



Staff Benefits Guide

Effective January 1, 2012



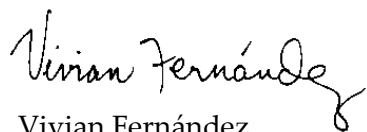
A Message from the Vice President

Welcome to Rutgers, The State University of New Jersey. Rutgers offers a generous benefits package that includes health insurance, pension programs, life insurance, and access to university facilities and services. Benefits represent a significant part of your total compensation package. Therefore, it is important that you review this guide and familiarize yourself with the various benefits available to you. Should you have questions, please contact University Human Resources in Camden or New Brunswick, the Office of Human Resources in Newark, or the various plan providers listed in this guide.

The material contained in this booklet is intended to serve solely as a guide to the various benefit plans in effect at Rutgers as of January 2012. The particular plans available to individual employees will vary depending upon employment status and plan selection. The benefit descriptions that follow are summaries and are subject to change. For current information about changing developments in benefits services and programs, visit the University Human Resources website at <http://uhr.rutgers.edu>. The benefit plans available at Rutgers and the provisions of those plans will continue to be determined by law and by university policy.

The university provides information to employees about the benefit programs for which they are eligible. Please note that decisions related to the selection of benefit programs may significantly impact your circumstances or have broad impact on your future. For this reason, we encourage all employees to thoroughly review all benefits information to make informed decisions that meet their specific needs. Given the sensitivities and personal knowledge required to make such decisions, Rutgers employees are not authorized to advise you in the selection of benefits programs.

Sincerely,



Vivian Fernández
Vice President for Faculty and Staff Resources

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State Health Benefits Eligibility

The following provides an overview of the rules for eligibility to enroll in the State Health Benefits Program (SHBP) for fulltime employees.

Additional information:

NJ Division of Pensions and Benefits website: <http://www.state.nj.us/treasury/pensions/index.html>

“State Health Benefits Program Eligibility” section of the Summary Program Description: <http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/hb0505.pdf>

Eligibility to Enroll in the State Health Benefits Program

- Regularly appointed full-time employees (100%) with an appointment of 12 months or greater for calendar year employees or 10-months for Academic Year employees
- Legal spouse
- Same-sex domestic partner or civil union partner
- Eligible children under age 26 (including stepchildren, foster children, adopted children or children an employee is legally required to support)

When Coverage Begins

- Academic year 10-month employees with September 1 hire date = **September 1** effective date
- All other employees, effective **after 2 months of continuous employment**, i.e., August 15 hire date = October 15 effective date

When Coverage Ends

- Academic year 10-month employees continue coverage through July and August
- Employees who terminate employment prior to the 6th of the month will continue coverage through the end of that month; employees who terminate *on or after* the 6th of the month will continue coverage through the end of the month *following* termination

When Dependent Child Coverage Ends

- Coverage ends December 31st of the calendar year in which the child reaches age 26

Multiple Enrollments

- Individuals may belong to SHBP medical plans as either an employee and/or as a dependent but not both
- Individuals may belong to SHBP dental plans as either an employee or as a dependent, but not both
- Two state employees married, same-sex domestic partner or civil union partner cannot both cover the same children under two SHBP medical plans or dental plans

HIPAA Notice

The Federal Health Insurance Portability and Accountability Act (HIPAA) of 1996 requires group health plans to implement several provisions contained within the law and notify its membership of any provisions for which they file an exception.

Medical

Rutgers offers medical plan choices designed to meet employee coverage needs. As an eligible employee, you can choose a medical coverage from a selection of plans.

NJ DIRECT (PPO Plan)

- Administered by Horizon Blue Cross Blue Shield of New Jersey
- Benefits fall under two categories: preferred provider benefits and non-preferred provider benefits
- Services received from preferred providers are covered
- Non-preferred provider benefits require members to meet an annual deductible. After deductibles are met, covered claims are paid at 70% of the “reasonable and customary” allowance for most services
- Members are not required to choose a primary care physician and do not need to obtain referrals
- A national network of providers is available

Health Maintenance Organizations (HMOs)

- Two HMO plans offered: Aetna HMO and CIGNA HMO
- HMOs cover a wide range of services for preventative and diagnostic care
- Both HMO plans have a unique nationwide directory of participating providers
- Members are required to select a Primary Care Physician (PCP) to coordinate your health care, who will issue a referral if you need to see a network specialist as part of your treatment
- No deductibles or claim forms
- Standard copayments required for services

Horizon Blue Cross Blue Shield of New Jersey (BCBSNJ), Aetna and CIGNA offer four additional plan options with prescription copayments determined by the health plan selected.

NJ Direct 15, Aetna HMO, CIGNA HMO

- \$15 Primary Care copay
- \$15 Specialist Care copay
- \$50 Emergency care copay

NJ Direct 1525, Aetna 1525, Cigna 1525

- \$15 Primary Care copay
- \$25 Specialist Care copay
- \$75 Emergency Care copay

NJ Direct 2030, Aetna 2030, Cigna 2030

- \$20 Primary Care copay
- \$30 Specialist Care copay (\$20 copay for children up to the 19th birthday)
- \$125 Emergency Care copay

NJ Direct HD 4000, Aetna HD 4000, Cigna HD 4000

- \$4000 Individual In-Network deductible
- \$8000 In-Network deductible Employee + 1 or more dependents
- \$20% coinsurance after deductible is satisfied
- \$1,000 In-Network Individual Out-of-Pocket Maximum

NJ Direct HD 1500, Aetna HD 1500, Cigna 1500

- \$1500 Individual In-Network deductible
- \$3000 In-Network deductible Employee + 1 or more dependents
- \$20% coinsurance after deductible is satisfied
- \$1,000 In-Network Individual Out-of-Pocket Maximum (\$2000 Family)
- \$300 employer funded Health Savings Account
- Preventive Services, Immunizations and Certain Screenings

Additional information:

SHBP NJ DIRECT Member Handbook:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/njdirectbk.pdf>

Aetna HMO Plan, Member Handbook:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/aetna-handbook.pdf>

CIGNA HMO Plan, Member Handbook:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/cigna-handbook.pdf>

SHBP Plan Comparison Summary:

<http://uhr.rutgers.edu/documents/SHBPmedicalplancomparison.pdf>

2012 Medical Insurance Rates

Available at: <http://uhr.rutgers.edu/documents/MedicalandRXRates2012.pdf>

Employee Pre-Tax Medical and Prescription Insurance Premium Estimator:

<http://uhr.rutgers.edu/estimator/>

Prescription Drug Plan

The State Health Benefits Program (SHBP) offers a prescription drug plan administered by Medco Health Solutions, Inc. Medco offers over 60,000 pharmacies that participate nationwide.

NJ Direct 15, Aetna HMO, Cigna HMO

Retail Prescription Copayments

- \$3.00 Generic Copayment
- \$10.00 Brand Name Copayment (No generic available)
- \$25.00 Brand Name Copayment

Mail Order Prescription Copayments

- \$5.00 Generic Copayment
- \$15.00 Brand Name Copayment (No generic available)
- \$40.00 Brand Name Copayment

NJ Direct 1525, Aetna 1525, Cigna 1525

Retail Prescription Copayments

- \$7.00 Generic Copayment
- \$16.00 Brand Name Copayment (No generic available)
- \$35.00 Brand Name Copayment

Mail Order Prescription Copayments

- \$18.00 Generic Copayment
- \$40.00 Brand Name Copayment (No generic available)
- \$88.00 Brand Name Copayment

NJ Direct 2030, Aetna 2030, Cigna 2030

Retail Prescription Copayments

- \$3.00 Generic Copayment
- \$18.00 Brand Name Copayment (No generic available)
- \$46.00 Brand Name Copayment

Mail Order Prescription Copayments

- \$5.00 Generic Copayment
- \$36.00 Brand Name Copayment (No generic available)
- \$92.00 Brand Name Copayment

NJ Direct HD 4000, Aetna HD 4000, Cigna 4000

- Prescription is integrated with the medical plan and subject to deductible and coinsurance

NJ Direct HD 1500, Aetna HD 1500, Cigna 1500

- Prescription is integrated with the medical plan and subject to deductible and coinsurance

Additional information:

Medco Member Services:

<http://www.medco.com>

866-220-6512

Prescription Drug Plan Member Handbook:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/hp0506.pdf>

Under the Patient Protection and Affordable Care Act (PPACA) and the Health Care and Education Reconciliation (HCR) Acts, certain preventive care, such as immunizations (age and population restrictions may apply), certain screenings (blood pressure, cholesterol, depression, newborn, etc.), FDA-approved contraceptive methods, and well-baby care, will be covered by all of the SHBP medical plans without member cost sharing.

As a result, primary care well visits (annual exams) will no longer require a copayment or coinsurance by the member for certain wellness services provided by an in-network provider. However, if the preventive service is not the primary reason for the office visit, the member may still be responsible for a copayment or coinsurance. Contact your medical provider or plan for more information.

Dental and Vision Care Benefits

Two State Employee Group Dental Programs are available. Employees should review the plan rules before selecting a dental plan. The New Jersey Division of Pension & Benefits requires participants, remain in the dental plan they select for a minimum of **12 months** from the benefits enrollment date before making changes or canceling coverage.

The Dental Expense Plan (PPO)

An indemnity (fee-for-service) plan which allows you the freedom to choose any dentist and still receive coverage. A member may choose from a special network of providers (PPO network) within the plan that charge lower fees to help you save money.

In-Network

- Yearly deductible - \$50 / Individual , \$100 / Family (Waived for Preventive)
- Exams and cleanings covered at 100 percent (no deductible)
- Basic restorative services covered at 80 percent after deductible
- Major restorative services (inlays, onlays, crowns) covered at 65 percent after deductible
- Periodontic and prosthodontic procedures covered at 50 percent after deductible
- Orthodontic services for children under age 19 – copayment of \$1,000 required or 50 percent of reasonable and customary charges, whichever is less
- \$3,000 maximum reimbursement limit per person per calendar year

Out-of-Network

- Yearly deductible - \$75 / Individual, \$150 / Family (Waived for Preventive)
- Exams and cleanings covered at 90 percent (no deductible)
- Basic Restorative services covered at 70 percent after deductible
- Major Restorative covered at 55 percent after deductible

- Periodontics & Prosthodontic procedures covered at 40 percent after deductible
- Orthodontic services for children under age 19 – copayment of 40 percent to \$750 lifetime (maximum of \$1,000 combined in and out-of-network) (not subject to deductible)
- \$2,000 (Maximum of \$3,000 combined in and out-of-network) per person per calendar year

Dental Plan Organizations (DPOs)

- Several DPOs from which to choose
- Must use DPO network dentists
- Routine exams, cleanings and preventive care covered at 100 percent – copayments required for other services
- Orthodontics covered with maximum lifetime copayment of \$1,000 for children and \$1,750 for adults, or 50 percent of reasonable and customary charges, whichever is less

Vision Care Reimbursement Plan

- Available if employed full-time
- Receive \$45 reimbursement for single vision corrective lenses, \$50 for bi/trifocal lenses
- Plan administered by University Human Resources
- Vision Care Reimbursement Plan Claim Form:
http://uhr.rutgers.edu/documents/Vision_Claim_Form.pdf

Additional information:

SHBP State Employee Group Dental Program Member Handbook:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/hd0379.pdf>

2012 Dental Insurance Rates

Available at: [2012 Dental Rates](#)

Pension Plans

Enrollment

Enrollment in a pension plan for eligible staff employees is compulsory as mandated by state law. Participation in a specific pension plan is determined by the employee's job title.

Pension Effective Dates

- Hired between 1st and 16th of a month, effective date = 1st of that month
- Hired between 17th and 31st of the month, effective date = 1st of the following month

Alternate Benefit Program (ABP)

ABP Eligibility

- Managerial, professional, supervisory, confidential, and administrative personnel in titles determined eligible
- Regularly appointed faculty
- Any part-time lecturer (Class 7) whose most recent employment agreement began on or after November 1, 2008 is required to participate in the Alternate Benefit Program (ABP)

Note: Employees holding “F” or “J” visas are not eligible to participate in a state administered pension plan.

ABP Plan Features

- Defined contribution plan – retirement benefit based on investment growth over time and type of payout option selected
- Members allocate contributions to state-authorized investment carriers
- Employee contribution = 5% of base salary before federal taxes (up to the annual compensation limit of \$250,000 for 2012)
- Employer contributions = 8% of base salary
- Loans are permitted (contact investment carrier for more information)
- Vesting
 - Immediate if employee owns a retirement contract from previous employer in the field of higher education or is an active/vested member of a state-administered retirement system
 - 12-month delayed vesting for newly eligible employees who do not meet the above criteria
- Members in delayed vesting status who terminate Rutgers employment will receive their contributions only (not employer contributions)

Additional ABP information:

NJ Division of Pensions and Benefits website: <http://www.state.nj.us/treasury/pensions/abp1.htm>
 University Human Resources website: <http://uhr.rutgers.edu/ben/ABPRetirementPlan.htm>

State-authorized Investment Carriers

The Hartford.....	866-490-3656	http://retire.hartfordlife.com
AXA Equitable.....	866-752-0072.....	https://www.axa-equitable.com/nj/
ING Financial	877-873-0321.....	www.ingretirementplans.com/index.shtml
MetLife	732-652-1334.....	www.njabp.metlife.com
TIAA-CREF	800-842-8412.....	http://enroll.tiaa-cref.org/njabp/
VALIC	800-448-2542.....	http://www.valic.com/Home_192_28365.html

Public Employees’ Retirement System (PERS)

PERS Eligibility

- Full-time and part-time regularly appointed employees (Class 1 and Class 3) in specified job titles
- Casual or temporary employees (Class 4) after 12 months of continuous employment
- Part-time lecturers (Class 7) already enrolled in the Public Employees’ Retirement System (PERS) who entered into a new employment agreement on or before October 31, 2008 may have the one-time option to join the ABP program or remain in PERS

Note: Employees holding “F” or “J” visas are not eligible to participate in a state administered pension plan

PERS Plan Features

- Defined benefit plan – retirement benefit based on a formula
- Employee contribution = 6.5% of base salary before federal taxes (up to the annual compensation limit of \$250,000 for 2012)
- Employer contributions are also made (amount is determined annually by the state)
- 10 year vesting
- Loans permitted upon completion of three years of service

Prior Service

- It may be beneficial to purchase additional service credit for prior public service
- Examples of service that members may be eligible to purchase include temporary service (prior to enrollment), leave of absence without pay, former membership service, out-of-state service, U.S. government service, or military service
- Application to Purchase Service Credit – available on the NJ Division of Pensions and Benefits website:
<http://www.state.nj.us/treasury/pensions/epbam/pensions/purchases/purchaseinst.htm>

Additional PERS information:

PERS Member Handbook:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/persbook.pdf>

University Human Resources website: <http://uhr.rutgers.edu/ben/PERSRetirementPlan.htm>

Police and Firemen’s Retirement System (PFRS)

PFRS Eligibility

- Full-time permanent police officers under age 35 at date of hire
- Must satisfy medical requirement
- Employees who do not satisfy age and medical requirements for PFRS enroll in PERS
- Must complete specific training requirements:
<http://www.state.nj.us/treasury/pensions/epbam/pensions/enrollments/enrpfrs.htm#training>

Note: Employees holding “F” or “J” visas are not eligible to participate in a state administered pension plan

PFRS Plan Features

- Defined benefit plan – retirement benefit based on a formula
- Benefit calculations are based on service credit and Final Compensation
- Employee contribution = 10% of base salary before federal taxes (up to the annual compensation limit of \$250,000 for 2012)
- Employer contributions are also made (amount is determined annually by the state)
- 10 year vesting

- Members age 55 or older may retire regardless of amount of service credit
- Retirement is mandatory at age 65
- Loans are permitted upon completion of three years of service
- Disability Retirement Option available for members with four or more years of service credit

Prior Service

- It may be beneficial to purchase additional service credit for prior public service
- Examples of service that employees may be eligible to purchase include temporary service (prior to enrollment), leave of absence without pay, former membership service, out-of-state service U.S. government service, or military service
- To Purchase Service Credit – Apply through the NJ Division of Pensions and Benefits.
 - Purchasing Service Credit through MBOS:
http://uhr.rutgers.edu/documents/Purchasing_Service_Credit.pdf
 - Member Benefits Online System (MBOS):
<http://www.state.nj.us/treasury/pensions/mbosregister.shtml>

Additional PFRS Information:

PFRS Member Handbook:

University Human Resources website: <http://uhr.rutgers.edu/ben/PFRSRetirementPlan.htm>

Defined Contribution Retirement Program (DCRP)

The Defined Contribution Retirement Program (DCRP) provides eligible members with a tax-sheltered, defined contribution retirement benefit, along with life insurance and disability coverage.

DCRP Eligibility

- An employee who is ineligible for PERS (Public Employee Retirement System) because the hours of work are fewer than those required for membership [or a Tier 3 PERS member whose annual salary falls below the minimum required for eligibility - \$7,700 for 2012] is eligible for enrollment in the DCRP provided the annual salary is \$5,000 or higher. Employees enrolled in PERS on or after July 1, 2007, who earn salary in excess of established “maximum compensation” limits; and
- Employees otherwise eligible to enroll in PERS on or after November 2, 2008, who do not earn the minimum annual salary for PERS Membership Tier 3 enrollment [\$7,700 in 2012, (subject to adjustment in future years) but who earn salary of at least \$1,500 annually].
- Tier 4 and Tier 5 employees who do not work a minimum of 35 hours a week but who earn at least a minimum base salary of \$5,000.

DCRP Plan Features

Employee Contribution

5.5% of salary made on a pretax basis

Employer Contribution

3% of base salary

How to Enroll

Eligible PERS members are enrolled when an annual base salary is reported on the Enrollment Application that will exceed the maximum compensation; or when a PERS member's annual salary is increased to where it will exceed the maximum compensation and it is reported by the employer to the Division of Pensions and Benefits. If ineligible for PERS, the employer will enroll a DCRP eligible employee as of the starting date of employment.

Vesting

Employer contributions are subject to a one-year delayed vesting.

Criteria for Immediate Vesting

At the time of initial employment the employee participates in a program substantially similar to the retirement program the member is immediately vested.

Active PERS members are immediately vested.

Retirement

Six months before retirement, a member should contact University Human Resources and Prudential Financial for information regarding DCRP benefits and options.

Additional DCRP Information:

Benefits Specialist: (848) 932-3990

Division of Pensions and Benefits: www.state.nj.us/treasury/pensions/index.shtml

Defined Contribution Retirement Program (DCRP):

<http://www.state.nj.us/treasury/pensions/epbam/pensions/enrollments/enrdcrp.htm>

Prudential Financial DCRP: 1-866-653-2771; www.retirement.prudential.com/cws/njdcrp/

DCRP Fact Sheet for PERS members:

www.state.nj.us/treasury/pensions/epbam/exhibits/factsheets/fact79.pdf

DCRP Fact Sheet if ineligible for PERS:

www.state.nj.us/treasury/pensions/epbam/exhibits/factsheets/fact82.pdf

Optional Voluntary Investment Plans for Members of (ABP, PERS, PFRS and DCRP)

Voluntary Plans for Members of the Alternate Benefit Program (ABP)

Alternate Benefit Program (ABP) Additional Contributions

- Type of plan: IRC 403(b)
- 2012 combined pre-tax and after-tax contribution limits:\$17,000 if under 50; \$22,500 if 50 or older
- May be able to contribute additional \$3,000 if over 15 years of service (contact carrier)
- Investment accounts with state-authorized investment carriers
- Pretax deductions
- Earnings accumulate tax-free, federal income tax is not owed until funds are withdrawn

Additional information:

University Human Resources website: <http://uhr.rutgers.edu/ben/VoluntarySavingsPlan.htm>

New Jersey State Employees' Deferred Compensation Plan (NJSEDCP)

- Type of plan: IRC Section 457
- 2012 combined pre-tax and after-tax contribution limits:\$17,000 if under 50; \$22,500 if 50 or older
- Broad array of investment options
- Pretax and post-tax deductions available:
 - Pre-tax: Earnings accumulate tax-free, federal income tax is not owed until funds are withdrawn
 - Post-tax: Roth Contributions are made on an after-tax basis and included in the W-2 in which you make your contribution.
 - The qualified withdrawal of Roth Contributions are free from federal taxes
- If eligible to make Special 457 Catch-up contributions: You may make a catch-up contribution in addition to your regular contribution during the last three years of employment prior to normal retirement. The allowable catch-up amount is one times the contribution amount for that year.

Additional information:

Prudential Retirement website: <http://www.retirement.prudential.com/njsedcp/>

Prudential Retirement call center: 866-657-3327

Voluntary Plans for Members of Public Employees' Retirement System (PERS)

Additional Contributions Tax-Sheltered Program (ACTS)

- Type of Plan: IRC 403(b)

- 2012 combined pre-tax and after-tax contribution limits:\$17,000 if under 50; \$22,500 if 50 or older
- Investment accounts with state-authorized investment carriers
- Pretax deductions
- Earnings accumulate tax-free, federal income tax is not owed until funds are withdrawn

Additional information:

NJ Division of Pensions and Benefits website: <http://www.state.nj.us/treasury/pensions/fact34.htm>

Supplemental Annuity Collective Trust Fund of New Jersey (SACT)

- Type of Plan: IRC 403(b)
- 2012 combined pre-tax and after-tax contribution limits:\$17,000 if under 50; \$22,500 if 50 or older
- SACT Trust contains equity securities managed by the NJ Department of Treasury
- Pretax and post-tax contribution programs available
- Earnings may accumulate pre or post-tax

Additional information:

NJ Division of Pensions and Benefits: <http://www.state.nj.us/treasury/pensions/fact35.htm>

New Jersey State Employees' Deferred Compensation Plan (NJSEDCP)

- Type of plan: IRC Section 457
- 2012 combined pre-tax and after-tax contribution limits:\$17,000 if under 50; \$22,500 if 50 or older
- Broad array of investment options
- Pretax and post-tax deductions available:
 - Pre-tax: Earnings accumulate tax-free, federal income tax is not owed until funds are withdrawn
 - Post-tax: Roth Contributions are made on an after-tax basis and included in the W-2 in which you make your contribution.
 - The qualified withdrawal of Roth Contributions are free from federal taxes.
- If eligible to make Special 457 Catch-up contributions: You may make a catch-up contribution in addition to your regular contribution during the last three years of employment prior to normal retirement. The allowable catch-up amount is one times the contribution amount for that year.

Additional information:

Prudential Retirement website: <http://www.retirement.prudential.com/njsedcp/>

Prudential Retirement call center: 866-657-3327

Voluntary Plans for Members of Police and Firemen's Retirement System (PFRS)

Additional Contributions Tax-Sheltered Program (ACTS)

- Type of Plan: IRC 403(b)
- 2012 combined pre-tax and after-tax contribution limits:\$17,000 if under 50; \$22,500 if 50 or older
- Investment accounts with state-authorized investment carriers
- Pretax deductions
- Earnings accumulate tax-free, federal income tax is not owed until funds are withdrawn

Additional information:

NJ Division of Pensions and Benefits website: <http://www.state.nj.us/treasury/pensions/fact34.htm>

Supplemental Annuity Collective Trust Fund of New Jersey (SACT)

- Type of Plan: IRC 403(b)
- 2012 combined pre-tax and after-tax contribution limits:\$17,000 if under 50; \$22,500 if 50 or older
- SACT Trust contains equity securities managed by the NJ Department of Treasury
- Pretax and post-tax contribution programs available
- Earnings may accumulate pre or post-tax

Additional information:

NJ Division of Pensions and Benefits: <http://www.state.nj.us/treasury/pensions/fact35.htm>

New Jersey State Employees' Deferred Compensation Plan (NJSEDCP)

- Type of plan: IRC Section 457
- 2012 combined pre-tax and after-tax contribution limits:\$17,000 if under 50; \$22,500 if 50 or older
- Broad array of investment options
- Pretax and post-tax deductions available:
 - Pre-tax: Earnings accumulate tax-free, federal income tax is not owed until funds are withdrawn
 - Post-tax: Roth Contributions are made on an after-tax basis and included in the W-2 in which you make your contribution.
 - The qualified withdrawal of Roth Contributions are free from federal taxes.
- If eligible to make Special 457 Catch-up contributions: You may make a catch-up contribution in addition to your regular contribution during the last three years of employment prior to normal retirement. The allowable catch-up amount is one times the contribution amount for that year.

Additional information:

Prudential Retirement website: <http://www.retirement.prudential.com/njsedcp/>

Prudential Retirement call center: 866-657-3327

Voluntary Plans for Members of Defined Contribution Retirement Program (DCRP)

- New Jersey State Employees' Deferred Compensation Plan (NJSEDCP) *See above*
- Additional Contributions Tax-Sheltered Program (ACTS) *See above*
- Supplemental Annuity Collective Trust Fund of New Jersey (SACT) *See above*

Group Life Insurance

About Group Life Insurance

- Underwritten by the Prudential Insurance Company
- Payable to named beneficiary
- Members age 60 or older require proof of insurability prior to enrollment
- Ceases 31 days after termination of employment

Additional information:

University Human Resources website: <http://uhr.rutgers.edu/ben/LifeInsurance.htm>

Public Employees' Retirement System (PERS)

- Coverage amount:
 - Non-contributory amount = 1½ times base salary (total base salary upon which pension contributions were based) paid in prior 12 months (100% employer paid)
 - Plus contributory amount = 1½ times annual base salary (total base salary upon which pension contributions were based) (100% employee paid)
 - Cost of contributory life insurance to employee = base salary x .0050
- Member may cancel contributory portion after one year
 - Irrevocable decision, members who cancel cannot be reinstated
 - Contact University Human Resources for more information (848-932-3990)

Police and Firemen's Retirement System (PFRS)

- Coverage amount = 3 ½ times Final Compensation (total base salary upon which pension contributions were based during the year preceding death)
- No cost to employee

Alternate Benefit Program (ABP)

- Coverage amount = 3½ times 10 or 12 month salary (total base salary upon which pension contributions were based prior to death)
- No cost to employee

Defined contribution Retirement Program (DCRP)

- Coverage amount = 1 ½ or 3 ½ times 10 or 12 month salary (total base salary upon which pension contributions were based prior to death)
- No cost to employee
- Newly enrolled members age 60 or older must undergo medical examination to qualify

Changing Group Life Insurance Beneficiary

Change anytime, to designate a beneficiary you must use the following link for MBOS:
<http://www.nj.gov/treasury/pensions/mboskit.htm#bene>

Waiving Group Life Insurance Coverage Over \$50,000

- IRS classifies coverage over \$50,000 as a fringe benefit subject to taxation
- Members can elect to waive insurance coverage over \$50,000

Additional information:

NJ Division of Pensions and Benefits website: Waiver of Non-Contributory Group Life Insurance over \$50,000 <http://www.state.nj.us/treasury/pensions/epbam/exhibits/factsheets/fact22.pdf>

Disability Insurance Programs

New Jersey State Temporary Disability Insurance Program

- Coverage begins immediately
- Contributory – payroll deductions taken in compliance with state law
- Staff employees must use all accrued sick time before receiving benefit
- Income replacement up to two-thirds of average weekly wage
- Maximum weekly benefit for 2012 = \$ 572 .00
- Maximum benefit = 26 weeks
- File claims within 30 days of the start of the disability

Additional information:

Division of Temporary Disability Insurance: 609-292-7060

NJ Department of Labor website: <http://lwd.dol.state.nj.us/labor/tdi/tdiindex.html>

Long Term Disability Insurance for members of the Alternate Benefit Program (ABP)

- Effective after one year of participation
- Enrollment is automatic
- Administered by Prudential Insurance Company
- Non-contributory (paid by Rutgers)
- Benefit = 60% of base monthly salary (reduced by Social Security or other benefits)
- Must be disabled six consecutive months prior to receiving benefit

Additional information:

NJ Division of Pensions and Benefits: <http://www.state.nj.us/treasury/pensions/abp1.htm>

University Human Resources website: <http://uhr.rutgers.edu/ben/ABPLongTermDisability.htm>

Long Term Disability Insurance for Members of PERS or PFRS in Administrative, Professional, or Supervisory Job Titles

- Optional insurance
- Employee pays 100% of premium (salary x .0079 up to a maximum salary of \$90,000)
- Administered by UnumProvident
- Provides up to two-thirds of basic monthly earnings up to \$5,000/month maximum (reduced by any pension, workers' compensation, social security payments, temporary disability received)
- Benefits payable after 90 days of disability
- To enroll:
 - Complete a UnumProvident Long Term Disability (LTD) Enrollment Form: http://uhr.rutgers.edu/documents/LTD_enrollment_form.pdf
 - If you are enrolling 31 days after your eligibility date, an UnumProvident Evidence of Insurance form must be completed: [UnumProvident Evidence of Insurance.pdf](#)
 - Submit form(s) to the person in your department who handles payroll processing

Additional information:

University Human Resources website: <http://uhr.rutgers.edu/faqs/FAOSLTDUnum.htm>

Other Benefit Programs

Family Leave

- Unpaid leave of absence for serious health conditions or for care of certain family members
- Up to 12 weeks may be taken in a 12- or 24-month period
- Health insurance coverage continues if benefit contributions are remitted to payroll

Additional information:

University Human Resources website: <http://uhr.rutgers.edu/ben/LifeEventsLeaveOfAbsence.htm>

Family Leave Insurance

- New Jersey law may provide up to six (6) weeks of Family Leave Insurance in a 12 month period to covered individuals
- The Family Leave Insurance program enacted by the State of New Jersey is funded by an employee tax as defined by the State of New Jersey

Additional information:

University Human Resources website: <http://uhr.rutgers.edu/faqs/FamilyLeaveInsurance.htm>

Tuition Benefits

- Regularly appointed employees and their dependent children may qualify for tuition remission
- The entire range of courses offered by Rutgers University for credit are available to employees
- Must comply with all administrative and academic requirements

- Dependent child must be in an undergraduate program leading to his or her first Bachelor's degree
- Employees must be regularly appointed on a full-time basis as of the first day of class

Additional information:

University Human Resources website: <http://uhr.rutgers.edu/ben/TuitionRemission.htm>

Rutgers Faculty and Staff Assistance Program

- Comprehensive counseling and referral service
- No cost to university employees and family members
- Source of help for those experiencing stress, job problems, emotional or family difficulties, etc.
- Contacts between employees/family members and the counseling service are strictly confidential
- 24-hour service is available for crisis and emergency call 848-932-3956

Additional information:

Faculty and Staff Assistance Program website:
<http://uhr.rutgers.edu/fas/EmployeeCounseling.htm>

State of New Jersey Long Term Care Insurance Plan

- Voluntary program administered by Prudential
- Covers broad range of services for anyone who has lost the ability to function independently
- Eligible family members include spouse, same-sex domestic partner, or civil union partner; children, parents, and grandparents (step and in-law relationships included)
- Cost determined by age at time of enrollment
- Payroll deduction option available
- Coverage is portable if you terminate employment

Additional information:

Prudential Long Term Care Customer Service Center: 800-732-0416

NJ Division of Pensions and Benefits website:
<http://www.state.nj.us/treasury/pensions/ltchomepg.shtml>

Compassionate Leave Program

- Donated-leave bank program for qualifying managerial, professional, supervisory, and confidential staff employees (MPSC), and employees who are members of AFSCME Local #888 or URA-AFT, who are experiencing catastrophic health conditions (either personally or in their immediate family) and will exhaust all of their paid time off
- To donate time to the program:
 - Complete the Donation to Bank request accessible on the UHR website:
<https://uhr.rutgers.edu/ars/Login.asp>
 - Eligible employees can donate up to 50 vacation and/or sick leave days to the leave bank

- Donors are required to maintain a minimum of 15 sick days and 15 vacation days for personal use including upon retirement
- To apply to use leave days:
 - Eligible employees may request use of up to 30 donated leave days per fiscal year
 - Complete an Application for Use form, available on the UHR website:
<https://uhr.rutgers.edu/ars/Login.asp>
 - Print out and submit the application to your supervisor for review and signature
 - UHR will notify the supervisor of a determination and the supervisor will notify the employee

Additional information:

University Human Resources website:

<http://uhr.rutgers.edu/ben/AddBenCompassionateLeave.htm>

Employee Wellness Program

- Programs and services to promote health and wellness

Additional information:

University Human Resources website: <http://uhr.rutgers.edu/ben/AddBenWellnessProg.htm>

Workplace Banking

- Rutgers has partnered with TD Bank, PNC Bank, Wells Fargo, and The Rutgers Federal Credit Union to provide employees with discounted banking services

Additional information:

University Human Resources website: <http://uhr.rutgers.edu/ben/workplacebanking.htm>

Employee Discounts

- Extra savings and perks
- Discounts for university programs and services
- Wide variety of external discounts also available

Additional information:

University Human Resources website: <http://uhr.rutgers.edu/ben/AddBenEmpDiscounts.htm>

Tax Savings Programs

Tax\$ave

- State's tax savings program (under the provisions of section 125 of the Internal Revenue Code)
- Increases available income by reducing federal tax liability
- Those eligible to enroll in State Health Benefits may also participate in one or more Tax\$ave Plans:
 - Premium Option Plan
 - Unreimbursed Medical Flexible Spending Account
 - Dependent Care Flexible Spending Account

Premium Option Plan (POP)

- No federal taxes are owed on earnings used to pay medical and/or dental insurance premiums
- Employees enrolled in State Health Benefits are **automatically** enrolled in POP
- To decline, complete a Declination of POP form:
<http://www.state.nj.us/treasury/pensions/epbam/exhibits/pdf/fn0391.pdf>

Unreimbursed Medical Flexible Spending Account

- Voluntary program, must enroll to participate
- Set aside before-tax dollars to pay for eligible medical, drug, and dental expenses **not** covered by insurance
- Reimbursement received by submitting claims or using a special EZ Reimburse® Card for eligible expenses
- Eligible expenses may include copayments, deductibles, or other health expenses not covered by insurance
- Maximum election is \$2,500 per year
- Services are considered eligible for reimbursement through March 15 of the following year
- Deadline for filing claims is April 30 of the following year
- **Unused benefits not claimed by the deadline will be forfeited**

Dependent Care Flexible Spending Account

- Voluntary program, must enroll to participate
- Set aside before-tax dollars to pay for eligible dependent care expenses
- Claim forms are submitted for reimbursement of eligible expenses
- Dependents include children up to age 12 and others incapable of self-care
- Maximum election is \$5,000 per year
- Services are considered eligible for reimbursement through March 15 of the following year
- Deadline for filing claims is April 30 of the following year
- **Unused benefits not claimed by the deadline will be forfeited**

Additional information:

NJ Division of Pensions and Benefits website:

<http://www.state.nj.us/treasury/pensions/taxsave.shtml>

Fringe Benefits Management Co. (administrator) website: <http://www.myfbmc.com>

State of New Jersey Commuter Tax Savings Program (Commuter Tax\$ave)

- Voluntary tax savings program under IRC 132(f), must enroll to participate
- Set aside pretax dollars for eligible mass transit and commuter expenses

- 2012 Maximum monthly reimbursement rate = \$125 mass transit expenses, \$240 for eligible parking expenses

Additional information:

University Human Resources website: <http://uhr.rutgers.edu/ben/CommuterTaxSavePlan.htm>

Paid Time Off

Important Sources of Additional Information:

- University Policy Library: <http://policies.rutgers.edu/>
- Consult applicable collective negotiations agreements
- Contact University Human Resources: 848-932-3020

Vacation Accrual:

- Employees earn vacation time for each full calendar month worked from the date of hire
- Please consult the applicable Collective Negotiations Agreements and/or the University Policy Library for accrual rates
- Vacation days may be used as they are earned
- Must be approved and scheduled in advance
- Future increases in vacation accrual rates are based on employee classification, length of service, and applicable collective negotiations agreements
- Full-time 10-month staff employees earn only for the months of September through June
- Part-time staff earn a prorated amount based on their part-time percentage
- Employees may carry over up to a one year allotment of vacation time with supervisory approval

Additional information:

University Human Resources website: <http://uhr.rutgers.edu/ben/VacationPaidTime.htm>

Administrative Leave (AL)

- Available to new staff employee's for personal use (up to a maximum of 3 AL days for 12-month employees)
- Not cumulative; unused days forfeited after June 30th
- Must be approved and scheduled in advance
- New staff employees earn ½ day AL for each full month of service during the first fiscal year
- Prioritization for use based on emergencies, religious observances, and personal business
- Always refer to the appropriate collective negotiations agreements for any variations or additional details concerning university policy on AL days

Additional information:

University Human Resources website: <http://uhr.rutgers.edu/ben/AdminLeavePaidTime.htm>

Personal Holidays (PH)

- Available to new staff employee's for personal use (up to a maximum of 2 days)
- Not cumulative; unused days forfeited after June 30
- Must be approved and scheduled in advance
- New staff employees are eligible for personal holiday time after 6 months of employment
- Prioritization for use is based on emergencies, religious observances, and personal business

- Always refer to the appropriate collective negotiations agreements for any variations or additional details concerning university policy on PH days

Additional information:

University Human Resources website: <http://uhr.rutgers.edu/ben/PersonalHolidaysPaidTime.htm>

University Holidays

The regular staff university holidays are:

- New Year's Day
- Martin Luther King, Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving Day
- Christmas Day
- Four additional holidays will be determined each year by Rutgers, usually during the end of the holiday season.

Note: When a holiday falls on Saturday it is usually observed the Friday before; when a holiday falls on a Sunday, it is usually observed the following Monday.

Sick Leave

- Necessary period of absence because of illness or exposure to contagious disease
- Also used to provide emergency attendance to an immediate family member who is seriously ill (Refer to the appropriate collective negotiations agreement and/or the University Policy Library for more information)
- Must be able to present satisfactory evidence of sickness when requested
- New employees accrue 1 day per whole calendar month during the first fiscal year of hire
- Thereafter, accrual rates are based on employment classification and collective negotiations agreements
- If absence due to illness exceeds accrued sick leave days:
 - Other days may be taken (Vacation, AL, or PH)
 - Salary may be adjusted
- Unused portion of sick leave is cumulative
- Cannot have a negative balance of sick time
- 10-month staff employees accrue sick leave only September – June
- There is no cash payment for unused sick time except upon retirement
- One-half of unused sick leave days (up to \$15,000) will be paid at retirement

Additional information:

University Human Resources website: <http://uhr.rutgers.edu/ben/SickTimeLeavePaidTime.htm>

Bereavement Leave

- Paid time off for absence from work due to a death in the immediate family
- Amount of time allowed is based on the family relationship and funeral location
- Refer to the appropriate collective negotiations agreement and/or the University Policy Library for more information

Additional information: University Human Resources website:
<http://uhr.rutgers.edu/ben/BereavementLeavePaidTime.htm>

Jury Duty

- Employees who are required to serve on jury duty are granted time off with full pay
- Refer to the appropriate collective negotiations agreement for more information

Additional information:

University Human Resources website: <http://uhr.rutgers.edu/ben/JuryDutyPaidTime.htm>

Services Available at Rutgers University

Rutgers Federal Credit Union

- Cooperatively owned, federally insured, not-for-profit financial institution
- Provides a wide variety of financial services in a small, friendly atmosphere
- Branches located on College Avenue, Busch, and Newark campuses:

College Avenue: 732-932-7645

Busch: 732-445-3050

Newark: 973-353-1353

Additional information:

Rutgers Federal Credit Union website: <https://www.rutgersfcu.org/home/default.aspx>

Direct Deposit of Paycheck

- DDAF can be completed online via the RIAS Phase III - Human Capital Management (HCM) and Payroll System
- DDAF available online: <http://payroll.rutgers.edu/forms/ddaf.pdf>

Parking

- Employees must register vehicle(s) with University Parking to obtain parking privileges
- Annual parking fees are required (payroll deductions are a pre-tax payment option)
- Upon registration, employees receive a vehicle sticker, vehicle hangtag, and parking map
- Call University Parking to request new employee parking kit (includes registration forms and fees)

New Brunswick: 732-932-7744

Newark: 973-353-1839

Camden: 856-225-6137

Additional information:

Department of Transportation Services, New Brunswick: <http://parktran.rutgers.edu/>

Photo ID Card

- Full-time staff employees are required to obtain a photo ID card
- ID card request form: <http://uhr.rutgers.edu/documents/RUConnectionRequest.pdf>
- ID cards may be obtained by visiting any of the following locations:

New Brunswick Faculty/Staff: University Human Resources, ASB II, Cook Campus

Newark Faculty/Staff: Newark Business Services, Third Floor, Room 304, Blumenthal Hall

Camden Faculty/Staff: Impact Booth, Camden Campus Center

Physical Fitness and Recreational Services at Rutgers

- Recreational facilities on each campus are available to members of the university community
- Larger facilities offer fitness centers, pools, courts, studios, multi-sports rooms, etc.
- Recreational and fitness classes are available

Additional information:

Rutgers Recreation website: <http://recreation.rutgers.edu/>

Other Services

- Reduced price tickets for athletic events, not for single games – call Rutgers Ticket Office at 732-445-2766
- Rutgers University Golf Course privileges – call 732-445-2637
- The Daily Targum newspaper and Rutgers FOCUS online, available to Rutgers community
- Bookstores, convenience stores, campus centers, and dining halls are located on the various Campuses

Benefits Processing Procedures

Making Coverage Changes

- Benefit changes due to a qualifying event (birth, marriage, spouse or domestic partner/civil union partner losing coverage, etc.) should be made within 30 days of the event
- Complete NJ State Health Benefits Program Application and/or NJ State Dental Benefits Program Application
- SHBP Waiver/Reinstatement form is required if waiving coverage
- Provide forms and required documentation (i.e. copy of marriage, domestic/civil union partnership, and or birth certificate) to the person in your department in charge of payroll/forms processing
- Employees may drop any or all of their dependents from coverage at any time during the year, except dental coverage which requires a minimum 12-month participation period
- Employees covering dependents must provide the required documentation to prove eligibility. The required documentation is available on the UHR website: <http://uhr.rutgers.edu/documents/DepenEligibDoc.pdf>

Additional information:

NJ Division of Pensions and Benefits website:

<http://www.state.nj.us/treasury/pensions/shbpfqa.htm>

Dependent documentation requirements:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/pdf/hb0840-11.pdf>

State Health Benefits Program Information section of the SHBP Summary Program Description:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/hb0505.pdf>

Affidavit of Dependency

- An Affidavit of Dependency must be completed if the employee is requesting coverage for a child who has a different last name, if marital status is divorced and child resides with the

employee, if coverage is requested for a stepchild, foster child, or newly adopted child, or if a single employee is selecting parent/child coverage for a child that resides with him or her

Affidavit form is available on the UHR website:

<http://uhr.rutgers.edu/documents/AffidavitOfDependency.pdf>

COBRA

- Under the federal COBRA law, employees enrolled in State Health Benefits who lose coverage eligibility may continue coverage for up to 18 months by paying COBRA premiums
- Dependents who lose “dependent eligibility” status may enroll in COBRA for up to 36 months
- A “COBRA event” will result in the mailing of a “COBRA letter” to an employee’s home address

Additional information:

NJ Division of Pensions and Benefits website:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/factsheets/fact30.pdf>

2012 COBRA rates on the UHR website: http://uhr.rutgers.edu/documents/cobra_rates_2012.pdf

Children Covered Until Age 26

- A “child” is defined as an enrollee’s child until age 26, regardless of the child’s marital, student, or financial dependency status even if the young adult no longer lives with his or her parents and is eligible for other employer-based coverage

Children with a Disability

- Children who reach 26 and have a physical or mental disability may continue health coverage
- Proof of disability must be submitted to the state within 31 days of the coverage end date (coverage end date = last day of the year in which child turns 26)
- Contact the Division of Pensions and Benefits at 609-292-7524 to request a Continuance for Dependent with Disabilities form

Coverage for Dependents Up to Age 31

- Chapter 375, P.L. 2005, provides for medical and/or prescription drug coverage for an over-age child by blood or law who is under the age of 31; is unmarried; has no dependent(s) of his or her own; is a resident of New Jersey or is a full-time student at an accredited public or private institution of higher education. Dependent child must be enrolled prior to age 30.

Additional information:

NJ Division of Pensions and Benefits website:

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/factsheets/fact74.pdf>

UHR website:

<http://uhr.rutgers.edu/faqs/FAQMaximumEligibleAgeforSHBPCoverageofDependents.htm>

Coordination of Benefits

- Coordination rules apply when participants have insurance coverage from more than one plan
- Employees should always submit claims first to their employer’s health insurance provider
- Any unpaid expenses should be submitted subsequently to your spouse’s or same-sex domestic/civil union partner’s insurance provider
- If dependent children are covered by both parents, claims should be submitted first to the insurance plan of the parent whose birthday is earlier in the year – this is known as “the birthday rule”

Contact Information

Medical Plans:

NJ DIRECT 15 (Horizon BCBS)	http://www.horizon-bcbsnj.com/shbp	800-414-7427
Aetna Health	http://www.aetna.com/statenj	877-782-8365
CIGNA Healthcare	http://www.cigna.com/	800-564-7642
Prescription Plan (Medco)	www.medco.com	866-220-6512
Employee Pre-Tax Medical and Prescription Insurance Premium Estimator:	http://uhr.rutgers.edu/estimator/	

Dental Plans:

Dental Expense Plan (Aetna Dental)		877-238-6200
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Dental Plan Organizations (DPOs)

Aetna DMO		800-843-3661
Atlantic Southern Dental (BeneCare)		800-843-4727
CIGNA Dental Health, Inc.		800-367-1037
Community Dental Associates		856-451-8844
Healthplex (International Health Care Services)		800-468-0600
Horizon Dental Choice		800-433-6825

State-authorized Investment Carriers

The Hartford	http://retire.hartfordlife.com	866-490-3656
AXA Equitable	https://www.axa-equitable.com/nj/	866-752-0072
ING Financial Services	www.ing.com/us/	877-873-0321
MetLife	www.njabp.metlife.com/	732-652-1334
TIAA-CREF	enroll.tiaa-cref.org/njabp/	800-842-8412
VALIC	www.valic.com/Home_192_28365.htm	800-448-2542

State Employees Deferred Compensation Plan (NJSEDCP)

Prudential Financial	www.prudential.com/njsedcp	866-657-3327
Flexible Spending Accounts	http://www.myFBMC.com	800-342-8017
Long Term Care Insurance	http://www.prudential.com/view/page	800-732-0416
Division of Pensions and Benefits	http://www.state.nj.us/treasury/pensions/	609-292-7524

Additional Rutgers University Contact Numbers

Payroll Services	http://payroll.rutgers.edu/	732-445-2113
University Human Resources, New Brunswick	http://uhr.rutgers.edu/	848-932-3020
Office of Human Resources, Newark	http://hr.newark.rutgers.edu/	973-353-5500
Camden Human Resources Office	http://camden.rutgers.edu/	856-225-6475

BENEFIT FORMS CHECKLIST FOR STAFF EMPLOYEES This checklist provides new employees with time frames for submitting benefit forms. Please submit forms to the person in your department responsible for payroll matters within the listed time frames from your hire date or benefits orientation date. If you have any questions, please contact a Benefits Specialist at (848) 932-3990.	10 days	30 days	90 days	Optional Benefit Plans
Health Plans:				
<input type="checkbox"/> New Jersey State Health Benefits Program Medical Application	X			
<input type="checkbox"/> SHBP Waiver/Reinstatement form (if applicable)	X			
<input type="checkbox"/> New Jersey State Health Benefits Program Dental Application	X			
<input type="checkbox"/> If you are enrolling eligible dependents, you must include the Proper documentation http://uhr.rutgers.edu/documents/DepenEligibDoc.pdf along with your SHBP application**	X**			
Tax Savings Programs:				
<input type="checkbox"/> Unreimbursed Medical/Dependent Care Flexible Spending Account		X		X
<input type="checkbox"/> Declination of Premium Option Plan		X		X
Public Employees' Retirement System (PERS):				
<input type="checkbox"/> Public Employees' Retirement System (PERS) Enrollment Application	X			
<input type="checkbox"/> Additional Contributions Tax-Sheltered Program (ACTS) Salary Reduction Agreement and Carrier Allocation Form				X
<input type="checkbox"/> Enrollment form from your carrier (copy)				X
<input type="checkbox"/> Supplemental Annuity Collective Trust (SACT) Enrollment Request				X
<input type="checkbox"/> SACT Salary Reduction Agreement				X
<input type="checkbox"/> NJ State Employees' Deferred Compensation Plan Enrollment Request				X
<input type="checkbox"/> NJ State Employees' Deferred Compensation Beneficiary Designation				X
<input type="checkbox"/> Long Term Disability for PERS (for certain administrative employees)*		X*		
Alternate Benefit Program (ABP):				
<input type="checkbox"/> Alternate Benefits Program (ABP) Enrollment Application	X			
<input type="checkbox"/> Carrier Allocation Form/Salary Reduction Agreement	X			
<input type="checkbox"/> Individual Investment Carrier Enrollment Application	X			
<input type="checkbox"/> NJ State Employees' Deferred Compensation Plan Enrollment Request				X
<input type="checkbox"/> NJ State Employees' Deferred Compensation Beneficiary Designation				X
Defined Contribution Retirement Program (DCRP):				
<input type="checkbox"/> Defined Contribution Retirement Program (DCRP) Enrollment Application	X			
Long Term Care Insurance Plan:				
<input type="checkbox"/> Prudential Enrollment Application and Insurability Questionnaire				X
Parking:				
<input type="checkbox"/> Contact University Parking to obtain parking registration packet to register your vehicle(s)	X			
Direct Deposit:				
<input type="checkbox"/> Direct Deposit Authorization Form (Return to: Payroll Services, ASB Room 317, Busch Campus) or submit online at: http://rias.rutgers.edu/directdeposit.htm				X
Photo ID Card:				
<input type="checkbox"/> Visit a card office, present completed RUConnection ID Card Request Form, and receive a photo ID card	X			
Self-Identification				
<input type="checkbox"/> Complete the self-identification form for individuals with disabilities and covered veterans				X

*If submitted after the indicated time frame, additional documentation will be required.
 **Failure to include proper documentation will lead to your application being denied.



RUTGERS

University Human Resources
Office of Employee Benefits
Rutgers, The State University of New Jersey
Administrative Services Building II
57 U.S. Highway 1
New Brunswick, NJ 08901
(848) 932-3990
<http://uhr.rutgers.edu/benefits/>

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