<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Details</th>
<th>AFT Professionals</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Vacation</strong></td>
<td>Upon employment: 1.5 vacation day per month first year and then 22 vacation days per year thereafter; can only carry over one year worth.</td>
<td>√</td>
</tr>
</tbody>
</table>
| **Holidays**                         | Independence Day | Columbus Day*  
Labor Day       | Election Day*  
Veteran’s Day* | Thanksgiving Day  
Christmas Day | New Year’s Day  
Martin Luther King, Jr.  
President’s Day* | Good Friday*  
Memorial Day |
| **Sick Time**                        | Upon employment: 1.25 days per month first year; 15 days per year thereafter.                                                                                                                          | √                 |
| **Health Insurance**                 | Available plans are through Horizon & Aetna (PPOs, HMO, OMNIA/LIBERTY Two Tiered Plan, or HDPs). Cost is based on plan selected, coverage level and/or salary.                                             | 60 Day Waiting Period |
| **Prescription Drug Plan**           | Varies dependent on health plan selection. Cost dependent on health plan selection. Mail order is available.                                                                                               | 60 Day Waiting Period |
| **Vision Care**                      | Pending AFT approval: Cost free*, once every 2 year contract cycle.  
• Examination $45.00  
• Single Lens/Contacts $80.00  
• Bifocals, Multifocals $90.00 (maximum)  
*No allowance for frames.                                                                 | 60 Day Waiting Period |
| **Dental Program**                   | Dental Expense Plan or DPO’s. (Program Optional) Bi-weekly premiums vary with plans. You must be in plan 12 months before dropping coverage.                                                                | 60 Day Waiting Period |
| **Flexible Spending Account (FSA’s)**| Participation optional. WageWorks FSAs: Unreimbursed Medical Flexible Spending Account; and Dependent Care Account. Requires annual enrollment.                                                         | 60 Day Waiting Period |
| **Pension Plan**                     | Enrollment into Alternate Benefit Program (ABP) Pension Plan. Choice of NJ State approved vendors VALIC, Equitable, Mass Mutual, VOYA, MetLife and TIAA-CREF. Mandatory employee contribution – 5%; Employer match contribution – 8% ; If currently in the state PERS you can elect to stay in that program | √                 |
| **Additional Tax Shelters**          | Upon employment. Eligible for supplemental tax shelters: 403b or ACTS with 6 ABP vendors or 457 Plan – deferred compensation plan administered by Prudential.                                                                 | √                 |
| **Lump Sum Retirement**              | Upon Retirement – ½ last year’s daily average for each earned and unused sick day. Maximum $15,000.00                                                                                                     | √                 |
| **Life Insurance**                   | Upon enrollment into Pension Plan. NOTE: Age 60+, additional eligibility requirements.                                                                                                               | √                 |
| **Jury Duty**                        | Upon employment; paid time with documented proof.                                                                                                                                                       | √                 |
| **Military Duty**                    | Upon employment; in most cases you will receive paid time with documented proof.                                                                                                                        | √                 |
| **Home Incentive Program**           | Upon purchase of residential home in Glassboro, Rowan University provides $1,500 annually for 10 years for real estate tax purposes. Subject to change at discretion of the University. | √                 |
| **Employee Tuition Waiver**          | Upon employment and meeting eligibility requirements.                                                                                                                                                   | √                 |
| **Employee Spouse/Dependent Scholarship** | Upon completion of 1 consecutive year of service as a full time permanent employee and meeting eligibility requirements.                                                                                   | √                 |
| **Credit Union**                     | ABCO Credit Union and South Jersey Credit Union                                                                                                                                                        | √                 |
| **Direct Deposit**                   | Upon employment. Payroll Form: http://www.rowan.edu/adminfinance/controller/payroll/forms.html                                                                                                           | √                 |

*classes in session compensatory time earned if worked

Health and pension benefits are subject to change in accordance with New Jersey statutes, state policies, union collective bargaining agreements, and university policies.

Rowan University & State of NJ Benefits Matrix - AFT Professional F/T