

## CLAYTON BOARD OF EDUCATION

### INCOME PROTECTION PLANS (Disability Insurance)

As a State employee, you are not eligible for state disability insurance because you do not contribute through payroll deductions. The following are companies you may contact to receive information on income protection plans and costs. This is strictly voluntary and your decision. If you decide to participate, we will deduct the premium from your pay and make the payment directly to the company of your choice.

Prudential Financial  
Leslie Kendus  
1-800-704-1365 ext. 29  
\*Collective Bargaining Unit Employees Only  
Next open enrollment is 2020-2021

American General Life Insurance Company  
Hugh Phifer  
856-853-8400  
[www.phiferfinancial.com](http://www.phiferfinancial.com)

Aflac Disability/Insurance  
Tara Saia  
609-513-1970  
800-992-3522

Aetna Disability (Administration Only)  
Ralph Wendell  
Wendell Financial Services  
856-455-5100

All non-represented employees working 30 or more hours per week receive coverage through Guardian as a term of employment. Information on this plan is available through the payroll office.

Tip: As your salary increases, you may want to speak with your representative about increasing your benefit.

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### TAX SHELTER INFORMATION – 403(b)

#### AXA Equitable

1433 Hooper Avenue  
Suite 339  
Toms River, NJ 08753  
732-606-8400  
Douglas Ballard – 609-709-2294  
Jason Ritter – 908-910-1186

#### Lincoln Investment Planning, Inc.

Retirement Services  
8000 Sagemore Drive, Suite 8301  
Marlton, NJ 08053  
800-375-1133, ext. 2835  
856-596-4830, ext. 2835  
Alberto E. Gaglianese  
Corey Gaglianese

#### Valic Financial Advisors, Inc

100 Connell Drive,  
Berkeley Heights, NJ 07922  
Mark Milewski  
1-215-539-7602  
Mark.milewski@aig.com

# Workers' Compensation Accident Reporting Guidelines (For Clayton Employees)

**Qual-Lynx: 800.425.3222**

- In the event of an employee injury, that requires more than a visit to the nurse, the employee must call Qual-Lynx to report the incident.
- In case of an **Emergency**:
  - The employee should report directly to an emergency room for treatment.
  - The district must notify Qual-Lynx to expect the employee's call.
  - Upon discharge, or when the employee's condition is stable, the employee must call Qual-Lynx.

If you have any questions, please feel free to call 609.386.6060 and speak with one of the workers compensation Supervisors:

- **Connie Rogers:** x3015
- **Karen Olsen:** x3022
- **Ellen Shaw:** x3008
- **Joan Madden:** x3092

## Universal Availability Notice 2022

### THE OPPORTUNITY

You have the opportunity to save for retirement by participating in your Employer's 403(b) retirement plan. A 403(b) plan is a retirement plan for certain employees of public schools, tax-exempt organizations and ministers.

We recommend that all employees visit our Education page at [www.omni403b.com/Employees/Education](http://www.omni403b.com/Employees/Education) for further information.

### WHY SAVE WITH 403(b)?

- > You do not pay income tax on allowable contributions until you begin making withdrawals from the plan, usually after your retirement.
- > Investment gains in the plan are not taxed until distributed.
- > Retirement assets can be carried from one employer to another in most cases.

Future retirement savings value assuming 6% growth.			
Monthly Contributions	5 Years	15 Years	20 Years
\$50	\$3,489	\$14,541	\$23,102
\$200	\$13,954	\$58,164	\$92,408
\$500	\$34,885	\$145,409	\$231,020

### HOW CAN I PARTICIPATE?

Prior to contributing you must open an account with an investment provider participating in the Plan, a list of which is available on the right. You may then complete a Salary Reduction Agreement (SRA) online at: <https://www.omni403b.com/SRA>

If you are already contributing to your Employer's Plan and you want to change your contribution amount or investment provider, simply complete and submit a new SRA. You can begin or change your contributions as soon as your next payment cycle following our receipt of a completed SRA.

### HOW MUCH CAN I CONTRIBUTE ANNUALLY?

In 2022, you may contribute up to \$20,500 if you are 49 years of age and below and up to \$27,000 if you are 50 years of age and over. Your plan may also permit additional catch up provisions. Please contact OMNI's Customer Care Center at 877-544-6664 for further details.

Contribution Limits		15 Yr. Service Catch-up (if eligible)	Maximum Employer Contributions	Combined Limit	
Age 49 & below	Age 50 & above			Age 49 & below	Age 50 & above
\$20,500.00	\$27,000.00	\$3,000.00	\$61,000.00	\$61,000.00	\$67,500.00

## Other Employee Benefits

### Employee Assistance Program

Apple Counseling Services 856-881-1666

### Flexible Spending Account – Medical & Dependent Care

Benefits Express – 877-837-5017 or

[help@mybenefitexpress.com](mailto:help@mybenefitexpress.com)

Offers tax savings on medical and dependent care expenses up to \$2,500 per year. This is an optional program, which begins in January of each year. We will notify you via email when enrollment opens.