



RUTGERS

UNIVERSITY HUMAN RESOURCES

Layoff Resources Information Session

HRG/HRC NAME

BENEFITS SPECIALIST NAME

DATE 2020

Agenda

- **Benefits**
- **Layoff Rights**
- **Unemployment**
- **Counseling Services**
- **Career and Employment Services**

Benefits Overview

- Health Insurance - COBRA
- Life Insurance and Long-Term Disability Insurance
- Managing Retirement Accounts
- Paid Time Off
- Return of Rutgers Property
- Claiming Unemployment and BC-10 Form

Continuation of Health Insurance Coverage

When will my medical insurance coverage end?

Medical, dental and prescription drug coverage will terminate at the end of the month the termination of employment occurs.

Example: employment termination date is May 16th, insurance coverage will end on May 31st.

Since employment termination results in the loss of State Health Benefits coverage, you may be eligible for COBRA.

COBRA

It is a Federal law that provides employees and dependents who would otherwise lose coverage an opportunity to purchase health benefits for a limited time.

Who is eligible to be covered under COBRA?

Employees and dependents enrolled in State Health Benefits at the time of a "COBRA event" resulting in the loss of coverage are eligible.

When will I receive my COBRA notice and how do I enroll?

The OneSource Rutgers Faculty and Staff Service Center within University Human Resources will mail a COBRA application and instructions. You should receive a packet within 10-14 business days of your termination date. If you have not received a packet by this time, please contact OneSource at 732-745-SERV (7378).

Life Insurance and Long-Term Disability Coverage

Life Insurance

Your life insurance coverage will continue for 31 days after termination of employment date. A conversion option, without a medical exam, is available and an application for conversion is required within 31 days of termination of coverage.

Long-Term Disability - ABP

Your long-term disability coverage will end on the date of termination. Unfortunately, there is no conversion option available.

Long-Term Disability – PERS/UNUM

Your coverage will end on the date of termination. A conversion option, without a medical exam, is available and an application for conversion is required within 31 days of termination of coverage.

Managing Retirement Accounts

PERS/PFRS

With your employment ending as a result of a layoff, your PERS account can remain inactive for up to 10 years.

You have the option of withdrawing your pension contributions and ending pension membership. Please note, by withdrawing your monies, you will be forfeiting your NJ State pension credited service. If you return to work for any NJ State Agency, your prior years of service will not count.

For information on how to withdraw your monies, please log on to your Member Benefits Online System Account (MBOS) via the NJ State website:

<https://www.state.nj.us/treasury/pensions/>

Based on your age and years of service, you may be eligible to retire. Please contact **OneSource 732-745 SERV (7378)** to verify eligibility.

Managing Retirement Accounts

ABP

If you are vested (12 months or longer)

- you do not have to withdraw funds until you are age 70-1/2.
- If you choose to withdraw funds, you are considered retired and may not enroll in a New Jersey State pension plan again.

If you are not vested (less than 12 months)

- You are only eligible for your employee contributions and earnings.

Contact your state-authorized investment carrier for more information:

AXA Equitable	1-866-752-0072
Mass Mutual	1-848-248-4875
VOYA Financial	1-877-873-0321
Met Life	1-800-543-2520
TIAA	1-800-842-8412
AIG (formerly VALIC)	1-800-448-2542
Prudential	1-855-652-2711

There is no minimum retirement age, or years of service required under the ABP.

There is a retirement application processes involving both a Benefits Specialist and your investment carrier.

- For information regarding your retirement account, please contact a representative from your Investment Carrier and contact OneSource 732-745 SERV (7378)

Paid Time Off

Any accrued and unused Paid Leave Bank (PLB) and vacation days, will be paid at the time of separation, **unless otherwise stated in your layoff letter.**

Unused Sick leave, Administrative Leave (AL), Personal Holidays (PH), and Mandatory Leave (ML) days will not be paid at termination.

Layoff Rights

If you have questions concerning your layoff rights or your rights under an applicable collective bargaining agreement, please contact OneSource at 732.745.SERV (7378) or OneSource@Rutgers.edu.

Return of Rutgers Property

The return of Rutgers property or the retrieval of your personal items should be coordinated with your supervisor.

The following are steps that should be taken if you have access to University property and financial resources:

- Turn in all keys and access cards to your supervisor.
 - Return parking deck access cards to Transportation Services: INFO_DOTS@IPO.RUTGERS.EDU 848-932-7744
- Turn in one-time password tokens (for example, Secure ID, SAFEWORDED) to your supervisor.
- Return University equipment (pagers, cell phones, computers, tools, etc.) to your department.
- Return petty cash funds to your department.
- Work with your department to ensure all eligible Expense Management submissions have cleared prior to your last day of work.
- Work with your supervisor to retrieve all personal items that may be in your work area.

Special Materials

If you work directly with Hazardous or Controlled Materials, these additional steps may be required in coordination with your supervisor:

- Ensure all chemicals, radioactive materials, and other hazardous materials or samples are properly labeled, stored, and/or disposed.
- Visually inspect your work area prior to separation for any hazardous or controlled materials that are not stored properly.
- Secure all hazardous materials. Contact [Rutgers Environmental Health and Safety](#) (REHS) if you have specific questions. Require employee to turn in any radiation dose monitoring badges to [REHS](#).

Filing for Unemployment

Form BC-10

- The New Jersey Department of Labor and Workforce Development mandates that all employers, including Rutgers, issue [Form BC-10 \(Instructions for Claiming Unemployment Benefits\)](#) to employees who are separated from employment.
- All sections of the form must be completed by your department before it is issued to you. If you have not received a BC-10 form, please contact **your supervisor or OneSource 732-745 SERV (7378)**.

To file an unemployment claim please visit the [Division of Unemployment Insurance website](#) or call one of the phone numbers below based on your regional area:

- North New Jersey: 201-601-4100
- Central New Jersey: 732-761-2020
- South New Jersey: 856-507-2340
- Out-of-state claims: 888-795-6672 (*you must call from a phone with an out-of-state area code*)

Counseling Services

Rutgers Health is proud to announce the launch of a new confidential staff, faculty and family support line: Rutgers4U (1-855-652-6819)

- Our support line offers emotional and therapeutic support during and following the COVID-19 pandemic to Rutgers staff, faculty members and their families. It is intended to offer quick access to professional resources to help reduce the stress, anxiety, feelings of depression and other challenges experienced by the staff, faculty and families of Rutgers University.
- The line, which is organized and implemented by Rutgers University Behavioral Health Care (UBHC), with the assistance of Rutgers School of Social Work and Robert Wood Johnson Medical School, will be staffed by licensed clinicians who will conduct an initial assessment and will provide a brief clinical intervention. During this first encounter the clinician will determine if additional individual or family therapy tele-mental health sessions would be beneficial, with a transfer to the UBHC Access Center for appointment scheduling.
- **This support line will be operational Monday through Friday from 8:00 a.m. to 4:00 p.m.**
- **Hours will expand to 8:00 a.m. to 8:00 p.m., seven days a week, as staffing permits.**
- **During the off-hours, a voicemail box will be established to allow callers to leave their contact information for a follow up the next morning.**

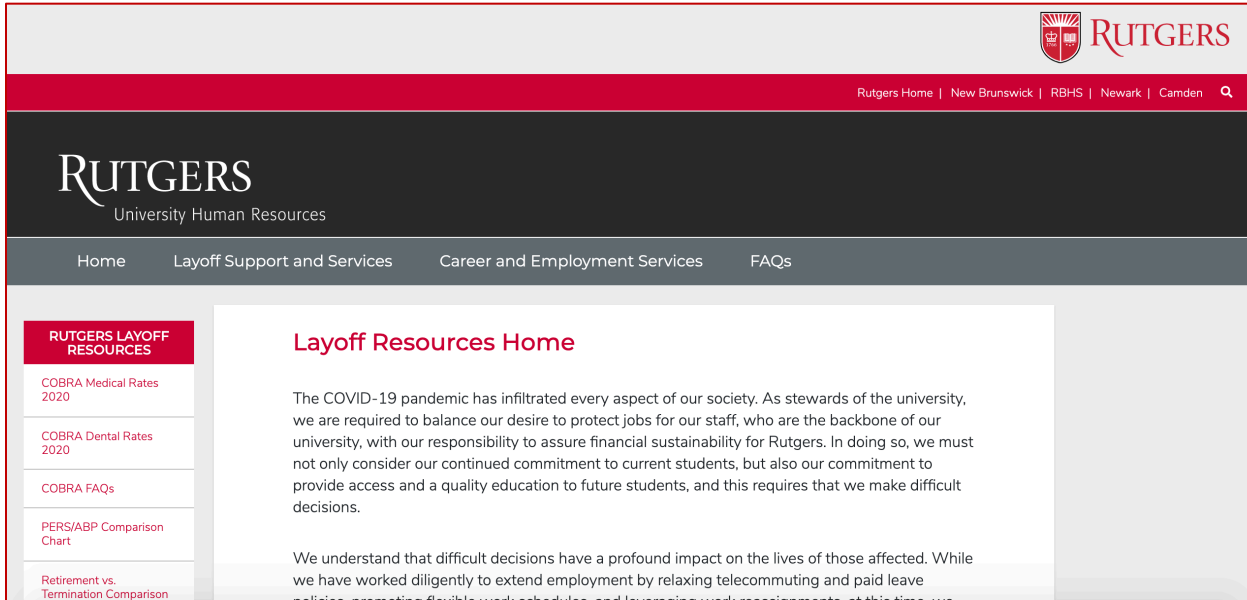
Q&A

- What questions do you have?

If assistance is needed for any of the information covered during the session, contact the **OneSource Rutgers Faculty and Staff Service Center at 732-745-SERV (7378).**



UHR Layoff Support Website



The screenshot shows the Rutgers University Human Resources (UHR) Layoff Support Website. The header features the Rutgers logo and name in the top right, with navigation links for Rutgers Home, New Brunswick, RBHS, Newark, and Camden. Below the header is a dark navigation bar with the Rutgers logo and 'University Human Resources' text, and a menu with links for Home, Layoff Support and Services, Career and Employment Services, and FAQs. The main content area is titled 'Layoff Resources Home' and includes a sidebar with links to 'RUTGERS LAYOFF RESOURCES', 'COBRA Medical Rates 2020', 'COBRA Dental Rates 2020', 'COBRA FAQs', 'PERS/ABP Comparison Chart', and 'Retirement vs. Termination Comparison'. The main text discusses the impact of the COVID-19 pandemic on the university and its commitment to providing support to staff.

In addition to what was covered during today's session the UHR Layoff Support site will provide you with:

- Frequently asked questions
- Free learning resources to help you prepare your resumes, build a job strategy and interviewing skills
- Temporary staffing agency and job site information
- Wellness resources like counseling and stress management