

OPTIONAL BENEFITS/SERVICES

CREDIT UNION MATERIAL

Cumberland Regional Board of Education employees are eligible to join the Members 1st of NJ Credit Union with several locations to serve you. If interested in payroll deduction for direct deposit to this credit union, complete the enclosed Payroll Deduction/Direct Deposit Authorization form and return directly to the credit union office closest to you. They will send us notification after you are set up.

SUMMER SAVINGS

If you are a 10-month employee, you can have 10% of your base salary deducted throughout the school year for deferred payment in the summer. If interested, please return a completed authorization form (enclosed) to Jackie Jackson at the Board Office (856-451-9400 Ext. 211 or jackson@crhsd.org).

FLEXIBLE SPENDING ACCOUNT (FSA) AND DEPENDENT CARE ACCOUNT (DCA)

Eligible employees may elect up to \$2,500 (FSA) and \$5,000 (DCA) per year before taxes to be deducted from their paychecks for Unreimbursed Medical expenses. Information about the FSA and DCA is enclosed. If interested, please contact Jackie Jackson. If you do not enroll now, you will have another opportunity to enroll at the next Open Enrollment Period, which occurs every May with a July 1 effective date.

ANNUITIES/403(B) PLAN

To apply for any of these plans, contact your financial advisor or you may reach out to one of the providers listed below. Please note that all 403(b) paperwork must be submitted through our Third Party Administrator – GWN Marketing (www.gwnmarketing.com). Go to <https://gwnmarketing.com/> to view the Plan Summary and Plan Document.

➤ Brighthouse Life Insurance Company	www.brighthousefinancial.com	800-233-3541	
➤ Global Atlantic	www.commonwealthannuity.com	800-533-7881	
➤ GWN Marketing	www.gwnsecurities.com	856-455-5100	Ralph Wendell
➤ Life of the South West	www.lifeofsouthwest.com	856-455-5100	Ralph Wendell
➤ Lincoln Investment	www.lincolninvestment.com	856-692-2250	Allen Associates
➤ Orion Portfolio Solutions	www.ftfundchoice.com	856-455-5100	Ralph Wendell
➤ The Variable Annuity Life Ins Co	www.valic.com	800-448-2542	Group #51450
➤ Voya Reliastar Life	www.ing-usa.com	856-455-5100	Ralph Wendell

DISABILITY/OTHER SUPPLEMENTAL PLANS

Please note that the Cumberland Regional High School District does not participate in the state's disability plan. To apply for any of these plans, you must contact the company directly:

➤ AFLAC	Disability, Hospital, Cancer	www.aflac.com	609-602-2700	Maryann Meyers
➤ American Fid. (Payor #95649)	Disability, Cancer, Life	www.americanfidelity.com	877-518-2337	Billy Boehme
➤ Colonial Life	Disability	www.coloniallife.com	856-384-8530	Joanne Lorenc
➤ Hartford	Disability	www.wendellfinancial.com	856-455-5100	Ralph Wendell
➤ Prudential (NJEA/NJAA members)	Disability	www.prudential.com	800-704-1365x30	Vince Pinto