



What's New in Benefits!

OPEN ENROLLMENT

It is almost that time of year Open Enrollment! You will have the entire month of October to enroll or change your medical and dental plans. An Open Enrollment Fair will be held on Wednesday, October 25th from 10am to 4pm in the UH Cafeteria. The September issue of this newsletter will have additional information on our Annual Open Enrollment period.

BENEFITS CONCIERGE

Every **Wednesday** the HR Benefits Team are in the UH Cafeteria from 12pm to 2pm. During this time, you can ask questions, pick up a Benefits Newsletter or an FAQ. We want to make sure you understand your benefits and utilize them in ways that best suit you and your family.

EMPLOYEE DISCOUNTS

Did you know as a UH employee you are eligible for discount savings on goods and services? Click the link provided under our “**useful links**” section for more information. Login to the Portal, then click the Employee Discount Icon.

LA Fitness is now offering all UH employees a discounted signup fee of \$25 instead of \$99. Look under “**useful links**” to view their website and view the club amenities offered to members.

Did you know that the **NJ Division of Taxation has a Sales Tax Holiday** from August 26th to September 4th. During this time if you purchase computers or school supplies for non-business use they are tax exempt. Click the link on the useful link page for additional information.

EDUCATION ASSISTANCE PROGRAM

Did you know each year you are eligible to be reimbursed up to \$3,700 of your tuition expenses? 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:

- Completed 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.
- Current performance evaluation must be proficient or better.

PUBLIC LOAN FORGIVENESS

University Hospital is a state agency which may make you eligible to apply to the Public Service Loan Forgiveness (PSLF) Program. PSLF is a federal program that forgives student loan debt for borrowers who work for a governmental organization. A governmental organization is a Federal (includes military service), 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.

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. If you are interested, you can find a link under our “useful links” section. 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 COLLEGE PROMISE

The New Jersey College Promise offers an affordable way to earn a college degree. This is accomplished through the Community Opportunity Grant (CCOG) and the Garden State Guarantee (GSG) programs that provide affordable pricing for up to four years of college in New Jersey. This program provides a pathway for New Jersey students to earn a college degree by covering a significant portion or all their tuition and fees not already covered by other financial aid and scholarships.

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 by clicking the link under our “useful links” section.

RUTGERS SCHOOL OF PUBLIC HEALTH

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, a link is provided under our “useful links” section.



LOAN REDEMPTION AVAILABLE TO BEHAVIORAL HEALTHCARE PROFESSIONALS

The New Jersey Higher Education Student Assistance Authority (HESAA) is now accepting applications for the behavioral Health care 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. The link is provided under our “useful links” section.

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 access this link under “useful links” to enroll on the Benefitsolver website. Did you know there are Wellness Programs offered through the State Health Benefit Program? Login to get more information on Rewards, a Calendar of monthly events, and view the publication library.



FINANCIAL HEALTH/PLANNING

North Jersey Federal Credit Union are in the UH Cafeteria on the first Tuesday of every month from 10am to 2pm and the first Thursday of every month from 2pm to 6pm. You can always visit their office located at 186 W. Market Street, Newark, NJ 07103 or call 973-785-9200. You can view their website and review the services provided by clicking the link under our “useful links” section.



EMPLOYEE ASSISTANCE PROGRAM (EAP) – MENTAL HEALTH BENEFITS

Did you know you have several options to assist you in managing your mental health needs? You can access our EAP offered through the Rutgers University Behavioral Health program at 973-972-5429 or at 1-866-327-3678. You can also access resources through Horizon, your health care carrier. Horizon also provides additional services through “AbleTo” a program that provides emotional support to members that have been diagnosed with a chronic illness. The New Jersey Division of Pensions & Benefits has partnered with Forge Health to provide additional mental health services. Links to all these services are under our “useful links” section.

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 make a lump sum cash payment upon your diagnosis of a covered illness.

Pet Insurance– If you are interested you can find a link under the “useful links” section to get a quote or call 800-905-1595. UH staff will get a 10% discount. 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 fitness goals. For more information on this free wellness program call 908-209-4824 or visit their website noted in the “Useful Links” section of this newsletter. You can also scan the QR code below and use your UH or your personal email address to register.



SOCIAL SECURITY/MEDICARE PARTS A & B

Did you know, Medicare Parts A & B could affect your medical benefits upon your retirement? The Social Security Administration will host a virtual meeting in the 4th quarter of this year. The date and time will be in our next newsletter. This meeting will provide information on Medicare Parts A & B, how these benefits may affect your medical coverage upon your retirement and social security benefits.

If you were not able to attend the virtual meeting, please feel free to stop by the Human Resources Benefits Office to access the literature provided by the Social Security Administration.

Useful Links:

(AIG) - [Schedule a virtual meeting or phone appointment.](#)

[Benefitsolver](#) - medical, dental and prescription benefits

EAP/ Mental Health Benefits- [Rutgers University Behavioral Health Program](#)

Empower (Formerly Prudential) - [Virtual appointment with your dedicated retirement counselor!](#) or view webinars at <http://newjersey.retirepru.com/Webinars.aspx>.

Empower (Formerly MassMutual) with Ken Quarnaccio- [Empower - Virtual Meeting with Ken Quarnaccio](#)

Financial Health/ Planning- [North Jersey Federal Credit Union](#) | [Best Credit Union in NJ](#) | [Local Banks \(njfcu.org\)](#)

[Forge Health](#)

[Horizon BCBSNJ Behavioral Health](#)

LAFitness- [LA Fitness](#) | [Gym and Fitness Club](#) | [Join Today](#)

Loan Redemption- [Behavioral Health Loan Redemption Program \(hesaa.org\)](#)

[NJ Division of Taxation - Sales Tax Holiday for Certain Retail Sales \(state.nj.us\)](#)

[NJWell](#)

NJ Pay it Forward- nipayitforward.org

[North Jersey Federal Credit Union](#)

Pet Insurance- <https://spotpet.link/uhnto>

PSLF- [Public Service Loan Forgiveness \(PSLF\) & Temporary Expanded PSLF \(TEPSLF\) Certification & Application \(studentaid.gov\)](#)

Retirement (Live Q&A) - [Registration \(gotowebinar.com\)](#)

Rutgers School of Public Health- <https://sph.rutgers.edu/admissions/HRSA-PHSP.html>

[State of NJ - Department of the Treasury - NJDPB](#) | [Member Training](#)

(TIAA) Virtual Consultation with Donna Pelosi- [TIAA Financial Consultant Team](#)

UH Portal- <https://portal.ec.uhnj.org/>

VOYA- [online retirement training](#)

[Webinars \(retirepru.com\)](#)

Wellness Program- www.wemofit.com

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