



RAMAPO
COLLEGE
OF NEW JERSEY

SUMMARY OF BENEFITS AND PRIVILEGES

For Full-Time Classified Employees

Full-Time Classified Staff Benefits

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 coverage 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.

Dependent Children With Disabilities — If a child is not capable of self-support when he or she reaches age 26 due to a mental or physical disability, he or she may be eligible for a continuance of coverage. To request continued coverage, contact the Office of Client Services at (609) 292-7524 or write to the New Jersey Division of Pensions & Benefits, Health Benefits Bureau, P.O. Box 299, Trenton, NJ 08625 for an Application for Continued Enrollment for Dependents with Disabilities. The application and proof of the child's condition must be given to the NJDPB no later than 31 days after the date coverage would normally end. Since coverage for children ends on December 31 of the year they turn 26, you have until January 31 to file the Application for Continued Enrollment for Dependents with Disabilities. Coverage for children with disabilities may continue only while (1) you are covered through the SHBP or SEHBP, (2) the child continues to be disabled, (3) the child is unmarried, and (4) the child remains dependent on you for support and maintenance. You will be contacted periodically to verify that the child remains eligible for continued coverage.

<https://www.nj.gov/treasury/pensions/documents/factsheets/fact74.pdf>

Over Age Children with Disabilities

A child who is not capable of self-support when he or she reaches age 26 due to a mental or physical disability may be able to continue coverage. Coverage for children with disabilities may continue only while:

1. the parent is covered through the SHBP or SEHBP; and
2. the child continues to be disabled;
3. the child is unmarried; and
4. the child remains dependent on the parent for support and maintenance.

To apply:

A Continuance for Dependent with Disabilities form and proof of the child's condition must be sent to the NJDPB no later than January 31st of the year following the child's 26th birthday. Call the NJDPB's Office of Client Services at (609) 292-7524, or write to the Division of Pensions & Benefits, Health Benefits Bureau, P.O. Box 299, Trenton, New Jersey 08625-0299 and request a Continuance for Dependent with Disabilities form.

Health and Prescription Drug Coverage

Comprehensive health and prescription coverage is offered on the NJ State Health Benefits Program. Plans offered include a Preferred Provider Organization (PPO), Health Maintenance Organization (HMO), Tiered Network Plan and High Deductible Health Plan. Employees enrolled in the PPO plan pay a percentage of salary of their salary for benefits. Employees enrolled in the HMO and HD plans contribute a percentage of premiums based on their salary. Employees enrolled in the Tiered Network plan pay 75% of the PPO contribution rate. 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 of at the following link – Summary Program Description Guidebook -

<https://www.state.nj.us/treasury/pensions/documents/guidebooks/hb0505.pdf>

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:

<https://www.state.nj.us/treasury/pensions/documents/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 in the People Operations and Employee Resources department for reimbursement. There is no salary deduction for coverage.

Pension Plan

PERS Membership Tiers PERS members are categorized by specific membership tiers based on enrollment date. Membership tiers affect a member's enrollment and retirement eligibility. These membership tiers, pursuant to N.J.S.A. 43:1A-7 are defined as follows:

- Membership Tier 1 — Members enrolled prior to July 1, 2007, and who have a minimum pensionable salary of \$1,500.
- Membership Tier 2 — Members enrolled on or after July 1, 2007, and prior to November 2, 2008, and who have a minimum pensionable salary of \$1,500.
- Membership Tier 3 — Members enrolled on or after November 2, 2008, and on or before May 21, 2010, and who meet or exceed the minimum pensionable salary set for the current year, subject to future adjustment.
- Membership Tier 4 — Members enrolled after May 21, 2010, and prior to June 28, 2011, and who work the minimum number of hours per week (fixed hours of 35 hours for State employees or 32 hours for local government, local education, or State education employees), with no minimum pensionable salary requirement.
- Membership Tier 5 — Members enrolled on or after June 28, 2011, and who work the minimum number of hours per week (fixed hours of 35 hours for State employees or 32 hours for local government, local education, or State education employees), with no minimum pensionable salary requirement.

Unless otherwise indicated by membership tier — with the exceptions noted above for LEO, LRS, Prosecutors Part, and WCJ Part members — the benefits listed in this guidebook are the same for all PERS members. For more information see the Public Employees'

Retirement System Member Guidebook -

<https://www.state.nj.us/treasury/pensions/documents/guidebooks/persbook.pdf> and Enrollment

Requirements by Membership Tier (PERS and TPAF) -

<https://www.state.nj.us/treasury/pensions/documents/forms/sc0853.pdf>

The Additional Contributions Tax-Sheltered program (ACTS)

Overview

The ACTS Program is a voluntary investment program that provides retirement income separate from, and in addition to, your basic pension plan. To be eligible, you must be an employee of a county or State college or university, the Commission on Higher Education, the Department of Education, or the Office of Student Assistance. You choose from six carriers who offer a selection of investment choices to meet your needs and goals of retirement planning.

See our fact sheet, Additional Contributions Tax-Sheltered (ACTS) Program -

<https://www.state.nj.us/treasury/pensions/documents/factsheets/fact34.pdf> for details on ACTS eligibility, contribution limits, and plan restrictions.

The New Jersey State Employees Deferred Compensation Plan

The NJSEDCP, also called Deferred Comp, is a voluntary investment program that provides retirement income separate from, and in addition to, your basic pension plan. You can shelter a part of your wages from federal income taxes while saving for retirement.

To enroll, you must work for the State of New Jersey or an eligible agency, authority, or commission of State government. If you work for a county, township, or municipality and are not paid directly by the State or one of its agencies, you are **not** eligible for the NJSEDCP.

The NJSEDCP is handled by Empower (formerly Prudential). You can go to Empower's NJSEDCP website - <https://newjersey.retirepru.com/> or you can call them at [1-866-NJSEDCP](tel:1-866-NJSEDCP).

See our Fact Sheet, Deferred Compensation — NJSEDCP - <https://www.state.nj.us/treasury/pensions/documents/factsheets/fact32.pdf>

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 twelve (13) paid holidays each year. These are:

- New Year's Day
- Martin Luther King's Birthday (3rd Monday in January)
- President's Day (3rd Monday in February)
- Good Friday
- Memorial Day (last Monday in May)
- Juneteenth
- 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 ten (10) 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. 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 People Operations and Employee Resources department. Employees have to pay student and registration fees.

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.

Training Programs

Ramapo College of New Jersey values and recognizes that learning, development and performance (LDP) programs improve individual and organizational effectiveness and help the College achieve its overall institutional goals. The People Operations and Employee Resources department provides faculty and staff a variety of opportunities for development. Please visit the LDP web page <https://www.ramapo.edu/hr/learning-and-development/> for a full description of learning opportunities and other development opportunities at the College.

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 People Operations and Employee Resources department. On-the- Job Accident procedures are summarized at the following links:

<https://www.ramapo.edu/poerd/policies-procedures-2/job-accidents/>
<https://www.nj.gov/treasury/riskmgt/workers-comp.shtml>

Discounts

The Civil Service Commission provides information on various companies offering discounts on goods and services. Please see the link for more information:

<https://www.state.nj.us/csc/employees/programs/discount/>

Services and Facilities

Recreational

The College maintains a variety of recreational facilities. Employees may use outdoor facilities such as tennis courts and track. The Bill Bradley Sports and Recreation Center, offers an 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 - The Atrium is an ideal hub for the campus community, keeping commuter and resident students in mind the Atrium has ample lounging areas and is designed to increase speed of service for students on the go.

Common Grounds Cafe - The Common Grounds Cafe in the Learning Commons serves Starbucks coffee beverages, rich espressos, lattes, refreshers, tea, and frappuccinos. Along with your favorite Starbucks beverages, you can enjoy delicious bakery items like pastries and croissants.

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. The Birch Tree Inn offers an all you care to eat dining program complete with signature brands and menu selections that include just about every item you can imagine. Features a wide variety of fresh food designed to satisfy everyone's appetite with food choices to rival your favorite restaurants.

- **The Pavilion** – Is located near Mackin & Bischoff Halls and features cook to order grill and daily specials.
- **Dunkin Donuts** is available in the 1st floor of Adler Center.

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 in the Peter P. Mercer Learning Commons

The facilities in the Peter P. Mercer Learning Commons 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 Berrie Center web page - <https://www.ramapo.edu/berriecenter/>

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
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