

Employee Benefits

CFS New Jersey



As a full time employee working 30 hours or more, you are eligible for medical/dental/vision/life/long term disability benefits. You and your dependents are eligible for CFS benefits after 30 days of employment from date of hire. Eligible Benefits and conditions of these policies are contained in descriptive booklets that can be obtained from the Human Resources Department.



Medical/Hospitalization, Dental and Vision

Cigna is our current vendor for medical, dental and vision. The medical plan offers two options – Core Plan and Buy-up Plan. The dental plan offers an option of Managed care or PPO. The difference card is a benefit funded by CFS that helps you save money on your medical costs and works with your medical plan.



Scan the QR Code to view the benefit guide

Part Time Dental and Vision Plans

Part time employees can now participate in our dental and vision plans. You and your dependents are eligible for dental and vision after 30 days of employment from date of hire.

Life and Long-Term Disability Insurance

Life and Long-Term Disability Insurance is provided through Hartford Life Insurance Company. Coverage is based on your annual salary up to the maximum of \$100,000.

Our long-term disability program provides benefits covering up to 60% of earnings up to the maximum of \$5,000.00 per month. This benefit is included in your initial benefit package. Information booklet can be obtained from the Human Resources Department.

Bright Horizons

Back-Up Care

Flexible access to the most comprehensive owned, managed and indemnified network of family care options whether in home, childcare center, summer camps, tutoring and pet care. All of our caregivers are carefully selected and vetted. Full-time employees at CFS receive 10 days of complimentary back-up care annually.

While part time employees are entitled to 5 days.



To learn more, register your account on Bright Horizons at www.brighthorizons.com

Employee Benefits: New Jersey



Flexible Spending Accounts (FSA)

Full time employees have the option of enrolling in a Flexible Spending Account (FSA) and, if applicable, a Dependent Care Flexible Spending Account (DCFSA) through Employee Benefits Group. By enrolling in an FSA, employees may set aside pre-tax dollars from their paycheck to pay for qualified out-of-pocket medical expenses, including co-pays, medication, and other expenses not covered by insurance or the Health Reimbursement Account.

Dependent Care Flexible Spending Account (DCFSA)

Full time employees can enroll in Dependent care FSA. Dependent care FSA allows you to set aside pre-tax dollars specifically for eligible dependent care expenses such as day care, preschool, or after-school care.

EAP (Employee Assistance Program)

From everyday issues like job pressures, relationships, retirement planning to highly impactful issues like grief, loss, or disability, Ability Assist® is your resource for professional support. Our EAP program is available free of cost to all employees. This is offered through The Hartford and employees are automatically enrolled.



Scan the QR Code to view the guidance resources

<https://www.guidanceresources.com/groWeb/login/login.xhtml>

Voluntary Life and AD&D Insurance

Full time employees have the option to enroll in our voluntary life insurance (AD&D included) for yourself, your spouse, and your dependent child/ren through The Hartford. Current participants can make changes within 31 days of the date you have a Change in Family Status or can be completed during the annual open enrollment period (October). New hires can enroll within 30 days from their date of hire. Costs vary according to benefit amount elected and your age.

AFLAC Voluntary Benefit

Open enrollment is conducted twice per year for AFLAC Voluntary Benefits. Their product features are as follows; plans are affordable, rate stability, benefits are paid directly to you, benefits are tax-free and plans are portable. All deductions are through payroll.

Family Medical Leave Act (FMLA)

In addition to the federal FMLA, New Jersey law also provides for unpaid family leave. New Jersey's Family Leave Act provides an eligible employee with 12 weeks of unpaid leave (without continued group health plan coverage) within a 24-month period, rather than a 12-month period as provided in the federal FMLA. The 24-month period is measured from the date when your first family leave begins.

Under New Jersey law, you are eligible for Family Leave if you have worked at least 250 hours in the prior three-month period, rather than 1,250 hours as provided in the federal Family and Medical Leave

Eligibility

To be eligible for FMLA leave, an employee must have been employed by The Center for Family Support:

1. For at least 3 months (which need not be consecutive),
2. Must work at least 250 hours during the 3-month period preceding the leave start date.

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New Jersey Family Leave

All New Jersey employees are covered for New Jersey Family Leave. The NJ Family Leave provides income to bond with your child or care for a family member up to 12 weeks; the payment covers 85% of your wages. You can choose to utilize the NJ Family Leave (baby bonding) right after you have your baby, or you will have up to one year in which to use. You will have to submit a copy of the baby's birth certificate.

Employees can apply direct for NJ Family leave via website at www.myleavebenefits.nj.gov.

Worker's Compensation

All employees are covered by Worker's Compensation, which provides benefits of on-the-job-injury. If you are injured on the job, please report any injuries to your supervisor immediately and Amcares. Amcares is a 24/7 nurse line available to injured employees where nurses use nationally recognized triage guidelines to identify the appropriate level of care. Please contact: 833-494-0657. Although, medical payments start immediately, an employee receives payment from Worker's Compensation claim after seven days. In the interim, sick or PTO accruals can be utilized for the first seven (7) days.

New Jersey Disability (NJ TDB)

All employees are covered for off-the-job disability benefits. Disability benefits provide temporary income to replace, in part, wages lost because of injury, illness, or pregnancy, which do not arise on the job. Short Term Disability claims also have a seven-day waiting period and sick or PTO accruals can be utilized.

Please contact our Human Resources Benefits Generalist for more information.

401K Plan

Mutual of America (MOA) is our current vendor and newly hired employees are auto enrolled within 30 days of employment for a deduction of 2 percent. MOA will send information via email, and you will have the option to opt out. Please note an opt out form must be completed.

In addition, an employee becomes eligible for an employer contribution after one year of service, 1000 hours worked within the fiscal (year June to July), and attain age 21 years. The employer contribution is based on the Board of Directors approval and budget yearly.



Please direct any questions to Maria Tichio, HR Benefits Generalist.

Scan to visit the MOA website
<https://www.mutualofamerica.com/>

Commuter Benefit Program

The Commuter benefit offered through Benefit Resources (BRI) allows employees to set aside funds on a tax-free basis. Funds are available and accessed through an issued Beniversal Pre-paid Mastercard which is mailed directly to the employee's home which can be used at all transportation merchants accepting the debit Mastercard. Deductions will be completed through payroll on a bi-weekly basis.

Paid Time Off (PTO) and Holidays

Full-time employees accrue according to their job titles and receive 9 paid holidays each year.

Part-time employees working between 21 to 29 hours will accrue vacation days on a pro-rated basis. Employees who work fewer than 21 hours per week are not eligible for paid time off (PTO).

Sick Time

All full-time employees working 30 or more hours will accrue up to nine (9) paid days of sick leave per year from the date of employment. Part-time and per diem employees will earn 56 hours annually from the date of employment. There is no waiting period for new hires to use their sick days. An employee can maintain up to 40 days in total in their sick bank.

Sick leave is intended as protection in the event of illness or other qualifying reasons for leave, and not as an entitlement to time off with pay. Agency management reserves the right to request proof of any claimed qualifying absences of greater than three (3) consecutive days.

Employee Referral Bonus

CFS offers an Employee Referral Bonus Program. Employees must submit the referral form—available on the CFS homepage <https://www.cfsny.org/cfs-employee-referral-program/>—at the time of referral and no later than one month from the referred employee's start date. Submissions are sent to the Recruitment & Onboarding Team for processing.

For referral award inquiries, contact Liza Pilco, Onboarding Specialist, at LPilco@cfsny.org.

Eligibility and Participation

- An applicant is defined as a person who is not currently employed with CFS.
- Eligible positions are open Full-time, Part-time positions, identified by Human Resources, which are posted on the CFS career website (<https://www.cfsny.org/working-at-cfs/why-work-at-cfs/>). Per-Diem status/position is not eligible.
- Per-Diem positions are not eligible for this program.
- Full-Time is defined as 30 hours or more; Part-Time is defined as less than 20 hours, or 21 to 29 hours, or 16 to 24 hours.

Referral Amount

- For full time positions, an employee referring any new hire for a Full-time position, the award amount is \$500.00 (pretax).
- For part time positions, an employee referring any new hire for a Part-Time position, the award amount is \$350.00 (pretax).

Please refer to our Employee Referral Bonus Policy for criteria process and payout details.

