



2011 Total Compensation Statement

Employee Name _____
 Address _____

Dear Colleague:

In keeping with our continuing effort to provide enhanced communications regarding your benefit plans and compensation, we are pleased to present your personalized 2011 Total Compensation Statement. This detailed statement summarizes the value of your total compensation package (pay and benefits) provided by UMDNJ as of June 30, 2011. (Affected Alternate Benefit Program (ABP) members are reminded that the matching employer 8% contributions are capped at \$141,000 in the calendar year.)

This statement serves as an overview of your benefits package and it helps you and your family evaluate your benefits coverage. Once you have reviewed this statement, please consider any changes you may need to make to your current health benefits during our 2011 Open Enrollment from October 1st through October 31, 2011. We encourage you at this time to review the plans that will maximize your savings.

Campus Benefit Fairs will be conducted during the week of October 10, 2011. Health plan representatives, investment providers and Human Resources Benefits Services staff will be available to answer any questions you may have.

Please visit our Human Resources Benefits Services web site at <http://www.umdj.edu/hrweb/benefits/openenrollment.htm> for current benefit plan information and/or contact your campus Human Resources Benefits Service Office at one of the following telephone numbers if you have any questions.

Camden and Stratford (856) 566-6168
 Newark (973) 972-5314
 Piscataway/New Brunswick (732) 235-9417

Our goal is to fully communicate the State health benefits, pension, and voluntary and tax sheltered plans as well as the other benefits programs and options that supplement cash compensation and provide security for our employees and their families.

Sincerely,

Gerard Garcia
 Gerard Garcia
 Acting Vice President for Human Resources

YOUR TOTAL COMPENSATION

Your Total Compensation is more than just your direct pay. At UMDNJ, the value of your benefits adds significantly to your compensation. This statement illustrates some of those benefits.

Direct Pay (July 1, 2010 to June 30, 2011)

| | | | |
|--|--------|---------------|--------|
| Your Direct Pay: | \$.00 | Overtime: | \$.00 |
| Base Annual Salary: (calendar year) | \$.00 | Differential: | \$.00 |
| | | Call: | \$.00 |
| | | Travel Pay: | \$.00 |

Indirect Pay

In addition to direct pay, UMDNJ also provides Indirect Pay (employer contributions) in the form of various benefits. The value of your benefits is **estimated** to provide an additional \$.00.

Health Benefits

- | | |
|--|---|
| <ul style="list-style-type: none"> - xx Vacation days per year - xx Sick days per year - x Holidays per year - x Float Holidays per year* - Military, Jury and Bereavement Leaves - Medical/Family Leave - Long Term Care Insurance - NJ Paid Family Leave | <ul style="list-style-type: none"> - NJ Temporary Disability - Tax\$ave Program - Commuter Tax\$ave Program - Domestic Partner Act/Civil Union - Workers' Compensation - Unemployment Compensation - Children's Creative Learning Centers - Employee Assistance Program |
|--|---|

*Must be on the payroll as of January 1st to receive all six float holidays.

Annual Value of Your Benefits

Health Care

| | Employer | Employee |
|------------------------|----------|----------|
| Medical | \$.00 | \$.00 |
| Prescription Drug Plan | \$.00 | \$.00 |
| Dental | \$.00 | \$.00 |

Pension Plan and Life Insurance

| | | |
|---|----------|--------|
| Public Employee's Retirement System (PERS) | * \$.00 | \$.00 |
|---|----------|--------|

*The State is responsible for employer contributions to the retirement system.

| | | |
|---------------|--------|--------|
| Total: | \$.00 | \$.00 |
|---------------|--------|--------|

Health Care Plans

Plan/Coverage

Medical:
Prescription Drug:
Dental:

For participants under the Domestic Partners Act, there is an additional after-tax premium cost reflected in the "Employee" column. Also, Imputed Income is reflected in the employee's base salary.

Premium Option Plan (POP): POP enrollment is automatic where medical and dental premiums are deducted pre-tax. You will not have to pay applicable taxes. You can decline enrollment during the annual State Health Benefits Program (SHBP) Open Enrollment in October, effective January 1st of the following year.

Mandatory Pension Plan/Life/Disability Insurance

Pension Plan:

Your pre-tax contribution is X% of your annual base salary.

Group Life Insurance:

NOTE: Group Life insurance benefits are correlated with your participation in a pension plan.

Group Disability Insurance:

NJ State Disability Benefits:

You may be eligible to receive up to \$559 per week for up to 26 weeks from the NJ State Temporary Disability.

NJ Paid Family Leave Act:

You may be eligible to receive up to \$559 per week for up to six weeks of paid leave in a 12 month period under the New Jersey Paid Family Leave Act.

Voluntary Tax Sheltered Plans

Tax-Sheltered Plans are available to all employees working 20 or more hours per week. You may elect to participate in the New Jersey State Employee's Deferred Compensation Plan (NJSEDCP), the Additional Contribution Tax-Sheltered Program (ACTS) or the Supplemental Annuity Collective Trust (SACTS).

NOTE:

- Housestaff are eligible for ACTS and NJSEDCP.
- PERS/PFRS members are eligible for ACTS, SACTS and NJSEDCP.
- ABP members are eligible for 403b and NJSEDCP.

The annual tax deferred limit in 2011 is \$16,500 for individuals under age 50 or \$22,000 for age 50 or older as of 12/31/2011.

Other Voluntary Plans

This document is not a legal document. It is designed to provide you descriptive highlights of your benefits for 2011. The dollar amounts shown are, in most cases, based on payroll data on file, as of June 30, 2011. Every effort has been made to ensure the accuracy of the information provided. If you have any questions about the data shown on your statement, contact your Campus Human Resources Benefits Services Office. In all cases, actual benefits will be paid in accordance with the applicable plan documents, insurance contracts and federal regulations.

Please contact your Campus Human Resources Benefits Services Office to update your plan coverage due to qualifying life events, such as marriage or the birth of a child, within 60 days of the event. Please feel free to contact your campus investment provider representative to review your plan's annual tax-sheltered arrangements, e.g., annual Tax Deferral limit and applicable catch-up provisions.

Please contact the Social Security Administration regarding your Social Security benefits at 1-800-772-1213 or visit their website at: www.socialsecurity.gov for any specific information you may need.

Personal Information

Our records indicate the following information for you. Please visit the University's website at <http://my.umdnj.edu> for any benefit plan or personal information changes since June 30, 2011. If any of it is incorrect, please contact your Campus Human Resources Benefits Services Office to make the necessary corrections.

Employee ID: **AOOXXXXXX**
Birth Date: **MM/DD/YYYY**
Hired Date: **MM/DD/YYYY**