

A large, stylized torch with a yellow flame and a white handle, set against a light gray circular background.

# **New Employee Orientation Welcome!**

# Orientation Introduction

- **Agenda**

- Rowan's evolution
- Bragging Rights
- Introductions
- Policies and Training Requirements
- Helpful Tips
- Additional Benefits
- Health and Pension
- Presentation: The Division of Diversity, Equity, & Inclusion

# Welcome to Rowan University!

## **Dr. Ali Houshmand – President**

Dr. Houshmand became Rowan University's seventh president in June, 2012 after serving approximately six years as provost/senior vice president, CEO and interim president.



# Rowan's Four Pillars



# Rowan's mission



A leading public institution, Rowan University combines liberal education with professional preparation from the baccalaureate through the doctorate. Rowan provides a collaborative, learning-centered environment in which highly qualified and diverse faculty, staff, and students integrate teaching, research, scholarship, creative activity, and community service. Through intellectual, social and cultural contributions, the University enriches the lives of those in the campus community and surrounding region.

# Points of Pride

- Rowan was categorized by *U.S. News & World Report* in its "Best Colleges 2020" edition as a **national university**. The magazine previously included Rowan in its "Regional Universities/North" category. The more prestigious national ranking places Rowan at #79 in top public schools and
- #166 in National Universities (out of 311 in the category)
- #121 in Best Colleges for Veterans
- #120 in Best Value Schools



# Points of Pride

- Student body hails from 41 states and 35 countries
- In 2020, *The Chronicle of Higher Education* ranked Rowan the nation's fourth fastest-growing research University.
- American Cities Business Journal ranked Rowan #97 in the nation among public universities
- Academic Degree Programs include:
  - 80+ bachelor's
  - 44 master's
  - 2 professional
  - 6 doctoral





# Points of Pride

- 1 of only 3 universities in the U.S. with medical schools granting both M.D. and D.O. degrees
- U.S. News & World report ranked Rowan's undergraduate engineering program #17 among colleges in its category for 2021
- Rowan University is ranked #26 on the 2020 Forbes list of America's Best Employers by state
  - Only Princeton University is ranked above Rowan among higher education institutions





# Growth Driving Economic Impact

- **\$1.23 billion** statewide economic impact
- **\$19 million** State tax revenue
- **9,200** jobs
- **\$210 million** capital construction over past 5 years
- **\$500 million** planned construction in next 5 years

Students alone inject more than  
**\$100 million** into the State  
economy each year



# University Expansion Projects

- **Discovery Hall (2021):**
  - The new academic and research building primarily for the College of Science & Math and the School of Earth & Science



# University Expansion Projects

- **Edelman Fossil Park Museum and Research Center** (Projected Completion – 2023)
  - Potential to welcome thousands of visitors per year, including school groups, nature clubs, scouting groups, and tourists who can participate in amateur fossil digs in the quarry, go on nature walks, and explore the site's habitats, geology, and unique natural features, and facilities including: a museum, fossil collection rooms, fossil prep labs, event exhibition space, a cafe, and park space amenities.
- **Expansion of the Chamberlain Student Center** (Projected Completion – 2023)



# University Expansion Projects

- **Rowan SOM's Rowan Integrated Special Needs Center (RISN) Center in Sewell (2021)**
  - To provide patient centered care to all people with physical, intellectual, and developmental disabilities and their families to help them thrive in their community.



# 1 of only 2 comprehensive public research universities in NJ

- Goal: to increase current sponsored research funding to \$100 million by 2023
- South Jersey Tech Park hosts 16 sponsored research labs





# History of the University



- Founded in 1923 as Glassboro Normal School
- New Jersey State Teachers College – 1937
- Glassboro State College – 1958
- Rowan College of NJ – 1992
  - \$100 million Gift from Henry and Betty Rowan
- Rowan University – 1997
- CMSRU – 2012
- Comprehensive Public Research Institution and integration with SOM – 2013
- Fossil Park – 2016

# 19,600 students attend...

- Rohrer College of Business
- Communication & Creative Arts
- Education
- Health Sciences
- Henry M. Rowan College of Engineering
- Graduate & Continuing Education
- Humanities & Social Sciences
- Performing Arts
- Science & Mathematics
- Earth & Environment
- Health Professions
- Global Learning and Partnerships
- Graduate School of Biomedical Sciences
- Cooper Medical School
- School of Osteopathic Medicine





# Cooper Medical School of Rowan University

- **Partnership between Rowan University and Cooper University Hospital**
- **Located on Cooper's Health Sciences Campus in Camden, NJ**
- **First new medical school in NJ in 35 years**
- **Only four-year MD-granting medical school in South Jersey**
- **First class began September 2012**
- **CMSRU earned Full Accreditation from the Liaison Committee on Medical Education in June 2016**
- **In 2019, the Association of American Medical Colleges awarded CMSRU its highest national honor for community engagement, an area that is a hallmark of our medical school program.**



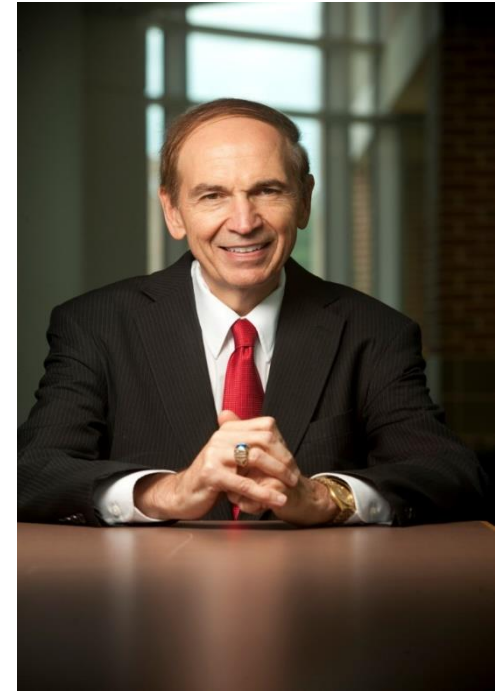
Dean Annette Reboli, M.D.



# Rowan **S**chool of **O**steopathic **M**edicine

- Formed July 1, 2013 as directed by the NJ Medical and Health Science Education Restructuring Act
- The act designated Rowan as New Jersey's 2<sup>nd</sup> comprehensive public research institution and transferred the University of Medicine and Dentistry of New Jersey's School of Osteopathic Medicine to Rowan.
- **RowanSOM** is a leader in providing opportunities for medical education to students, 75% are New Jersey residents
- 2 nationally recognized schools
  - SOM
  - Graduate School of Biomedical Sciences (GSBS)
- Nearly 650 medical students at SOM and 190 master's and doctoral students at GSBS

» About half of SOM's 2600 graduates  
**practice medicine in NJ**



Dean Thomas A. Cavalieri,  
D.O., FACP

# Rowan Medicine

- Faculty Practice Plan at RowanSOM
- Has been delivering essential health care services in NJ since 1984
- Plan includes more than 160 physicians and health care professionals who provide more than 250,000 patient visits each year at 64 offices located in 27 different South Jersey communities



# South Jersey Tech Park

SJTP combines the expertise of renowned RU faculty with a broad range of University facilities and resources to create a technology center that addresses the needs of growing technology businesses.



- Home of the Virtual Reality Center which features a 100-cubic-foot VR lab founded in 2008 and a one-of-a-kind, 10-screen collaborative environment for group design completed Spring 2015
- The new one-of-a-kind laboratory is home for high-level research for clients in engineering, science, medicine and more



# How do I fit into the University?

We all play a role in the University's continued success.

- Student service focus
- Customer service focus
- Excellence in everything we do
- **Introductions**



# Policies at RU

## ❖ Help enforce a civil work environment

- Preventing Employment Discrimination
- Title IX & VAWA
- Right to Know – Hazard Communication Standard
- E-mail use
- Information Security
- Confidentiality
- Ethics
- ADA
- Whistleblower – reporting illegal activities
- Hate/Graffiti
- Department of Public Safety
- Workplace Violence
- Drug Free Workplace
- Gender Equity

# **NJ State Policy Prohibiting Discrimination in the Workplace**

- Discrimination training is mandatory at Rowan University
- Online training in Banner Self-Service
- Office of Employee Equity (x 53004)



# Americans with Disabilities Act/504

- The ADA gives civil rights protection to individuals with disabilities and guarantees equal opportunity for individuals with disabilities in public accommodations, employment, transportation, State and local government services, and telecommunications.
- Section 504 of the Rehabilitation Act of 1973 prohibits discrimination on the basis of disability in any program or activity receiving federal financial assistance.
- The Office of Employee Equity, located in HR, is the first contact for employees and/or potential employees requiring assistance.
- Each accommodation is determined on a ***case by case*** basis and any changes to the accommodation plan may require additional documentation and must be processed through the Office of Employee Equity.



# **Title IX & Sexual Harassment Prevention for Employees Training**

- Title IX is a federal law passed in 1992 that says “No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving Federal financial assistance.”
- It applies to issues like campus rape, domestic violence, respect for our LGBTQIA+ community, and discrimination or harassment based on anything having to do with sex or gender.
- Every member of the staff and faculty will be required to complete “Title IX and Sexual Harassment Prevention for Employees” training through the Safe Colleges website.

# Reporting Hate/Offensive Graffiti

- Anyone who discovers any hate or offensive graffiti should immediately contact Public Safety.
- Neither Housekeeping nor Maintenance personnel will remove the graffiti until Public Safety has had an opportunity to conduct whatever investigation is appropriate and directs its removal.



# Right to Know – Hazard Communication Standard Training

- Required training by the State of NJ
- Important information regarding potential environmental hazards on campus and appropriate safety procedures
- To be completed in Banner over the next 30 days
- Office of Environmental Health & Safety

# FERPA

- Family Education Rights and Privacy Act
  - Confidentiality of student records
  - Students must have a signed release form on file
  - FERPA Training



# CODE OF ETHICS

- Regard the employment agreement as a pledge to do our best and commit to the employment contract.
- Will adhere to the terms of a contract or appointment, unless these terms have been legally terminated, falsely represented, or substantially altered by unilateral action of the employing agency.
- Do not knowingly misrepresent facts concerning the institution or educational matters in direct or indirect public expressions.
- Do not use institutional privileges for private gain or to promote a political candidate's partisan political activities.
- Do not accept any gratuities, gifts, or favors that might impair professional judgment.
- Ethics Training: [www.state.nj.us/ethics/training/online](http://www.state.nj.us/ethics/training/online)



# Whistleblower Policy

- **Confidentiality**

Rowan University has a confidential way that you can report possible improper conduct without fear of retaliation — through an independent company. You may contact the company via phone or website and the concern will be relayed to the appropriate integrity officer at Rowan and set up a channel through which you can (if you wish) engage in further anonymous communication or be advised how the University has responded to your report.

- The policy on reporting possible misconduct can be found at [www.rowan.edu/compliance/reporting](http://www.rowan.edu/compliance/reporting). This policy also includes dozens of hyperlinks to sources that might be more helpful to you than a general reporting mechanism.
- To make a confidential report of possible misconduct, you may do so via:  
Website: <http://rowan.edu/integrityline>  
Telephone: 1-855-431-9967



# Privacy/Confidentiality

- Rowan University is required by applicable federal and state law to maintain the privacy of financial, health, employment and academic records of the University's employees and students.
- Rowan's administrative databases use system-produced identifiers (Banner ID #s) to track individuals **NOT** social security numbers.



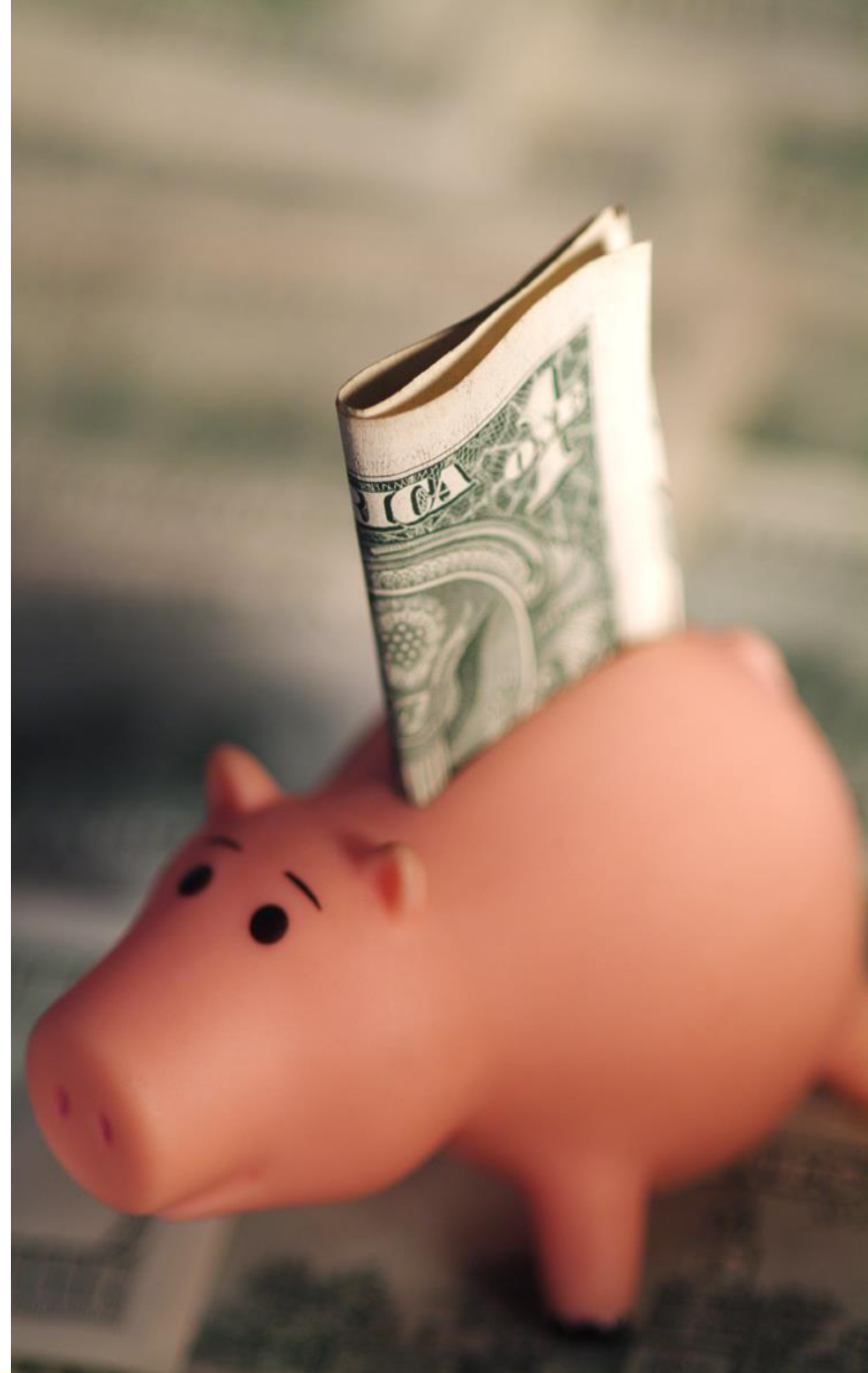
# Information Security Acceptable Use Policy

- Users are given access to Rowan's electronic information and information systems specifically to assist them in the performance of their jobs and education. They are not provided for personal use. They are responsible for all activity conducted using their computer accounts.
- Rowan University's Information Security Policies can be found at: <https://confluence.rowan.edu/display/IRT/Policies+and+Procedures>
- As part of Rowan's commitment to protect information resources that are critical our academic and research mission, the **Information Security Office** (ISO) has implemented a **mandatory** security awareness training program.
- Contact: Email [iso@rowan.edu](mailto:iso@rowan.edu) for any additional information



# Payroll Policies

- Getting Paid
  - Online Payroll Training
- Bole Hall
  - Glassboro Campus
- 856-256-4166
- [payrollservices@rowan.edu](mailto:payrollservices@rowan.edu)



# Department of Public Safety

## "It's In Your Interest!"



The **Clery Act** is a federal law requiring colleges and universities to disclose information about crime on and around their campuses (including publishing statistics, accessible to employees and current and prospective students, regarding crime occurring on or near the University's campuses).

**Need to know** information resources for you:

- **Annual Security and Fire Safety Report (ASR)** contains fire safety and security related policy statements and crime statistics. This report is distributed annually to employees via an email link.
- **Daily Crime and Fire Logs** of incidents reported.

**All of these resources, along with other need to know crime prevention and safety awareness information can be easily accessed** on the Rowan Public Safety web page at <https://sites.rowan.edu/publicsafety/>

**Reporting of all incidents is important!**

**Emergency Dial- 911**

**Public Safety- 856.256.4922**

# Department of Public Safety

*"It's In Your Interest!"*

Important contact numbers for you:

**Emergency dial 911**

**Non-emergency 856.256.4922**

**Administrative Office 856.256.4568**

Rowan University has implemented a multi-modal emergency notification system to inform the community about incidents and emergencies affecting campuses.

**Rowan Alert System** includes:

- **Text Messaging**, An opt-in notification where a text message can be received on your mobile phone.
- **Email Messaging**, provides an email message about the event. Current students, faculty, and staff are automatically registered via their Rowan email
- **Social Media Messaging**, notification is sent to those registered to follow the University Social Media platforms

Details available: Public Safety web page, <http://www.rowan.edu/safety>

Rowan Alert section, call Tech. Support Desk at 856.256.4400

# **ROWAN UNIVERSITY WORKPLACE VIOLENCE and BULLYING POLICY**

- Rowan University is committed to providing a respectful workplace that allows its employees to use their best efforts to advance the University's mission, without fear or intimidation, and therefore to protect its employees from bullying, harassment, and the unwarranted disruption of their work.
- Rowan University does not tolerate violence or bullying in the workplace. In accordance with State policy, this is a "zero tolerance" policy, which means all complaints will be evaluated and investigated. Persons who are found to have engaged in such conduct can be subject to sanctions up to and including immediate removal from University premises, suspension without pay, and termination of employment for cause.

# Workplace Violence and Bullying Definitions

**Bullying** includes harassment and intimidation. It includes any conduct that a reasonable person would find hostile, offensive, unnecessarily aggressive, and detrimental to the University's legitimate business interest or educational mission, and/or a professional work environment. Other examples include but are not limited to belittling, derogatory terms and tone that contribute to a hostile work environment. Comments implying or threatening dismissal, demotion or termination, or constant disregard for University procedures can also create a hostile work environment.

**Hostile Work Environment** is a workplace in which there is persistent, pervasive, and or severe conduct or events of violence or bullying.

**Violence** can include, but is not limited to a verbal or non-verbal threat of physical, employment or reputational damage, hitting, yelling, physical or psychological intimidation, shoving, stalking, unauthorized touching, sexual assault, vandalism, arson and carrying any type of weapon or explosive.

*University employees have a responsibility to report any threatening or violent behavior to the Public Safety Department and to the Office of Employee Equity.*



# Drug Free Workplace Act

- The State of New Jersey is committed to maintaining a drug-free workplace for all State employees in order to protect the health and safety of State employees and the public.
- The unlawful manufacture, distribution, dispensation, possession or use of a drug in the workplace is prohibited.
- An employee who is convicted of a drug offense committed in the workplace must, within five days, report the conviction to his or her supervisor.



# Gender Equity Notification

- NJ and federal laws prohibit employers from discriminating against an individual's sex with respect to:
  - Pay
  - Compensation
  - Benefits
  - Conditions of employment
- Any questions about this notice should be directed to Human Resources.



# Orientation – Part 2

- **Helpful Tips**
- **Employee Perks and Resources**
- **Next Steps**

# Helpful Tips – Parking – Glassboro Campus

- Parking Permits are required. They must be ordered online and mailed to your home address (3 – 4 days)
- Place your order at [Rowan.thepermitstore.com](http://Rowan.thepermitstore.com)
- Login using your PC username and password
- Click on the Buy Permits icon →
- Scroll down and be sure to select the Employee version
- Enter your make, model year and license plate
- Once you receive one, you must login to the permit store to activate it



# Rowan Card

- Identification for Rowan University and Access card for some campus buildings
- You can elect to deposit money onto card- won't need cash or credit for any participating Rowan Bucks vendors (<https://myrowancard.rowan.edu>)
- Vendors & Info: <http://rowan.edu/rowancard>
- Faculty/Staff meal plan

**ROWAN**  
**BUCKS**

# Helpful Tips – Rowan Card – Glassboro Campus

- ID Cards available in Chamberlain Student Center
  - Located on the main floor, the Information Desk will take your photo and print your Employee ID
  - Be sure to have your Banner ID number
  - Approximately a 6 minute walk:
    - Head toward the Security Booth. You will pass Memorial Hall.
    - Cross Rt. 322 and turn Right. Walk past Savitz Hall (there is a statue in front of the building).
    - Continue to next building. You will see steps as soon as you enter. Go to the second floor where card services are located and request your ID.



# Helpful Tips – Parking and Rowan Card CMSRU

- Take ticket at garage on your first visit. Be sure to tell security at the booth you need a wafer.
  - Wafers (fobs) are available and assigned to employees upon request for the parking garage
  - Wafers and Rowan Card IDs are available at the Operations office and prepared by Lorsley Boogaard, CMSRU Administration, [boogaard@rowan.edu](mailto:boogaard@rowan.edu)
  - Located on the third floor
  - Be sure to have your Banner ID number



# Resources - Food for Thought

- The Marketplace
  - Featuring a Euro-style kitchen, deli/bakery, Pizza/Pasta station
- Food Court
- Market Basket
- Owl's Nest
- Robinson Café & James Café
- Prof's Place
- Gourmet Dining Food Truck
- Rowan Card
- Off-Campus- Friendly's, CVS, Salad Works, 7-Eleven, Shoprite, Taco Bell, Dunkin Donuts, Jimmy John's, Smash Burger and many more...



# Resources - Rowan Boulevard

## Connecting Rowan University to Glassboro's Historic Downtown District

- Featuring
  - Rowan Blvd. Apartment Complex
  - Honors Housing
  - Barnes and Noble Bookstore
  - Starbucks
  - 60 Retail Shops and Restaurants
  - 1.5 acre town square
    - Arts and Entertainment District
  - Marriott Hotel & Conference Center



# Resources - Need technology help?

## The Support Desk

- Phone: (856) 256-4400
- Email: [support@rowan.edu](mailto:support@rowan.edu)
- For computer repair, visit the IRT (Information Resources & Technology) Workshop
- Located in Memorial Hall on the south side of the Glassboro campus
- PLEASE SEE THE HANDOUT with the step-by-step checklist for new employees in your folders.

## IRT Training

- Training schedule is available:  
[www.rowan.edu/irtraining](http://www.rowan.edu/irtraining)
- Training Opportunities include: Blackboard, Cognos, Banner and other special topics.
- **Training is particularly important in the Banner Administrative system and especially helpful for those in Managerial positions.**





# Rowan University Libraries

## Keith & Shirley Campbell Library

Campbell Library is one of four libraries at Rowan University. Campbell Library serves all undergraduate and graduate students.

- Open 7 days/week during the fall and spring academic semesters
- Nearly 400,000 books and 30,000 e-books
- More than 55,000 electronic journals
- Employees may borrow books, DVDs, other materials



## Course Reserves

Books and other materials may be set aside at a professor's request for class use. Visit the Circulation Desk for more information.

## Ordering Materials

Order books and journals through your department's library liaison; items are forwarded to subject librarians for processing.

## Orientations & Class Reservations

The Library computer lab is available for Library orientations and class reservations.



## Other Locations

**CMSRU Library (Camden) • Health Sciences Library (Stratford)**

# Resources -Employee Advisory Service (EAS)

- A confidential service offered at no cost to staff and their family members
- Services include a hotline, individual or group counseling, crisis intervention and referral assistance
- Contact # 866-327-9133
- Contact HR for more information



# Employee and Labor Relations

- IFPTE President: Lester Chambers, [chambers@rowan.edu](mailto:chambers@rowan.edu), 856-256-4650
- CWA President: Denise Williams, [williamsd@rowan.edu](mailto:williamsd@rowan.edu), 856-256-4818
  - For those of you in the **CWA** union attending today, **the union president may be available to meet following the orientation presentation.**
- AFT President: Joe Basso, [basso@rowan.edu](mailto:basso@rowan.edu), 856-256-4609
  - For those of you in the **AFT** union attending today, **the union president may be available to meet following the orientation presentation.**



# Tuition Benefits

Two programs: Tuition Waiver (Employees)

Tuition Benefit for Dependents (Dependents)

Full-time faculty and staff may qualify for tuition waiver programs depending on classification. Information varies by union affiliation.

Rowan offers a Tuition Benefit for Dependents, Spouses, and Domestic/Civil Union Partners Eligibility. Benefit applications should be filled out by the student via Self-Service Banner → Dashboard → Submit Electronic Forms. Instructions are available on the HR web site:

<https://sites.rowan.edu/hr/benefits/tuition.html>

## Criteria:

- ✓ Full time employee for at least one year in a permanent position
- ✓ Dependent has applied and been admitted to an RU undergraduate program
- ✓ Subject to change at the discretion of the University



# Home Incentive Program

- Eligible from your hire date forward
- Upon purchase of residential home in the cities of Glassboro, Camden or borough of Stratford NJ, Rowan University provides \$1,500 annually for 10 years for real estate tax purposes.
- Subject to change at the discretion of the University.



# Child Care Center

- On-site child care center in Glassboro for children ages 2 ½ to 6 years old
- Curriculum is designed to provide learning experiences for physical, social, emotional, and cognitive abilities
- All full/part-time employees and students are eligible to participate
- Contact: Leah Walker
  - [walkerl@rowan.edu](mailto:walkerl@rowan.edu)
  - 856-256-4018



# Student Rec Center

State-of-the-art health club open seven days a week. Memberships are available for employees and alumni.

Employee Rates available with yearly, semester and 3 month plans

## Rec Center features

- three-court gymnasium
- indoor track
- 25-yard pool
- four racquetball courts
- a cycling room
- a group exercise studio
- fitness and free weight room areas
- full locker/shower facilities
- juice/smoothie bar
- Hours posted:  
<https://sites.rowan.edu/rec/>





# Employee Discounts

**For classified and civil service employees only**



Visit <http://www.state.nj.us/csc/employees/programs/discount>

- Verizon Wireless
- Anheuser-Busch amusement parks
- Barnes and Noble
- NJ Manufacturers car insurance
- And more!





# Next steps...

- Benefits paperwork
- Rowan ID (close by in Chamberlain Student Center)
- Meet with supervisor to discuss performance expectations:
  - CWA & IFPTE: Initial Performance Assessment (ePAR)
  - AFT: Re-contracting process
  - Managerial: Managerial Review process



# Benefits & Total Rewards



# Review benefits summary sheet

https://sites.rowan.edu/hst/docs/benefits/classified\_ft.pdf employee\_benefit\_summary | sites.rowan.edu

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http--www.state.nj.us-tre... Calendar President Rowa... Check for Existing Account Log On to IBM Cognos So... Banner ePrint Reports Rep... injury log - USDOL OSHA ... Osha Recordkeeping Han... Questions and Answers o...

Page Safety Tools

## Rowan University & State of NJ Benefits Matrix - Classified Full Time

Health and pension benefits are subject to change in accordance with New Jersey statutes, state policies and union collective bargaining agreements and university policies		CLASSIFIED EMPLOYEES CWA, IFPTE, FOP
Vacation:	Upon employment: 1 vacation day per month first year and then 12 vacation days (given in January) per year thereafter; 15 vacation days after 5 years of service; 20 vacation days after 12 years of service; 25 vacation days after 20 years of service	√
Administrative Leave:	3 days per year. Must be used by December 31 <sup>st</sup> of each calendar year.	√
Holidays: *classes in session, compensatory time earned if worked.	Independence Day Labor Day Veteran's Day* Christmas Day Martin Luther King, Jr. President's Day* Memorial Day Columbus Day* Election Day Thanksgiving Day New Year's Day Good Friday	√
Sick Time:	Upon employment: 1 day per month first year; 15 days per year thereafter.	√
Health Insurance:	Available plans are: NJ Direct or Aetna (HMO's, PPO's, or HDHP's). Cost is 1.5 % of salary or % of the full	60 Day Waiting Period

Done

Windows Taskbar: 9:48 AM 3/5/2019

# Health and Dental Eligibility

- Full-time staff & faculty
- Your legal spouse / same sex domestic partner
- Dependent children under age 26



# Enrollment & Coverage Period

- Coverage begins 2 months after employment
- Benefit deductions will begin 1 month prior to coverage
- Enrollment forms due immediately



# Making changes to your coverage

- Qualifying life event changes (e.g., marriage, divorce, birth of child, spouse loss of coverage) must be made within 30 days of the event
- Other changes may be made only during Open Enrollment (typically held in **October** for January 1<sup>st</sup> of the new Plan Year)
- COBRA – information provided today - need signature for proof of receipt

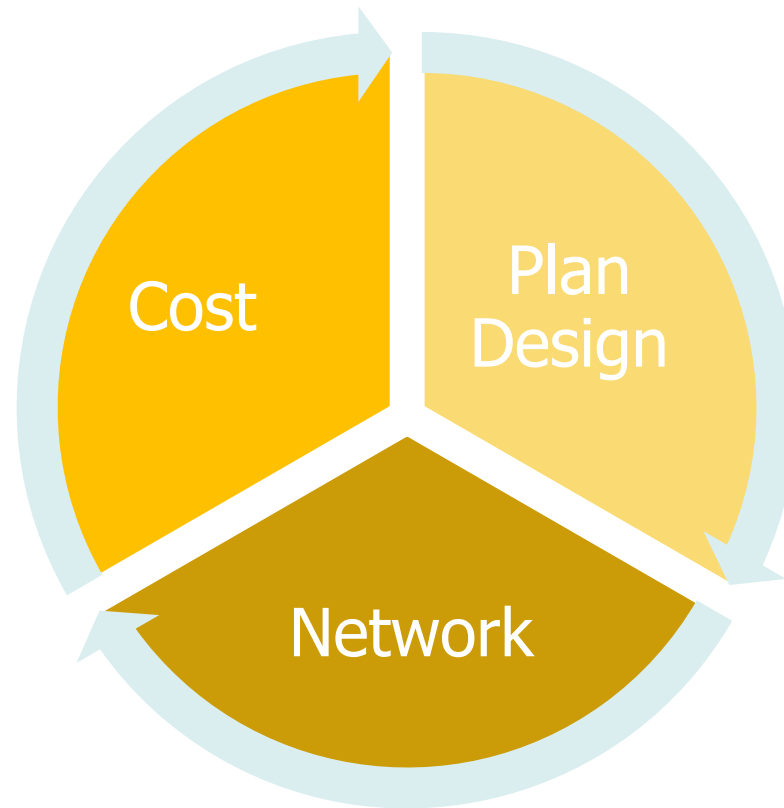




# Health Plan Considerations

- Utilization / Timing of Payments

- Salary
- Level of Coverage



- Covered Services

- Network Restrictions

# Types of Health Plans

Preferred Provider Organizations (PPO)	Health Maintenance Organizations (HMO)	Two-Tiered Managed Care	High Deductible Health Plans (HDHP)
NJ Direct 2019 (IFPTE) CWA Direct 2019 (CWA)	Horizon HMO	Horizon Omnia*	NJ Direct HD 1500** & 4000
NJ Direct 2019, 15, 1525, 2030 & 2035 (AFT/Managers/Others)			
In-network / out-of-network benefits	In-network <u>only</u>	In-network <u>only</u>	In network / out-of-network benefits
Not required to select primary care physician or obtain referrals	Must select primary care physician (PCP) and <u>obtain referrals</u>	Not required to select primary care physician or obtain referrals	Not required to select primary care physician or obtain referrals
Deductibles may apply; Out-of-network benefits allow members to use any provider, but must file a claim	No deductibles or claim forms	Tier 1 (NJ, PA, NY): No deductible Tier 2 (Nationwide): \$1,500 deductible	Members must pay annual deductible before medical plan pays; EE funded HSA available*
Copays vary by plan; Coinsurance may apply.	\$15 copay for primary and specialists	Tier 1: \$5/\$15 copay Tier 2: \$20/\$30 copay	No copay upon payment of deductible; Coinsurance 20%/40%

\* First-time enrollees who remain enrolled for one year (at any coverage level) can earn at \$1,000 incentive.

\*\* There is a \$300 initial employer contribution when members enroll in the HD1500 HSA

# Prescription Drug Coverage



- OptumRx 1-844-368-8740
- Website **optumrx.com**
- Various options depending on the plan selection
- OptumRx home delivery is a convenient, cost-effective and safe option for medications you take regularly.
- Generic Mail Order Incentive: Beginning November 1, 2019, active employees will pay **\$0 Co-Pay** for a 90-day supply of generic prescriptions filled through the mail service program.

# References

## Active Employee Medical Plan Applications

- [PPO, HMO, or Tiered Plans](#)
- [CWA PPO, HMO, or Tiered Plans](#)
- [IFPTE/AFSCME PPO, HMO, or Tiered Plans](#)

## Side-by-Side Comparison Charts

- [State Employees](#)
- [CWA State Employees](#)
- [IFPTE/AFSCME State Employees](#)

## CWA Medical Rate Calculator

- [Percentage of Salary Contribution Calculator](#)

## IFPTE Rate Calculator

- [Percentage of Salary Contribution Calculator](#)


## All Other Employees of State Colleges / Universities

- [Percentage of Premium Contribution Calculator](#)

# Enrollment Form

## Tips for Completion

- Check *Type and Level of Coverage* for both Health and Rx
- If you elect to '*waive participation*' check all the appropriate boxes (health and prescription)
- Include all dependent information including *SSN, Relationship, DOB* and *Gender* on the form
- Sign and date the completed form
- Verify correct form



HA-0891-0120

State Health Benefits Program (SHBP)  
STATE ACTIVE EMPLOYEE GROUP  
HEALTH BENEFITS ENROLLMENT and/or CHANGE FORM

<b>1. EMPLOYEE INFORMATION</b> — Last Name First MI				<b>DIVISION USE ONLY</b>																			
Gender	Birth Date / /	Social Security Number — — — — —	Marital Status*	Effective Dates H / / F / /	Event Reason [ ]																		
Telephone Number ( ) - ( )		Personal Email Address		<b>EMPLOYER CERTIFICATION</b> (See Instructions on reverse)																			
Street Address		City	State	Zip	Employer Name																		
<b>2. EMPLOYMENT STATUS</b> <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Intermittent <input type="checkbox"/> National Guard <input type="checkbox"/> ACA (Monthly only)																							
<b>3. REASON FOR APPLICATION (Check one)</b> <input type="checkbox"/> New Enrollment <input type="checkbox"/> Transfer <input type="checkbox"/> Open Enrollment <input type="checkbox"/> Loss of Coverage <input type="checkbox"/> Adding Dependents <input type="checkbox"/> Deleting Dependents <input type="checkbox"/> Waiver of Coverage <input type="checkbox"/> Other			<b>4. TYPE and LEVEL OF COVERAGE</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th>Level</th> <th>Health</th> <th>Rx</th> </tr> <tr> <td><input type="checkbox"/> Single</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/> Parent/Child</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/> Member/Spouse/Civil Union</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/> Member/Domestic Partner</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/> Family</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			Level	Health	Rx	<input type="checkbox"/> Single	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Parent/Child	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Member/Spouse/Civil Union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Member/Domestic Partner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Family	<input type="checkbox"/>	<input type="checkbox"/>
Level	Health	Rx																					
<input type="checkbox"/> Single	<input type="checkbox"/>	<input type="checkbox"/>																					
<input type="checkbox"/> Parent/Child	<input type="checkbox"/>	<input type="checkbox"/>																					
<input type="checkbox"/> Member/Spouse/Civil Union	<input type="checkbox"/>	<input type="checkbox"/>																					
<input type="checkbox"/> Member/Domestic Partner	<input type="checkbox"/>	<input type="checkbox"/>																					
<input type="checkbox"/> Family	<input type="checkbox"/>	<input type="checkbox"/>																					
Reason _____ Date of Event / /																							
I have been offered the above coverage and I elect to waive participation for myself and my eligible dependents (see Instructions page for details). <b>Note:</b> Oral contraceptive coverage is available under the medical plan. <input type="checkbox"/> I elect to waive Health Coverage <input type="checkbox"/> I elect to waive Prescription Drug Coverage																							
<b>5. HEALTH PLAN (Check one box only)</b> <input type="checkbox"/> OMNIA Health Plan <input type="checkbox"/> NJ DIRECT/ NJ DIRECT 2019* <input type="checkbox"/> NJ DIRECT15 <input type="checkbox"/> NJ DIRECT1525 <input type="checkbox"/> NJ DIRECT2030 <input type="checkbox"/> NJ DIRECT2035 <input type="checkbox"/> Horizon HMO <input type="checkbox"/> NJ DIRECT HD1500** <input type="checkbox"/> NJ DIRECT HD4000 For HD Plans only – Health Savings Account (HSA) <input type="checkbox"/> I wish to establish a HSA at this time and understand that I will be contacted to establish banking. By applying for and funding my HSA I represent that I: 1) am covered under a High Deductible Health Plan (HDHP);    3) am not covered by Medicare; and 2) am not covered by any other non-HDHP product;    4) cannot be claimed as a dependent on another person's tax return. <input type="checkbox"/> I am not enrolling in a HSA at this time and understand that if I choose to at a later date, I must contact my health plan. *Members hired before July 1, 2019, will be enrolled in NJ DIRECT. Members hired after July 1, 2019, will be enrolled in NJ DIRECT 2019. **Part-time employees cannot enroll in the NJ DIRECT HD1500 plan.																							
<b>6. Dependent Information:</b> List all eligible dependents and attach required proof of dependency documents* <input type="checkbox"/> Additional sheets attached. Any dependents not listed will be removed.																							
Eligible Dependents Last Name, First Name	Social Security No.	Circle Relationship	Birth Date	Gender																			
	— —	Spouse / Civil Union / Domestic Partner	/ /																				
	— —	Child (Natural, Adopted, Foster, Step, Legal Ward)	/ /																				
	— —	Child (Natural, Adopted, Foster, Step, Legal Ward)	/ /																				
*See Instructions page for detailed information and Mailing Address																							
<b>EMPLOYEE CERTIFICATION</b> — I certify that all the information supplied on this form is true to the best of my knowledge and that it is verifiable. I understand that if I waive my right to coverage at this time, enrollment is not permissible until the next scheduled open enrollment or if other coverage is lost and proof of loss is provided (HIPAA). I also understand that there is no guarantee of continuous participation by medical providers, either doctors or facilities, in the plans. If either my physician or medical center terminates participation in my selected plan, I must select another doctor or medical center participating in that plan to receive the "in-network" benefit. I authorize any hospital, physician, or health care provider to furnish my medical plan or its assignee with such medical information about myself or my covered dependents as the assignee may require. Misrepresentation: Any person that knowingly provides false or misleading information is subject to criminal and civil penalties pursuant to N.J.S.A.17:33A-6c.																							
7. Employee Signature: _____				Date: ____/____/____																			

# Enrollment Forms

## Required Dependent Documentation:

- Copy of marriage certificate
- Copy of the front page of the employee's federal tax return (Form 1040) from last year that includes your spouse
  - You may black out all financial information and all but the last 4 digits of any Social Security number
- Copy of a certificate of domestic partnership
- Copy of child(ren)'s birth certificate, or final court orders that attest to the legal guardianship
- Please note that any foreign documents must be translated and certified

# Vision Reimbursement Plan

- Offered by Rowan University
- Benefit covers employees & eligible dependents
- Reimbursement for exam and prescription lenses only (no allowance for frames)
- Available every two-year contract period
- Complete vision care form on HR website and submit with itemized receipt
- Maximum reimbursement:
  - Exam - \$35
  - Single vision corrective lenses - \$40
  - Bifocal or trifocal lenses - \$45







# NJWELL

Working for a  
Healthy New Jersey

- The mission of NJWELL
  - Encourage healthy lifestyle choices
  - Reduce health risk factors, and
  - Improve overall wellbeing
- In general, healthier members require less care which may help contain long-term costs
- By participating in healthy activities, you can earn enough points to receive a gift card worth up to \$250 (taxable); \$350 for CWA Unity Direct 2019 or NJ Direct 2019)
  - Both you and your spouse/partner are eligible to receive a gift card
  - For additional information visit the following web site: [www.nj.gov/njwell](http://www.nj.gov/njwell)

# Types of Dental Plans

Dental Plan Organizations	Dental Expense Plan
<ul style="list-style-type: none"> <li>• CIGNA Dental Health</li> <li>• Healthplex</li> <li>• Horizon Dental Choice</li> <li>• MetLife HMO</li> <li>• Aetna DMO</li> </ul>	Aetna Dental Expense Plan
Similar to a medical HMO	An indemnity plan that reimburses for a portion of the expense incurred
Must use network dentists	Do not need to select a primary dentist; Offers in and out of network coverage
Diagnostic, preventative & certain restorative/surgical procedures covered 100%	Diagnostic and preventative services not subject to an annual deductible and covered at 100%
<u>Other services require co-payments.</u> Detailed copays are available in the Member Handbook.	<u>Other services require In or Out-of-Network deductibles and coinsurance</u> based on type of service as a percentage of reasonable & customary charges

*Must remain in dental plan selected for 12 months before eligible to make changes.*

# Flexible Spending Accounts

- Premium Option Plan
  - Health and dental insurance premiums are deducted pre-tax
  - Automatic unless you waive within 15 days of hire
- Flexible Spending Account (via WageWorks)
  - Set aside **pre-tax dollars** to pay eligible medical & dental expenses
  - Annual enrollment required (runs calendar year)
    - If you enroll mid-year, the annual commitment will be divided over the number of remaining pay checks for the calendar year
  - Must use contributions by March 15<sup>th</sup> of the following plan year – “use it or lose it”
  - Maximum election of \$2,500 per year



# Eligible Expenses

Use Your Healthcare FSA to pay for:

- Prescriptions for almost any medical condition
- Prescribed over-the-counter medicines, e.g., allergy medicine, aspirin
- Co-payments, co-insurance, and deductibles
- Dental care, both preventive and restorative
- Orthodontia, child and adult
- Vision care, eyeglasses, contact lenses, solutions
- Eye surgery, including laser vision correction
- Counseling and therapy
- Psychology and psychiatry
- Chiropractic care and acupuncture
- Smoking cessation programs



# How to Use it

## Use your WageWorks Card to pay instantly

- Works like a debit card
- Funds come directly from your Healthcare FSA
- No PIN required



## No Card, No Problem

- **Pay My Provider**
  - Pay bills instantly, directly, online from [www.wageworks.com](http://www.wageworks.com)
  - Doctor bills, orthodontia and more
- **Pay Me Back**
  - Traditional claims
  - Fast reimbursement

# Dependent Care Spending Account

- Voluntary program – Set aside **pre-tax dollars**
- Annual enrollment required
- “Use it or lose it” by March 15<sup>th</sup>
- Maximum election of \$5,000 per household / year
- Qualified dependents include
  - Dependent child\* under the age of 13 who lives with you for more than half of the year, or
  - A spouse or other tax dependent who resides in the house a minimum of eight hours a day and requires assistance with day-to-day living

\*In the case of divorce, IRS guidelines state that a child is a qualified dependent of the "custodial parent"

Rowan University  
Preschool (ages 3 to 6)





# Eligible Expenses

## Use your Dependent Care FSA to pay for:

- Before/after school care
- Au pair services
- Extended day programs
- Preschool/nursery school
- Summer day camp
- Elder day care

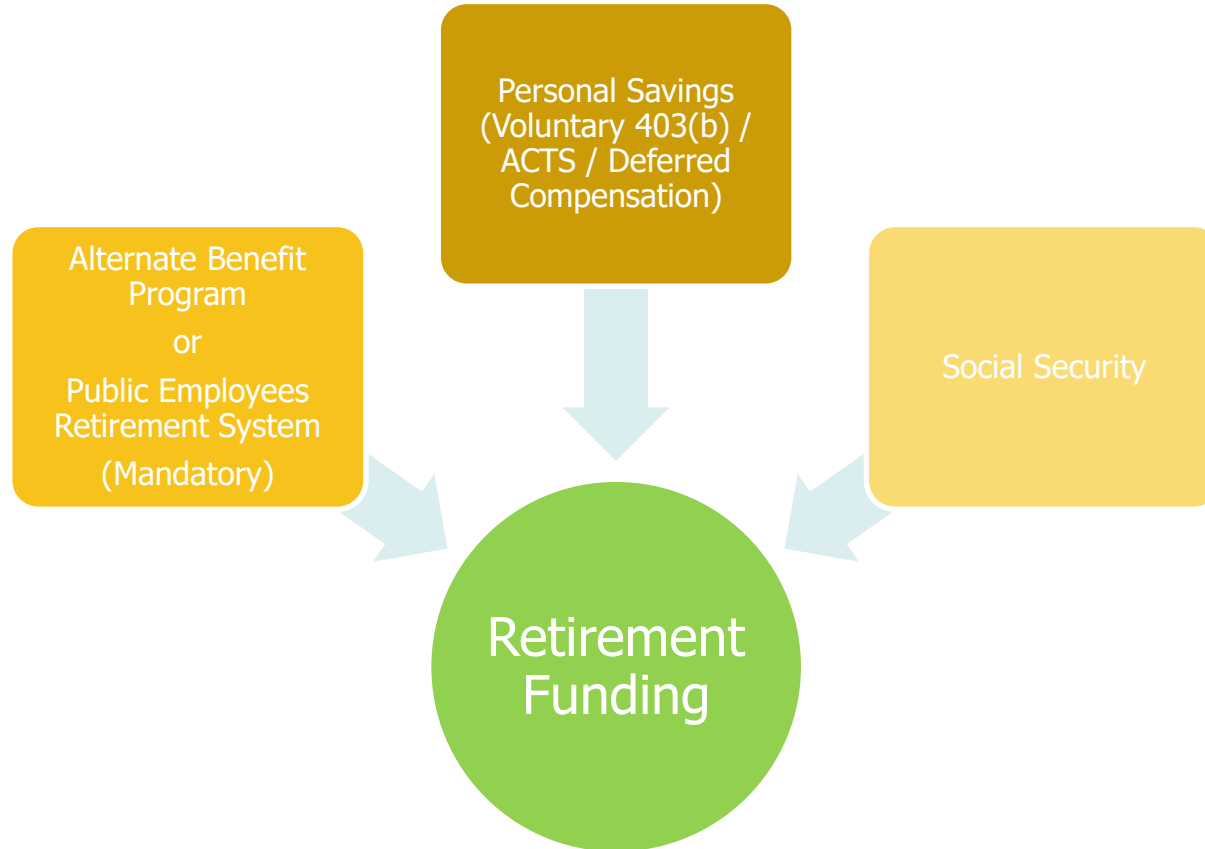
## Ineligible expenses include:

- Overnight camps
- Kindergarten or higher-grade tuition
- Non-work-related day care
- Long-term elder care services

See [www.wageworks.com/mydcfsa](http://www.wageworks.com/mydcfsa) for more information on eligible expenses



# Retirement Funding



# Public Employees Retirement System (PERS)

- Defined Benefit Retirement Plan
- Contribution rate = 7.5% (pre-tax)
- Vested after 10 years of continuous participation
  - Means you are eligible to collect a retirement allowance and life insurance
- Will have double deductions to start
  - All members will have approx. 15% taken out of their checks when first enrolled
- Ability to purchase service credits to add to your years of service in pension



# PERS - GROUP LIFE INSURANCE

- Group Life Insurance underwritten by Prudential Insurance Company
- Non Contributory benefit 1-½ times base salary (subject to pension contributions)
- Contributory benefit 1-½ times base salary (contribution is .0050% of base salary)
  - Required for one year, then can waive as an irrevocable decision
- If age 60 or older may be required to provide evidence of insurability



# Enrollment Form - PERS

- Complete Top of Form ONLY

EE-0681-0713 New Jersey Division of Pensions and Benefits PO BOX 295  
ENROLLMENT APPLICATION Trenton, NJ 08625-0295

DO NOT WRITE IN THIS BOX	LOCATION NO.	MEMBERSHIP NO.
--------------------------	--------------	----------------

**APPLICANT INFORMATION:** *(Please Print or Type and follow the instructions on page 2 of this form)*

Select Pension Fund: *(Check one)* ☐ Teachers' Pension and Annuity Fund ☐ Public Employees' Retirement System

1. Name: \_\_\_\_\_  
Last First (no nicknames) Middle Maiden Surname and Surname Used During Previous Membership

2. Address: \_\_\_\_\_  
Street City State Zip Code

3. Social Security #: \_\_\_\_\_ 4. Gender: ☐ Male ☐ Female

5. Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Month Day Year 6. Daytime Phone: (\_\_\_\_) \_\_\_\_-\_\_\_\_

7. Is the applicant receiving a benefit from a New Jersey State-administered or local New Jersey retirement system at this time?  
☐ Yes ☐ No *(If "Yes", please provide retirement system name)* \_\_\_\_\_

**EMPLOYER INFORMATION** *(Please Print or Type):*

- MBOS (Members Benefit Online System)
  - After enrollment into the PERS program, you should create an account on the MBOS system and update your beneficiary information

# Alternate Benefit Program (ABP)

- Defined contribution plan
  - Full-time temp enrolled after one year
- Employee's contribution
  - 5% of base salary (pre-tax)
- Rowan's Employer contribution
  - 8% of base salary (maximum salary of \$175,000/year)
- All pension contributions stop at the maximum salary of \$285,000 for 2020
- Noncontributory life insurance
  - $3\frac{1}{2}$  x base salary (maximum salary of \$285,000)
  - If age 60 or more, additional eligibility requirements apply
- Vested in employer contribution after one year



# Investment Companies - ABP

- Valic Retirement \*
- AXA Equitable
- Mass Mutual
- VOYA (formerly ING)
- TIAA-CREF
- Met Life
- Prudential

*\* Default Provider*



Best Resource for  
Evaluating Options:  
[www.rowan.edu/hr](http://www.rowan.edu/hr)  
Investment  
Company  
Comparison

# Long Term Disability - ABP

- Effective after one year of participation
- Benefits are 60% of base monthly salary  
(reduced by any social security benefit)
- Benefits begin after six months of disability



# Enrollment Forms - ABP

- Enrollment Packet
  - Enrollment Application
  - Vendor Election Form
  - Designation of Beneficiary Form
- Vendor Enrollment Application
  - Not provided, **contact vendor representative directly**

ABP-10-0001-1215

STATE OF NEW JERSEY DEPARTMENT OF THE TREASURY  
DIVISION OF PENSIONS AND BENEFITS  
PO BOX 295, TRENTON, NJ 08625-0295

FOR DIVISION USE ONLY

## ALTERNATE BENEFIT PROGRAM

## ENROLLMENT APPLICATION

(Please do not complete this form until you read the reverse side.)

PART I Please print clearly or type. MEMBER INFORMATION	
1. Name	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms. _____ FIRST MIDDLE LAST
2. Date of Birth	_____/_____/_____ MONTH DAY YEAR
3. Address	_____ STREET _____ CITY STATE ZIP CODE
4. Daytime Telephone No (_____) _____	5. Social Security Number _____
6. Have you ever been a member of a New Jersey Administered Pension Fund? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, check fund and indicate membership number: <input type="checkbox"/> ABP <input type="checkbox"/> PERS <input type="checkbox"/> TPAF <input type="checkbox"/> PFRS <input type="checkbox"/> SPRS	
Membership number: _____ Are you retired from this Pension Fund? <input type="checkbox"/> Yes <input type="checkbox"/> No	
7. Are you eligible for immediate vesting in the ABP? (eligibility criteria on reverse side)	
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, identify how you qualify. _____	
SIGNATURE OF APPLICANT _____ DATE _____	
PART II CASH DISTRIBUTION (VESTED MEMBERS ONLY)	
<p>A member of the Alternate Benefit Program (ABP) becomes eligible to commence distributions at any age upon severance from employment or retirement. Members may receive benefits in the form of an annuity or cash distribution. Annuity benefits will be calculated by the Designated Service Provider (DSP) based upon the account accumulation, life expectancy, and the distribution option selected. Cash distributions to members under the age of 55 are limited to their employee contributions and accumulations. The remaining employer contributions and earnings are available for distribution upon attaining age 55. Participation in the Alternate Benefit Program shall terminate and the individual shall be considered retired once he or she has elected to receive a cash distribution of the value of his or her accounts in a direct payout as a cash distribution, a rollover, or an annuity (or a combination of these distributions). The member is considered retired and is not eligible to enroll in any New Jersey State-administered retirement system, nor are they eligible to reenroll in the Alternate Benefit Program. I hereby acknowledge that I have been counseled regarding my election to withdraw funds from my mandatory 401(a) account.</p>	
PART III CERTIFICATION OF EMPLOYING AGENCY	
To be completed by the employer.	
Title of Position _____	Employed: <input type="checkbox"/> 10 <input type="checkbox"/> 12 months Appointment Date ____/____/____
Employing Institution _____	Loc. # _____ Annual Base Salary \$ _____

# Voluntary 403(b) Program / ACTS

- Opportunity to contribute additional tax sheltered funds for retirement savings
- Your choice of investment vendor from the approved list of state vendors
- Pre-tax contributions may not exceed IRS limits (\$19,500 or \$26,000 for age 50 and over)



# Investment Companies - Voluntary 403(b)

- Valic Retirement
- AXA Equitable
- Mass Mutual (formerly The Hartford Retirement Plans Group)
- VOYA (formerly ING)
- TIAA-CREF
- Met Life

Best Resource for  
Evaluating Options:  
[www.rowan.edu/hr](http://www.rowan.edu/hr)

*Investment  
Company  
Comparison*

# Enrollment – 403(b)

- Complete Vendor Application
  - Contact vendor directly
- Salary Reduction Agreement Form
  - Select additional percentage of pay and vendor
  - Submit to Human Resources

## Supplemental Retirement Annuity Accounts (ACTS, 403(b)) SALARY REDUCTION AGREEMENT

Participant in the ☐ Alternative Benefit Program (ABP) ☐ Additional Contributions Tax Sheltered (ACTS, 403(b))

### 1. Salary Reduction Agreement

It is hereby agreed by and between (employee name) \_\_\_\_\_ and Rowan University (employer) that the employee's gross bi-weekly contractual salary will be reduced by the amounts indicated below. All employee contributions will be withheld over the remaining bi-weekly pay periods. At the same time, the employer agrees to remit periodically to the provider selected by the employee, as stated below, the sum of such contributions. The University will function as the employee's intermediary in the processing of all required contributions to the designated investment provider(s). Employees are responsible for monitoring their personal investment portfolio by reviewing their provider's quarterly statement to ensure the timeliness and accuracy of remittances to their investment choices. Employees are to report immediately any discrepancies, including the omission of the provider's quarterly statement, to their campus Human Resources Office. Employees are also solely responsible for their personal tax situation and the impact of any deferrals.

This Agreement shall be legally binding and irrevocable as to each of the parties hereto while employment continues; provided, however, that either party may terminate this Agreement as of the end of any month, so that it will not apply to salary subsequently earned, by giving at least thirty days written notice of the date of termination; and provided further, that not more than one agreement for such salary reduction may be made within any calendar quarterly period; and provided further that the University may suspend the salary reduction authorized by this agreement because the employee has reached the maximum amount allowed by law, however the agreement shall be reinstated at the beginning of the next taxable year.

### 2. Provider Election and Allocation

Select any number of investment providers and allocate the amount of contributions to each one. Percentages must be whole numbers. The participants must establish a valid account directly with the provider(s) before completing form.

Check One: ☐ Initial Agreement ☐ Change to Election

☐ VALIC  
☐ AXA Equitable  
☐ Mass Mutual  
☐ VOYA  
☐ MetLife  
☐ Prudential  
☐ TIAA CREF

Mandatory	Voluntary Contributions	
5% ABP Contribution	Percentage	Dollar Amount

\* Select only one carrier if in delayed vesting

#### Please Note

- Forms received prior to the payroll cutoff date will be processed in the next available pay.
- Your deduction will be set to the IRS limits for each year.
- If you do not make any changes, this will remain in effect.

Employee ID Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Telephone: \_\_\_\_\_

Employee Signature: \_\_\_\_\_ Date: \_\_\_\_\_

PLEASE MAKE A COPY FOR YOUR RECORDS BEFORE SUBMITTING TO YOUR CAMPUS HUMAN RESOURCES OFFICE.

Pay Code: \_\_\_\_\_ Pay Period: \_\_\_\_\_ Int: \_\_\_\_\_ Date Entered: \_\_\_\_\_ Limit: \_\_\_\_\_

Department of Human Resources  
 Bruce Hall  
 201 Mullica Hill Road  
 Glassboro, NJ 08028-1701

856-256-4134  
 856-256-4714 fax  
 rowan.edu/hr

Department of Human Resources - SOM  
 University Educational Center  
 40 East Laurel Road, Suite 1126  
 P.O. Box 1011  
 Stratford, NJ 08084

856-566-6159  
 856-566-6170 fax  
 rowan.edu/som



# NJ State Employees Deferred Compensation Plan 457(b)

- Administered by Prudential Retirement
- Additional retirement savings and tax shelter
- Contribute a percentage of salary up to a maximum limit
- Broad array of investment options
- Visit [www.retirement.prudential.com/njsedcp](http://www.retirement.prudential.com/njsedcp) for more information



Questions



# Any Questions?

## As a Reminder,

For those of you in the **CWA** union attending today, **Denise Williams**, union president will be available to meet following the orientation presentation in Room 252.

For those of you in the **AFT** union attending today, **Joe Basso**, union president will be available to meet following the orientation presentation in Room 203, located down the hall, first door on your Right after the main entrance.

# Thank You!

