SUMMARY OF BENEFITS AND PRIVILEGES

For Full-Time Unclassified Employees

Full-Time Unclassified Staff
Benefits Upon Employment

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.

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 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:

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 of the Department of Human Resources for reimbursement. There is no salary deduction for coverage.

Pension Plan

(ABP) Permanent unclassified employees are eligible to join the Alternate Benefit Program (ABP). This is a defined contribution plan. The employer contribution is 8% and the mandatory employee contribution is 5%. The employee is vested in the ABP at the beginning of the second year of employment or vested immediately if there is an existing qualified retirement account from the previous State employer. Current Providers are: Employer (formerly Prudential) • Equitable (formerly AXA Financial); • Empower/ Gitterman Wealth Management (formerly MassMutual) • TIAA; • MassMutual Retirement Services; • Corebridge Financial (formerly AIG); • MetLife (Brighthouse); and • VOYA Financial Services.
https://www.state.nj.us/treasury/pensions/documents/factsheets/fact38.pdf

403B - Additional voluntary federal tax-deferred contributions under Internal Revenue Code (IRC), Section 403(b), may also be made based on the actual base salary paid, less the mandatory five percent member contribution. Before having any additional contributions deducted, members should contact the authorized carrier of their ABP account for a calculation on the exact amount available to them for a Section 403(b) contribution. These contributions cannot exceed the actual dollar limits eligible for tax shelter in a given tax year.
https://www.nj.gov/treasury/pensions/documents/factsheets/fact34.pdf

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 Prudential. You can go to Prudential's NJSEDCP website - https://www.prudential.com/njsedcp or you can call them at 1-866-NJSEDCP.

See our Fact Sheet, Deferred Compensation — NJSEDCP - https://www.state.nj.us/treasury/pensions/documents/factsheets/fact32.pdf for full details about this plan.

Group Life Insurance

ABP provides insurance for members at 3½ times the participant's annual base salary over the last 12 months of creditable service, the premium for which is paid by the State, effective the day of enrollment in the Alternate Benefit Program.

Vacation leave

Unclassified employees other than those serving in faculty titles earn one and a half (1.5) days (1.83 days for managers) for each full month of service from date of hire to beginning of the year and then receive a total of 22 days per year after the first year. Vacation leave for unclassified employees in managerial positions is based on the fiscal year and for all other unclassified employees on the calendar year. Employees may carry over their vacation leave for one year.

Holidays

Employees receive thirteen (13) paid holidays each year. These are:

- New Year's Day
- Martin Luther King's Birthday (3rd Monday in January)
- Presidents' 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

Unclassified employees are entitled to one and one-quarter (1¼) days of sick leave for each completed month of employment for a total of twelve and one-half (12½) days annually for ten-month employees and a total of fifteen (15) days annually for twelve-month employees. There is a lump sum payment (SCOR) of one-half of accumulated sick time up to $15,000 at retirement for non-faculty employees.

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

Classification and Compensation

All unclassified AFT employees (faculty, professional staff and librarians) are governed by the provisions of the AFT contract, the NJSA 18A, and Ramapo College Board of Trustees Policy. 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 twelve (12) steps. Once employed, movement from one salary to the next or higher salary step for bargaining unit employees is dependent upon satisfactory performance and salary program provisions of respective collective

bargaining agreements. This upward movement generally happens on the employee's anniversary date which is approximately one year after the date of hire.

Unclassified Non-AFT employees (managers) are not in a bargaining unit and are governed by the provisions of NJSA 18A and Ramapo College Board of Trustee Policy. There is a performance-based compensation plan for managerial employees at Ramapo College. The anniversary date of managerial employees is July 1. The compensation schedule provides for a minimum and maximum salary for each salary range. The amount of an annual increase is based on performance and availability of funds. There are no automatic annual increases for managers.

Tuition Waiver

Employees interested in taking any courses on their own time 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 web page. Employees have to pay student and registration fees.

Tuition Reimbursement

Employees enrolled in a terminal degree program at any accredited institution related to their areas of teaching or work, or enrolled for graduate study necessary to increase such expertise in their area of teaching or work, may receive tuition reimbursement not to exceed twelve (12) credits per year or a total of forty-five (45) credits during employment at any State college/university.

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 Department of Human Resources 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 the supervisor and the Department of Human Resources. On-the-Job accident procedures are summarized at the following links: https://www.ramapo.edu/poerd/policies-procedures-2/job-accidents/ and 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 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 Office (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.

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