Cliffside Park Board of Education Payroll Department: Salary & Benefits Information

DATE: September 2021

FROM: Terry Sigrist, Payroll Secretary

tsigrist@cliffsidepark.edu |201-313-2314|

You will be receiving the following insurance coverage unless you chose to waive your health and prescription coverage:

1. NJ Educators Health Benefits/OptumRx-Group #93500-02

2. Delta Dental-Group #7591 (no cost to employee)

3. Vision Service Plan (no cost to employee)*

*Insurance coverage only applies to full-time employees

If you are a full-time employee your insurance coverage will become effective retroactively to September 1st providing you have uploaded all requested documentation required by the State of New Jersey through the Benefitsolver App. You may print out a copy of the instructions regarding health enrollment on our website: www.cliffsidepark.edu; Faculty Portal; Downloads; Payroll Information/Download (found at the bottom of the page). It is advisable that unless you have an emergency it is better to wait until you receive your cards before making any regular doctor appointments. If you have not received your cards by October, please contact Claudia at chiles@cliffsidepark.edu. Your OptumRx prescription card comes in a plain white envelope so please be on the lookout for it.

Insurance Premium Calculations Charts are on our website to help you in computing your employee's share of the insurance premium. The NJEHP Chapter 44 chart is for all new hires. Any other employee that is not in the NJEHP plan should refer to the Chapter 78 chart. If you wish to waive insurance coverage you must inform Claudia immediately. You will then be required to produce a current insurance card proving that you are actively insured. You will be informed at a later date whether you are eligible for a cash waiver. If you currently are insured as a dependent under a NJ State Benefits Plan you automatically will be a non-cash waiver.

You will not receive cards for the dental and vision plans. These plans will go into effect as soon as we receive your dental/vision enrollment application. You may print a vision card from VSP at www.vsp.com and your dental card at www.deltadentalnj.com websites. Information regarding these plans are also found on our website as listed above. I will send to you in the school mail a card from Brown and Brown, our insurance agent. It list all insurance carriers and group numbers. Your ID number is your social security number. If you have any claim issues contact Brown and Brown. We only enter you into the insurance plans, we do not process and claims.

It is very important that any changes you may need to make during the school year to your health insurance due to marriage, birth, divorce, etc., be done as soon as possible. A safe time period is 30 days from the event. If you do not meet the deadline requirements set by the NJ State Health Benefits Bureau those changes will be delayed until Open Enrollment in October for effective coverage the following January. The State does not allow any exceptions to this rule. Open Enrollment notifications will be posted in October.

Dependent children are covered under our Health and Prescription plans until December 31st of the year they turn 26. Example: If your child turned 26 years of age on January 1, 2022, they will have this coverage until December 31, 2022.

Dependent children are covered under our Dental and Vision plans until December 31st of the year they turn 23. Example: If your child turned 23 years of age on January 1, 2022, they will have this coverage until December 31, 2022.

IMPORTANT: The Cliffside Park Board of Education <u>DOES NOT</u> pay New Jersey State Disability Tax, by law. Therefore, if you are a member of NJEA you may take out an individual disability plan with Prudential. We also have Aflac. The representative from Aflac will be in the schools in December.

You will be enrolled in either the New Jersey TPAF or PERS pension funds. If you are already a member you do not have to contact me. When I start the enrollment process your information is already in the State's Pension data base. I will contact you directly if I need any further information from you.

All payroll information, Summer Payment Plan information and timesheets you may need is on our website as listed above. Peruse the list thoroughly.

Your paystubs, W2 forms and 1095c can be found on our website www.cliffsidepark.edu under Payroll Portal. Follow the on-screen instructions to first set up your access to this Portal. PLEASE NOTE: You cannot access the portal until you receive your first pay.

IMPORTANT: If you wish to change your W-4 (either Federal or State) you must contact me for a new form. These forms are not online.

The Board of Education only deals with a selected list of 403b and 457b tax shelter companies. You must contact the company you are interested in directly. Your agent in turn, must send your request to PenServ Plan Services, LLC. www.penserv.com who will inform me each payday of your financial preferences. Requests directly from your agent as not accepted. This information is also on the above listed link.

ALL 10-MONTH EMPLOYEES MUST BE PAID IN THAT TIME FRAME. NJ Division of Pensions mandates that a contracted 10-month employee cannot have their salary spread out over a 11 or 12-month period.

The Board of Education runs a semimonthly payroll. For 10 month employees your annual gross salary is divided into twenty (20) equal parts payable on the 15th and 30th of each month Should pay day fall on the weekend or a holiday, payment is made beforehand. The only exceptions are in December and June. You will receive both regular pays in December by the 15th. In June pay day is on the 15th and the last day of school. Any questions regarding your pay must be directed to me at extension 2314 or tsigrist@cliffsidepark.edu.

Any questions regarding your attendance calendar or accessing Aesop must be directed to Peggy DiNucci at extension 2305 or pdinucci@cliffsidepark.edu .

Ms. DiNucci is in charge of attendance and substitute procurement.