



## What's New in Benefits!

### OPEN ENROLLMENT – Final Steps

**Now that our Annual OPEN ENROLLMENT** period has ended, please take a few minutes and login into your [myNewJersey \(state.nj.us\)](https://myNewJersey.state.nj.us) account and **upload your supporting documentation** by November 8<sup>th</sup> if you added a dependent to your plans. If you do not meet this deadline your dependents will not be covered. This would also be a good time for you to make sure you added your personal email address to your profile. This will ensure you get up to date benefit information from the Division of Pensions and Benefits.

Attached is a copy of the PERS Notice of Election informing all State PERS members that nominations are being accepted for a State representative position for a PERS Board of Trustee.

If you have enrolled in our vision plan offered through **VSP** you do not need an ID card to access your new Benefits, which include an eye exam for a \$10 copay, a pair of glasses or contact lenses for a \$20 copay or you could be reimbursed \$150 or \$250 for a vision purchase. If you would like an ID card click this link [www.vsp.com](https://www.vsp.com) to create an account and download an ID card after January 5, 2024.

### BENEFITS CONCIERGE

Don't forget your UH Benefits Team is in the Cafeteria every Wednesday from 12pm to 2pm. During this time, your Benefits Team will provide you Benefits FAQ's and answer any questions you may have on your plans. Stop by and meet your Benefits Team. We are here to help you understand your benefits and utilize them in ways that best suit you and your family.

## EMPLOYEE DISCOUNTS

UH employees are eligible for discount savings on goods and services just click the link provided under our “useful links” section. Login to the Portal, then click on the Employee Discount Icon.

LA Fitness is now offering all UH employees a discounted signup fee of \$25 instead of \$99. Click the link under “useful links” to view their website and view the 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.

## 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, you can find this link under our “useful links” section. Complete page one of the application and submit it to the Human Resources Benefits Office. Upon completion of the Employer section this application will be returned 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. You can find this link under our “useful links” section.

## 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 [njpayitforward.org](http://njpayitforward.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 Healthcare Provider Loan Redemption Program](#). 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 must enroll in our Benefits Plans within the first 60 days of your employment? You can use this link to enroll on the Benefitsolver website [mynjbenefitshub](#), or you may log in through [myNewJersey](#). Did you know there are Wellness Programs offered through the State Health Benefit Program? They are the NJWell programs. Click this [link](#) to get more information on Rewards, a Calendar of monthly events and view the publication library.



## 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 in taking care of your 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

Did you know that M3 Technology - 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** – Permanent Life Insurance coverage with a cash value that continues to grow.

**Disability Insurance**– Comprehensive disability policy that can provide financial protection during an illness.

**Accident Insurance**– Accident insurance will provide cash payments to you for a covered accident.

**Critical Illness** – Critical illness insurance will pay you a lump sum cash payment upon your diagnosis of a covered.

**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). You can scan this QR code and use your UH or your personal email address to register.

## SOCIAL SECURITY/MEDICARE PARTS A & B

Did you know, Medicare Parts A & B could affect your medical benefits upon your retirement? The Social Security Administration will host a virtual meeting on [November 14th at 12pm](#). 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 with the Social Security Administration, please feel free to stop by the Human Resources Benefits Office and take advantage of the literature provided by the Social Security Administration.





## 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

These methods of communication are also conveniently accessible on their 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  
732-482-2314

On-site counseling every Wednesday from 11am 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

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

Individual Advisory Assistance [online retirement training](#).

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## Benefits Team

Tracey Bacskay - Benefits Services Associate 973-972-4743 [bacskatr@uhnj.org](mailto:bacskatr@uhnj.org)

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## [Useful Links:](#)

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

[Benefitsolver - medical, dental and prescription benefits](#)

Commuter Benefits Plan: <https://commuterbenefits.com/>

**EAP/ Mental Health Benefits-** [Rutgers University Behavioral Health Program](#)

**Empower (Formerly Prudential) -** [Virtual appointment with your dedicated retirement counselor!](#) or view webinars at <http://newjersey.retirepru.com/Webinars.aspx>.

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

**Financial Health/ Planning-** [North Jersey Federal Credit Union | Best Credit Union in NJ | Local Banks \(njfcu.org\)](#)

[Forge Health](#)

[Horizon BCBSNJ Behavioral Health](#)

**LAFitness-** [LA Fitness | Gym and Fitness Club | Join Today](#)

**Loan Redemption-** [Behavioral Health Loan Redemption Program \(hesaa.org\)](#)

Division of Pensions & Benefits - <https://www.nj.gov/treasury/pensions/>

[NJ Division of Taxation - Sales Tax Holiday for Certain Retail Sales \(state.nj.us\)](#)

[NJWell](#)

**NJ Pay it Forward-** [nipayitforward.org](http://nipayitforward.org)

[North Jersey Federal Credit Union](#)

**Pet Insurance-** <https://spotpet.link/uhnto>

**PSLF-** [Public Service Loan Forgiveness \(PSLF\) & Temporary Expanded PSLF \(TEPSLF\) Certification & Application \(studentaid.gov\)](#)

**Retirement (Live Q&A) -** [Registration \(gotowebinar.com\)](#)

**Rutgers School of Public Health-** <https://sph.rutgers.edu/admissions/HRSA-PHSP.html>

**Social Security Virtual Meeting [November 14th at 12pm.](#)**

[State of NJ - Department of the Treasury - NJDPB | Member Training](#)

**(TIAA) Virtual Consultation with Donna Pelosi-** [TIAA Financial Consultant Team](#)

**UH Portal-** <https://portal.ec.uhnj.org/>

**VOYA-** [online retirement training](#)

[Webinars \(retirepru.com\)](#)

**Wellness Program-** [www.wemofit.com](http://www.wemofit.com)