

# Benefits at a Glance

**EXECUTIVE EMPLOYEES**

0125



**35 HOUR WORK WEEK**



## **MEDICAL/RX**

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



## **SICK LEAVE**

Executive employees gain 8.75 hours of sick time per month to apply towards illness, appointments, or to care for an immediate family member.



## **DENTAL**

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



## **VACATION**

Accrual rates per month for Executive employees include 7 hours per month worked in the first year, and raise to 12.25 hours per month worked in the third year!



## **VISION**

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



## **PERSONAL LEAVE**

Employees are given 21 hours per year in personal leave.



## **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.



## **HOLIDAYS**

RCBC employees celebrate with 14 paid holiday days per year, including the week between Christmas and New Years!



## **PENSION**

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



## **TUITION**

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



## **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.



**Rowan College**  
at  
**BURLINGTON COUNTY**

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

# EXECUTIVE 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.

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 Delta Dental.

## 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       | \$3.30 |
| Employee + 1        | \$5.27 |
| Employee + Children | \$5.38 |
| Family              | \$8.68 |

## 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 Executive employees 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 Executive employees may be eligible for the NJ PERS Pension plan, rather than ABP.

## Sick Leave

**8.75 hours per month** of completed employment service is accrued – can be banked with no limit. 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.

## Vacation Time

| Years of Service | Accrual Rate Per Month |
|------------------|------------------------|
| First Year       | 7 Hours                |
| Second Year      | 10.5 Hours             |
| Third Year       | 12.25 Hours            |
| Subsequent Years | 12.84 Hours            |

## Personal Leave

21 hours per year!

## Holidays

Fourteen holidays per fiscal year (July 1 through June 30) are provided by the college. The college is usually closed for most operations from Christmas Eve through New Year's Day as part of these 14 holidays.

## 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 noncredit courses, as well as workforce development courses, although special program costs may be assessed to the employee for certain courses.

## Tuition Reimbursement

Employees with more than one, but less than five years of full-time employment are eligible \$3,000/per calendar year (\$1,500/semester). After five years of continuous full time employment, employees are eligible for \$4,500/per CY for undergraduate courses (\$2,250/semester) and a maximum of \$10,000/per CY for graduate and/or doctoral programs (\$5,000/semester). Employees who utilize the graduate/doctoral degree agree to be employed for additional two (2) years following a degree assistance or conferring of their degree. If the employee voluntarily leaves they shall reimburse the college all monies invested in obtaining their degree.

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

# EXECUTIVE 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 24.