

BENEFITS

VACATION LEAVE

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

1 to 5 years of service	12 days
6 to 12 years of service.....	15 days
13 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 sick leave is allowed 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.

FAMILY LEAVE

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

HOLIDAYS -12 paid holidays

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

STATE HEALTH BENEFITS PROGRAM

Employees pay a percentage of their annual base salary for Health and/or 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.

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.

RFETIREMENT 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 (2012 is \$110,000). 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.

TAX\$AVE

Taxsave 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 the Fringe Benefits Management Company (FBMC), 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.myFBMC.com or Toll Free 1-800-342-8017.

NJ STATE EMPLOYEES DEFERRED COMPENSATION PLAN

Is administered by **Prudential Financial** 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 \$18,000.00 (\$24,000 for individuals age 50 and older) Call toll free at 1-866-657-3327 or go to the website: www.prudential.com/njsedcp. See Pensions & Benefits Fact Sheet #32.

UNEMPLOYMENT / TEMPORARY DISABILITY AND FAMILY LEAVE INSURANCE

Most state employees are protected. The contribution rate for 2016 for UIC remains unchanged at 0.425% of the first \$32,600 of salary or a maximum of \$138.55. The contribution rate for TDI is .0020% on the first \$32,600 of salary or a maximum of \$148.00. Family Leave Insurance – the New Jersey Temporary Disability Benefits law will provide up to (6) six weeks of Family Leave Insurance benefits to covered individuals to bond with newborn or newly adopted children or to care for sick family members. The contribution rate was reduced from 12% to .06% on the first \$32,600 of salary or a maximum of \$17.76.

LONG TERM CARE INSURANCE

Refers to a broad range of medical, personal and social services provided to individuals who are unable to care for themselves over a relatively long period of time. The Plan is administered by the Prudential Insurance Company of America and available to most Full and Part-time, actively-at-work employees and their family members. Premiums are based on age and chosen coverage and may be continued when an employee changes employment. To obtain an enrollment kit, visit www.state.nj.us/treasury/pensions/itchohomepg.htm or call the Prudential Customer Service Center toll free number 1-877-582-4865.

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.

NJ BEST

A College Savings Plan Managed by Franklin Templeton Investments. For brochures and information call toll free 1-877-465-2378 or visit www.njbest.com.

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 visit www.mycommutertaxsave.com or call toll free 1-866-823-3248. See Pensions & Benefits Fact Sheet #67.

TRAINING OPPORTUNITIES

Employees may receive in-service training and also 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.

BLOOD BANK PROGRAM

Coverage available for all employees. Donation required once every 18 months to extend coverage to spouse, dependent children, parents, parents-in-law, grandparents and grandparents-in-law.

CREDIT UNIONS

Non-profit financial institutions organized to provide competitive low rate loans and dividend rates on savings and investment accounts. To join, employees must contact the credit union directly.

CREDIT UNION of New Jersey – All employees are eligible to join.

Trenton Locations:

12 E. Lafayette St.

Ewing Location: 1301 Parkway Ave. (609) 538-4061

Hamilton Twp: 3535 Quakerbridge Road. (609) 631-8102 (Only employees who are Hamilton Twp. residents are eligible)

South Jersey Federal Credit Union: P.O. Box 5530 (856) 631-8102 (Only employees who are South Jersey residents are eligible).

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.

PAY STUB ON WEB

Enables employees who have DIRECT DEPOSIT paychecks to view their paycheck stub information on-line via a safe and secure web application. The Department of Treasury will automatically send new employees, who enroll in Direct Deposit, instructions via their Outlook Email address.

Revised 06/24/2016