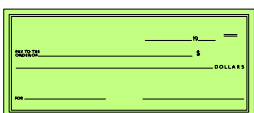


# TEANECK BOARD OF EDUCATION

## PAYROLL DEPARTMENT

### QUESTIONS AND ANSWERS

#### PAYROLL



**Q: When do I get paid?**

A: Generally, we are paid on the 15th and 30th of the month, however please refer to the [payroll schedule](#). Please note that all ten month employees are paid beginning in September and ending in June.

**Q: Do I pick up my paycheck from the Payroll Department?**

A: No, checks are forwarded the morning of payday to your primary school office. Direct Deposit paystubs are delivered electronically via district email.

**Q: Do you offer direct deposit of my paycheck?**

A: Yes. Electronic deposit is available to any participating ACH (Automated Clearing House) institution as well as the Teaneck Federal Credit Union. See “frequently requested” forms on the Teaneck Board of Education website for enrollment and other information. Employees may sign up for direct deposit of either a

portion of their paycheck or their full net pay into one account at any one financial institution and/or the Teaneck Federal Credit Union.

**Q: When will my pension membership take effect?**

A: Your date of hire is your pension enrollment date. When a Certification from the State of New Jersey, Division of Pensions and Benefits is received, you will be notified of deductions. Membership is compulsory as a condition of employment. TPAF and PERS members contribute 6.64% of their base salary. If you are scheduled to work less than 32 hours per week, you will be enrolled in the Defined Contribution Retirement Plan (DCRP) through the State of New Jersey.

**Benefits**



**Q: When does my School Employees Health Benefits Plan begin?**

A: If you have an annual contract, are paid on a ten-month basis, and begin work at the beginning of the contract year, your coverage will begin on September 1<sup>st</sup>.

If you are a twelve-month employee or a ten-month employee that begins work during the school year, the waiting period is two months.

If you were enrolled with the School Employees Health Benefits Plan with your previous employer, and your coverage is still in effect on the day you begin work with your current employer

(COBRA coverage excluded), your coverage begins immediately with no break in coverage.

**Q: How long do I have to hand in my enrollment forms?**

A: Your properly completed enrollment forms must be received by the School Employees Health Benefits Plan within 60 days of date of hire. At least two weeks must be allowed for District processing. It is very important to hand in the completed form as soon as possible. If your enrollment is not in on time, you will have no health benefits until the effective date of the next open enrollment.

**Q: When will I receive my identification cards?**

A: I.D. cards are mailed to your home.

**Q: How do I replace a lost or stolen insurance ID card?**

A: If you are enrolled in a Horizon BC/BS (NJDirect) health plan, call (800) 414-7427 to order a replacement card. If you are enrolled in an HMO, you should call the carrier directly. Refer to the link for the [NJ School Employees Health Benefits Plan](#) for carrier information.

**Q: Where do I get claim forms?**

A: All claim forms (SHBP and Dental) can be downloaded from the TBOE website.

**Q: Can I enroll or change my insurance coverage at any time?**

A: No, we have open enrollment annually during the month of October. If you miss the 60-day deadline for enrollment, additions and/or changes (see next question) you can enroll, add

dependents and/or change health plans during the open enrollment period. Changes will take effect January 1 of the following year.

**Q: Are additions in coverage due to marriage, ineligible dependents, birth or adoption automatic?**

A: No, you have up to 60 days after the date of the event to submit a new application. Otherwise, you must wait until the open enrollment period to make these changes.

**Q: Do I have to contribute anything towards my health benefits?**

A: Employee contributions are mandated by the State of NJ, Public Law 2011, Chapter 78. Contribution worksheets and calculators are available on the NJ Division of Pensions and Benefits website.

**Q: Can I use pre-tax dollars to pay my employee benefit contribution?**

The Teaneck Board of Education offers an Internal Revenue Code Section 125 plan. Under this plan, you may choose to have your contribution deducted on a pre-tax basis. This will reduce the amount of Federal, FICA and Medicare tax that is withheld from each check. Enrollment forms for the Section 125 plan can be downloaded from the TBOE website.

In addition, a Cafeteria (Flexible Spending Plan) is available for unreimbursed medical and child care expenses.

Information on these plans can be found on the TBOE website.

**Q: When does my dental and prescription coverage begin?**

A: If you are hired as of September 1<sup>st</sup>, your coverage starts on October 1<sup>st</sup>. All other new hires are covered after 90 days from the first of the month following employment date. For example, employees hired on November 15<sup>th</sup>, will have an effective date of March 1<sup>st</sup> for the dental and prescription plans.

**Q: When will I receive my prescription and dental identification cards?**

A: Your Caremark prescription card and Delta Dental card will be sent to your primary school prior to your effective date. You can find pertinent information about the dental plan in the Delta dental booklet or [www.deltadentalnj.com](http://www.deltadentalnj.com).

**Q: When I go to the pharmacy to have a prescription filled, how much money do I have to pay?**

A: Our current plan with Caremark includes generic drugs with a \$5.00 co-pay. If YOU request a brand name when there is a generic drug available, you will pay your generic co-pay (\$5.00) plus the difference between the cost of the generic and the brand name drug. If your prescription indicates DAW (dispense as written) you simply pay the brand co-pay of \$ 10.00.

**Q: Am I eligible for employer paid disability coverage?**

A: In accordance with the current TTEA contract, all TTEA members are eligible for short and long term disability coverage. TAAS members are eligible for long-term disability and Teamster members are eligible for short-term disability.

**Q: When am I eligible for the employer paid disability plan?**

A: If you are hired as of September 1<sup>st</sup>, your effective date is January 1<sup>st</sup>. All other new hires are effective 120 days from the first of the month following employment date.

**Q: How much will I receive if I should be out on disability?**

A: You must deplete all of your sick days before disability insurance begins. If you are out for an extended period of time or anticipate an extended absence due to illness, etc. Benefits are outlined in handbooks which can be viewed or downloaded from the TBOE website. Claim forms are also available on the TBOE website.

**Q: How many personal illness, personal business, and family illness days am I entitled to?**

A: Ten month employees are allotted 10\* personal illness days, 3 personal business days and 3 family illness days at the beginning of each school year. Sick days for employees hired after September 1<sup>st</sup> are pro-rated (1 sick day per month for the partial year).

(\*Twelve month employees are allotted 12 personal illness days, 3 personal business days and 3 family illness days)

**Q: What if I'm injured on the job?**

A: If you are injured at work, you must immediately report the injury to the school nurse and have the necessary paperwork completed and forwarded to the Business Office within 24 hours. ALL EMPLOYEES REQUIRING MEDICAL CARE RESULTING FROM A WORK-RELATED INJURY MUST REPORT IT TO FIRST MCO GROUP (1-800-831-9531). A detailed instructional poster can be downloaded from the Teaneck Board of Education website.

**Q: What about the bills that are incurred due to an on-the-job injury?**

A: Forward all bills to the Business Office as soon as possible.