



FREQUENTLY ASKED QUESTIONS

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, Direct Deposit paystubs are delivered electronically via the employee web portal in rear cases the check would be mailed

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 the Payroll Information section on the Teaneck Board of Education website for a Direct Deposit Authorization Form 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 7.5% 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 1st.

If you are a twelve-month employee or a ten-month employee that begins work during the school year, the waiting period is 60 days from the hire date.

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: You must create your online account using Benefitsolver. Your health Benefits start 60 days from the date of hire. It is very important to complete the enrollment form on Frontline 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 from the State.

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

A: You will need to contact your Blue Cross Blue Shield Directly.
Telephone number (800)414-7427.

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 on 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 were first mandated by the State of NJ, Chapter 2, Public Law 2010. This legislation enacted a

mandatory employee contribution of 1.5% of base pay for health coverage to be effective May 21, 2010, or the end of the current negotiated agreement. 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.

Q: When does my dental and prescription coverage begin?

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

Prescription coverage starts with your Health Coverage; see above: **Q: When does my School Employees Health Benefits Plan begin?**

Q: When will I receive my dental identification cards?

A: Delta Dental does not provide cards anymore. You will receive an email from benefits providing you with your group number and information about Delta Dental. Additionally, You can find pertinent information about the dental plan in the Delta Dental booklet or www.deltadentalnj.com.

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

A: In accordance with the current TTEA contract, all TTEA members are eligible for long-term disability coverage. TAAS members are eligible for long-term disability.
*Currently there is no employer-paid LT disability available for Teamster members;
Short term disability is available through Colonial Life to all employees at your own expense.

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

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

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 1st are pro-rated (1 sick day per month for the partial year).

(*Twelve-month employees are allotted 12 personal illness days, 4 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 Human Resources 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).