

Rowan College at Burlington County

# Benefits at a Glance

FACULTY



## 8 MONTH EMPLOYEES



### MEDICAL/RX

Two medical plan options give you the flexibility to choose the one that works best for you and your family!



### DENTAL

Comprehensive dental coverage that is COMPLETELY FREE TO EMPLOYEES and eligible dependents!



### VISION

Save on eyewear and eye care through VSP, one of the largest vision providers in the country!



### FSA/DEPENDENT CARE

Choose how much of your paycheck you'd like to put aside, pre-tax, for medical and/or dependent care, or eligible transportation expenses.



### PENSION

RCBC matches 8% into the pension plan for Faculty employees, which also includes employer-paid life insurance and long-term disability.



### INFERTILITY BENEFITS

Infertility services are included with both medical plans. Some of the covered services include diagnostic testing, medications, and up to four (4) egg retrievals.



### SICK LEAVE

Faculty are given 10 sick days each academic year to apply towards illness, appointments, or to care for an immediate family member.



### PERSONAL LEAVE

Employees are given 21 hours per year in personal leave.



### HOLIDAYS

RCBC employees celebrate with 14 paid holiday days per year, including the week between Christmas and New Years! Faculty also receive holidays that occur during the semesters they work (Spring break, etc.).



### TUITION

Employees and their eligible dependents may attend RCBC without tuition or fees (general/lab fees only). Employees are also eligible for tuition reimbursement!



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Learn more about working at RCBC by visiting [rbc.edu/HR](http://rbc.edu/HR)

# FACULTY EMPLOYEE BENEFITS... A CLOSER LOOK

## Medical/RX

Two medical plan options give you the flexibility to choose the one that works best for you and your family. Both plans include prescription drug coverage.

If hired 9/1, coverage is available immediately! Otherwise, available after 60 days of employment - see the next page for more information about our **EXCELLENT** coverage.

## Dental (COMPLETELY FREE TO EMPLOYEES!)

Comprehensive dental coverage and orthodontic coverage for employees and eligible dependents, available 1st of the month after 60 days of employment through Horizon Blue Cross Blue Shield of NJ.

## Vision

Save on eyewear and eye care through VSP, one of the largest vision providers in the country. Employees and eligible dependents are available to enroll 1st of the month after 60 days of employment through VSP. \$130 frame allowance every other calendar year, \$10 copay for a WellVision exam every year, multiple lens enhancements every year, with minimal per-pay costs.

Employee Only	\$3.48
Employee + 1	\$5.56
Employee + Children	\$5.68
Family	\$9.16

## FSA/Dependent Care

A Medical FSA allows you to choose how much of your paycheck you'd like to set aside, pre-tax, for healthcare expenses. This saves you money by reducing your taxable income, and allows you to use your benefits debit card for eligible items. Dependent Care allows you to put aside a portion of your paycheck pre-tax for eligible dependent care expenses each year; used for dependent care expenses for children ages 12 and younger, a disabled dependent of any age or a disabled spouse. Transit Reimbursement allows you to use pretax dollars to pay for eligible commuter expenses like NJ transit passes, buses, subways, trains, etc.

## Pension

Most Faculty are eligible for enrollment into Alternate Benefit Plan (ABP) Pension plan. Employees contribute a mandatory 5%, and RCBC matches 8%! Employees are considered vested after one year of continuous contributions. This plan includes employer-paid life insurance, for 3.5 times pensionable base salary for the last 12 months, and employer-paid, long-term disability insurance coverage. Some Faculty may be eligible for the NJ PERS Pension plan, rather than ABP.

## Sick Leave

Faculty are given 10 sick days each academic year. Employees can use sick leave for their own personal medical needs including sickness or injury, a medical appointment for themselves or for an immediate family member's appointment, or to provide care for an immediate family member who is ill.

## Infertility Benefits

Infertility services are included with both medical plans and comply with all New Jersey mandated coverage. Some of the covered services include diagnostic testing, medications, and up to four (4) egg retrievals. All services are subject to medical necessity requirements and approval by the insurance carrier.

## Personal Leave

21 hours per year!

## Holidays

RCBC employees celebrate with fourteen paid holiday days per year, including the week between Christmas and New Years! Faculty also receive holidays that occur during the semesters they work (Spring break, etc.).

## Tuition Waiver

Employees and their eligible dependents may attend the college **without tuition, general or laboratory fee charges!** Such waiver applies to both credit and credit-free courses although special program costs may be assessed to the employee for certain courses.

## Tuition Reimbursement

Employees may take courses that are part of an accredited graduate/program relevant to the employees' current teaching assignment, or part of a retraining program. There is a maximum of \$30,000 for the entire faculty unit set aside for each fiscal year. For additional information, refer to the faculty CBA.



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# FACULTY EMPLOYEE BENEFITS... HEALTHCARE CLOSER LOOK

Plan Designs		
	Educator Health Plan	Garden State Health Plan
<b><u>In-Network</u></b>		
National Access	Yes	No (NJ Only)
Referral	No	No
PCP Copay	\$10	\$10
Specialist Copay	\$15	\$15
Deductible	\$0	\$0
Maximum Out-of-Pocket	\$500/\$1,000	\$500/\$1,000
Inpatient Hospital	100%	100%
Outpatient Hospital	100%	100%
Emergency Room Copay	\$125	\$125
<b><u>Out-of-Network</u></b>		
Deductible	\$350/\$700	\$350/\$700
Coinsurance	70%	70%
Maximum Out-of-Pocket	\$2,000/\$5,000	\$2,000/\$5,000
<b><u>Prescription Drug</u></b>		
	Net Results Enhanced	Net Results Enhanced
Retail	\$5/\$10/Member Pays Diff.	\$5/\$10/Member Pays Diff.
Mail Order	\$10/\$20/Member Pays Diff.	\$10/\$20/Member Pays Diff.

Contributions		
<b>\$50,000 Salary</b>		
Single	\$950	\$750
Parent/Child(ren)	\$1,250	\$750
Employee/Spouse	\$1,650	\$825
Family	\$1,950	\$975
<b>\$60,000 Salary</b>		
Single	\$1,320	\$900
Parent/Child(ren)	\$1,680	\$900
Employee/Spouse	\$2,340	\$1,170
Family	\$2,640	\$1,320
<b>\$70,000 Salary</b>		
Single	\$1,750	\$1,050
Parent/Child(ren)	\$2,100	\$1,050
Employee/Spouse	\$3,080	\$1,540
Family	\$3,500	\$1,750

This description is illustrative, does not include all benefits/exclusions, and is not a guarantee of coverage. Contributions are estimates. Please confirm your individual contribution with the Benefits office.

Contribution \$ listed above are annualized amounts. To calculate per pay contributions, divide the estimated amounts by 20.