



## What's New in Benefits!

### UNIVERSITY HOSPITAL PHARMACY

The University Hospital Community Pharmacy is now a participating provider with Optum our prescription carrier. UH employees can now use their existing pharmacy as well as the new UH pharmacy located in the ACC, Monday through Friday from 8am to 8pm and on Saturday from 8am to 4pm.

### EMPLOYEE WELLNESS – EMPLOYEE MAMMOGRAM PROGRAM

Breast cancer screenings are conducted the second and fourth Tuesday every month from 7:30am to 7pm for UH employees. You do not need insurance or a prescription to utilize these express services.

### BENEFIT PLANS – ID CARDS

If you need an Id card for one of your insurance providers please call:

Aetna Dental Plan (DPO) – 1-877-782-8365  
Dental Expense Plan (Aetna PPO) 1-877-782-8365  
Horizon Medical Plans 1-800-414-7427  
MetLife Dental Plan 1-866-880-2984  
VSP Vision Plan 1-800-877-7195

Cigna Dental Health 1-800-564-7642  
FSA (Horizon) 1-888-215-0025  
Horizon Dental Choice 1-800-433-6825  
OptumRX 1-844-368-8740

### EMPLOYEE DISCOUNTS

UH employees are eligible for discount savings on goods and services. Login to our portal using this link <https://portal.ec.uhnj.org/>, then click on the Employee Discount Icon.

LA Fitness is offering all UH employees a discounted on their memberships. Stop by the UH cafeteria and speak to a representative every Monday, Thursday, and Friday from 11am to 2pm. Click this [link](#) to view their website and club amenities.



## EDUCATION ASSISTANCE PROGRAM

Each year you are eligible to be reimbursed up to \$3,700 for educational assistance. Prior to the start of any course, academic credit by exam, seminar, or conference, submit an Educational Assistance Program Application to your supervisor if you have:

- Completion of one (1) year of continuous regular employment in a position working twenty (20) or more hours a week.
- Are in active pay status at the time of reimbursement which is upon receipt of your final grades.
- Current performance evaluation must be proficient or better. [Click here](#) to download the Education Assistance Program Application.

## PUBLIC LOAN FORGIVENESS

University Hospital is a state agency which may make you eligible to apply to the Public Service Loan Forgiveness (PSLF) Program. Public Service Loan Forgiveness (PSLF) is a federal program that forgives student loan debt for borrowers who work for a governmental organization. A governmental organization is a Federal, State, local, or Tribal government organization, agency, or entity, a public child or family service agency, a Tribal college or university, or the Peace Corps or AmeriCorps. Federal service includes military service. If you have made 120 qualifying monthly payments (these payments do not have to be consecutive), you may be eligible for a Public Service Loan Forgiveness. University Hospital encourages employees to apply for this program. If you are interested, click this link [Public Loan Forgiveness Application](#) download the application. Complete section 1 and forward the entire application to the Human Resources Benefits Department. Upon completion of the employer certification, we will return the application to you for your submission to the U.S. Department of Education.

## NEW JERSEY COLLEGE PROMISE

The [New Jersey College Promise](#) offers an affordable way to earn a college degree. This is accomplished through the Community Opportunity Grant (CCOG) and the Garden State Guarantee (GSG) programs that provide affordable pricing for up to four years of college in New Jersey. This program provides a pathway for New Jersey students to earn a college degree by covering a significant portion or all their tuition and fees not already covered by other financial aid and scholarships.

## NEW JERSEY PAY IT FORWARD PROGRAM

New Jersey has a Pay It Forward program which is designed to prepare New Jersey residents for in-demand careers in the field of health care, IT, and clean energy. This program provides zero-interest, no-fee loans for participants to receive job training. Participants pay no upfront costs and receive living stipends.

The training programs include:

1. The Cybersecurity Professional Bootcamp at New Jersey Institute of Technology (NJIT) in Newark
2. The Nursing associate degree Program at Hudson County Community College in Jersey City
3. The Heating, Ventilation & Air Conditioning (HVAC) and Welding courses offered by Camden County College

After training, participants only have a repayment obligation if their individual earned income is more than \$12,000 per year above the annual federal poverty level (FPL) for their household size.

You can learn more about this program at [nipayitforward.org](http://nipayitforward.org).

## RUTGERS SCHOOL OF PUBLIC HEALTH

The Rutgers School of Public Health is encouraging individuals currently working in the field of public health in New Jersey to consider applying for a scholarship to obtain a Master's in Public Health (MPH) degree or a Certificate in Population Health. Eligible applicants will receive a 50% tuition scholarship.

Anyone interested in this opportunity should contact the Office of Admissions at [admissions@sph.rutgers.edu](mailto:admissions@sph.rutgers.edu) or call 732-235-4646. The full details about the program can be found on the Rutgers School of Public Health website at: <https://sph.rutgers.edu/admissions/HRSA-PHSP.html>

## LOAN REDEMPTION AVAILABLE TO BEHAVIORAL HEALTHCARE PROFESSIONALS

The New Jersey Higher Education Student Assistance Authority (HESAA) is now accepting applications for the [Behavioral Health Loan Redemption Program \(hesaa.org\)](https://hesaa.org). The purpose of the program is to help recruit and maintain a qualified workforce of behavioral healthcare professionals. Under the program, behavioral healthcare professionals can apply to have HESAA pay off up to \$150,000 of their student loan balance in exchange for agreeing to work at an approved community behavioral and mental health provider located in New Jersey. For every two years of service in New Jersey, behavioral healthcare providers can apply for up to \$50,000 in loan redemption, for a maximum of six years. In addition to the six-year, \$150,000 loan redemption offer, behavioral healthcare providers who work primarily with children and adolescents may also be eligible to receive supplemental incentive grants of up to \$5,000 annually for up to six years, resulting in an additional \$30,000 on top of the available \$150,000.

[Eligibility details](#) and access to the application are available online from HESAA.

## HEALTH AND WELFARE BENEFITS – NEW EMPLOYEES

New employees must enroll in our Benefits Plans within the first 60 days of employment. You can use this link to enroll on the Benefitsolver website [myjbenefitshub](#), or you may login through [myNewJersey](#). Take a few minutes and look at the [NJWell](#) (Wellness Program) offered through the State Health Benefit Program. You can earn a \$250 or \$350 Visa gift card by completing different health assessments. Click this [link](#) to get more information on Rewards, a Calendar of monthly events and view the publication library.

Please use this [link](#) to register your pension account using your PERS Member number located on your check stub and designate a beneficiary for your pension and your life insurance.



### TAX\$AVE PROGRAM - FSA

You can reduce your taxable income by contributing to a medical or dependent care flexible spending account. Click this [link](#) to enroll. Here is additional plan [information](#).

### COMMUTER TAX\$AVE PROGRAM

You can also reduce your taxable income by enrolling in a commuter or parking program. Click this [link](#) to enroll. Here is additional plan [information](#).

### FINANCIAL HEALTH/PLANNING

North Jersey Federal Credit Union will be in the UH Cafeteria on the first Tuesday of every month from 10am to 2pm or the first Thursday of every month from 2pm to 6pm. You can always visit their office located at 186 W. Market Street, Newark, NJ 07103 or call 973-785-9200. You can view their website and review the services provided by clicking this [link](#).



## EMPLOYEE ASSISTANCE PROGRAM (EAP) – MENTAL HEALTH BENEFITS

You have several options to assist you and your family members with taking care of mental health needs. You can access our EAP offered through the [Rutgers University Behavioral Health Program](#). You can also access resources through your health care provider. [Horizon BCBSNJ Behavioral Health](#) include unique services through AbleTo, a program that provides emotional support to you if you have a chronic illness. New Jersey Division of Pensions & Benefits has partnered with [Forge Health](#) to provide additional mental health services.

## VOLUNTARY BENEFITS

M3 Technology will provide onsite services in the UH Cafeteria on Friday, January 12<sup>th</sup> from 10am to 2pm and every other Friday thereafter. This company provides Hospital Employees that are actively working guaranteed acceptance (no physical or blood test required) for voluntary benefit plans paid through payroll deductions.

To apply for coverage, please call 844-229-5630.

**Universal Voluntary Life** (Transamerica) – Permanent Life Insurance coverage with a cash value.

**Disability Insurance** (Amalgamated) – Comprehensive disability policy that provides financial protection.

**Accident Insurance** (Chubb)– Accident insurance that provides cash payments to you for a covered accident.

**Critical Illness** (Chubb) – Critical illness insurance will pay you a lump sum cash payment upon the diagnosis of a covered illness.

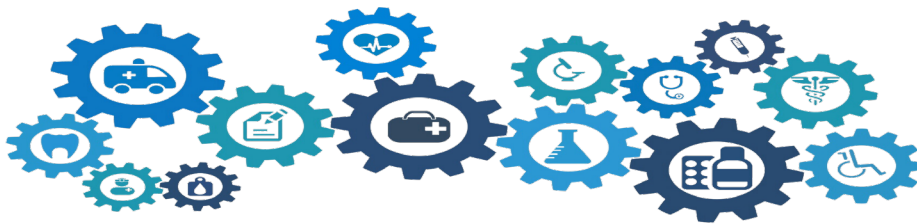
**Pet Insurance**– Click this link <https://spotpet.link/uhnto> to get a quote or call 800-905-1595. UH staff will get a 10% discount. Please note that this benefit will be directly billed to you, it will not be processed through payroll deduction.

**Wellness Program** (WEMOFIT) – This program puts wellness into motion by providing professional nutritionist and access to virtual training. They also provide access to corporate fitness challenges to assist you in meeting your fitness goals. For more information on this free wellness program call 908-209-4824 or visit their website at [www.wemofit.com](http://www.wemofit.com).

## SOCIAL SECURITY/MEDICARE PARTS A & B

The date and time of our next virtual meeting with the Social Security Administration will be published in our next newsletter. This meeting will provide information on Medicare Parts A & B, how these benefits may affect your medical coverage upon your Retirement and Social Security Benefits. If you were not able to attend the virtual meeting, please feel free to stop by the Human Resources Department and take advantage of the literature provided by the Social Security Administration. You may even want to attend a live webinar given by the Division of Pensions and Benefits on [Social Security](#) for PERS Members.





## RETIREMENT

Your PERS ID number is the PERS Reference Number on your paycheck stub. To contact the Division of Pensions & Benefits please use the methods below:

- Email – <https://nj.gov/treasury/assets/contact/pensions/contact-pensions.shtml>; or [pensions.nj@treas.nj.gov](mailto:pensions.nj@treas.nj.gov)
- Live Chat – the Chat widget is located on the MBOS home page and on our public website.
- In-person Counseling Appointments – <https://nj.gov/treasury/pensions/counselor-appts.shtml>
- Live Video Counseling Appointments – <https://nj.gov/treasury/pensions/counselor-appts-video.shtml>
- Call Center phone line – (609) 292-7524
- Webinars - [State of NJ - Department of the Treasury - NJDPB | Member Training](#)

These methods of communication are also conveniently accessible on the Contact Information web page: <https://nj.gov/treasury/pensions/contact.shtml>

For information on your ABP or DCRP account, please contact the appropriate representative listed below, visit the UH Cafeteria for on-site counseling or click this link <http://newjersey.retirepru.com/Webinars.aspx>.

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**AIG** (formerly Valic) Jerome Gregory  
732-343-4089

[Schedule a virtual meeting or phone appointment.](#)

**Empower** (formerly MassMutual) Ken Quarnaccio  
848-248-4313

[Empower - Virtual Meeting with Ken Quarnaccio](#)

**Empower** (formerly Prudential) Jose Valette  
732-236-6782

On-site counseling every Wednesday from 12pm to 2pm. Click here to view monthly [webinars on retirement](#). [Click here to schedule a virtual appointment with your dedicated retirement counselor!](#)

**Equitable** (formerly AXA) Marc Sheridan  
908-230-2042

On-site counseling each Monday & Wednesday from 10am to 2pm.

**MetLife/Brighthouse** Stephen Stemple  
908-794-4265 or 800-842-9406

On-site counseling every Tuesday from 10am to 2pm.

**TIAA** Nancy Vandergoot  
973-422-3731

Schedule a virtual consultation [Click here to login and schedule a virtual meeting with a member of the TIAA financial consultant team](#) or call 855-728-8422 for Individual Advisory Assistance [online retirement training](#). Onsite counseling Jan 31<sup>st</sup>, February 28<sup>th</sup>, March 27<sup>th</sup>, April 24<sup>th</sup>, and May 29<sup>th</sup>.

**VOYA** Frank Booth  
860-573-5673

Click this link for Voya [online retirement training](#)

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## Benefits Team

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