alternative Work Arrangements (Staff)

- Flexible work day and compressed work week arrangements may be available.

Family Leave

- 12 weeks of unpaid leave in any 12- or 24-month period for serious health condition or care for certain family members.

Identity Theft Assistance

- Employees have free access to the Identity Theft 911 service and counselors.

Employee Discounts and Privileges

- Employee discounts cover a broad range of merchandise and services, including dining, workplace banking, parking, hotels, retail, apartment rentals, and entertainment.
- Rutgers employees enjoy convenient access to excellent campus facilities, including recreational centers, libraries, and stores; fine and performing arts programming; lectures and seminars; and athletic events.

Health Plan Information

Health Maintenance Organizations (HMOs)

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- Select from available HMO options.
- Primary care physician (PCP) coordinates medical care.
- Minimal copayments for office visits.
- Specialist care available by referral.
- Must use network providers.
- Nationwide networks available.

Preferred Provider Organization (PPO)

- Covers diagnostic, preventive, and well-care services from preferred providers.
- Members not required to select a primary care physician.
- No referral needed to see a specialist.
- Minimal copayments for office visits to preferred providers.
- Non-preferred provider benefits paid after deductible.
- Nationwide network.

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For additional health plan information and details about other employee benefits, visit uhr.rutgers.edu/benefits.