

CUMBERLAND REGIONAL BENEFITS

FULL-TIME INSTRUCTIONAL PARAPROFESSIONALS

The following benefits are provided to you by the Cumberland Regional School District. **The Board will provide Employee Only coverage** subject to **Employee Benefit Contributions (EBC)** as of the first day of your Employment Contract (or first day you begin in a benefits-eligible position) but only if you **return the appropriate paperwork within 30 days of eligibility** – sooner is better. You may purchase higher coverage levels at cost using the enclosed Payroll Deductions for Benefits Upgrade form.

MEDICAL INSURANCE

Southern Coastal HIF/Perma is our Aetna medical provider. We offer four plan levels: 1) Patriot X, and 2) Patriot XV, PPO Core A, and PPO Core B. Single Coverage under the Patriot X, PPO Core A and PPO Core B are provided by the Board, but you may buy up to Patriot XV through payroll deductions via the enclosed Payroll Deductions for Benefits Upgrade form. Plan Descriptions and a summary worksheet comparing all Plans are included in this kit.

PRESCRIPTION INSURANCE

Benecard is our prescription provider. A brochure summarizing our Plan is enclosed.

DENTAL INSURANCE

Delta Dental is our dental provider. A booklet detailing our Plan is enclosed.

Attached is the Enrollment Form for the above healthcare benefits.

Please return a completed Enrollment Form (indicating enrollment or waiver) to Jackie Jackson at the Board Office.

If waiving, please also complete the enclosed Cash-in-Lieu form.

If "buying up," please also complete the enclosed Payroll Deductions for Benefits Upgrade form.

Call Jackie Jackson at Ext. 211 if you have any questions.

PENSION FUND

Pension benefits are provided by the State of New Jersey, Division of Pensions and Benefits. **Enrollment in the Pension system is mandatory for all eligible employees.** A PERS Enrollment Application is enclosed for anyone not already in the PERS Fund. Please be sure to complete the Enrollment Form and **return it to Jackie Jackson at the Board Office.** Please note you need to elect your beneficiary(ies) electronically via the state's MBOS website. Information on this website is enclosed. **Your Pension begins retroactive to your Date of Hire.**

<u>Pension Fund Name</u>	<u>Fund #</u>	<u>Eligibility Summary*</u>
PERS (Public Employees' Retirement System)	257590	Full-Time Instructional and Non-Teaching Employees, certain Part-Time Employees Working Regular Hours, and certain other employees as defined by the New Jersey Division of Pensions and Benefits

***Additional eligibility requirements apply. Only the state can determine official eligibility status.**

**** IF IN DOUBT, FILL IT OUT ****