

Penns Grove – Carneys Point Regional School District

ADMINISTRATIVE OFFICES

100 IONA AVENUE

PENNS GROVE, NJ 08069-2057

ZENAIDA COBIAN, ED.D.
SUPERINTENDENT OF SCHOOLS
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FAX: (856) 299-7921

CHRISTOPHER DE STRATIS
SCHOOL BUSINESS ADMINISTRATOR
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BUSINESS OFFICE PAYROLL AND HEALTH BENEFITS INFORMATION

A. PAYROLL RELATED INFORMATION

1. Pay Dates - 15th and 30th of each month (See Payroll Schedule). Direct deposit statements will be posted on employee portal by the scheduled pay date.
 - a. Direct deposit is mandatory. Maximum 2 accounts. Forms to enroll are available on the school district website. Please provide a voided check for the deposit to take effective immediately.
 - b. Year-long extracurricular stipends (B & C Schedule) paid each pay, if requested. Other positions and coaches are paid one-half of their stipend at the mid-term of activity and the balance at the end of the activity. Keep in mind that the appropriate supervisor must sign and approve vouchers.
 - c. Extra duty (other than coverages) paid according to report deadline. Vouchers must be received in the Business Office at least 15 days prior to pay date and prior to the end of the school year. Normally, any work done from the 1st to the 15th is paid on the 30th, etc. Signed voucher with proper Administrator approval/signature must be submitted. Employee is responsible for submittal to Business Office. All vouchers for payment must be submitted within 30 days of the activity for which payment is being sought or up to 50% of the voucher may be forfeited in accordance with the Contract.
 - d. Coverage vouchers must be submitted on the prescribed form and will be paid twice a year. The first pay in January and the last pay in June. Building principal approval is required for the payment to be made.
2. Mandatory Deductions
 - a. Federal/State income taxes (based on W-4), Social Security (6.2%) on the first **\$160,200** of earnings in 2023. Medicare rate is (1.45%) on all earnings.
 - b. NJ Unemployment including the Workforce Development (0.00125) on the first **\$41,100** of earnings in 2023. The Family Leave Insurance (0.06%) along with NJ Temporary Disability Insurance (.0014) of the first **\$156,800** of earnings in 2023.

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a. **Pension:**

TPAF and PERS

7.50% of base wages for full time employees (working 32 hrs. or more per week). Contributory Insurance (.40% TPAF) (.50% PERS.) Contributory Insurance is mandatory the first year of enrollment. If you waive contributory coverage, you cannot opt in at any time after that. Insurance provides 3 ½ times your base salary for TPAF and 3 times your base salary if you are enrolled in PERS.

DCRP

5.5% mandatory contribution for part time employees earning more than \$5,000 per year.

b. **Pension Loans**

After 3 full years of posted pension contributions, you may borrow up to 1/2 of pension contributions. Loans are limited to (2) two per year. (IRS Limits) Contact the NJ Division of Pensions Automated Information System at (609) 292-7524 to determine amount available to borrow and repayment amounts. Loan applications are done online NJ MBOS System. <http://www.state.nj.us/treasury/pensions/mbosregister.htm>

3. **Voluntary Deductions**

- a. Credit Union (Summer Pay, Loans, Savings Plans, etc.) District employees are eligible to join either of the below credit unions by contacting them directly. Information packets are available in the District Administrative Offices

Member 1st of NJ Federal Credit Union.
Offices in Vineland, Bridgeton and Woodstown
1-866-858-3164 Web: www.membersonenj.org

- b. School Employees **are not** covered under New Jersey Disability Insurance. Disability Coverage is available through any of the following:

AFLAC Bonnie Borden (856) 299-5427; (Fax) 856-514-3257
282 Shell Rd
Carneys Point, NJ 08069
Note: You may select disability through your Flexible Spending Account (Sec. 125 Plan)

AIG Phifer & Associates (800) 894-FLIC
1036 Kings Highway
Thorofare, NJ 08086

NJEA/PRUDENTIAL INCOME PROTECTION PLUS
Vince Pinto (609) 320-5672
www.educators-insurance.com

- c. Section 125 Plan (Dependent Care, Unreimbursable Medical Expense (Out-of-Pocket Expenses)
Contact: AFLAC Representative, Ms. Bonnie Borden at (856) 299-5427 for more information.
- e. Tax Shelter Annuity - Packets available in Business Office
 - AmeriPrise** - (302) 798-3199, Michael Gioia
 - Fidelity Investments** - (800) 343-0860, “Client Services”
 - Lincoln Investments** - (800) 375-1133, Mario DiLisaindro
 - MetLife**- (800) 44-ALLEN; (609) 696-2250, Michael Capriotti
 - AIG VALIC** – (800) 892-5558, x. 88964 Giorgio Athens
 - AXA Equitable** – (732) 606-8400, Robert Mairone
 - *US Omni –Tax Shelter Representative for all 403b Client Relation
Tracy Kleisley tkleisley@omni403b.com 1-877-544-6664 ext 168
- f. Union Dues - Contact building representative for copy of negotiated contract and to enroll in NJEA.

B. HEALTH BENEFITS – Article 31 of the Negotiated Employees Agreement

Medical Coverage is administered by Aetna and prescription coverage is provided by Benecard.

1. Health Benefits contributions are required under New Jersey State law. Employees hired after July 1, 2020 will be enrolled in the New Jersey Educators Plan. Contributions are based on Chapter 44 schedule.
2. Insurance coverage – Medical, Prescription, AFLAC.
 - a. Business Office will enroll, drop, add, replace I.D. cards for Prescription and notify coverage to providers once applications are completed by staff member. You must submit a marriage license and/or birth certificates when enrolling dependents.
 - b. Employees hired during the summer will have a September 1st effective date. Employees hired after September will have a 60-day waiting period.
 - c. Any changes to coverage can be made during open enrollment or if you experience a life changing event. A Life Qualifying Event would be considered: birth, death, adoption, marriage, divorce, loss of benefits elsewhere. **You must contact Deborah Wilkins immediately in the event of a change.**
 - d. Employees must notify the Business Office within thirty (30) days of any change in dependent status – Article 31, Paragraph A(3)– or the increase in premium(s) will be the employee’s full responsibility. The health carrier has the right to deny coverage if you do not supply enrollment information (ie, birth, marriage) within 30 days. Enrollment will then have to be during open enrollment.
 - e. Claim forms for Medical, Dental, and AFLAC Unreimbursed Medical Accounts are available on the school district web site.
3. Section 125 Plan – **All employees must meet with an AFLAC representative annually to enroll (or waive) coverage.** Information packets are available from the Business Office.

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AFLAC enrollment must be completed before your second pay period. The Board will contribute in accordance with negotiated agreement.

4. Dental coverage is available through Delta Dental of New Jersey or AFLAC Dental as an elective option. The cost is fully paid for by the employee. To enroll, you must submit an enrollment form for Delta Dental with your new hire packet OR contact Bonnie Borden with Aflac to enroll through Aflac. If you do not enroll during onboarding, you may elect coverage during open enrollment.

MISCELLANEOUS ITEMS

1. Tuition Reimbursement - Article 28 Negotiated Contract

All courses must be approved by the Superintendent via the Request for Course/Graduate School Approval form. All reimbursements paid at the current Rowan University rate (per graduate level, credit, 2020/2021 rate) for teachers, Salem County Community College rate for support staff, or actual cost, whichever is less. A grade of “B” or higher is required for reimbursement. A maximum of 12 credits are reimbursed per year and is limited to a maximum “pooled” amount for the entire Association. Reimbursement requires an approved purchase order and signed voucher submitted with grade report and tuition payment receipt. Reimbursement for course credits only, there are no payment for registration fees, supplies, parking, etc. *See contract for timelines.*

2. Personal Days (3) and Sick Days (12) - See Contract
3. Mileage reimbursement for school related travel (workshops, home instruction, inter-school) will be paid at the state approved rate of 35cents per mile. Reimbursement must be submitted on approved purchase order with properly prepared voucher along with the Regular School Business Travel Request form which lists the date, departure/destination, number of miles and purpose. Form is available in school district website. Reimbursable tolls and parking require receipts. Reimbursements should be submitted on a monthly basis.
4. On the job injuries **must** be reported **immediately** to the building principal and building nurse. An accident report must be completed right away. The nurse will provide you with necessary paperwork from the Worker’s Compensation Insurance. **Do not go to your family physician for work-related injuries.** All employees will be issued a card to seek medical attention. **Pre-authorization must be obtained.**
5. **Change of address or phone number** must be submitted to building principal on the proper form and the principal’s office will submit it to the Board Office. Forms are available on the school district website. **Any change in your name** will require you to contact the Board Office with the proper documentation and you **must** notify the Social Security Administration.

BUSINESS OFFICE PHONE NUMBERS & CONTACT PERSONNEL

CHRISTOPHER DE STRATIS – School Business Administrator	299-4250, ext. 1111
MARIE BARBARA- Administrative Assistant to the School Business Administrator	299-4250, ext. 1112
DEBORAH WILKINS - Payroll, Pension, Health Benefits Workers Compensation	299-4250, ext. 1100
DENISE WHARTON - Accounts Payable, Mileage	299-4250, ext. 1113
JENNIFER JOHNSON - Tuition Reimbursement	299-4250, ext. 1115
MELISSA JONES - Transportation	299-4250, ext. 3074

MOST FORMS AND DISTRICT INFORMATION ITEMS ARE AVAILABLE ON THE PENNS GROVE – CARNEYS POINT REGIONAL SCHOOL DISTRICT WEBSITE, UNDER THE DISTRICT TAB, AT www.pgcpschools.org