University HOSPITAL
Newark, NJ

What's New in Benefits!

March 2023

EMPLOYEE DISCOUNTS

Did you know as a UH employee you are eligible for discount savings on goods and services? Click this link and login in the Portal https://portal.ec.uhnj.org/, then click on the Employee Discount Icon. During the month of March, Tickets at Work is offering additional discounts for Employee Appreciation. Here is the **March Highlights Flyer**.

EDUCATION ASSISTANCE PROGRAM

Did you know each year you are eligible to be reimbursed up to **$3,700** for educational assistance? Prior to the start of any course, academic credit by exam, seminar, or conference, submit an Educational Assistance Program Application to your supervisor if you have:

- Completion of one (1) year of continuous regular employment in a position working twenty (20) or more hours a week.
- Are in active pay status at the time of reimbursement which is upon receipt of your final grades.
- Current performance evaluation must be proficient or better.

PUBLIC LOAN FORGIVNESS

University Hospital is a state agency which may make you eligible to apply to the Public Service Loan Forgiveness (PSLF) Program. Public Service Loan Forgiveness (PSLF) is a federal program that forgives student loan debt for borrowers who work for a governmental organization. A governmental organization is a Federal, State, local, or Tribal government organization, agency, or entity, a public child or family service agency, a Tribal college or university, or the Peace Corps or AmeriCorps. Federal service includes military service.

If you have made 120 qualifying monthly payments (these payments do not have to be consecutive), you may be eligible for a Public Service Loan Forgiveness. University Hospital encourages employees to apply for this program. Click this link for the Public Loan Forgiveness Application. Complete page one of the application and submit it to the Human Resources Benefits Office. Upon completion of the Employer section this application will be returned to you for your submission to the U.S. Department of Education.

NEW JERSEY PAY IT FORWARD PROGRAM

New Jersey has a Pay It Forward program which is designed to prepare New Jersey residents for in-demand careers in the field of health care, IT, and clean energy. This program provides zero-interest, no-fee loans for participants to receive job training. Participants pay no upfront costs and receive living stipends.

The training programs include:

1. The Cybersecurity Professional Bootcamp at New Jersey Institute of Technology (NJIT) in Newark
2. The Nursing Associate Degree Program at Hudson County Community College in Jersey City
3. The Heating, Ventilation & Air Conditioning (HVAC) and Welding courses offered by Camden County College

After training, participants only have a repayment obligation if their individual earned income is more than $12,000 per year above the annual federal poverty level (FPL) for their household size.

You can learn more about this program at njpayitforward.org.

Rutgers School of Public Health and HRSA

The Rutgers School of Public Health is encouraging individuals currently working in the field of public health in New Jersey to consider applying for a scholarship to obtain a Master's in Public Health (MPH) degree or a Certificate in Population Health.

Eligible applicants will receive a 50% tuition scholarship. Anyone interested in this opportunity should contact the Office of Admissions at admissions@sph.rutgers.edu or call 732-235-4646. The full details about the program can be found on the Rutgers School of Public Health website at: https://sph.rutgers.edu/admissions/HRSA-PHSP.html

Loan Redemption Available to Behavioral Healthcare Professionals

The New Jersey Higher Education Student Assistance Authority (HESAA) is now accepting applications for the Behavioral Healthcare Provider Loan Redemption Program. The purpose of the program is to help recruit and maintain a qualified workforce of behavioral healthcare professionals.

Under the program, behavioral healthcare professionals can apply to have HESAA pay off up to $150,000 of their student loan balance in exchange for agreeing to work at an approved community behavioral and mental health provider located in New Jersey. For every two years of service in New Jersey, behavioral healthcare providers can apply for up to $50,000 in loan redemption, for a maximum of six years.

In addition to the six-year, $150,000 loan redemption offer, behavioral healthcare providers who work primarily with children and adolescents may also be eligible to receive supplemental incentive grants of up to $5,000 annually for up to six years, resulting in an additional $30,000 on top of the available $150,000.

Eligibility details and access to the application are available online from HESAA.

HEALTH and WELFARE BENEFITS

Did you know as a new employee you must enroll in your Benefits Plans within the first 60 days of your employment? You can use this link to enroll on the Benefitsolver website mynjbenefitshub, or you may log in through myNewJersey.

Did you know there are Wellness Programs offered through the State Health Benefit Program? They are the NJWELL programs. Click this link to get more information on Rewards, a Calendar of monthly events and view the Publication Library. Horizon will be hosting a webinar entitled "Food and Water: Let's Simplify Nutrition" on Friday, March 3rd from 12 to 1pm. Click this link to register Register Now >

FINANCIAL HEALTH/PLANNING

North Jersey Federal Credit Union will be celebrating our Nurses during their monthly visit on May 3rd from 10:0 AM to 2:00 PM in the UH Cafeteria. If you are not available to meet the representative in person you can visit their office located at 186 W. Market Street, Newark, NJ 07103 – 973-785-9200. You can view their website and review the services provided by clicking this link.

EMPLOYEE ASSISTANCE PROGRAM (EAP) – MENTAL HEALTH BENEFITS

Did you know you have several options to assist you in taking care of your mental health needs? You can access our EAP offered through the Rutgers University Behavioral Health Program. You can also access resources through your health care provider. Horizon BCBSNJ Behavioral Health include unique services through AbleTo, a program that provides emotional support to you if you have a chronic illness. New Jersey Division of Pensions & Benefits has partnered with Forge Health to provide additional mental health services.

VOLUNTARY BENEFITS

Did you know that **M3 Technology -** provides Hospital Employees that are actively working guaranteed acceptance (no physical or blood test required) for voluntary benefit plans paid through payroll deductions.

To apply for coverage, please call **844-229-5630**.
Universal Voluntary Life – Permanent Life Insurance coverage with a cash value that continues to grow.
Disability Insurance – Comprehensive disability policy that can provide financial protection during an illness.
Accident Insurance – Accident insurance will provide cash payments to you for a covered accident.
Critical Illness – Critical illness insurance will pay you a lump sum cash payment upon your diagnosis of a covered condition.

Pet Insurance – Click this link https://spotpet.link/uhnto to get a quote or call **800-905-1595**. UH staff will get a 10% discount and a $25 Amazon gift card if you enroll before December 31st. Please note that this benefit will be directly billed to you it will not be processed through payroll deduction.

Wellness Program (WEMOFIT) – This program puts wellness into motion by providing professional nutritionist and access to virtual training. They also provide access to corporate fitness challenges to assist you in meeting your goals. For more information on this free wellness program call **908-209-4824** or visit their website at www.wemofit.com. You can scan this QR code and use your UH or your personal email address to register.

RETIREMENT

New Jersey Division of Pensions & Benefits provides monthly seminars and webinars for PERS members. This link will take you to the **February 2023** schedule of events. Please contact the Division of Pensions & Benefits at 609-292-7524 if you have questions on your PERS account.

For information on your ABP or DCRP account, please contact the appropriate representative listed below, visit the UH Cafeteria for on-site counseling or click this link http://newjersey.retirepru.com/Webinars.aspx.

AIG (formerly Valic) Jerome Gregory 732-343-4089	Informational seminar will be held in HR, Building 8 Conference Room 816 from 12 to 2pm on Thursday, **March 16th** or you can Schedule a virtual meeting or phone appointment.
Empower (formerly MassMutual) Ken Quarnaccio 848-248-4313	Empower - Virtual Meeting with Ken Quarnaccio
Empower (formerly Prudential) Raymond Allocco 973-908-9619 or Stan Rovinski 609-218-3601	On-site counseling every **Wednesday from 11am to 2pm**. Retirement presentations will be held in HR, Building 8 Conference Room 816 from 12pm to 2pm - **New Hire Presentations** on **July 11th** and **Retirement Presentations** on **April 4th** and **October 10th** Here is a link to webinars on retirement. You can also Click here to schedule a virtual appointment with your dedicated retirement counselor!
Equitable (formerly AXA) Marc Sheridan 908-230-2042	On-site counseling each Monday & Wednesday from 10am to 2pm.
MetLife/Brighthouse Stephen Stemple 908-794-4265 or 800-842-9406	On- site counseling every Tuesday from 10am to 2pm.
TIAA Nancy Vandergoot 973-422-3731	Schedule a virtual consultation **Click here to login and schedule a virtual meeting with a member of the TIAA financial consultant team** call 855-728-8422 for Individual Advisory Assistance.
VOYA Frank Booth 860-573-5673	Click this link for Voya online retirement training

BENEFITS TEAM

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