

DEPARTMENT OF HUMAN RESOURCES



Employee Handbook

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Table of Contents

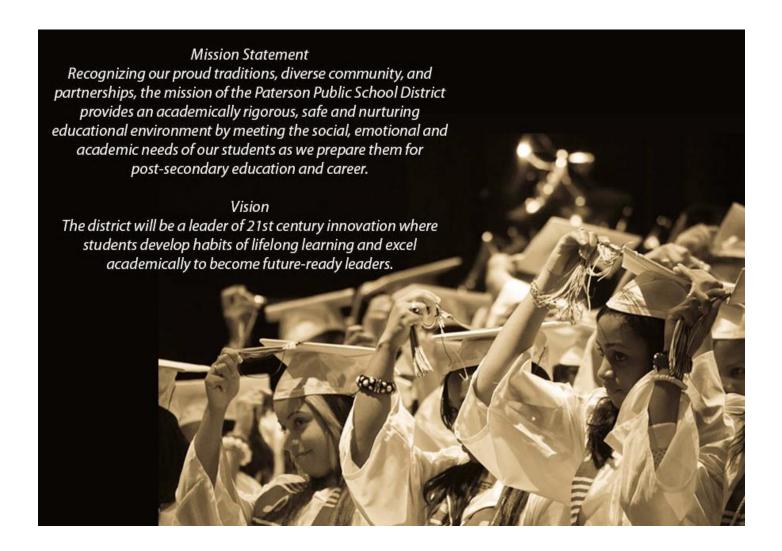
Contents

Superintendent's Mission, and Vision	5
Department of Human Resources	6
Mission Statement	6
Introduction	
Employee Responsibilities	
Reporting Changes in Status	6
Demographic Change Form	7
Sample Demographic Change From	8
Staff Attendance Procedures	9
In-Service Day Workshops:	10
Employees - Out of Sick and Personal Days/Retirement and Resignation	10
Administrative Personnel - Monitoring Attendance for All Staff Under Their	Purview10
Scan-In/Scan-Out Procedures	10
Failure to scan in/out	11
Tardiness	11
Workers' Compensation Days	12
Requirements for Jury Duty	13
Requirements for Bereavement Days	13
Requirements for Leave of Absence –	13
Requirements for Compensatory (Comp) Time	13
Military Leave Request	14
Change Form for Accumulated Days	14
Requested Vacation Days	14
Sign-In/Out Visitors	14
Telephone Protocol	14
Frontline (Aesop) Procedures:	15
Getting Started – Registration	Error! Bookmark not defined
Next Steps – Training	Error! Bookmark not defined
Payroll Procedures	16
Verification of Check	16
Lost or Stolen Check	16
Salary Payments	16
Direct Deposit	17
Employee Portal	18

Professional Development and Tuition Reimbursement	22
General Guidelines	22
Application Guidelines	22
Evaluation Process/Training	23
Overview	23
Equivalency	23
Alternate Route	24
Fees	24
Provisional Teacher Program	24
Traditional Route	24
Standard License	25
Pension And Annuity Funds	25
Teachers' Pension and Annuity Fund (TPAF)	25
Public Employees' Retirement System (PERS)	25
Pension Fund Loans	25
Optional benefits	27
Employee Health Benefits	27
Insurance Brokers	27
Medical Plans	28
PPO Plans	28
HMO Plans	28
High Deductible Plans	28
Waiving Health Benefits	29
Prescription Plan	30
Dental Plans	31
Premier Plan	31
Preferred Plan	31
Flagship (Delta Care)	31
Vision Plans	31
Employee Premium Payments for Health Benefits	31
Health Savings Account (HSA)	32
Flexible Spending Account (FSA)	32
Health Benefits Check List	32
COBRA	33
Age Limitations	33
Leave of Absence and Health Benefits	34
Unnaid Leaves - Employee Premium Payments for Health Renefits	34

FMLA	34
NJFLA	32
Retirement Plans/Disability Insurance Vendors	35
Disability Insurance/Life Insurance	35
Group Life Insurance	36
Retirement	37
Instructions	37
Types of Retirement	38
Choosing a Beneficiary	39
Purchasing Service Credit	39
Social Security	39
Medicare	39
Continuing Professional Development	40
Important Phone Numbers	40
Web Directory	41
Department Of Human Resources	41
Operational Units	

Superintendent's Mission, and Vision



Department of Human Resources

Mission Statement

To provide ongoing quality customer service; recruit, hire and retain the most talented educators; ensure that all employees are provided with health coverage under State Health Benefits Plan as well as oversee staff attendance to ensure accountability in the workplace where staff can work productively each day in a positive climate within a diverse culture.

Introduction

It is incumbent upon all employees of the District to advocate for the children we teach, the parents we encounter, and the professionals and colleagues with whom we work on a daily basis. We are all equally important to the children who enter our buildings each and every day.

The security guard, cafeteria monitor, cafeteria worker, custodian, paraprofessional, bus driver, librarian, nurse, child study team member, teacher, counselor, substance awareness coordinator, vice principal, principal, and central office staff all serve as valuable members of the team we refer to as "Personnel." Our presence is of great value and that is most evident when one or more of the above-mentioned staff members are not part of the team at the start of each day.

We all have experienced the impact of teacher shortages throughout the District at some level. It is critical that we become part of the solution and recruit teachers in all areas of education. If you serve on a College Board, or are an adjunct instructor, know someone working in higher education, or are enrolled in a course, advocate for Paterson.

Remember, through recruitment and retention of teachers, we at the Paterson Public Schools provide a good education for the children who will one day replace each and every one of us.

Welcome and congratulations on joining the Paterson Public School District. As you begin your employment, please read the employee handbook carefully, and keep it handy as a reference guide during the course of your career in Paterson. It contains answers to many frequently asked questions about various topics. Also, if further inquiries arise, please refer to the back of this handbook for the directory of important phone numbers.

Employee Responsibilities

The following are highlighted responsibilities of all employees of the Paterson Public School District.

Reporting Changes in Status

Notify the Payroll Department immediately of any Change in Status, i.e.:

Change in marital status

Change in address

Change in number of dependents for any purpose (tax exemptions, medical, dental, etc.)

Complete a Demographic Change form and forward it to the Human Resources Department.

Demographic Change Form

This notice is intended to inform you of what to do in the case of any life changes or events such as marriage, civil union partner, birth of child, divorce or death of a spouse, civil union partner, or dependent.

This form is to be completed if any of the following have occurred:

- Change of Name (Social Security card with new name must be presented)
- o Change of Marital/Civil Union Partner Status
- o Divorce Decree
- o Change of Address (You must also notify all of your insurance providers)
- o Telephone Number (You must also notify your insurance provider)
- o Death
- Change in Health Benefits Status
- Change in Beneficiary

*Please Note: For all changes to your health benefits, i.e., marriage, divorce, death of spouse or child, you <u>must</u> come to the Health Benefits Office to complete a new enrollment application to either remove or add someone to your health benefits coverage. The State Health Benefits

Program must receive all applications within 60 days of the date of the event. Address changes for SHBP members must call the Division of Pensions and Benefits- Office of Client Service at (609) 292-7524 and request a change of their SHBP address.

*In the case of divorce or death, you must remove the dependent from your health benefits within 30 days of the event. Failure to do so may result in the garnishment of your pay to recover the full cost of medical coverage for your ineligible dependent.

Submit completed Demographic Change Forms to:

Human Resources Department 90 Delaware Avenue, 3rd floor Paterson, NJ 07503

Forms are available on the PPS Website: http://www.paterson.k12.nj.us/11 departments/hr.php



Department of Human Resources

90 Delaware Avenue Paterson, NJ 07503 973-321-0744

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Employee:	First Mi	1	Last	Date:
	C. 1995.			Leastlen
Social Sec	urity: XXX-XX	Position:		Location:
<u></u>			Telephone	
Emergency	y Contact:		relephone	
			GE ACTIVITY:	
	(Please	check all a	pplicable boxes)	
	Name Change:	000000000000000000000000000000000000000	(Nex	w Name)
	(Please provide a copy of your social se eard) Must also complete W-4 Forms v		(Nev	w (value)
	New Name Change			
	New Address/Phone:		(A	ddress)
	(Please provide proof of address)		.050	
	*Proof of address includes one of the following:	he	(City, Sta	ite, Zip Code)
	License		(Home Telephor	ne with Area Code)
	• Lease		Date of Marriage/Ci	vil Union:
	Utility Bill		Date of Marriage Ci	vii ciiioii
	Marriage		Former/Maiden Nar	ne:
	(Please provide a copy of your marriage certificate)		Date of Event:	
	to describe control of		Deleted Person:	
	Divorce (Please provide a copy of your divorce papers and	see *	Deletted Terson	
			Important	TO STATE OF STREET
F	nges to your health benefits, i.e. marr			child you must come to the
Health Ren	efits Office to complete a new enrolln	nent applic	ation to either remove	or add someone to your health
henefits co	verage Paterson Public Schools mus	st receive a	all applications within 6	iO days of the date of the event.
For VSP a	ddress change please register, go to	www.vsp.c	om or call (800) 877-7	195. For Delta Dental address
	ase register, go to <u>www.deltadentalni</u> .O. Box 369, Parsippany, NJ 07054.	.com. For	riagsnip pian tax (973,	1265-4162 or mail to. Della Care
	se of divorce or death, you must re	move the	denendent from vour	health benefits within 30 days
of the eve	nt. Failure to do so may result in th	e garnishi	ment of your pay to r	ecover the cost of the medical
	for your ineligible dependent.			
Signature:				Date:
Processed				Date:
i	Please submit this form with original signatur	es to the Dep please feel t	partment of Human Resourc free to contact us.	ve Services. If you have any questions,
	CC: Health Benefits			Revised: 8/7/2019
	Payroll HR			

Staff Attendance Procedures

Please note that all new employees must go to the offices listed below:

- Contact Security Office- 973-321-0801 All new employees will be issued an identification badge to be worn at all times and to scan-in/scan-out daily at their assigned location.
- Contact Technology Department-973-321-0905 for your email address and printer access. You will also
 receive an email with your Employee Portal access to view all your personal data including demographic,
 salary, attendance and benefits.
- Paterson Public School employees are required to notify their administrator, supervisor and/or timekeeper if planning to be absent and must indicate what type of absence will be taken (Personal Day, Sick Day, etc.).
- All staff are required to enter their absence via Frontline 55 minutes before the start of your shift for that
 day or the half day break. If you attempt to enter an absence after the cutoff for the same day, the system
 will not allow you to enter it and your absence will not be recorded.
- All PEA members who require substitute coverage must report their absence by logging into the Frontline website at http://www.aesoponline.com before 7:15 am the day of the absence. Staff members who are not required to call the automated system must report their absence by calling and/or emailing their administrator
- It is common courtesy to log your absence via the Frontline system and contact the administrator directly.
- New employees are eligible for 1 sick day and .5 personal day per month of employment for a total of 10 Sick, 5 Personal, and 2 Family Illness days. All unused sick, family illness and personal days are converted to sick days for the next year.
- Attendance Incentives for Paterson Education Association, Paterson Administrators, Custodial/Maintenance, and Food Service members-Employees with zero (0) absences receive a stipend per semester or annually. Employees with one (1) to three (3) absences can purchase up to ten (10) unused sick days
- Leaves of absences are available as needed:

Medical Maternity Childcare

Family Leave Act- 12 weeks of additional health benefits New Jersey Family Leave Act – 12 weeks of additional health benefits Sabbatical Leave-Minimum of seven years in the district (paid half salary)

- Professional Development: Attendance to conferences, workshops, and District In-service days are excused absences
- Vacation days are posted on an accrual basis according to bargaining unit for twelve month employees only. Vacation is based on years of service ranging from one week to four weeks of annual paid leave.

In-Service Day Workshops:

Attendance at In-service Workshops and District Staff Development workshops will be submitted by the site Administrator of the workshop who, in turn, will submit the attendance to the employee, principal, or administrator for proper attendance recording. All staff members must scan-in/scan-out at the training location. Failure to scan-in/scan-out will result in an unexcused absence for the day.

Employees – Out of Sick and Personal Days/Retirement and Resignation

The site Administrator must make a concerted effort to assist the District to avoid paying employees who are out of sick or personal days and continue to be absent. Cooperation and coordination with the Office of Staff Attendance is imperative. It is incumbent upon the responsible administrator to inform the attendance keeper to contact Lynette Gonzalez, Director of Employee Services, at ext. 12409 when an employee continues to be absent and has used all of his/her sick, personal and/or vacation days.

If an employee has Direct Deposit, the payment is electronically sent to the bank five (5) days prior to payday. It takes payroll five (5) days after payday to receive credit back from the bank and be able to issue a paycheck for the correct amount.

If the employee returns to work before June 30th, the District can recover the overpayment within that fiscal year. If the employee returns in September or not at all, the District has lost money for that particular fiscal year. All payroll deductions for overused days must then be made in the following school year.

Any employee planning to retire or resign should give notice in writing to the Department of Human Capital Services. Paychecks will not be generated after the date of resignation or retirement.

Administrative Personnel - Monitoring Attendance for All Staff Under Their Purview

1. Paterson Public School employees are required to notify their administrator, supervisor and/or timekeeper if planning to be absent, and must indicate what type of absence will be taken (Personal Day, Sick Day, etc.). All PEA members who require substitute coverage must report their absence before 7:15 am the day of the absence in order to secure a substitute. It is common courtesy for all staff member to use Frontline and contact the administrator directly to report an absence.

Scan-In/Scan-Out Procedures

All employees receive an Identification Badge that should be worn at all times. Your ID badge will be used to scan in when you arrive at your school and out at the end of your day. Scanners are located in the main office of your school or central office. Contact the Security Office at 973-321-0801 if you have misplaced your badge. In the event you lose your badge or it is not working properly please notify the timekeeper/secretary in your location and report it to the Security Office. If you have any questions you can call the Staff Attendance office directly at 973-321-0748.

The District shall develop a system that does not require a member to be delayed more than two (2) minutes to accomplish scanning out. If the Paterson Education Association asserts the process is taking longer than two (2) minutes to scan-out, it may file a grievance immediately for arbitration to address a system which will accomplish the timely scan-in/scan-out procedure.

It is expressly understood that a member who is unable to scan-out due to an emergency situation, e.g., personal illness or other personal emergency, may sign out at the next scan-in opportunity.

Failure to scan in/out

Should the District allege a staff member failed to scan-in/scan-out as required in Article 7:1-1.2, the employee shall be notified by the District no later than the end of the next work day. In this way, the employee shall be given the opportunity to explain or challenge the claim she/he did not scan-in. If not notified, the allegation of failure to scan-in shall be waived for that incident.

Upon the **first** occasion during a school year of failure to scan-in/scan-out, while present for work, the building Administrator/Designee or other Administrator will issue a verbal warning to the employee, maintaining a record of the notice.

After the **second** incident, the same procedure will be followed. In addition, a written notice of the scan-in/scan-out requirement and the staff member's obligation to scan-in/scan-out will be given to the employee.

After the **third** incident, the Administrator will hold a conference with the staff member to ascertain why a problem with scanning-in/scanning-out still exists. The Administrator will make every attempt to help the staff member remove any obstacles to his/her scanning-in/scanning-out. A warning letter of possible disciplinary action upon the next incident shall be issued.

After the **fourth** incident and provided the required notice has been given by the Administrator, employees shall be penalized by being docked as follows:

Certificated Staff

\$34.00 Support Staff

\$17.50

After the **fifth** incident, and for each incident thereafter, the employee shall forfeit one day's pay. In those cases when a staff member is assigned to report to an alternative work site, the employee shall scan-in/scan-out at the alternative site in fulfillment of the requirements of District Policy.

After each occasion of failure to scan-in/scan-out, while claiming to have been present for work, the employee may provide proof of presence, which must include confirmation of the time of arrival and/or departure.

Tardiness

The automated system will record daily tardies. There are no exceptions to this procedure. (This includes schools, academies, central offices, departments, and all sites.)

On the fourth (4th) tardy a warning will be issued; on the fifth (5th) tardy and any subsequent tardy thereafter, a half days' pay will be deducted from the employee's paycheck.

- 2. All Administrators are to scan-in at the District site they are visiting in the morning prior to going into their office.
- 3. No staff member is allowed to scan-in/scan-out for other employees.
- 4. Each department/location must assign two staff members as timekeepers. (1 secretary and 1 administrator)
- 5. Each timekeeper must use proper coding when recording absences in the Edu-Met system
- 6. Attendance for all employees must be entered in the system on a daily basis by 12:00 noon (this includes Custodians and fulltime Cafeteria Workers).
- 7. Timekeepers are <u>not allowed</u> to enter their own absences in the system. Therefore it is necessary that every site has a timekeeper and an alternate timekeeper.
- 8. Each month Administrators are required to review the attendance to ensure that all staff under their purview has complied with this policy.

The attendance keeper will run monthly attendance register reports for each location. The responsible Administrator or Designee for each site will sign and date as verification of the reports' accuracy. The school locations will send their monthly signed reports to their Assistant Superintendent who will also sign for verification of accuracy.

The Assistant Superintendents will discuss attendance issues and tardiness with their staff. The Assistant Superintendents will ensure that staff tardies have been addressed.

- 9. In addition, Paterson Public Schools staff members are not permitted to work during breaks or lunch periods in order to leave early unless prior approval is given in writing by their supervisor.
- 10. After three (3) consecutive absences (sick days) employees may be requested by the Administrator or District to submit a doctor's note. The doctor's note must be forwarded to the Staff Attendance Office. Please note that the administrator may request a doctor's note at any time.
 - Administrators are required to ensure that their staff provides the above documentation to the Staff Attendance Office.
- 11. As new or transferred employees enter a location, they should be advised by the Administrator of the procedures for scanning-in/scanning-out, absence reporting, and meeting the timekeeper responsible for their attendance. Employees who have shared time at more than one site should be identified in the automated system where they are each day of the week.

Workers' Compensation Days

Can only be recorded by the Staff Attendance Department, after the approval of the Workers' Compensation Manager, who is communicating the judgment of the Third Party Administrator. (CCMSI, 3535 Route 66 Bldg. 6, Neptune, NJ 07753 1-888-918-9111)

The Responsible Administrator must ensure that the Risk Management Office is notified when an employee is out due to a work-related incident.

Timekeepers must charge these days as sick days. The Staff Attendance Office will change them to Worker's Compensation days when the proper documentation is received and approved.

Requirements for Jury Duty

Employees must submit the following documentation to their immediate Administrator, who will initial it and send it to the Staff Attendance Office:

- Original petition to serve as a juror from the county in which they live.
- A copy of confirmation of days served from the county clerk.

If excused from Jury Duty prior to 11:00 a.m. an employee must report back to work. The District will confirm time excused by contacting the Jury Duty Manager.

Requirements for Bereavement Days

Paterson Public Schools employees must call in to notify their Administrator regarding the request of bereavement days. All staff members should report this absence as a sick day in Frontline.

Upon returning to work, all employees must submit the Bereavement Form and the required proof to his/her immediate Administrator, who will sign it and submit it to the Staff Attendance Office.

Bereavement Forms for Paterson Education Association, Cafeteria, COSA, Directors, Confidential Secretaries, Paterson Administrators' Association, Paterson Custodial Maintenance Association, Principals' Association and Non-Bargaining Members can be obtained from the Staff Attendance Office.

Requirements for Leave of Absence -

A "Leave Form" must be completed by the employee requesting a leave of six (6) or more days. The Leave Form must be submitted to the Staff Attendance Office and approved by Director of Employee Services.

A medical leave requires a properly completed and signed Doctor's note and projected date of return to work. A medical clearance note must be presented when an employee returns to work and submitted to the Staff Attendance Office.

All leaves of absences with or without pay will not be approved for an indefinite period of time, therefore, a return to work or re-evaluation date must be provided. If the medical diagnosis is not clear, the leave of absence may not be granted or may be delayed.

A medical clearance to return to work date must be sent to Lynette Gonzalez, Director of Employee Services, so the employee may be placed back on payroll. If Lynette Gonzalez is not notified, the individual will not be on payroll and therefore will not be paid promptly. Failure to report a return to work date to the Staff Attendance Office will result in discrepancies with the calendar bank and payroll.

Requirements for Compensatory (Comp) Time

The Paterson Public School District does not allow for compensatory time. However, based on dire need, compensatory time may be approved if it is requested and approved in advance by the Superintendent, Deputy, an Assistant Superintendent or Chief. No employee can accumulate compensatory time prior to receiving approval. No employee can use accumulated, approved compensatory time without prior approval.

- Approval to accumulate and use accrued compensatory time must be granted by the
 Assistant Superintendent and/or Chief or designee. (An employee cannot use comp time
 when they are tardy unless comp time has been accumulated and approved prior to being
 tardy. The employee must also notify the attendance timekeeper before his/her scheduled
 scan-in time).
- Once the Compensation Form is approved, the Assistant Superintendent and/or Chief or designee will send the Compensation Form back to school/department. The Compensation Form will be given to the timekeeper to keep record of time used and balance
- When an employee is ready to use Compensatory Time and all approvals are complete on the form, the Timekeeper will provide the Staff Attendance Office with a Leave Request Form indicating the date Compensation Time will be used. The Staff Attendance Office will input all Compensation Time into the System.

Military Leave Request

Military Leave Form request must be completed, signed by the immediate Administrator and sent to the Staff Attendance Office in advance of the leave start date. Proper documentation from the military must be attached to the Leave Request Form.

Change Form for Accumulated Days

Change Form for accumulated days must be utilized to change a recorded day to another type of absence. (i.e., changing personal day to sick day or sick day to actual workday, etc.) The employee must sign-off on the day, as well as the immediate Administrator. All change forms should be placed in the employees file located at their home location.

Requested Vacation Days

All vacation days must be pre-approved and forwarded to the time- keeper. Vacation requests should be made via the Frontline system. All vacation days must be entered in the System. PAA members need to submit a schedule for additional workdays for each year and should request approval from their Assistant Superintendent and/or Building Administrator by June 30th of each year.

Sign-In/Out Visitors

All visitors must sign-in with name and time at the security desk when entering any District site and sign-out with the time upon leaving the site.

Telephone Protocol

Administrators must ensure that District telephones are answered by a "live" person during operational hours. All locations must assign specific employees (secretaries/office workers) to cover the telephones during all work hours.

Frontline (Aesop) Procedures:

Paterson Public Schools (PPS) uses Absence Management (formerly Aesop) to manage employee absences and strives to ensure a qualified substitute is present when necessary. The system is available to you 24 hours a day, 7 days a week and can be accessed via internet and phone.

Interacting with Frontline via the Phone

- 1. You can call Frontline toll free at **1-800-942-3767**. Simply follow the voice menu to enter and manage absences and access other features. we recommend that you call in to check the computer recording of your name and title. To do this, press Option 5 and follow the prompts.
- ID Number 12034000
- **Your ID # is your employee # followed by 00 (2 zeros)
- PIN Number 88657

*When entering an absence, please wait until you receive a confirmation number before you terminate the phone call. Your transaction is not complete until you receive a confirmation number.

Interacting with Frontline via the Website

You will receive a personal invitation email with the subject line: **Paterson Public Schools has invited you to Absence Management**. If you have an existing Frontline ID Account, then click "Sign in with your Frontline ID." Otherwise, click "Create a Frontline ID." Enter a Username, Password, email address, and click the "I accept the terms and conditions" box. Click "Create Frontline ID" and you are in! For more information regarding creating your Frontline ID click here.

To access the Frontline website, you will go to https://app.frontlineeducation.com. Here, you will be able to enter absences, check your absence schedule, update personal information, and exercise other features such as uploading your lesson plans for substitutes to view online.

Mobile App Access

After you have created your Frontline ID, you can then download the Frontline Education Mobile App. Upon opening the app, you will be prompted for a four-digit invitation code of **7354**. Next, you will enter your Frontline ID credentials to sign in. For more information regarding the Mobile App click here.

Note: You are NOT required to create a Frontline Account for Phone access. You automatically have Phone access. However, to gain Web access you must create a Frontline Account via your personal invitation email.

Useful Resources To Get Started

1. The link below will take you directly to the Employee Training video contained in Aesop's online help center called the Learning Center. Training Video

During this quick training, you will learn how you will enter absences, check your absence schedule, update personal information and exercise other features such as uploading your lesson plans for substitutes to view online.

2. The Quick Start Guide can be used as a reference sheet as you get familiar with the new system. Once in the site, scroll down and click on the link for the US Version of the Employee Quick Start Guide for Aesop in English or in Spanish.

If you would like to explore more of Aesop's functionality, please enter the Employee Learning Center through the link below and read articles on various topics as well as "Popular Questions" and their answers. This site will be available to you throughout the school year:

http://help1.frontlinek12.com/?b_id=3397

We are confident that you will find the Aesop experience beneficial and enjoyable.

If you have any questions, concerns, or comments; please contact the PPS/Aesop Help Desk by:

Email: PPSAesop@paterson.k12.nj.us

We are confident that you will find the Frontline experience beneficial and enjoyable.

Payroll Procedures

Verification of Check

Every employee is responsible for examining his/her pay statement via Employee Portal for accuracy. *If the pay statement is issued in the correct amount, then CASH OR DEPOSIT THE CHECK PROMPTLY. Otherwise, efficiency is seriously impaired.

*In those rare instances when an error is discovered, the error must be reported to the Payroll Department immediately. In such cases DO NOT CASH OR DEPOSIT THE CHECK. If the check issued is in a greater amount than the employee is entitled, restitution will be required as soon as the error is discovered. If the check is issued in a lesser amount than the employee is entitled, the adjustment will be rendered.

*Employees are advised to keep all check stubs as an accurate record of earnings.

Lost or Stolen Check

If a check is *lost or stolen*, notify the Payroll Department immediately so a Stop Payment order can be issued.

Salary Payments

- 1. All salaries and/or wages are paid by direct deposit (see payroll for direct deposit forms) or check. No payments in cash are authorized.
- 2. Payments are made semi-monthly: on the 15th and the last day of each month. If, however, the 15th or the last day of the month falls on a Saturday or Sunday, checks will be issued on the preceding Friday. If the scheduled payroll dates occur during a school holiday, it is customary to issue checks the last day school is in session prior to the holiday. At the closing of schools in *June*, checks will be issued on the last scheduled school day for staff members.

Direct Deposit

Direct Deposit of earned monies into a bank account is available. Contact the Payroll Department for further details and the appropriate application. The detailed information about each pay check is available on the Employee Portal. See below for Employee Portal access instructions. The following is an image of the paycheck information available on the Portal.

This is a sample, you may have other types of income and deductions



Paterson Public Schools 90 Delaware Ave. Paterson, NJ 07503

Statement No. D000000000

Check/Statements

Employee: Employee Last Name, First Name

Street

Town, NJ 07000

Date	Deposit Amount

	F		Pay Period			
Employee Name	Employee ID Sta	Statement Date	Start	End	Pay Type	Statement No.
Last Name, First Name						

Earnings

Description	Hours/ Days	Rate	Current	Y-T-D
Regular Earnings				
Non Bergaining Overtime				
TOTAL EARNINGS				
Net				
Group Term Life				
Auto Imputed				
Benefits Imputed				
Marital Status				
Federal Exemptions		Ex. I	Federal Tax	
State Exemptions	Ex. State Tax			

Deductions

Description	Current	Y-T-D	Balance
Aflec-Fee (Pre-Tex)			
Federal Income Tax			
Health Benefits Table			
Medicare Tax			
Pens Pers			
Social Security Tax			
State - NJ			
Unemployment Tax			
Checking-			
TOTAL DEDUCTIONS			

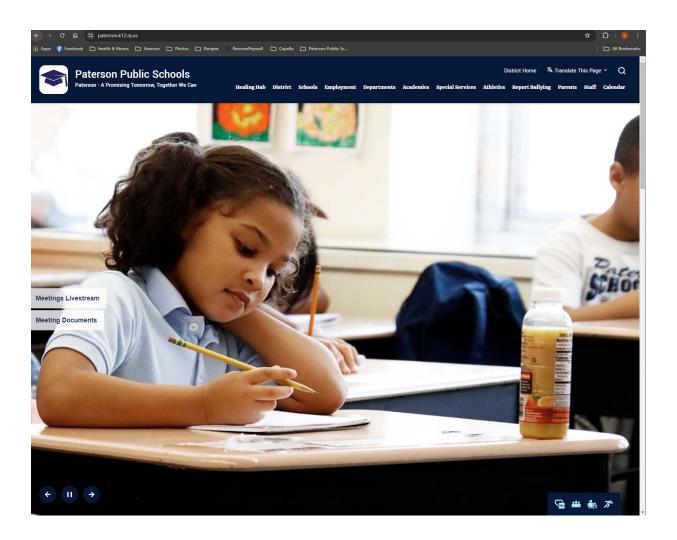
Darent AThom Date		rsonal	Sick Vaca				cation		
Posted Thru Date	Accumulated	DesU	Balance	Accumulated	DesU	Balance	Accumulated	Used	Balance

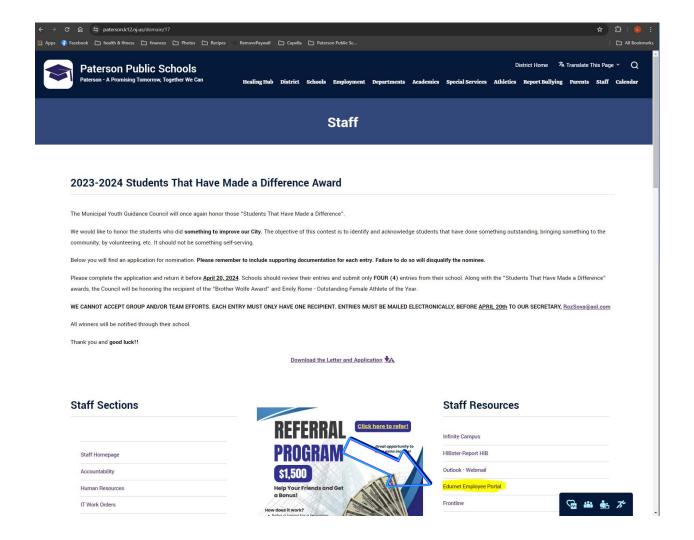
Employee Portal

#1 Log into the PATERSON PUBLIC SCHOOLS Website:

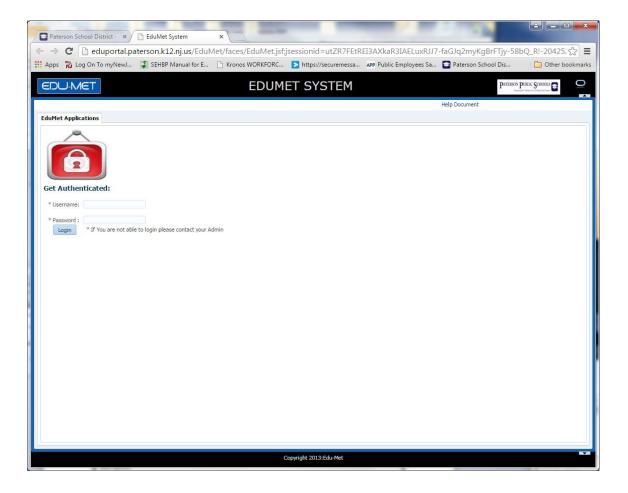
www.paterson.k12.nj.us

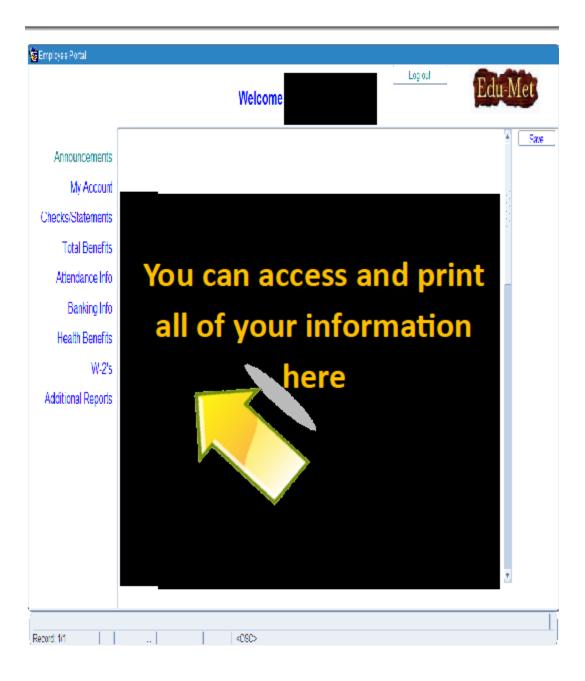
Click on STAFF





#3





Professional Development and Tuition Reimbursement

All eligible staff must follow the guidelines below:

General Guidelines

- Staff members must pay for their courses in advance, and receive reimbursement upon successful completion of the course(s).
- For teachers and instructional assistants, only courses related to education are eligible for reimbursement. Secretarial staff members are limited to courses related to secretarial skills.
- The program provides for reimbursement of tuition costs *only*. College fees, etc. are not eligible for reimbursement.
- Courses for initial certification are <u>not eligible</u> for reimbursement for teaching staff members. Such courses are eligible for instructional assistants.
- Courses taken at a NJ state college or university are eligible to receive tuition reimbursement at their rate. Reimbursement for courses taken at an accredited college or university other than a NJ state college or university shall be reimbursed at the tuition rate established by William Paterson University for New Jersey residents.
- The program is intended to provide teachers with reimbursement for graduate coursework in the field of education, or the teacher's area of certification, or a course to obtain an additional certification. Instructional Assistants may take undergraduate courses. Secretarial staff members may take courses at two or four year institutions, with maximum limits on reimbursements.

Application Guidelines

- Applications for tuition reimbursement are called *Request for Course Approval* (RCA) forms.
- RCA's are available from your school administrator or office. They are also available at the Security Desk at Central Office.
- RCA's must be submitted by the staff member before the beginning of the course through five (5) week days following the first meeting of the course.
- Completed RCA's must be sent to the <u>Office of Professional Development</u>, 90 Delaware Avenue, 3rd fl.
- The forms can be mailed inter-office, mailed by United Postal Service or hand delivered.
- Instructional assistants <u>ARE NO LONGER REQUIRED TO</u> obtain the approval and signature of their building principal prior to submitting the form.

For more information, contact the Office of Professional Development at 973-321-0711 or visit the website at $< \frac{http://www.paterson.k12.nj.us/11_departments/prof-development.php}{>}$.

Evaluation Process/Training

Overview

This Paterson Public Schools District Evaluation System is comprised of the *Focal Point's Performance Evaluation Rubric*. The Paterson Public Schools District Evaluation System is organized to support high outputs for teaching and facilitating a culture of professional feedback. Using the *Focal Point's Performance Evaluation Rubric*, staff members can benefit in furthering their knowledge in areas such as professional learning and evaluation components. It will assist teachers and administrators in becoming more effective practitioners and support increased student achievement. Through professional development sessions offer each month through the Department of Accountability, we encourage all to further their knowledge on each of the Professional Educator Standards used on respective evaluation rubrics and reinforce new learning. Staff members can register on the Accountability Webpage.

Some of the areas include valuable information and explanations of:

- Teacher/Principal Evaluation Process
- Student Achievement Components of Evaluation Process
- Review of Profession Educator Standards
- Use of Media-X to Support Evaluation process

Equivalency

Equivalency occurs with an application when a standard-certificated staff member or Personal/Instructional Aide completes one of the following steps:

Certificated Staff

- A staff member with a Bachelor's Degree completes 30 college credit
- A staff member with a Bachelor's or Bachelor's + 30 Degree receives a Master's Degree
- A staff member with a Master's Degree receives an <u>additional</u> 30 credits
- A staff member with a Master's + 30 Degree receives a Doctorate (Ph.D. or Ed.D.)

Paraprofessional (Traditional Guide Only)

- IA Level I (0-29 credits)
- IA Level II (30-59 credits)
- IA Level III (60-890 credits)
- IA Level IV (90-120 credits)
- IA Level V (degree holder)

The Application for Equivalency is available online at the following website: http://www.paterson.k12.nj.us/11_departments/hr.php>

The staff member is required to print this document and submit it to Human Resources by September 30 for October Equivalency and February 28 for March Equivalency. All equivalency applications approved in October will be retroactively effective to September 1, and all equivalency applications approved in March will be retroactively effective to February 1.

*PLEASE NOTE THAT ONLY CERTIFICATED STAFF CURRENTLY ON THE TRADITIONAL GUIDE ARE ELIGIBLE TO GO THROUGH THE EQUIVALENCY PROCESS.

Alternate Route

Employees accepted in this program must have the following qualifications:

- 1. A Bachelor's degree from an accredited college or university, with a major in the intended subject field for subject teaching licenses, or a major in the liberal arts or sciences for elementary school licenses.
- 2. 3.0 Grade Point Average (GPA) for students graduating after September 1, 2016 and a 2.75 GPA for students graduating before September 1, 2016.
- 3. A passing score on the required licensure test. Praxis II and Basic skills assessment.
- 4. Complete a 50 Hour Pre-Service Program.
- 5. Pass an examination in physiology, hygiene, and substance abuse issues.
- 6. Must apply and pay for certification online with the New Jersey State Department of Education (www.state.nj.us/education)

The Alternate Route Program consists of a full school year of mentoring with a total cost of \$1,000.00 for payment of mentoring services. However, during this time, alternate route employees must complete a 350 hour requirement which may consist of three (3) phases of course work in an evening or after school program. These phases can be completed in any order depending on their availability at the time of hire. The class work is scheduled at several local colleges and universities, and must be completed before the principal can submit any recommendation for standard licensure. As of 9/1/2015 all Alternate Route Teachers must register themselves before starting in a teacher position. Proof of enrollment should be provided to Human Resources. Without proof of enrollment, HR is unable to enroll the provisional teacher in the Provisional Licensure Registration Management System (PLRMS).

Fees

Alternate Route Program participants are responsible for their course work fees and must pay the \$115.00 fee for a standard license.

Special Note: Certificates issued by the New Jersey Department of Education can be seen online. As of 5/15/2015 they no longer issue paper certificates. This link can be used to view all certifications issued or pending: https://www20.state.nj.us/DOE_TCIS_ASC/pages/appStatusSearch.jsp

Provisional Teacher Program

All novice teachers are required by the New Jersey Department of Education to go through the Provisional Program. Certain individuals who did not receive professional training to be teachers while in college, can become licensed teachers through participation in the Provisional Teacher Program via Alternate Route. Individuals who had professional teacher training are considered Traditional Route.

Traditional Route

Employees accepted in this program must have the following credentials:

- 1. A Bachelor's degree from an accredited college or university, with a major in the intended subject field for subject teaching licenses, or a major in the Liberal Arts or Sciences for elementary school licenses.
- 2. Completion of a state approved college teacher training program culminating in student teaching.
- 3. A passing score on the required licensure test.

The Traditional Route program consists of a full school year which will involve a \$550.00 mentoring payment working with a mentor (an experienced teacher) including periodic observations and meetings. Support, supervision, and evaluation are provided by a team, including the mentor and the school principal, as well as other potential team members. The mentor will be assigned by the building Administration and the provisional teacher is responsible for signing the Novice Teacher Mentor Agreement with their Principal/Mentor and returning the signed form to Human Resources once the mentor is assigned.

Standard License

As of 9/1/2015, all novice teachers (Traditional & Alternate Route) must be recommended for a standard license after receiving 2 Achieve NJ summative evaluation scores of effective or highly effective within 3 consecutive years, as well as completing 30 weeks of mentoring. The provisional teacher is responsible for applying for their standard license in a timely manner to ensure proper certification.

Pension And Annuity Funds

All full-time employees of Paterson Public Schools are required by law to become members of a Pension fund.

Teachers' Pension and Annuity Fund (TPAF)

A teacher or member of the professional staff certificated by the State Board of Examiners is required to become a member of the fund as a condition of employment.

Public Employees' Retirement System (PERS)

Para-professionals and Non-professionals are required to become members of the pension plan.

*The rate of contribution for all public employees enrolled in this program will increase equally over a 7-year period beginning July 2012. The contribution rate will increase by 0.14% each year. With the first payroll of July until the 7.5% contribution rate is reached in July 2018. For example, 6.64 in July 2012, 6.78% in July 2013, 6.92% in July 2014, etc. The final increase in July 2018 will be 0.16% to reach 7.5%.

Pension Fund Loans

Active contributing members are eligible to borrow money from the accumulated amount they have contributed to the pension fund.

Conditions

- 1. A member must have at least three (3) years of membership credit and contributions posted to your pension account to be eligible for a loan.
- 2. A member may borrow up to fifty (50) percent of the amount in the member's account.
- 3. A member may borrow regardless of age.
- 4. Not more than two (2) loans will be granted in any calendar year.
- 5. Interest is charged at the rate of (6.25%) percent per year on the remaining balance.
- 6. The administrative processing fee is \$15.00.
- 7. Loan Application Forms are available from the Pension Department or may be downloaded from the internet at <<u>www.state.nj.us/treasury/pensions/forms.htm</u>>. Pension loans can be processed on-line if you register for Member Benefits Online System (MBOS).
- 8. To be eligible, you must be an actively contributing member of an eligible retirement system.

The maximum loan balances cannot exceed \$50,000 and must be repaid within five years. Effective with loans taken after January 1, 2004, new IRS regulations require that members who have multiple loans outstanding must repay the balance of all loans taken within a period not to exceed five (5) years from the issuance of the first loan taken after January 1, 2004. The regulations also require members to make timely payments toward outstanding loan balances. You will be notified* after nonpayment (zero

contributions) toward the balance of your outstanding loan and offered the following options:

- Repay the loan through a lump sum repayment
- Repay the loan in monthly installments through personal billing
- Take a taxable distribution; or
- If you returned to employment, repay through employer payroll deductions.

Failure to repay the loan as scheduled may result in the unpaid loan balance being declared a taxable distribution which will be reported to the IRS. The Division of Pensions and Benefits will send you a Form 1099-R for tax filling purposes in January of the following year.

You will be required to include the portion of the loan representing before tax contribution as income on your federal return. In addition, if you are under age 59 ½, you will be required to pay an additional ten percent for taking an early pension distribution.

A "taxable distribution" cannot be cancelled by resuming loan payments or repaying the loan in full prior to the end of the tax year in which the taxable distribution occurs. Please note that unlike a normal pension distribution, a loan treated as a distribution cannot be rolled over to an IRA or another qualified retirement plan. Members who take a loan and subsequently fail to remit loan payment are required to repay the balance of the loan to the retirement system.

Since these are federal regulations, neither the Boards of Trustees nor the Division of Pensions and Benefits has the authority to waive or delay the application of these provisions.

Conditions

- 1. No withdrawal claim can be honored until the member has resigned.
- 2. No withdrawal is permitted while a member is on a leave of absence or receiving Workers' Compensation Benefits.
- 3. No interest is payable unless the withdrawing member has at least three (3) years of membership credit at the time service is terminated.
- 4. Withdrawal Application Forms are available in the Pension Department or may be downloaded from the internet at www.state.nj.us/treasury/pensions/forms.htm>.
- 5. If an employee leaves the District they can do Deferred Retirement which is available if you have at least ten years of service credit upon terminating employment.
- 6. You can withdraw your contributions from the pension system if you are no longer an active employee or if you have not been contributing to the system for two years and have less than 10 years of pension membership credit.
- 7. Two years is the limit for inactive membership in the pension system before an account is considered expired and funds reimbursed to the employee.

*The Automated Information System, (609) 777-1777, provides complete access to loan information. It determines an employee's eligibility to borrow, the amount an employee can borrow, and when a check will be sent if a loan application has been filed. Also, to assist callers with loan information, AIS provides various loan models and repayment plans.

Optional benefits

Tax Sheltered Annuities Explanation

Under Federal Law, employees are permitted to save a portion of their salary in a payroll deduction plan, called "Tax Sheltered Annuity," and not have any Federal Income Taxes withheld on those savings until funds are withdrawn. Additionally, all interest or investment earnings on these savings will accumulate without taxes until they are received by the employee at retirement.

The Paterson Board of Education has agreed to the purchase of such an annuity by means of a salary reduction plan. Such an annuity is not part of a qualified pension plan. The employee's right to such monies cannot be forfeited.

The plans are managed through the Valic Retirement Services Company for new enrollments and can be accessed online at:< https://www.myretirementmanager.com/>or at 1-866-294-7950.

Employee Health Benefits

Insurance Brokers

CBIZ 800-820-5090 pabeneftis@cbiz.com

Employees may be entitled to insurance coverage in the following areas:

- Dental
- Major Medical
- Prescription
- Vision
- All or a combination of the above will be offered to employees according to their job description and association membership. If the employee is eligible to receive certain types of coverage, the Employee Benefits Department will notify the employee.
- If a member has insurance coverage with the District and has experienced a life change such as marriage/civil union, divorce, birth of a child, or death of a spouse/civil union partner or dependent, the related life change should be reported immediately to the Employee Benefits Office along with the submission of appropriate paperwork. Failure to update insurance records will result in additional charges for unnecessary coverage of a spouse/civil union partner or dependent. Any improperly paid benefits will be the employee's responsibility.
- In the case of a new marriage or the birth of a child, an employee must complete and submit an application for the dependent's insurance coverage to the Employee Benefits Department within sixty (30) days of the marriage date or birth date. If the employee does not add the dependent in the allotted sixty (30) days, employee will have to wait until the next open enrollment, which is the month of October, for coverage effective January of the following year.
- In the case of a demographic change, (i.e., Name, Marital Status, Address, etc.) an employee must submit a Demographic Change Form to the Department of Human Capital Services as soon as possible after the respective change. At the time a Demographic Change Form is submitted to change a name, a Social Security card with the new name must be shown to the Human Resources Department. Any improperly paid benefit will be the employee's responsibility.

Medical Plans

Horizon BCBS <u>www.horizonblue.com/members</u> 800-355-2583

Paterson Public Schools offer employees the choice of Preferred Provider Organization (PPO) and Health Maintenance Organization (HMO), and High Deductible Health plans provided through Horizon Blue Cross Blue Shield. All medical plans are managed care plans, meaning that they provide coverage at no charge for preventive care such as annual checkups and screening tests, well-baby visits, and immunizations, in the hope of avoiding serious illness and more costly treatment.

PPO Plans

Under the PPO plans, members may see any physician, nationwide, and do not need to select a Primary Care Physician (PCP) for in-network care. PPO plans have in-network benefits which apply when you select and use participating providers. PPO plans also offer out-of-network benefits that allow you to use any licensed medical provider or hospital facility. In-network benefits are provided subject to the payment of the applicable copayments. Out-of-network benefits are payable subject to a deductible and coinsurance. Members are also responsible for any amount payable over the reasonable and customary allowance.

HMO Plans

The HMO plans have participating providers from which you must select a Primary Care Physician (PCP). That physician coordinates all of your care. Referrals must be obtained from your PCP in order for you to visit a specialist. An annual gynecologist visit does not require a referral. Further information can be found in each plan's summary or you may call the plan directly.

High Deductible Plans

The High Deductible Health Plans provide both in-network and out-of-network services. Members may see any physician, licensed medical provider, or hospital facility nationwide, and do not need to select a Primary Care Physician (PCP) for in-network care. One annual deductible is combined for in-network and out-of-network medical and prescription drug products and services. The entire deductible must be met before any eligible charges are reimbursed. The annual deductible applies to all services unless otherwise indicated. No copayments apply. The District will contribute \$300.00 to an employee's Health Savings Account each year that the employee is enrolled in a High Deductible Plan.

DUAL ENROLLMENT IS PROHIBITED

State statute specifically prohibits two employees/retirees who are both enrolled in the health benefits with PPS and who are married to each other, civil union partners, or domestic partners from enrolling under both plans. One member can waive health benefits or both can elect single coverage. Furthermore, two members cannot both cover the same children as dependents under their individual plans.

AUDIT OF DEPENDENT COVERAGE

Periodically, PPS performs an audit using a random sample of members to determine if dependents are eligible under plan provisions. Proof of dependency such as a marriage, civil union, or birth certificate is required. Coverage for ineligible dependents will be terminated. Failure to respond to the audit will result in the termination of dependents from health benefits coverage and may include financial restitution for claims paid.

HEALTH CARE FRAUD

Health care fraud is an intentional deception or misrepresentation that results in an unauthorized benefit to a member or to some other person. Any individual who willfully and knowingly engages in an activity intended to defraud the Health Benefits Program will face disciplinary action that could include termination of employment and may result in prosecution. Any member who receives monies fraudulently from a health plan will be required to fully reimburse the plan.

Waiving Health Benefits

Chapter 2, P.L.2010 of the State of New Jersey and the Collective Bargaining Agreement(s) in effect for school years beginning after August 31, 2014 allow and describe payments to be made to employees who waive health and/or prescription benefits in the Health Benefits Program. Such payments will be made under the following terms and conditions:

- a. Employees who are eligible for Paterson Public Schools Health Benefits are: members of the Paterson Education Association, the Non-Bargaining Contract group or any other bargaining group which has included health benefits waiver payments in their agreement with Paterson Public Schools. Those who do not have health insurance with the State Health Benefits Program and do have other health insurance, are eligible to receive waiver payments.
- b. To receive a waiver payment, the eligible employee must have completed the State Coverage Waiver Form and the Health Benefits Application Form (checked the Waiver box) and brought it to the Health Benefits Department in HRS on the 3rd floor of Central Office. Proof of other insurance and the level of coverage (family, single, etc.) must also have been provided with the Waiver Form and Application.
- c. Proof of current insurance and level of coverage must be provided by the employee to the Health Benefits Department twice each year during October and April. If current proof of coverage is not provided during October and April the employee will not receive their waiver payment. Also, if current proof of level of coverage is not provided the subsequent waiver payments will be based on the Single coverage level.
- d. Waiver payments will be made in 2 installments each year, with the December 15 pay and the pay for the last pay period in June. The December waiver payment will be calculated based on the premiums for September through December. The June waiver payment will be calculated based on the premiums for January through August. The payments will be prorated, based on only the months for which a waiver is in effect for the entire month and for which the employee was employed for the entire month. The total of the December and June waiver payments cannot exceed \$5,000.00 per employee in a given fiscal year.
- e. For employees entitled to have health benefits continue under the program rules for a period after termination of employment, then the waiver payment calculation will treat the continuation period as time that the employee was employed with a waiver in effect.
- f. Waiver payments are taxable income to the employee receiving the payments. Waiver payments are not pensionable income.

- g. Waiver payments for a given month will be calculated as follows: If the employee had State Health insurance from Paterson Public Schools prior to waiving coverage, the payment will be 25% of the employer share of the Paterson Public Schools State Health current monthly premium for the employee's prior Paterson Public Schools' plan and current coverage level. If employee has never been enrolled in the State Health Program while employed by Paterson Public Schools or was hired after August 31, 2014, the payment will be 25% of the employer share of the lowest monthly premium for the employee's current level of coverage for a health plan currently offered by Paterson Public Schools.
- h. Employees may remain enrolled in the prescription, dental and vision plans. Only a waiver of Health coverage is required as a condition for receiving a waiver payment. When an employee is not enrolled in both Health and Prescription plans, the employee's health benefits premium co-pay will be calculated based on the premiums of all medical and prescription benefits in which the employee is enrolled. Completion of a separate form is required if the employee wants to waive other health benefits coverage in addition to waiving the State Health coverage.
- i. Employees who waive health benefit plan coverage can re-enroll for a January 1 effective date during Open Enrollment in October each year. The employee may also re-enroll within 60 days of a change in family or employment status of the employee or a family member involving the loss of health insurance eligibility.

Prescription Plan

CVS Caremark

Customer Service: 1-800-364-6331Internet Address: www.caremark.com

After the completion of your prescription enrollment application, your prescription coverage through CVS Caremark will become effective 60 days from your date of hire on the first day of the following month. An exception is made for 10-month employees who begin work on the first day of school who will receive prescription coverage effective their first day of employment. If you do not enroll all eligible members of your family within 60 days of the time you or they first become eligible for coverage, you must wait until the next Open Enrollment period to do so.

An identification card will be issued to you. Please do not leave your card at the pharmacy. The card contains all the information your pharmacist needs, there is nothing else that you need to do and no claim forms to submit.

Dental Plans

Administered by Delta Dental Plan of NJ

Premier & Preferred Customer Service: 1-800-452-9310

■ Flagship Customer Service: 1-800-722-3524

■ Internet Address: <u>www.deltadentalnj.com</u>.

Paterson Public Schools offer three types of Dental Plans through Delta Dental: The Premier Plan, The Preferred Plan, and The Flagship Plan (Delta Care).

After the completion of your dental enrollment application, your dental coverage through Delta Dental will become effective 60 days from your date of hire on the first day of the following month. An exception is made for 10 month employees who begin work on the first day of school who will receive health coverage effective their first day of employment. If you do not enroll all eligible members of your family within 60 days from the time you or they first become eligible for coverage, you must wait until the next Open Enrollment period to do so. Delta and Flagship do not issue dental cards.

Premier Plan

You may go to any dentist you wish. There is a \$25.00 deductible for single employees and a \$75.00 deductible for employees with any dependents. Dentists under this plan may ask you to pay the entire bill up front which then requires you to send in a claim form with copy of the bill for your reimbursement. The benefit year for dental runs from July 1st through June 30th. Reimbursement depends on the type of service outlined in the dental brochure.

Preferred Plan

If you go to a participating dentist, the dentist has contracted with Delta to charge approximately 25% to 30% less than the usual rate. If you go to any other dentist not on the list, you will be charged the higher rate and upfront payment might be required. This plan has no deductible if you use a participating dentist. The dentist must be listed in the Preferred Book, located in the Benefits Department. You can call 1-800-335-8265 or search the Internet at www.deltadentalnj.com.

Flagship (Delta Care)

Under this plan there is no deductible. You must choose a dentist from the Flagship list of dentists and you and your dependents must go to only that dentist for services. Most of the services are no charge, and where there is an amount listed (in booklet) that is the most the dentist can charge you for that service. There are no pediatric dentists on this plan.

Vision Plans

Administered by Vision Service Plan Customer Service: 1-800-877-7195 Internet Address: <u>www.vsp.com</u>

After the completion of your vision enrollment application, your vision coverage through Vision Service Plan will become effective 60 days from your date of hire on the first day of the following month. An exception is made for 10 month employees who begin work on the first day of school who will receive health coverage effective their first day of employment. Simply choose a participating eye doctor from the list provided to you on the day of your appointment or call 1-800- 877-7195. When you call the doctor's office for your appointment, tell them that you are covered with Vision Service Plan. They will do all the necessary paperwork. VSP does not issue vision cards. However, you will receive a brochure outlining the plan on the day of your appointment to enroll.

Employee Premium Payments for Health Benefits

All employees who are eligible for health benefits are required to pay a portion of the cost of their health benefits.

Duplication of benefits for spouses is not permitted. When both spouses are eligible for coverage, the options are as follows:

- 1. Both can select Single coverage. Both will pay a share of their own health benefits cost calculated as the greater of 1.5% of his/her individual salary or the appropriate percentage of the premiums.
- 2. One spouse can select Family or Husband and Wife coverage and the other spouse then waives coverage. Only the spouse selecting coverage pays a share of the health benefits cost calculated as the greater of 1.5% of his/her individual salary or the appropriate percentage of the premiums.

Health Savings Account (HSA)

A savings account where you can either direct pre-tax payroll deductions or deposit money to be used to pay for current or future qualified medical expenses for you and/or your dependents. Once money goes into the account, it's yours to keep — the HSA is owned by you, just like a personal checking or savings account.

Flexible Spending Account (FSA)

This account enables you to pay medical, dental, vision, and prescription drug expenses that may or may not be covered under your insurance program (or your spouse's) with pre-tax dollars. You can also pay for dependent health care, even if you choose single (vs. family) coverage. The total amount of your annual election is available to you up front, reducing the chance of having a large out-of-pocket expense early in the plan year. Be aware—any unused portion of the account at the end of the plan year is forfeited.

Health Benefits Check List

To expedite the processing and timely issuance of your insurance cards, please provide the following appropriate items for yourself and all eligible dependents (ELIGIBLE DEPENDENTS ARE YOUR SPOUSE, CIVIL UNION PARTNER, DOMESTIC PARTNERS, NATURAL AND ADOPTED CHILDREN):

- Social Security Card for each person.
- Birth Certificate(s), <u>Current</u> Passport, or <u>Current</u> Naturalization Papers
- Marriage Certificate from Vital Statistics with raised seal.
- Certified Civil Union Partners or Domestic Partnership Certificate with raised seal.
- Legal documents of all adoptions and Child Support Orders.

All properly completed and signed applications must be returned within 60 days of your hire date (within 10 business days is preferable) to:

Human Resources - Health Benefits Department 90 Delaware Avenue, 3rd floor Paterson, NJ 07503 Hours: 9:00 – 11:00 AM OR 2:00 – 4:00 PM After carefully reading all the materials in your Employee Health Benefits Packet, should you have any questions and/or concerns, do not hesitate to contact the Health Benefits Department directly at (973) 321-0745.

COBRA

The Consolidated Omnibus Budget Reconciliation Act of 1985

- This notice is intended to inform you of the rights and obligations under the continuation coverage provisions of the COBRA law should you or any of your covered dependents should ever lose the group health coverage provided through the Paterson Public Schools Health Benefits Program as a result of any of the following events:
 - o Termination of employment (except for gross misconduct).
 - o Death of the member.
 - Reduction in work hours.
 - o Leave of absence (FMLA provides 3 months of continued coverage).
 - o Divorce or legal separation (makes spouse ineligible for further coverage).
 - o The employee elects Medicare as primary coverage.
 - Loss of a dependent child's eligibility through independence (moving out of household), marriage, civil union partner, or the attainment of age.
- You and your covered dependents have the right to COBRA continuation coverage if any of the above qualifying effects occur and you have completed and returned the Demographic Change Form within 60 days of the event if the event is of the type specified in the "Important Notice" section below.

Age Limitations

- Medical and Prescription
- Terminates on the attainment of age 26. Coverage ends on December 31st of that year

Dental

• Terminates on the attainment of age 24.

Vision

■ Terminates on the attainment of age 23. Coverage ends on December 31st of that year

Leave of Absence and Health Benefits

<u>Unpaid Leaves - Employee Premium Payments for Health Benefits</u>

Employees on approved unpaid leaves which qualify for continuation of health benefits under the Family Medical Leave Act or the New Jersey Family Leave Act must continue to pay their employee share of the health benefits cost for benefits coverage while on approved FMLA/NJFLA leaves. An employee's health benefits will be subject to termination while on leave if the employee does not make a timely arrangement for payment of his/her share of the benefits cost for the leave period.

FMLA

The Family Medical Leave Act of 1993: This notice is intended to inform you of your right to receive 12 weeks of unpaid, job-protected leave for "eligible" employees for family and medical reasons. Employees must have worked for a covered employer (for Paterson Public Schools) for at least one year, and for 1,250 hours (New Jersey requires only 1,000 hours) over the previous 12 months to be eligible for FMLA (NJFLA) leave.

NJFLA

• Under the New Jersey Family Leave Act (NJFLA), if you work for a state or local government agency, or a company or organization with 30 or more employees worldwide, and you have been employed by the company for at least 1 year (and have worked at least 1,000 hours in the past 12 months), you generally can take up to 12 weeks of job-protected leave during any 24-month period:

Retirement Plans/Disability Insurance Vendors

https://www.retirementmanager.com

Customer Support: 1-866-294-7950

403B/457B - Aspire Financial Services, LLC (Formerly Sun-America- Endorsed by all

Unions)

Contact: Michael Ballan 973-423-2800 or email mballan@capitaladvisorsllc.net

AXA Equitable Life Insurance Company (Endorsed by all Unions)

403B - Contact: John Feeney 201-951-0706 **457B** - Contact: Robert Waldron 732-452-7260

403B - Great American Life Insurance Company (Not Endorsed by PEA)

Contact: Sandy Kessler 973-628-1818

403B - Lincoln Financial Group (Endorsed by all Unions)

Contact: Anthony Cingire 201-556-4598 or email: anthony.cingire@lfg.com

403B/457B - Lincoln Investment Planning, Inc. (Endorsed by all Unions)

Contact: James Burr 732-874-5942 ext. 5314

403B/457B - Metropolitan Life Insurance Company (Endorsed by all Unions)

Contact: 973-328-1825

403B/457B - Transamerica Retirement Solutions (Endorsed by all Unions)

Contact: 973-270-4230

403B - USAA Investment Management (Not endorsed by PEA)

Contact: 1-800-531-8292

403B/457B - VALIC (Endorsed by all Unions)

Contact: Thomas Russo 973-270-4230 or email: Thomas.Russo1@valic.com

Disability Insurance/Life Insurance

Prudential Disability Insurance

800-727-3414 Only available to NJEA members. Newly hired employees have 90 days to enroll and district employees may enroll at any time through a special program with Prudential. Open enrollment is every 3 years.

Aflac Disability, Hospital & Accident Plans

Aflac Disability Insurance not available to PEA members. Agents: Gina Purazzo 732-812-0959, gina_purazzo@us.aflac.com or gina.purazzo@gmail.com and Jonathan Torres jonathan_torres@us.aflac.com Customer Service: 800-992-3522 For a copy of your policy call 800-842-3522

Teacher's Protective Mutual Disability Insurance

New enrollments not accepted. Contact for current enrollees – Ralph Rudnick 201-797-3699

Life Insurance

Life insurance is provided as part of your pension plan enrollment with certain restrictions. If you desire additional life insurance you may enroll with the following vendor and have your premiums paid via payroll deduction:

North Jersey Federal Credit Union 973-785-9200 https://njfcu.org/personal-banking/insurance/
Boston Mutual Life Insurance Company Agent: Seamus Dugan 201-884-1290, sdugan@premierworksite.com; http://www.bostonmutual.com/

Group Life Insurance

Coverage during Leaves of Absence

An employee's life insurance coverage will continue in full force during an official leave of absence without pay under the following conditions:

- 1. Up to two (2) years while the employee is on an official leave of absence for personal illness. In this case, contributions are not necessary to continue their Contributory Group Life Insurance. For members who had elected to withdraw from contributory Group Life Insurance coverage prior to taking the leave only, non-contributory Group Life Insurance coverage will be in effect.
- 2. Up to one year while on an official leave to fulfill a residency requirement for an advanced degree or as a full-time student at an institution of higher education.
- 3. Up to ninety-three (93) days while on official leave for personal reasons (including family leave, leave for children). In this case, contributions are necessary to continue coverage under the contributory plan*. The member will have thirty-one (31) days from the start date of the leave to convert to private coverage.

Coverage during Summer Vacation

Coverage continues during July and August for members employed on a ten (10) month school year basis.

Termination of Service (For reasons other than retirement)

If employment is terminated without applying for retirement or the insured period during a leave of absence expires, the employee will continue to be covered for the next thirty-one (31) days.

Conversion Privilege

If interested, an employee has a thirty-one (31) day grace period to convert the group life insurance policy to any individual policy customarily offered by Prudential except Term Insurance or any policy containing disability benefits. This conversion is only offered, without a medical examination, during the thirty-one (31) day grace period.

^{*} Contributory life insurance coverage may be continued during these periods by forwarding to the New Jersey Division of Pensions and Benefits a check made payable to "TPAF CGIPF or PER CGIPF." The amount due to cover the premium is .40 percent (.004) of 1 (TPAF) or .50 percent (.005) of 1 (PERS) of the monthly base salary in effect at the time of the leave. This premium payment must be sent in advance on a monthly basis while on leave for as long as the member wishes to keep the contributory life insurance in effect.

Waiving Non-Contributory Group Life Insurance over \$50,000

Chapter 62, PL 1994 permits members of the State retirement systems to waive their Noncontributory Group Life Insurance over \$50,000 to avoid a possible federal and State tax liability on that benefit. Any member, who waives the Noncontributory Group Life Insurance, must waive the total amount of Noncontributory Group Life Insurance coverage in excess of \$50,000. Waivers of partial amounts are not permitted.

To avoid taxation, a member may waive Noncontributory Group Life Insurance coverage by completing a <u>Waiver Of Noncontributory Group Life Insurance in Excess of \$50,000 form</u> and submitting it to the Division of Pensions and Benefits. The waiver form, available from the Division of Pensions and Benefits, must be received by the Division before December 31 to be effective January 1 of the next calendar year. Once a waiver form has become effective, it shall be irrevocable for the entire calendar year.

If a waiver is in effect at the time of termination of employment or retirement, the member will not be permitted to convert any amount of Noncontributory Group Life Insurance coverage over \$50,000.

Before completing the waiver, the member should completely understand the ramifications of waiving Noncontributory Group Life insurance. For more information, refer him/her to Internal Revenue Service Publication 525, which is available through the IRS Forms Distribution Center at (800) 829-3676.

The Division of Pensions and Benefits will notify the employer on a periodic basis of the waivers processed for their employees. This will be done by sending a computerized report with the names and membership numbers of the members filing waivers.

Retirement

Instructions

Select a date of retirement (*always 1st day of the month*) and begin the process by completing a Request for Retirement Estimate form and submitting it to the New Jersey Division of Pensions and Benefits.

This form can be obtained from the Employee Pension Benefits Department, (973) 321-0747, and is also available on the Internet http://www.state.nj.us/treasury/pensions/pubslist.htm or by calling at (609) 777-1931. The employee may also register for MBOS at www.state.nj.us/treasury/pensions >to have a retirement calculator (it will give a retirement estimate) or the employee may call the Pension Department at (973) 321-0747 to request a retirement estimate. Also, the employee should check this website for detailed fact sheets and time lines, including those labeled "Applying for Retirement" and "Your Retirement Checklist." Allow 6-8 Months to complete the entire process.

The web address mentioned above contains a good summary of the directions needed for retirement. Also, there are numerous options within the process to consider when planning for retirement.

Types of Retirement

1. Service Retirement - Is available to those ages sixty (60) or older with no minimum amount of pension membership credit required.

Benefit Formula - To calculate maximum annual pension, multiply 1/55 times the number of

years of service times final average salary of the past three (3) years. *

*Final average salary is calculated by averaging your salary for the three (3) years immediately preceding your retirement.

2. Early Retirement - Is available to members who have twenty-five (25) years or more of pension membership credit before reaching age sixty (60). *Benefit Formula* - Same as the formula for Service Retirement except that if the employee retires before age fifty-five (55), the retirement allowance is permanently reduced to 1/4 of one (1%) percent for each month under that age (3 percent per year). For example, if the employee retires at age fifty-four (54), he/she will receive ninety-seven (97) percent of the full retirement allowance.

3. Veteran Retirement - Is available to qualified veterans actively employed until the effective date of retirement or those who have met the requirements for a Veteran Retirement as of their termination date.

Benefit Formula - The way of determining the maximum annual pension for veterans depends on number of years of pension membership as well as age of the veteran at retirement. See the state website mentioned above in the "Instructions for Retirement" section for more information.

- **4. Deferred Retirement** Is available to those members who have at least ten (10) years of service credit and are not yet sixty (60) years of age when they terminate employment. *Benefit Formula* The allowance for this type of retirement is based on the same formula for Service Retirement. However, this type of retirement does not go into effect until the first of the month after the employee attains age sixty (60).
- 5. Ordinary Disability Retirement Is available to those with active pension accounts who have made at least one contribution in the past two (2) years, have ten (10) or more years of New Jersey service credit, and are considered totally and permanently disabled for the performance of their jobs. Special rules may apply if more than two (2) years have passed since the last pension contribution. For more information, the employee should contact the New Jersey Division of Pensions and Benefits at (609) 292-7524.

Benefit - The annual benefit is equal to 43.6 percent of the final average salary.

6. Accidental Disability Retirement - Is available to those who were active members of the Pension Fund on the date of the traumatic event and are totally and permanently disabled from the traumatic event that occurred while performing job duties. The worker must not have caused the event. Also, to be accepted, an application must be filed within five (5) years of the date of the traumatic event and the worker must be examined by physicians selected by the retirement system.

Benefit - If the employee qualifies for accidental disability, the annual retirement allowance will be 72.7 of the base salary at the time of the traumatic event.

Choosing a Beneficiary

The enrollment application contains a section in which beneficiaries are named for both the group life insurance benefits and return of contributions. The employee may name any person, organization, as well as his/her estate or trust as beneficiary. This designation may be changed by the employee **at any time** during his/her membership by filing the *Designation of Beneficiary* form. At retirement, the employee is asked to nominate beneficiaries on his/her *Application for Retirement Allowance*. The *Designation of Beneficiary* form can be obtained from the Internet at http://www.state.nj.us/treasury/pensions/forms.htm or by calling the New Jersey Division of Pensions and Benefits at (609) 777-1931 (24-hours). The employee may also change beneficiaries on line if registered for MBOS. The employee can register at www.state.nj.us/treasury/pensions>. Beneficiary designations cannot be accepted nor confirmed over the telephone. This is for your protection.

Purchasing Service Credit

Since the employee's retirement allowance is based in part on the amount of service credit posted to the account at the time of retirement, it may be beneficial for the employee to purchase additional service credit if eligible to do so. Only active members of the retirement system are permitted to purchase service credit. No employee can receive more than one year of service credit for any calendar or fiscal year.

Social Security

Employees of the Paterson Board of Education have the same rights and benefits as employees in private industry. The Federal Government operates the Social Security Program. Therefore, any questions concerning Social Security should be made to the nearest office of the Federal Social Security Administration. The application must also be submitted to that office to obtain Social Security benefits.

Medicare

If an employee is not receiving Social Security or Railroad Retirement benefits when he/she turns sixty-five (65), he/she has to apply for Medicare coverage with the Social Security Administration (visit local Social Security Office). If the employee must file an application for Medicare, he/she should do so during the initial seven-month enrollment period. That period starts three months before turning sixty-five (65) and ends three (3) months after. For Medicare to begin at age sixty-five (65), enrollment must occur prior to the month the employee turns sixty-five (65). For each month after, enrollment is delayed. The employee may also enroll in the General Enrollment Period (GEP)," which is January, February, and March of every year; but then entitlement to Medicare begins July of that same year. The employee may also enroll under the "Special Enrollment Period (SEP)," which is Medicare entitlement for individuals age sixty-five (65) and older who are covered by an employer group health plan under his/her own or his/her spouse's employment.

If the employee is ready to retire and will be receiving benefits from the District, he/she still needs Medicare. Medicare pays first in all situations unless the employee (or his/her spouse) are currently employed and covered by an employer group health plan. In this situation, there will be no surcharge if Medicare is refused until employment ceases. If the employee not working, Medicare is primary and the employee should enroll. If the employee refuses Medicare at age sixty-five (65) and again doesn't accept Medicare upon retirement, he/she will risk a premium surcharge and possibly a delay in receiving Medicare benefits.

Continuing Professional Development

Beginning July 1, 2013, teachers must earn at least 20 hours of professional development each year, in accordance with N.J.A.C.6A:9C-3.4. The 20 hours will be prorated in a given year depending on individual circumstances. For example, a teacher who works 50% of the day/week must earn 50% of the required 20 hours, or 10 hours; a teacher who is out for an entire year is not required to earn any hours during the time away. Guidance on developing the individual teacher Professional Development Plan is available at www.nj.gov/education/profdev.

Important Phone Numbers

Please address any questions or requests to the following appropriate departments.

Employee Benefits Department (973) 321-0745. To report certain changes in status, receive more information and directions on benefits, etc.

Payroll (973) 321-0530. To report certain changes in status, issues with checks or payments, receive information on tax shelter annuities, etc.

Pension Department (973) 321-0747. To request information on pension loans, forms, etc.

Human Capital Services (973) 321-0744. To add information or licenses to your file.

State District Superintendent (973) 321-0980. For all requests needing specific approval from the Superintendent.

Staff Attendance (973) 321-0748. For questions on procedures or policies regarding absenteeism or other time-related issues.

New Jersey Division of Pensions and Benefits (609) 777-1931. To have requested forms or publications faxed or mailed regarding retirement or pension benefits.

Automated Information System for Pension (609) 777-1777. To receive automated, personal information on loans, withdrawals, retirement benefits, purchase costs, and your account with the retirement system. Have your Social Security number available.

Pension and Retirement Counselors (609) 292-7524. To talk with a counselor about Pensions or the State Health Benefits Program and their relation to retirement, call weekdays between 9:00 a.m. and 4:00 p.m.

Web Directory

Check the following websites for valuable S/s including lesson plans, creative teaching ideas, discussion groups with other teachers, and various other educational tools.

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<a href="http://www.paterson.k12.nj.us/">http://www.paterson.k12.nj.us/</a> - The homepage of Paterson Public Schools

<a href="www.teachers.net">www.teachers.net</a> - The Ultimate Teacher's Resource

<a href="www.teacher.scholastic.com">www.teacher.scholastic.com</a> - The Resource for Education Technology Leaders

<a href="www.teacher.scholastic.com">www.teacher.scholastic.com</a> - Scholastic's Resources and Activities

<a href="www.asd.com">www.asd.com</a> - The American School Directory

<a href="www.teacherWeb.com">www.teacherWeb.com</a> - "Enhancing Communication among Teachers, Students, and Parents'

<a href="www.pacificnet.net/~mandel>"www.pacificnet.net/~mandel>"teachers Helping Teachers">www.pacificnet.net/~mandel></a> - Teachers Helping Teachers, a free, non-profit lesson plan collection
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Department Of Human Resources

Forms Available Online



http://www.paterson.k12.nj.us/11 departments/hr.php

Operational Units

