BENEFITS

VACATION LEAVE

State Plan: Pro-rated for the first year of employment (one day for each month of service)

1 to 4 years of service .... 12 days
5 to 11 years of service .... 15 days
12 to 20 years of service .... 20 days
After 20 years of service .... 25 days

Department Plan: Twenty days per year. Pro-rated for the first year of employment (approximately 1 $\frac{1}{2}$ days for each month of service)

Classified employees are only eligible for the State Plan.

Unclassified employees can choose either the State Plan or the Department Plan.

Senior Executive Service (SES) – with underlying permanent status receive the State Plan. SES without underlying status may choose between the State or the Department Plan.

SICK LEAVE

One day per month of sick leave is earned for the first year of employment and 15 days per year thereafter. These days are accumulative from year to year. Accumulated sick time assures continued income in case of illness or disability. Employees who are members of the Public Employees' Retirement System (PERS) are eligible for the lump sum reimbursement at retirement on one-half of their unused sick leave days to a maximum of $15,000.

ADMINISTRATIVE LEAVE

Three days administrative leave each year. New employees earn one-half day administrative leave for each full calendar month up to three days for the first year of employment.

ALTERNATIVE WORKWEEK PROGRAM

The Alternative Workweek Program is a program whereby an employee may request to work more hours per day so that the employee can work a one less day per pay period. Participation is subject to approval.

FAMILY LEAVE

Leave from employment to provide care for the birth or adoption of a child, or the serious illness of a family member, or the employee.
Military Family Leave entitles certain relatives of members of armed forces to qualify for family leave.

HOLIDAYS -13 paid holidays

New Year's Day	Labor Day
Martin Luther King's Birthday	Columbus Day
Presidents Day	Election Day
Good Friday	Veteran's Day
Memorial Day	Thanksgiving Day
Juneteenth	Christmas Day
Independence Day	

STATE HEALTH BENEFITS PROGRAM

Employees pay a percentage of their annual base salary for Health and Prescription Drug coverage. The premium rate is based on the employee's annual salary. Coverage is effective approximately two months after hire date.

DENTAL PROGRAMS

Full-time employees are eligible to participate in either: the Dental Expense Plan, which is a traditional indemnity plan that allows you to obtain services from any dentist **or** the Dental Plan Organization which are individual prepaid plans offering services through a network of dental providers. Coverage is effective approximately two months after hire date.

VISION CARE REIMBURSEMENT

A Vision Care Reimbursement Program is available to eligible New Jersey State Employees. This Circular is being reissued as a general guideline without contract-specific dates. Eligible employees and their eligible dependents, as defined in the NJ State Health Benefits Program are each entitled to one lens and one examination reimbursement during each 24-month period in accordance with the current negotiating agreements (one claim per two-year period). Dependents are not eligible until the employee has been employed for more than 60 continuous days. Reimbursement is based upon negotiating unit contract stipulations. Employees who are eligible for State Health Benefits but have waived coverage are still eligible for Vision Care Reimbursement.

SOCIAL SECURITY COVERAGE

All employees have social security coverage. Permanent employees (and some temporary employees) have both a State Retirement plan and social security coverage.

RETIREMENT PLAN

PERS – The Public Employee's Retirement System is a Reserve system with employer and employee contributions.
DCRP – A Defined Contribution Retirement Program for Employees enrolled in PERS on or after July 1, 2007, who earn salary in excess of established "maximum compensation" limits. Maximum compensation is based on annual maximum wage for Social Security (2024 is $168,600). See Pensions & Benefits Fact Sheet #79.

GROUP LIFE INSURANCE

Members of the Public Employee's Retirement System are covered by life insurance equal to one and one-half times their annual salary. Additional life insurance coverage (which is mandatory for first year) equal to one and one-half times employee's annual salary is available at the group rate of 55/100% of 1% of gross bi-weekly salary. **While employed**, a PERS member enrolled in the DCRP (Defined Contribution Retirement Program) is covered by employer-paid life insurance, payable to their designated beneficiaries in the amount of one and one-half times the annual base salary on which DCRP contributions were based. See Pensions & Benefits Fact Sheet #79 for details and additional information regarding Long-Term Disability coverage.

BENEFITSOLVER

Employees must enroll or waive their health and dental coverage in Benefitsolver within 60 days of the beginning of the pay period they are hired. Employees should be able to access their Benefitsolver account by the time they receive their first paycheck.

TAX$AVE

Tax$ave consists of three separate components. The Premium Option Plan (POP) is administered by the State and allows payment of medical and/or dental premiums with before tax dollars. Two Flexible Spending Accounts (FSA's), administered by Horizon MyWay, provide innovative ways to save tax dollars: 1) The Unreimbursed Medical Spending Account (UMSA) allows an individual to save up to $2,500.00 of salary before taxes, each calendar year, on out- of-pocket medical and dental expenses.

2) The Dependent Care Spending Account (DCSA) allows an individual to set aside up to $5,000.00 of salary before taxes, each calendar year, to pay for qualified dependent care expenses. See Pensions & Benefits Fact Sheet #44. FBMC website: www.HorizonBlue.com or Toll Free 1-888-215-0025.

Please note: New employees who wish to enroll in a Tax$ave plan must do so within 30 days of employment.

COMMUTER TAX$AVE PROGRAM

Allows eligible employees to use pre-tax dollars to pay for mass transportation (train, bus, and van pool) used to commute to and from work, and for parking at work or at mass transit stations. To enroll, log into your Benefitsolver account or call toll free 1-866-512-8769. See Pensions and Benefits Fact Sheet #67.

NJ STATE EMPLOYEES DEFERRED COMPENSATION PLAN

Is administered by EMPOWER and offers a variety of investment options for a more secure retirement. Employees may defer between 1% and 100% of annual salary to a maximum of $22,500 ($30,000 for individuals age 50 and older) Call toll free at 1-866-657-3327 or go to the website: https://newjersey.retirepru.com/
See Pensions & Benefits FactSheet #32.

UNEMPLOYMENT / TEMPORARY DISABILITY AND FAMILY LEAVE INSURANCE

Most state employees are protected. TDI - UIC - FLI The Temporary Disability Insurance (TDI) rate decreased to 0.00% from 0.14%. The Unemployment Insurance (UI) contribution rate remains at 0.3825%, and the Workforce Development (WD) rate remains at 0.0425%. The combined Unemployment Insurance and Compensation (UIC) rate is 0.425%. The Family Leave Insurance (FLI) contribution rate increased to 0.09% from 0.06%. The annual taxable base for UIC increased to $42,300 from $41,100 and for FLI to $161,400 from $156,800. The new maximum deduction amounts are $179.78 for UIC and $145.26 for FLI.

Temporary Disability / Family Leave Insurance – the New Jersey Temporary Disability Benefits law will provide up to 26 weeks of coverage for an employee's own personal illness or injury. Employees who file for Family Leave Insurance benefits to care for an ill or injured family member or to bond with a newborn/newly adopted child, may be eligible to receive benefits for up to 12 weeks of consecutive or 8 weeks (56 days) of intermittent leave.

WORKER'S COMPENSATION

An employee who loses time from work as a result of a work- related accident, injury, or occupational disease, may be eligible for Worker's Compensation which is a wage replacement program (leave without pay), in accordance with NJSA title 34.

TRAINING OPPORTUNITIES

Employees may receive in-service training and have opportunities to attend special courses or institutions of higher education. Tuition and other fees may be paid by the State if certain conditions are satisfied.

LABOR AGREEMENT

Most employees are covered by various labor unions and may receive bonus payments or other specialized benefits subject to specific agreements.

CREDIT UNIONS

Non-profit financial institutions organized to provide competitive low-rate loans and dividend rates on savings and investment accounts. Employees may have deductions from their paycheck deposited to their account in an eligible credit union. Please contact Payroll to find out which credit unions participate. To join, employees must contact the credit union directly.

NEW JERSEY'S ANNUAL CHARITABLE CAMPAIGN

Provides all State employees the opportunity to contribute a portion of their income to approximately 1300 charitable organizations in NJ.Contributions are tax deductible and can be made through Payroll deductions.

MEMBER BENEFITS ONLINE SYSTEM (MBOS)

A set of internet-based applications that allow registered members access to their pension, and if applicable health benefits account information.

See instructions on the Department's web site under Human Resources Benefits or access the Department of Treasury, Division of Pensions and Benefits web site for instructions of how to register for MBOS.

EMPLOYEE SELF-SERVICE

Effective July 1, 2014 the State of New Jersey requires all state employees to receive compensation electronically. Employees have the option of enrolling in direct deposit or the CashPaycard program administered by Bank of America.

All paystubs or W-2 can be accessed on the employee self-service website through the State of New Jersey web portal (myNewJersey).

PUBLIC LOAN FORGIVENESS PROGRAM

The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. https://studentaid.gov/pslf/

NJBEST

A College Savings Plan managed by Franklin Templeton Investments. For information call 1-877-465-2378 or visit www.njbest.com

Bereavement Benefit Time

Regular full-time employees will be granted one Paid Bereavement Leave Day (either 7 or 8 hours) depending on the employee workweek. Part-time employees will be granted a Paid Bereavement Benefit amount based on their part-time percentage/employee workweek. TES and Per Diem employees not entitled to Paid Bereavement Time.

New hire regular full-time, part-time and intermittent employees will be granted one Paid Bereavement Benefit Day at the beginning of their employment term. They will not be required to earn this benefit time. The Paid Bereavement Benefit time must be used in its entirety, i.e., the employee must use the entire amount he/she is entitled to in one calendar day, not an aggregate of 7 or 8 hours across multiple days. Paid Bereavement Benefit time must be used prior to the employee using Sick Bereavement leave.

Unused Paid Bereavement Benefit time will not accumulate and will not be carried over from one calendar year to the next. Unused Paid Bereavement Benefit time will not be paid out upon employee separation. Paid Bereavement Benefit time cannot be prorated. Paid Bereavement Benefit time can only be used for the bereavement of immediate family members.

Immediate family members are defined in N.J.A.C. 4A:1-1.3.