<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Details</th>
<th>FACULTY - AFT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sick Time:</strong></td>
<td>- <strong>10 Month:</strong> Upon employment: 1.25 days per month first year; 15 days per year thereafter.</td>
<td>Effective Date September 1st unless start date is mid year then 60 day waiting period</td>
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<td></td>
<td>- <strong>12 Month:</strong> Upon employment: 12.5 days per year.</td>
<td>12 Month</td>
</tr>
<tr>
<td><strong>Health Insurance:</strong></td>
<td>- Available plans are: NJ Direct, Horizon HMO, Horizon Omnia and NJ Direct High Deductible plans. Cost is % of the full cost of health and prescription</td>
<td>Effective Date September 1st unless start date is mid year then 60 day waiting period</td>
</tr>
<tr>
<td><strong>Prescription Drug Plan:</strong></td>
<td>- Varies dependent on health plan selection. Cost dependent on health plan selection. Mail order is available</td>
<td>Effective Date September 1st unless start date is mid year then 60 day waiting period</td>
</tr>
<tr>
<td><strong>Vision Care:</strong></td>
<td>- Pending AFT contract approval</td>
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</tr>
<tr>
<td><strong>Dental Program:</strong></td>
<td>- Dental Expense Plan or DPO's. (Program Optional) Bi-weekly premiums vary with plans. You must be in plan 12 months before dropping coverage.</td>
<td>Effective Date September 1st unless start date is mid year then 60 day waiting period</td>
</tr>
<tr>
<td><strong>Flexible Spending Account (FSA's):</strong></td>
<td>- Participation optional. Horizon Myway: Unreimbursed Medical Flexible Spending Account; and Dependent Care Account. Requires annual enrollment.</td>
<td>Effective Date September 1st unless start date is mid year then 60 day waiting period</td>
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<tr>
<td><strong>Pension Plan:</strong></td>
<td>- Enrollment into Alternate Benefit Program (ABP) Pension Plan. Choice of NJ State approved vendors VALIC, Equitable, Mass Mutual, VOYA, MetLife, Prudential and TIAA. Mandatory employee contribution – 5%; Employer match contribution – 8%; If currently in the state PERS you can elect to stay in that program.</td>
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<tr>
<td><strong>Additional Tax Shelters:</strong></td>
<td>- Upon employment. Eligible for supplemental tax shelters: 403b or ACTS with 6 ABP vendors or 457 Plan – deferred compensation plan administered by Prudential.</td>
<td>√</td>
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<tr>
<td><strong>Life Insurance:</strong></td>
<td>- Upon enrollment into Pension Plan. NOTE: Age 60+, additional eligibility requirements.</td>
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<tr>
<td><strong>Jury Duty:</strong></td>
<td>- Upon employment; paid time with documented proof.</td>
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<tr>
<td><strong>Military Duty:</strong></td>
<td>- Upon employment; in most cases you will receive paid time with documented proof.</td>
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</tr>
<tr>
<td><strong>Home Incentive Program:</strong></td>
<td>- 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.</td>
<td>√</td>
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<tr>
<td><strong>Employee Tuition Waiver:</strong></td>
<td>- Upon employment and meeting eligibility requirements.</td>
<td>Tuition Reimbursement see Provost Office</td>
</tr>
<tr>
<td><strong>Employee Spouse/Dependent Scholarship:</strong></td>
<td>- Upon completion of 1 consecutive year of full time permanent service and meeting eligibility requirements.</td>
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<tr>
<td><strong>Credit Union:</strong></td>
<td>- ABCO Credit Union and South Jersey Credit Union</td>
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</tr>
<tr>
<td><strong>Direct Deposit:</strong></td>
<td>- Upon employment. Payroll Form: <a href="http://www.rowan.edu/adminfinance/controller/payroll/forms.html">http://www.rowan.edu/adminfinance/controller/payroll/forms.html</a></td>
<td>√</td>
</tr>
</tbody>
</table>

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