SUMMARY OF BENEFITS AND PRIVILEGES

For Full-Time Classified Employees

Additional information is available at http://ww2.ramapo.edu/facultystaff/hr/index.aspx
Benefits Eligibility

The College, as a State employer, provides health, dental and prescription benefits to all full-time employees and their eligible dependents. Coverage begins two months from date of hire. 10 month faculty hired September 1 are covered immediately.

Eligible dependents include spouse, same-sex domestic partner as defined by the Domestic Partnership Act, civil union partners, and unmarried children until the end of the year in which they attain age 26. Coverage will cease automatically December 31 following the attainment of age 26 for dependent children. Coverage can be continued on an individual basis through COBRA for up to 3 years. Certain overage children may be eligible for coverage until age 31. The child must be: under age 30; unmarried; have no dependents; be a resident of New Jersey or full time student; and not covered by another plan. Additional information is available at the following link:

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

A child who, because of mental retardation or physical handicap, is incapable of self-support upon attaining age 26 may be continued under the plan while remaining incapacitated and unmarried, subject to the employee's coverage continuing in effect. Proof of incapacity must be received by the Division of Pensions and Benefits within 60 days prior to the date coverage would otherwise terminate.

Health and Rx Coverage

Comprehensive health and prescription coverage is offered under the State Health Benefits Program. Plans offered include a PPO, HMOs and several low cost plans. Employees pay a percentage of premiums, based on level of coverage and annual salary or 1.5% of base salary, whichever is greater. The low cost plans that are offered have higher deductibles and copays which in turn reduce employee payroll deductions. All plans should be reviewed carefully and compared with spousal/partner coverage if available prior to making an enrollment decision. Once enrolled changes will not be permitted with the exception of the annual open enrollment period and due to qualifying family events such as marriage, divorce, birth and death. Additional information on health plans that are offered is available from the Benefits Office or at the following link:

http://www.state.nj.us/treasury/pensions/health-benefits.shtml

Dental Coverage

Full time employees have a choice between two types of dental plans, a DPO or indemnity type plan. DPOS are companies that contract with a network of providers for dental services. There are several DPOS offered. If you select DPO coverage you must use providers who participate with the DPO you enroll in.
The indemnity plan allows you to choose any licensed dentist for your dental care. There is an annual deductible and you will be reimbursed a percentage of reasonable and customary charges for services that are covered under the plan.

Once enrolled, you and your eligible dependents must remain in the dental plan you elect for a minimum of 12 months before you change plans or drop coverage. In the event you wish to change dental plans, you will not be permitted to do so until the Open Enrollment period following the 12 month period. A payroll deduction is required. All plans should be reviewed carefully and compared with spousal/partner coverage if available prior to making an enrollment decision. Once enrolled changes will not be permitted with the exception of open enrollment periods and due to qualifying family events such as marriage, divorce, birth and death. Additional information on dental plans that are offered is available from the Benefits Office or at the following link:

http://www.state.nj.us/treasury/pensions/epbam/exhibits/factsheets/fact37.pdf

Vision Care Program
This plan covers all full-time employees and their eligible dependents after two months of employment, for partial reimbursement towards eye exams and lenses (single, bifocal or contact). There is no reimbursement toward frames. Benefits are paid in accordance with the bargaining unit agreement. Please refer to your bargaining unit agreement for specific reimbursement rates. An itemized receipt indicating the cost of the exam along with the cost and type of lenses should be submitted to the Benefits Office of the Department of Human Resources for reimbursement. There is no salary deduction for coverage.

Pension Plan
Classified employees are eligible to join the New Jersey Public Employees Retirement System (PERS). This is a defined benefit plan. The plan is mandatory when the classified employee has been employed at Ramapo College for one year or gains permanent status, whichever comes first. The contribution currently is 6.5 percent of bi-weekly salary at the time of enrollment. The contribution rate will increase from 6.5% to 7.5% phased in equally over a 7-year period beginning July 2012. The contribution rate will increase by 0.14% each year with the first payroll of July until the 7.5% contribution rate is reached in July 2018. Federal income tax will be deferred on mandatory pension contributions. This decreases taxable income and increases take-home pay. However, the calculation of the State income taxes, Social Security taxes and other benefits based upon compensation will not be affected. Pension contributions will be taxable at the time of retirement or withdrawal. Enrollment criteria, retirement age and benefit options vary based on date of enrollment. A summary of enrollment tiers and benefits is available at the following link:


Group Life Insurance
Coverage of one-and-one-half (1½) times the annual base salary is free and an additional 1½ times base salary requires a contribution. Contributory coverage is mandatory in the first year of enrollment.
Vacation leave
Classified employees earn one (1) day for each full month of service from date of hire to beginning of calendar year, or 12 days from one to five years of service; fifteen days after 5 and up to 12 years of service; 20 days after 12 and up to 20 years of service; and 25 days after 20th year of service. In addition employees can carry over their vacation leave for one year.

Holidays
Employees receive thirteen (12) paid holidays each year. These are:

- New Year’s Day
- Martin Luther King’s Birthday (3rd Monday in January)
- Washington’s Birthday (3rd Monday in February)
- Good Friday
- Memorial Day (last Monday in May)
- Independence Day
- Labor Day
- Columbus Day (2nd Monday in October)
- Election Day
- Veterans’ Day
- Thanksgiving Day
- Christmas Day

Sick Leave
Classified employees are entitled to one and one-quarter (1¼) days of sick leave for each completed month of employment for a total of fifteen (15) days of sick time each year. There is a lump sum payment (SCOR) of one-half of accumulated sick time up to $15,000 at retirement.

Personal Leave
Classified employees receive three (3) personal days per year. These personal days must be used by December 31 of each year or they will be lost.

In exchange for the generous leave entitlement benefits described above, the College expects good attendance.

Classification and Compensation
All classified employees are governed by the provision of NJSA 11A and the New Jersey Administrative Code 4A (New Jersey Department of Personnel), and either by the CWA contract or IFPTE contract, depending upon the title (agency shop fees are mandatory.) The College administers state-wide compensation schedules which designate the salary range for each position title. Each state title has assigned to it a salary range consisting of nine (9) steps. Employees are generally hired at the first step but can be hired up to the fourth step in certain cases. Each year, employees go up to the next step on their anniversary date, assuming they have received a satisfactory performance evaluation. The increments between steps amount to around 5% at the first step of the range. There are also negotiated across-the-board increases.
Tuition Waiver
Employees interested in taking any courses at Ramapo College of New Jersey are eligible for tuition waiver. Application forms and procedures for receiving the waiver can be obtained from the Department of Human Resources. Employees have to pay student and registration fees. No more than 24 credits per fiscal year (July through June) will be waived.

Tuition Reimbursement
Permanent classified staff with at least one year of State service at the time of application may receive tuition reimbursement, depending on the availability of funds. No more than eighteen (18) credits per fiscal year and not more than a total of 90 credits may be reimbursed. The employee must be enrolled in an accredited degree program for which tuition reimbursement has been authorized in advance. The rate of reimbursement is $150 per credit, or the actual tuition, whichever is less.

Training Programs
A calendar of workshops and seminars is published each semester and offers employees the opportunity to participate in a number of training programs. These programs concentrate on improving technical and communication skills and working on wellness and learning more about health and benefit opportunities available to all employees.

Workers’ Compensation
Both income protection and medical benefits are provided for job-related illnesses or injuries. All work-related injuries or illnesses must be reported immediately to your supervisor and the Department of Human Resources. On-the- Job Accident procedures are summarized at the following link:
http://ww2.ramapo.edu/test/facultystaff/hr/policies.aspx?id=7542#a

New Jersey Manufacturers Insurance Companies
Employees are eligible to be considered for New Jersey Manufacturers auto insurance. A clear driving record (0) points is required for thirty-six (36) months. Contact New Jersey Manufacturers at 1-800-232-6600 for application and eligibility information. Please provide group #86547 when calling for a quote.

Services and Facilities
Recreational
The College maintains a variety of recreational facilities. Employees may use outdoor facilities such as tennis courts and track. Membership is required for use of the facilities of the Bill Bradley Sports and Recreation Center, including the indoor pool, fitness center, rock climbing wall, and basketball court. All are available when not in use by athletic teams or for intramurals and during posted hours. Employees are eligible to join intramural programs. A valid Ramapo College I.D. card must be shown for admittance to athletics facilities.

Dining Services
The Atrium is located on the first floor of the Scott Student Center. The Atrium is open featuring the Sky Ranch Grill, Pete’s Arena Pizza, Subconnections sandwiches, convenience “grab and go” items and much more.
**Curtain Call Café** is located on the first floor of the Berrie Center for the Arts. It serves muffins, Danish, pre-made sandwiches and salads, and a selection of specialty coffees and beverages.

Two “self serve” and “all you can eat” style restaurants cater primarily to resident students with meal plans but are available for employee use:

- **The Marketplace at Birch Tree Inn**
  - Is located on the first floor of the Scott Student Center. A “food court” atmosphere,
  - It includes the popular Community Grill and So much more!
- **Pavilion Dining**
  - Is located near Oak and Maple Halls and features cook to order grill and daily specials. Come try the Chef’s Bar located in the dining room, featuring daily specials.

**Campus Store**
The Campus Store provides an assortment of general reading materials, office supplies, collegiate clothing, and snacks. Full-time employees are entitled to a staff discount on many items with presentation of a valid Ramapo College I.D. card. The Campus Store is located on the second floor of the Robert A. Scott Student Center and is normally open Monday through Saturday at posted times.

**Library**
The facilities of the George T. Potter Library are available to all employees. A valid Ramapo College I.D. card must be presented in order to withdraw books or complete other transactions. The schedule of hours may be obtained by calling the Library or checking the web page.

**College Events**

**Events and Programs**

As a member of the College Community, employees have the benefit of special rates for activities and events sponsored by the College when such rates are offered. Employees are also invited to attend special events which are open to the College community and the public at no charge. Approval from supervisors is necessary to attend events and programs which take place during regular working hours.

**Angelica and Russ Berrie Center for the Performing and Visual Arts**

The Angelica and Russ Berrie Center for Performing and Visual Arts is our exciting new facility with a dual purpose: to serve students as a cutting edge learning facility and the community as a performance and exhibit space. It includes theaters, art galleries, classrooms and studios. For a schedule of events, please check the web page **Berrie Center**.
Public Safety
Lost and Found

The Public Safety Office, located on the first floor of C Wing, is the office that processes all property lost or found on campus. Lost articles should be reported there.

Public Safety

The Public Safety (located in C Wing, first floor) is open 24 hours a day every day of the year. Staff are trained in first aid and have direct access to local emergency care personnel, fire and police. In the event of an emergency, dial extension 6666. For regular business, dial extension 7432.

P:Emp/Benefits/ClassFT

12/9/11