

TO ALL EMPLOYEES

## Health Benefits Premium Sharing Information

Pursuant the Pensions and Health Benefit Reform (Chapter 78, P.L. 2011).  
Effective **July 1, 2014**, MCCC employees will begin **at year two** phase-in.

- Year 1 =  $\frac{1}{4}$  of the full percentage rate (7/1/2013)
  - Year 2 =  $\frac{1}{2}$  of the full percentage (7/1/2014)
  - Year 3 =  $\frac{3}{4}$  of the full percentage (7/1/2015)
  - Year 4 = the full percentage (7/1/2016)
- Employee will pay either 1.5% of his/her annual base salary or the percentage of bi-weekly health and prescription drug premium cost, whichever is greater on a **pre-tax basis**.
  - If an employee only has **prescription drug coverage**, in most case, they will pay 1.5% of their annual salary for the prescription drug plan.

### SEHBP Premium Contributions Calculation is based on:

- Phase 2 Salary Range and Percentage Contribution Rate (**July 1, 2014 through June 30, 2015**);
  - Phase 2 Salary Range and % of Contribution
- 2014 health benefits premium rate (**January 2014 through December 31, 2014**)
  - 2014 AETNA - Health and Prescription Premium Calculation
  - 2014 Horizon Plan - Health and Prescription Premium Calculation
- Your annual wage
- Employees hired after **July 1, 2013**, will use the Phase 4 Salary Range and percentage of contribution rate.
  - Phase 4 - Salary Range and % of Contribution
- Frequently Ask Questions, Health Benefits Reform Under Chapter 78,P.L. 2011

## SEHBP Premium Contributions Worksheet

Phase 2 Premium Contribution Work Sheet	
Employee Information	
Annual Salary	\$
<b>Step 1</b> <ul style="list-style-type: none"> <li>Go to <a href="#">Phase 2 Salary Range and % of Contribution</a> to find the % of your premium contribution based on your salary and coverage level (single, employee/spouse, parent/child, and family coverage).</li> </ul> <b>Employees hired after July 1, 2013</b> <ul style="list-style-type: none"> <li>Go to <a href="#">Phase 4 - Salary Range and % of Contribution</a> to find the % of your premium contribution based on your salary and coverage level (single, employee/spouse, parent/child, and family coverage).</li> </ul>	%
<b>Step 2</b> Go to either <b>Horizon or Aetna Health Plan Premium Chart</b> to find the 24 pays and 20 pays bi-weekly premium rate. <ul style="list-style-type: none"> <li><a href="#">2014 AETNA - Health and Prescription Premium</a></li> <li><a href="#">2014 Horizon Plan Health and Prescription Premium</a></li> </ul>	\$
Premium Contributions Calculation	
<b>Step 3</b> Enter Your the <b>Horizon or Aetna</b> bi-weekly rate bi-weekly premium \$ _____ x _____ % of Salary Range	\$
<b>Step 4</b> Annual salary \$ _____ x <b>1.5%</b> /24-pays = bi-weekly contributions Annual salary \$ _____ x <b>1.5%</b> /20- pays = bi-weekly contributions	\$

**Employee pay the higher premium of either Step 3 or Step 4.**

### PERS and TPAF Pension Contribution Rate Increase

Pursuant to Chapter 78, P.L. 2011, Pension and Health Benefit Reform, PERS and TPAF employee pension contribution rates will increase from 6.78% to **6.92%** of salary with the first paycheck on or after July 1, 2014.

An additional increase to be phased in over the next **4 years** will bring the total pension contribution rate to **7.5%** of salary.

The pension contribution rate will increase by **0.14** percent each year, beginning with the first pay date in July 2012 until the **7.5** percent contribution rate is reached in July of 2018,

according to the chart below, except that a final increase of 0.16 percent will occur in July of 2018:

Month-Year	Contribution Rate
July 2012	6.64 percent
July 2013	6.78 percent
<b>July 2014</b>	<b>6.92 percent</b>
July 2015	7.06 percent
July 2016	7.20 percent
July 2017	7.34 percent
July 2018	7.50 percent (a 0.16 percent increase)

**Employer Contribution- Determined** annually by the state.

### The Member Benefits Online System (MBOS)

**MBOS** gives registered PERS and TPAF users Internet access to pension and health benefits account information and online applications. You can register and use MBOS from *any* Internet connected computer.

***MBOS gives registered users Internet access to pension and health benefit account.***

<a href="#">Your MBOS Home Page</a> <a href="#">MBOS Support</a> <a href="#">Retirement Application - PERS/TPAF</a> <a href="#">Retirement Application Change</a> <a href="#">Retirement Estimate Calculator</a> <a href="#">Retirement Application Status</a> <a href="#">Retirement Button and Menu</a>	<a href="#">Designation of Beneficiary</a> <a href="#">Application for Withdrawal</a> <a href="#">Pension Loan</a> <a href="#">Statements and Letters</a> <a href="#">Personal Benefit Statement</a> <a href="#">Payroll Certifications</a> <a href="#">Navigating Between Applications</a>	<a href="#">SuAuthorizing a Purchase</a> <a href="#">Supplemental Annuity Collective Trust</a> <a href="#">Purchase of Service Credit</a> <a href="#">Purchase Estimate Calculator</a> <a href="#">Health Benefits Programs - SEHBP</a> <a href="#">Authorizing a Purchase</a> <a href="#">Change E-mail Address</a>
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You can register and use MBOS from *any* Internet connected computer. To register, click [Member Benefits Online System](#) (MBOS)

MBOS Information and user guides help user MBOS Applications.

- [Learn About MBOS](#)
- [MBOS Users' Guide](#)

### Social Security Online Services

#### How do I create my Social Security Online account?

To create an account, you must provide some personal information about yourself and give us answers to some questions that only you are likely to know. Next, you create a username and password that you will use to access your online account. This process protects you and keeps your personal Social Security information private.

Use [my Social Security](#) online account to:

- Get your [benefit verification letter](#);
- Check your benefit and payment information and your earnings record;
- [Change your address](#) and phone number; and
- [Start or change direct deposit](#) of your benefit payment.

## **Tuition Reimbursement Procedure**

For detailed information please click on the following links:

- [Procedures and Guidelines for Tuition Reimbursement](#)
- [Request for Tuition Reimbursement Form](#)

## **Metro Employee Assistance Service (MEAS)**

Confidential counseling offered to MCCC faculty and staff and their family members in the following specialties:

- Substance Abuse and Dependence
- Mental Health Problems
- Family and Marital Problems
- Stress and Anger
- Job Performance
- Legal and Financial

### **New location**

**1931 Brunswick Avenue  
Lawrenceville Twp., NJ 08648**

**Phone: 609-396-5877  
Fax: 609-396-3451**

The office is fully handicap accessible, and is on NJ Transit Bus Routes 603 and 613.