



EMPLOYEE BENEFITS OVERVIEW

The college offers a competitive benefits package that allows our employees to choose the features that best fit their individual and family needs. In addition to generous vacation and paid holidays, benefit options include health insurance, retirement plans, life insurance, dental, vision, disability, FSA and supplemental 403(B) and 457 saving plan options.

- **Medical Benefits** - Participation in the State of NJ health benefits program. All new employees hired on or after July 1, 2020, will have the option to enroll in the New Jersey Educators Health Plan (NJEHP), Garden State Health Plan (GSHP) or waive coverage.
- **Pension Plan** - Participation in the State of NJ ABP or PERS pension plan. Plan eligibility is based on the position. ABP is a defined contribution plan that requires a 5% employee contribution with an 8% employer match. The employee is vested after one year of participation. Employees have the option of choosing their investment carrier from a list of seven participating financial institutions. PERS is a defined benefit plan that provides a monthly retirement benefit based on years of participation, age, and an average final salary. The employee is vested after ten years of participation.
- **Dental Benefits** – Two dental plan options to choose from a PPO and DMO. The PPO allows you to select a dentist of your choice and the DMO allows you to select from a list of participating dentists. Employee premium cost is based on position and union affiliation, if applicable.
- **Vision Plan** - Eye care is a vital component of a healthy lifestyle. Vision benefits can provide significant out-of-pocket savings on eye care and eyewear through participating network locations and retail centers. Employee premium cost is based on level of coverage.
- **Flexible Spending Account (FSA)** - Unreimbursed Medical and Dependent Care FSAs allow employees to have pre-tax dollars deducted from their salary to pay for eligible out-of-pocket medical, dental and dependent care expenses.
- **Supplemental Retirement Saving Plans** – Employees have the option of participating in 403(B) and 457(B) plans from a list of participating financial institutions. Plan participation provides you the ability to save with pre-tax dollars which means your contributions and any investment earnings can be tax deferred until withdrawn.

- **Group Life Insurance** – Group life insurance benefits of at least three times your annual salary based on pension membership.
- **Short Term Disability** – Employer paid temporary disability of up to twenty-six weeks. Maximum weekly benefit is based on union affiliation, if applicable.
- **Generous Vacation** - Vacation days based on a monthly accrual system and union affiliation.
- **Ten paid holidays** - Plus three floating holidays that are designated at the discretion of the College (used to extend college wide time off between Christmas and New Year).
- **Ten-week summer work schedule** – compressed work week (Monday-Thursday) which allows the College to close on Fridays (at the discretion of the College)
- **Gym privileges** - for employee, spouse and eligible dependent children.
- **Tuition Remission** - for employee, spouse and eligible dependent children for credit and non-credit courses at Union College.
- **Tuition Reimbursement** –for an approved degree program at an accredited college or university. Reimbursement provisions are based on position and union affiliation, if applicable.