

**TO ALL EMPLOYEES**

**PHASE 3 Health Benefits Premium Sharing Information**

Pursuant the Pensions and Health Benefit Reform (Chapter 78, P.L. 2011). Effective **July 1, 2015**, MCCC employees will begin at **year 3** phase-in.

- Year 3 =  $\frac{3}{4}$  of the full percentage of premium (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**.
- New employees hired after **July 1, 2013** will be required to pay the **year 4** percentage of premium sharing.

**SEHBP Premium Contributions Calculation is based on:**

- **Phase 3 Salary Range and % of Contribution**  
**(July 1, 2015 through June 30, 2016)**
- 2015 health benefits premium rates  
**(January 1, 2015 through December 31, 2015)**
  - **2015 AETNA - Health and Prescription Premium Calculation**
  - **2015 Horizon Plan - Health and Prescription Premium Calculation**
- Your annual wage (base salary+longevity)
  - Employees hired after **July 1, 2013**, will use the **Phase 4 - Salary Range and % of Contribution**.
- Frequently Ask Questions, Health Benefits Reform under Chapter 78, P.L. 2011

**SEHBP Premium Contributions Worksheet**

<b>Phase 3 Premium Contribution Work Sheet</b>	
<b>Employee Information</b>	
Annual Salary	\$
<p><b>Step 1</b></p> <ul style="list-style-type: none"> <li>• Go to <b><u>Phase 3 - Salary Range and % of Contribution</u></b> to find the % of your premium contribution based on your salary and coverage level (single, employee/spouse, parent/child, and family coverage).</li> </ul> <p><b>Employees hired after July 1, 2013</b></p> <ul style="list-style-type: none"> <li>• Go to <b><u>Phase 4 - Salary Range and % of Contribution</u></b> 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="#">2015 AETNA - Health and Prescription Premium</a></li> <li>• <a href="#">2015 Horizon Plan Health and Prescription Premium</a></li> </ul>	\$
<b>Premium Contributions Calculation</b>	
<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	\$

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

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### 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 **6.92% to 7.06%** of salary with the first paycheck on or after **July 1, 2015**.

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
July 2014	6.92 percent
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.

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**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.

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

You can register and use MBOS from *any* Internet connected computer. To register, click [Member Benefits Online System](#) (MBOS)

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## Personal Benefit Statements

Public Employees' Retirement System and Teachers' Pension and Annuity Fund personal benefit statement are only available online through the [Member Benefits Online System \(MBOS\)](#); and paper statements are discontinued.

If you are within **two years** of retirement, you can use the [Member Benefits Online System](#) (MBOS) to get a retirement estimate online.

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## 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.



## SHBP/SEHBP Members — Take Action in 2015!

SHBP and SEHBP members can participate in NJWELL and earn up to 500 points by completing the Biometric Screening, Health Assessment, and some [additional activities](#) before October 31,

2015. You and your spouse/partner can **each** earn a Visa® prepaid card valued up to **\$200!** Learn more about what's new for 2015:

And since healthy members typically require less costly health care, NJWELL will help the SHBP and SEHBP contain future costs.

- **New!** [Local Government and Local Education Year 2 Overview](#)
- [Frequent ask questions](#)
- [Take Action for Optional Health in 2015](#)

Click on the links below to participate:

- **Biometric Screening** — [Physician Biometric Health Screening Form Adobe PDF \(88K\)](#) — have your doctor complete this form and follow the instructions to get credit (100 points) for your biometric screening.
- **Health Assessment** — Visit your health plan's online portal and complete your health assessment (150 points):
  - [Horizon members click here](#)
  - [Aetna members click here](#)

**More upcoming NJWELL onsite health screening events are listed below.**

- To schedule your appointment at one of these sessions, click on the one link below, provide your contact information and when directed, choose the city of the event you would like to attend.
- Follow the remaining instructions, completing all required fields.
- Please [Click Here](#) to Access Summit Health Appointment Web Site for events through September 2015.

<b>July 22: 8:30am-3:30pm</b> <b>Trenton (Mercer County)</b> Mary Roebling Building, 20 West State Street Trenton, NJ 08608	<b>Sept 17: 8:30am-3:30pm</b> <b>Trenton (Mercer County)</b> Mary Roebling Building 20 West State Street Trenton, NJ 08608
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## **Retirement Workshop** **PERS and TPAF Member**

**Retirement Workshops** are designed for members who plan to retire *within the next two years*.

**Retirement workshops and Webinars** take a step-by-step approach to the retirement process and explain your benefits, survivor options, group life insurance, loan repayment provisions, the taxability of your pension, and discussion of School Employees' Health Benefits Program coverage in retirement.

For detail information, Please click [Retirement Workshop](#)

**Online Webinars for PERS and TPAF Members**

Date	Time	Register Online
Tuesday, June 30, 2015	9:00 A.M.	<a href="#">Register</a>
Wednesday, July 29, 2015	9:00 A.M.	<a href="#">Register</a>