

Resolution No. 87-2020 Adoption Date 11 4 2020 No Sufficiency of Funds Required: <u>Gr. Taylor</u> Form and Legality: <u>D. Minchello</u>

RESOLUTION APPROVING THE AMENDMENT TO THE EMPLOYEE HANDBOOK

WHEREAS, the Union County Improvement Authority (the "Authority") has been duly created by an ordinance of the Board of Chosen Freeholders (the "Board of Freeholders") of the County of Union, New Jersey (the "County"), as public body corporate and politic of the State of New Jersey (the "State") pursuant to and in accordance with the County Improvements Authorities Law, constituting Chapter 183 of the Pamphlets Laws of 1960 of the State, as amended and supplemented from time to time (the "Act"); and

WHEREAS, the Authority adopted Resolution 14-2016: Adoption of an Employee Handbook on February 3, 2016; and

WHEREAS, it is in the Authority's best interest to update its employment policies in order to maintain the efficient operation of the Authority.

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners of the Union County Improvement Authority as follows:

- 1. The above recitals are incorporated herein as if fully set forth in length.
- 2. This Board hereby approves and adopts the Employee Handbook, as amended, a copy of which is attached hereto as Exhibit A.
- 3. This Board hereby directs the Clerk of the Authority to distribute this handbook to all employees for their review and acknowledgement.
- 4. This resolution shall take effect immediately.

Commissioner	Motion	Second	Yes/Aye	No-Nay	Abstain	Absent	
David Barnett							
Steve Hockaday	~						
Christopher Kolibas							
Debra Marshall			V				
Andrea Mojica			/				
Ahmed Shehata			1				
Scott Huff, Vice Chairman						1	
Sebastian D'Elia, Chairman			/				



EMPLOYEE MANUAL

November 4, 2020

DISCLAIMER

The policies and practices contained in this Handbook are only guidelines and may be canceled or changed by the Union County Improvement Authority ("UCIA") at any time with or without notice. This Handbook is not intended to nor does it create an employment contract between the UCIA and any of its employees.

THIS HANDBOOK IS NOT A CONTRACT OF EMPLOYMENT.

AT-WILL STATEMENT & DISCLAIMER

The Union County Improvement Authority is an autonomous agency not subject to Title 11A of the New Jersey Statutes (Civil Service). The employment relationship which exists between the authority and its employees is employment-at-will. This means that an employee may terminate his or her employment at any time for any reason, with or without prior notice. Similarly, the UCIA may decide, in its sole discretion, to terminate an individual's employment at any time for any reason, with or without prior notice, subject to the terms of any applicable contract.

Nothing contained in this handbook or any other UCIA manual, handbook, policy statement or work rule constitutes a contract of employment or a contract or agreement for a specific term of employment. This handbook does not contain any promises of any kind. The UCIA recognizes that certain employees may serve the UCIA pursuant to a written employment contract ("contract") or to the terms of a resolution adopted by the Commissioners. Where this handbook and any applicable contract or resolution differ, the terms and conditions of the contract or resolution shall prevail.

You should be aware that this handbook and the Authority's other policies and rules may be changed, or new policies or rules may be adopted at any time, without prior notice, and that depending upon the circumstances of a given situation, the UCIA's actions may vary from the provisions of this handbook. By lawful vote of the UCIA Commissioners, the UCIA may change wages, hours and all other terms and conditions without having to consult anyone and without anyone's agreement, except as restricted or as provided by law or by contract.

This handbook is effective as of the latest date that appears on the front cover and supersedes and replaces any written handbook, manual, policy, memo, practice, procedure, or oral statement made prior to the effective date of this agreement. While some of the provisions in this handbook refer specifically only to federal law, employees should be aware that the authority will comply with all federal, state, and local laws. Should any provision in this

handbook be found to be unenforceable and/or invalid, such finding does not invalidate the entire handbook, but only the subject provision.

The UCIA retains all rights to discharge or discipline employees. As a UCIA employee, you agree to conform to all applicable policies, procedures, rules, regulations, statutes and employment contract, if applicable.

If you have any questions concerning the meaning of this notice or the terms of this handbook, employees shall direct their questions to the Executive Director or his/her designee.

SUPERVISORS' RESPONSIBILITY:

Supervisors are required to enforce the Policies and Procedures outlined in this Employee Handbook, as well as any other Policy & Procedure established or promulgated by the UCIA of Union. Failure to do so may result in disciplinary action up to and including termination.

EMPLOYEES' RESPONSIBILITY:

All employees are expected to know and follow the Policies and Procedures outlined in this Employee Handbook. Failure to adhere to these Policies & Procedures may result in disciplinary action up to and including termination.

AT-WILL STATEMENT OF EMPLOYMENT AND DISCLAIMER			
SUPERVISORS' RESPONSIBILITY			ii
EMPLOYEES' RESPONSIBILITY		NSIBILITY	ii
EMPLOYMENT S	STATI	us	3
CONDUCT OF E	MPLO	PYEES	
	A.	ETHICAL CONDUCT	4
	B.	CONDUCT RELATED TO ELECTIONS	5
	C.	CONDUCT RELATED TO POLITICAL ACTIVITY	5
	D,	EMPLOYEE CONDUCT AND WORK RULES	5
	E.	DISCIPLINARY ACTIONS	7
	F.	GRIEVANCE PROCESS	8
POLICIES, PRAC	TICE	S AND PROCEDURES	
	A.	ABSENTEEISM & LATENESS	8
	В.	BACKGROUND CHECK	9
	C.	CHANGE OF NAME OR ADDRESS	9
	D.	CONFIDENTIAL EMPLOYEE INFORMATION	10
	E.	PROTECTION FROM DISCRIMINATION	10
	F.	DRESS CODE	12
	G.	DRUG/ALCOHOL ABUSE	14
	H.	DRUG/ALCOHOL TESTING	14
	I.	EXIT INTERVIEWS	15
	J.	FITNESS FOR DUTY	15
	K.	HOURS OF WORK	15
	L.	PROHIBITED ELECTRICAL APPLIANCES	16
	M.	IDENTIFICATION BADGE & PROX CARDS	16

	N.	LEGAL REPRESENTATION	16			
	O.	MEDICAL EXAMINATIONS	17			
	P.	OPEN PUBLIC RECORDS ACT (OPRA)	17			
	Q.	ORIENTATION - NEW EMPLOYEES	17			
	R.	PARKING	17			
	S.	VISITORS TO UCIA BUILDING	18			
	T.	SAFETY	18			
	U.	SMOKE-FREE WORKPLACE	18			
	V.	SOCIAL NETWORKING	19			
	w.	USE OF UCIA PROPERTY	20			
	Х.	VIOLENCE IN THE WORKPLACE	24			
	Y.	EMERGENCY NOTIFICATIONS	24			
COMPENSATION	1					
	A.	SALARY	25			
	B.	COMPENSATORY TIME	25			
	C.	DEDUCTIONS	25			
	D.	DIRECT DEPOSIT	26			
	E.	PAY DAY	26			
	F.	PROMOTIONS	27			
	G.	PERFORMANCE EVALUATION	27			
	H.	WORK FORCE REDUCTION	27			
ABSENCES FROM	ABSENCES FROM WORK					
	A.	ABSENCE WITHOUT PERMISSION	28			
	B.	SICK LEAVE WITH PAY	28			
	C.	DONATED LEAVE PROGRAM	30			
	D.	VACATION (ANNUAL LEAVE)	33			
	E.	HOLIDAYS	35			

	F.	PERSONAL LEAVE	35
	G.	JURY SERVICE	37
	H.	DEATH IN THE FAMILY	37
	I.	MILITARY LEAVE	38
	J.	PERSONAL LEAVE WITHOUT PAY	40
	K.	FAMILY AND MEDICAL LEAVE	42
	L.	RETURN TO PAY STATUS FROM LEAVE	43
HEALTH BENEF	TS		
	A.	OVERVIEW	44
	В.	MEDICAL INSURANCE PLANS	46
	C.	MEDICARE	46
	D.	PRESCRIPTION INSURANCE PLAN	46
	E.	DENTAL INSURANCE PLANS	47
	F.	VISION INSURANCE PLAN	47
	G.	TEMPORARY DISABILITY	47
MANDATORY EN	1PLO	YEE BENEFITS	
	A.	CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT (COBRA)	48
	B.	HEALTH INSURANCE AND PORTABILITY AND ACCOUNTABILITY ACT OF 1996 (HIPPA)	47
	C.	PENSION - PUBLIC EMPLOYEES RETIREMENT SYSTEM (PERS)	50
	D.	LIFE INSURANCE - PUBLIC EMPLOYEES RETIREMENT SYSTEM	51
	E.	SOCIAL SECURITY	52
	F.	UNEMPLOYMENT COMPENSATION	52
OPTIONAL EMPI	LOYE	E BENEFITS	
	A.	CREDIT UNION	53
	В.	DEFERRED COMPENSATION	53
	C.	FLEX SPENDING ACCOUNT	53
	D.	DIRECT DEPOSIT	53

	E.	EDUCATIONAL PROGRAMS	54
F. LOANS		LOANS	54
OCCUPATIONAL INJURIES AND ILLNESSES			
	A	WORKERS' COMPENSATION	54
	В.	ACCIDENT REPORTING PROCEDURES	54

FOREWORD

As stewards of the public trust, UCIA employees must perform their duties ethically and treat coworkers, supervisors and the public with courtesy and respect at all times. UCIA employees are part of a government that values and respects diversity and builds on the strengths of its individual employees, the organization and the community. We are motivated, progressive and visionary. We challenge ourselves to improve the effectiveness and efficiency of our services by being innovative, collaborative and creative. We are well-trained and valued. We provide government services to the public with responsiveness and accountability. We work with a positive attitude, and are proud of our record of outstanding public service.

EMPLOYMENT STATUS

Definitions of Employee Status

Full-time An employee who is hired to work the 35 hours per week for the

Authority.

Interim An employee who is appointed to a specific vacant position,

replacing an employee who is on an approved leave of absence.

Part-Time An employee who is hired to work for less than full-time for the

Authority.

Seasonal A temporary employee who has been hired for a specified seasonal

position.

Definitions of Changes in Employment Status

Layoffs A layoff may occur for economy, efficiency, or other reasons having

a negative impact on the UCIA.

Reassignment A reassignment is the in-title movement of an employee to a new

job function, shift, location, or supervisor.

Resignation Any employee may resign in good standing by giving written notice

at least 14 days in advance, unless the Executive Director allows a

shorter period of notice. If an employee resigns without a 14-day notice or without authorization to provide a shorter period of notice, he or she will be considered as having resigned not in good standing.

Terminations

Termination includes voluntary or employee-initiated, and involuntary or employer-initiated. Voluntary terminations include resignations and retirements. Involuntary terminations are employer-initiated and involve involuntary discharge or separation from employment.

CONDUCT OF EMPLOYEES

A. ETHICAL CONDUCT

Pursuant to the provisions of the Local Government Ethics Law:

- 1. No employee or member of his or her immediate family will have an interest in a business organization or engage in any business, transaction or professional activity, which is in substantial conflict with the proper discharge of his or her duties in the public interest.
- 2. No employee should use or attempt to use his or her official position to secure unwarranted privileges or advantages for him or herself or others.
- 3. No employee should act in his or her official capacity in any matter wherein he or she, a member of his or her immediate family, or business organization in which he or she has an interest, has a direct or indirect personal or financial interest that might reasonably be expected to impair his or her objectivity or independence of judgment.
- 4. No employee should undertake any employment or service, whether compensated or not, which might reasonably be expected to prejudice his or her independence of judgment in the exercise of his or her official duties.
- 5. No employee, member of his or her immediate family, or business organization in which he or she has an interest, should solicit or accept any gift, favor, loan, political contribution, service, promise of future employment, or other thing of value based upon an understanding that the gift, favor, loan contribution, service, promise or other thing of value was given or offered for the purpose of influencing him or her directly or indirectly in the discharge of his or her official duties.

- 6. No employee will use, or allow to be used, his or her public employment, or any information, not generally available to members of the public, which he or she receives or acquires in the course of and by reason of his or her employment, for the purpose of securing financial gain for himself or herself, any member of his or her immediate family, or any business organization with which he or she is associated.
- 7. No employee or business organization in which he or she has an interest will represent any person or party other than the UCIA in connection with any cause, proceeding, application or other matter pending before any agency in the local government in which he or she serves. An employee or members of his or her immediate family may represent himself or herself in proceedings concerning the employee's own interests.

(See N.J.S.A. 40A:9-22.5)

B. CONDUCT RELATED TO ELECTIONS

Pursuant to New Jersey law governing elections, no holder of a public office or position will demand payment or contribution from another holder of a public office or position for the campaign purpose of any candidate or for the use of any political party.

(See N.J.S.A. 19:34-42).

C. CONDUCT RELATED TO POLITICAL ACTIVITY

No person holding a position with the UCIA will directly or indirectly use or seek to use his or her position to control or affect the political action of another person or engage in political activity during working hours.

D. EMPLOYEE CONDUCT AND WORK RULES

To assure orderly operations and provide the best possible work environment, the UCIA expects employees to follow rules of conduct that will protect the interests and safety of all employees and the public. The consumption of alcohol and/or the use of a controlled dangerous substance without medical authorization during working hours is strictly prohibited.

Employee's Arrest and/or Incarceration

Employees who are arrested, incarcerated and/or issued a summons for any law violations, with the exception of driving offenses (not including DWI) must notify the Executive Director or his/her designee within twenty-four (24) hours of the arrest, incarceration or being issued the summons.

Personal Cell Phones, Smart Phones, Tablets, PC/Laptops

Usage of Personal cell phones, smart phones, tablets, and pc/laptops is prohibited during working hours, unless an emergency arises. This includes, but is not limited to, receiving or placing calls, text messaging, checking voice messages and receiving or responding to e-mails, as well as videotaping and/or recording conversations without the consent of the recipient.

Outside Employment

Although employees are allowed to hold outside employment that does not interfere with their UCIA responsibilities, all employees' employment with the UCIA must be considered their primary employment and UCIA their primary employer. Accordingly, employees must be available and able to perform all assigned duties and they shall not compromise their positions through conflict of interest.

Prior to accepting any outside employment, employees must advise the Executive Director, in writing, of the name and address of any other employer or business in which you are engaged, the nature of the employment, the hours of employment and any insurance coverage, and receive the Executive Director's written approval to accept such outside employment. New full-time employees who already have another job prior to accepting employment with the UCIA must provide the required employment information at the time they are offered employment with the UCIA, and prior to commencing employment, to allow the Executive Director to determine and advise the prospective employee of any conflicts. Any employee currently working outside employment who has not already complied with this requirement must immediately provide a written notification to the Executive Director, containing all the information required above.

Employees may be disciplined pursuant to this Handbook if it is determined that the employee's outside activities interfere with his/her employment with the UCIA, or for failing to provide the information required by the preceding paragraph. Employees are prohibited from engaging in outside activities while on the job and from using UCIA time, supplies or equipment, including computer equipment, to conduct outside activities. The Executive Director may request employees to restrict outside activities if the quality of their work at the UCIA diminishes. Any employee who holds an interest in, or is employed by, any business doing business with the UCIA must submit a written notice of these outside interests to the Executive Director or designee immediately.

If a position within the UCIA requires overtime, the employee may have to delay reporting to the second job. All outside employment is subject to the applicable provisions of the Local Government Ethics Law.

Employees are prohibited from accepting new full-time employment while absent on an approved family or medical leave of absence. This requirement does not preclude an employee who had a job outside of the UCIA prior to starting his/her leave of absence from continuing that employment.

E. DISCIPLINARY ACTIONS

It is not possible to list all the forms of behavior that are considered unacceptable in the workplace.

An employee may be subject to disciplinary action for:

- 1. Incompetence, inefficiency or failure to perform duties;
- 2. Insubordination;
- 3. Inability to perform duties;
- 4. Chronic or excessive absenteeism or lateness;
- 5. Conviction of a crime;
- 6. Conduct unbecoming a public employee;
- 7. Neglect of duty;
- 8. Misuse of public property, including motor vehicles;
- 9. Discrimination that affects equal employment opportunity, including sexual harassment;
- 10. Violation of Federal regulations concerning drug and alcohol use by, and testing of, an employee who perform functions related to the operation of commercial motor vehicles, and State and local policies issued there under;
- 11. Violation of NJ residency requirements as set forth in P.L. 2011, c. 70;
- 12. Other sufficient cause.

This can include, but is not limited to, items such as unhygienic personal habits; falsification of records; unauthorized use of County equipment, vehicles or facilities; failure to comply with safety requirements; fighting; loafing; idleness; theft or misappropriation; failure to report loss, theft, damage or injury; failure to abide by procedural rules and/or policies which have been duly promulgated by the County; and other serious breaches of discipline which arise during the course of the employer/employee relationship.

F. GRIEVANCE PROCESS

An employee, who wishes to initiate a grievance or complaint concerning wages, hours of work or other terms and conditions of employment, should discuss any complaints with his or her immediate supervisor for the purpose of resolving the matter. The employee shall present the grievance to the supervisor within five (5) business days of the date upon which the grievance arises. The supervisor shall communicate the decision within five (5) business days of the initial presentation of the grievance.

If the matter is not resolved after presenting the grievance to the immediate supervisor, the employee has the option of presenting the grievance to the Executive Director within three (3) business days of the receipt of the supervisor's decision. The Executive Director shall communicate the decision within five (5) business days of the presentation of the grievance. The decision of the Executive Director shall be final.

POLICIES, PRACTICES AND PROCEDURES

Supervisors are required to enforce the Policies and Procedures outlined in this Employee Handbook, as well as any other Policy and/or Procedure established or promulgated by the UCIA. Failure to do so may result in disciplinary action up to and including termination.

A. ABSENTEEISM & LATENESS

Every employee is expected to report for work on time and to adhere to his or her assigned work hours for the normal working day. The UCIA will not tolerate unnecessary absenteeism or lateness. Excessive absenteeism and tardiness place a burden on other employees and on the UCIA. If extenuating circumstances arise and an employee will be late or absent for any reason, the employee must contact his or her Supervisor as far in advance of the starting time as possible. It is the employee's responsibility to ensure that proper notification is provided.

Unauthorized or excessive absenteeism, lateness, extending lunch breaks, or leaving work early is disruptive and may be subject to disciplinary action up to or including termination of employment.

B. BACKGROUND CHECK

The UCIA reserves the right to conduct a criminal history background check for potential new hires. A criminal history record background check may be requested of any person for an official governmental purpose and may be coordinated with an appropriate law enforcement agency to obtain criminal background checks including psychological testing, fingerprinting, and checking references provided prior to hiring new employees.

C. CHANGE OF NAME OR ADDRESS

Any change in an employee's name, address, telephone number, marital status, and number of dependents must be reported to the Executive Director or his or her designee. Maintaining proper records is important for processing of payroll, insurance, and other personnel matters.

Contact at Current Address via Mail or Telephone

All mail sent to an employee's current home address by the UCIA, whether sent by regular or certified mail, return receipt requested must be promptly completed and returned. An employee's failure or refusal to accept mail sent to him/her by the UCIA or to provide the Executive Director of his or her designee with a telephone number at which he or she can be reached if absent during his or her scheduled work time, or in case of emergencies, or who refuse or fail to accept calls from the UCIA at such number without good cause, may be subject to disciplinary action up to and including termination.

D. CONFIDENTIAL EMPLOYEE INFORMATION

Personnel Records

The Executive Director maintains official records of all UCIA employees. Subject to the New Jersey Right to Know Law, Executive Order No. 11 and other applicable law, the UCIA will not release employee personnel information to anyone other than to the employee and his or her authorized representative without a valid Court Order.

The UCIA encourages every employee to review his or her personnel file. Employees should contact the Executive Director or his or her designee, for an appointment. Written comments concerning the contents of an employee's personnel file may be made at the time the personnel file

is reviewed. No insertions or withdrawals of any correspondence, except the written comments, are permitted.

Lending Institutions

The Executive Director will respond to a request for personnel information by a recognized lending institution for credit information purposes. Only the fact of employment will be verified by telephone. Requests for additional information must be in writing and sent to the Executive Director. All requests must be accompanied by a release signed by the employee authorizing and holding the UCIA harmless for release of personnel information.

E. PROTECTION FROM DISCRIMINATION

The UCIA complies with all Federal and State laws that prohibit discrimination, including but not limited to Title VII of the Civil Rights Act of 1964 ("Title VII"), Section 504 of the Rehabilitation Act of 1973 ("Section 504"), the Americans with Disabilities Act of 1990 (the "ADA"), the Age Discrimination in Employment Act ("ADEA"), the Pregnancy Discrimination Act, the Equal Pay Act, the Immigration Reform and Control Act, the New Jersey Law Against Discrimination ("NJLAD"), the Diane B. Allen Equal Pay Act, and all other applicable laws and regulations.

Equal Employment Opportunity/Affirmative Action

The UCIA is an equal employment opportunity employer and does not discriminate against employees or job applicants on the basis of race, creed, color, national origin, ancestry, religion, age, marital status, civil union status, domestic partnership status, affectional or sexual orientation, familial status, genetic information, sex, gender identity or expression, disability (including perceived disability, physical, mental, and/or intellectual disabilities, AIDS or HIV), pregnancy, political affiliation (to the extent protected by law), atypical hereditary cellular or blood trait, genetic information, veteran's status or because of the liability for service in the Armed Forces of the United States, citizenship status, or any other group status protected by law, unless required by a bona fide occupational qualification.

The UCIA will ensure that personnel decisions are made in accordance with principles of Equal Employment Opportunity/Affirmative Action by imposing only nondiscriminatory job requirements. The UCIA will not discriminate with regard to recruitment, employment, benefits, compensation, promotion, training, transfer or any other term or condition of employment. UCIA-sponsored training, education, tuition assistance, and social and recreation programs will be administered without discrimination.

If any employee or applicant feels they have been treated unfairly, they have the right to address their concern with their supervisor (employees only), or, if they prefer, with the UCIA's Affirmative Action/Public Agency Compliance Officer ("AA/PACO").

The UCIA expects all employees to comply with and support the UCIA's prohibition against discrimination. Any employee who engages in discriminatory action against another employee or anyone affiliated with the UCIA, will be subject to disciplinary action up to and including termination.

Prohibition Against Harassment

It is the UCIA's policy to ensure all employees work in an environment free of any type of harassment and discrimination based upon a protected group status, including freedom from sexual harassment. All employees are expected to maintain a productive work environment that is free from harassing and discriminatory activity or behavior. No form of harassment or discrimination will be tolerated.

All employees are responsible for understanding and complying with the UCIA's Policy. Appropriate disciplinary action will be taken against any employee who violates this Policy. All complaints of harassment should be reported to the Affirmative Action Officer.

Individuals with Disabilities

The UCIA acknowledges its responsibility under the Americans with Disabilities Act ("ADA"), the New Jersey Law Against Discrimination ("NJLAD") and Section 504 of the Rehabilitation Act of 1973 ("Section 504") to avoid discrimination against individuals with disabilities. Section 504 prohibits discrimination against otherwise qualified individuals with disabilities on the basis of disability in a program or activity receiving federal financial assistance. The ADA prohibits discrimination against otherwise qualified individuals on the basis of disability with respect to employment or the benefits, services, or activities of a public entity.

Under the ADA and Section 504, the definition of an "individual with a disability" is a person who:

- 1. has a mental or physical impairment which substantially limits him/her in the performance of one or more major life activities such as seeing, hearing, speaking, breathing, walking, lifting, etc.; or
- 2. has a record of such impairment; or
- 3. is regarded as having such an impairment.

No otherwise qualified employee or candidate for employment will be discriminated against in recruitment, employment, benefits, compensation, promotion, training, transfer or any other term or condition of employment solely because of a disability. No candidate for employment will be

required to answer a question as to whether he or she has a disability or the extent of such a disability. The UCIA may inquire into the applicant's ability to perform job-related tasks.

Accommodating Employees with Disabilities and Pregnancy-Related Conditions

The UCIA will consider requests for reasonable accommodation from any qualified employee with a disability, who requires a reasonable accommodation(s) in order to perform the essential functions of his/her job. The UCIA also will consider requests for reasonable accommodation from any qualified employee, who is pregnant or has a pregnancy-related medical condition, and requires a reasonable accommodation(s) in order to perform the essential functions of her job.

Reasonable accommodations are specific to the particular needs of each qualifying employee. The following are just some examples of possible reasonable accommodations, which a qualifying employee might request: modified or additional tools and/or equipment; extension of an approved medical leave of absence beyond the time allowed by UCIA policy or the law; modified work schedule; reassignment to a vacant position, etc. An employee seeking a reasonable accommodation must speak to the Executive Director.

The UCIA may require an employee seeking an accommodation to provide documented medical evidence of a disability or pregnancy-related medical condition, the need for an accommodation, and the extent to which the employee is limited due to the disability or pregnancy-related medical condition. Prior to granting any reasonable accommodation, the UCIA also may require the employee to undergo a medical examination to confirm the need for an accommodation and to help determine an appropriate accommodation in an individual circumstance. The UCIA reserves its right to determine what, if any, reasonable accommodation it can/will grant in response to each request, mindful of any medical documentation received, and will discuss each request with the employee before finalizing its decision. The UCIA will not grant a reasonable accommodation, which will cause the UCIA to endure, incur or experience an undue hardship due to financial or operational impacts.

F. DRESS CODE

In general, an employee must present himself or herself professionally at all times.

Professional Business Attire

The intent of professional business attire is to ensure that UCIA personnel are dressed appropriately to meet with the public at a moment's notice. This means dress pants, or a dress shirt worn with jacket for Men; or a skirt/dress slacks with a dressy blouse and/or sweater, cardigans or other types of tops with a jacket for Women. Also, slacks that are similar to Dockers, and/or cotton, synthethic material, wool pants, corduroys, dressy capris are acceptable.

Inappropriate/Unacceptable Attire

Clothing that is inappropriate, distracting, provocative or too revealing such as; denim jeans that are well-worn or torn; sweatpants; exercise pants; Bermuda shorts; short-shorts; bib overalls; leggings; skorts; and any spandex or other form-fitting pants that is usually worn when biking should not be worn at the workplace. Inappropriate attire for work includes, but is not limited to: tank tops; midriff tops; shirts with potentially inappropriate offensive words, messages, terms, logos, pictures, cartoons or slogans; halter tops; tops with bare shoulders; and sweatshirts and t-shirts, unless worn under another appropriate blouse, shirt, jacket or dress. Flashy athletic shoes, tongs, flip-flops, slippers, sneakers, or well-worn or torn shoes, is not acceptable attire for UCIA workers.

Casual Business Attire

The intent of casual business attire is to project a level of professionalism, while working in the office, without appearing to be un-relatable to any client, visitor, or customer to the UCIA. Casual business attire includes dress pants or slacks worn with collared polo shirts, or sweaters for Men; or a dress, skirt, dress pants, slacks, capris, blouses, or sweaters for Women. If you question the appropriateness of the attire, it probably isn't appropriate

Casual Friday Attire

The key point to sustaining an appropriate casual attire program on Fridays offers an alternative to business attire and is a privilege providing a more comfortable and relaxed atmosphere This attire includes the use of common sense and good judgment in the wearing of denim pants, skirts, capris, shirts, blouses and polo shirts. When representing the UCIA on Fridays in business meetings Professional Business Attire should be addressed. If you question the appropriateness of the attire, it probably isn't appropriate.

Personal Hygiene/Grooming

An employee is expected to dress in good taste reflective of his or her particular work environment, to come to work looking neat and clean, complying with basic cleanliness, good grooming, and to wear clothing that does not create a safety hazard. Employees who do not follow the standards related to the UCIA's dress code may be subject to progressive discipline up to an including termination of employment.

Any employee violating the UCIA's dress code policy as outlined hereto will be made aware of the violation by their supervisor or the Executive Director, and, may be sent home and may be charged with leave time to correct the noted violations. Any disputes with relation to the dress code will be resolved by the Executive Director. Any infraction of the dress code standard may be subject to disciplinary action.

G. DRUG/ALCOHOL ABUSE

The UCIA has a vital interest in maintaining a safe, healthy and efficient working environment for its employees, free from the use of illegal and nonprescription drugs, alcohol and the unauthorized use of prescription drugs. Being under the influence of drugs or alcohol, on the job, poses serious safety and health risks, not only to the user, but also to all who come in contact with the user. The use, sale, transfer, or possession of alcohol, drugs, controlled substances, drug paraphernalia, or any combination thereof, on any UCIA premises or worksite (including in UCIA vehicles or any private vehicles parked on UCIA premises or worksites) is prohibited and is grounds for disciplinary action up to and including termination for the first offense.

If an employee takes an over the counter medication or prescription drug, they must first consult with their medical professional to determine whether this preparation will have any adverse effect on their personal safety or job performance. If the effects of the medication could pose a danger to the employee's safety, or the safety of a co-worker or citizen, the employee must inform their supervisor. Every effort will be made to adjust the worker's duty until full, effective, and safe work activities can be resumed. If alternate duties are not available, the UCIA may request the employee take sick leave. Failure or refusal by an employee to properly inform their supervisor may result in discipline, up to and including termination.

Appropriate disciplinary action will be taken against any employee who does not comply with this policy.

H. DRUG/ALCOHOL TESTING

It shall furthermore be a condition of employment for all employees to submit to drug and alcohol testing under the following circumstances:

Where there is reasonable suspicion to believe that an employee is under the influence of alcohol or is using illegal drugs.

When an employee is involved in an on-the-job motor vehicle accident where personal injury or damage to property occurs.

As part of a follow up program for treatment of drug and/or alcohol abuse.

I. EXIT INTERVIEWS

Prior to leaving UCIA employment, an employee should notify the Executive Director at least two (2) weeks in advance (if possible). The UCIA reserves the right to conduct an exit interview. The purpose of this interview is to (1) obtain the return of UCIA property (i.e., ID badge/prox card, parking sticker, etc.), (2) review pension information, (3) receive health insurance information (COBRA), and (4) obtain open and honest information about why the employee is leaving UCIA government. All information is confidential.

J. FITNESS FOR DUTY

The UCIA has the right to request a fitness for duty examination for reasonable cause. This may be a physical and/or psychological examination based on the UCIA's concern regarding an employee's physical and/or mental ability to perform the duties of his or her job. Examinations can be required either prior to an employee's return from an authorized sick leave of absence, or during the course of employment.

K. HOURS OF WORK

The hours of work for UCIA employees is thirty-five (35) hours per week, Monday through Friday, 8:30 A.M. to 4:30 P.M., with an unpaid one-hour lunch break. The UCIA has the exclusive right to alter or modify the work schedules of employees with prior notice to the affected employees.

Lunch Periods

Employees who work seven (7) or more consecutive hours are entitled to a one (1) hour unpaid lunch break. The scheduling of lunch periods for personnel will be assigned by his or her Supervisor.

Except for an employee's lunch break or with the advanced approval of his or her Supervisor, employees are required to remain on the premises or in their work location, as appropriate, throughout the work day.

Work from Home Policy

Employees may request in writing to work from home on a case-by-case basis for a period up to one (1) month. The employee's ability to work from home must be a benefit conferred upon the UCIA and the specific job function must be suitable for Home Work. Requests to work from home shall be accompanied by supporting documentation to support the need to work from home and shall be submitted to the Executive Director for his/her approval.

L. PROHIBITED ELECTRICAL APPLIANCES

The following electrical appliances are prohibited on UCIA property, leased buildings or in office areas because of their potential to activate false fire alarms, create unsafe conditions due to faulty wiring, or start fires when unattended:

- Toaster Ovens
- Toasters
- Electric grills, crock pots or any form of electric hot plates
- Electric space heaters
- Household extension cords; or other electrical appliance.

Restricted Electrical Appliances:

The following electrical appliances would be restricted to Designated Break Areas.

- Coffeemakers
- Microwave ovens
- Office refrigerators

Any employee who violates this policy will be liable for damages caused by use of prohibited appliances and maybe subject to disciplinary actions.

M. IDENTIFICATION BADGE & PROX CARDS

All employees are required to wear a UCIA Identification Badge at all times while on duty. The badges must be worn in a conspicuous location on the employee's clothing.

Lost or Stolen IDs or Prox Cards must be reported immediately the Supervisor.

Upon separation from employment from the UCIA, all IDs' and Prox Cards must be surrendered.

N. LEGAL REPRESENTATION

An employee requiring the services of outside counsel in matters pertaining to litigation arising out of the scope of his or her employment, but not initiated by the employee, should notify the Executive Director immediately and request a conference. This notification and request must be made *prior* to retaining such services, so that the UCIA may determine whether the employee is entitled to legal representation as a UCIA employee.

O. MEDICAL EXAMINATIONS

All job applicants are required to submit to a pre-employment medical examination, including a drug/alcohol test, once an offer of employment has been extended by the UCIA. This requirement provides protection for the employee, fellow workers, and the UCIA.

P. OPEN PUBLIC RECORDS ACT (OPRA)

The Open Public Records Act (N.J.S.A .47:1A-1 et seq) attempts to strike a balance between the public's full right of access to government records and the privacy rights and security concerns that public agencies are responsible to maintain. At the UCIA, all requests for information from the public must be processed through the Executive Director or his or her designee. The Executive Director in consultation with the General Counsel will determine whether the requested information is accessible or exempt from public disclosure.

Confidentiality (Requests by employees/requests by public made to employees)

All employees are responsible for holding confidential information they obtain while performing their job functions or otherwise obtain during the course of their employment. When a request for information is made, and the employee is uncertain as to whether the information is appropriate for disclosure to others, the employee should refer the person requesting such information to Executive Director.

Q. ORIENTATION - NEW EMPLOYEES

Conditions that affect the employee's work in a government setting will be explained and relevant handbooks and brochures will be distributed to all newly-hired employees.

R. PARKING

Upon employment, each employee will be asked to fill out a form in order to receive a Parking Authorization Tag. No Parking Tags will be issued without a properly filled out authorization form signed by a supervisor or the Executive Director. At that time, depending upon availability, the location of parking areas and parking regulations will be explained.

Parking spaces are limited and available on a "first come, first parked" basis. Any employee failing to find a marked parking space within their assigned parking lot will be responsible for finding their own parking. Any vehicles parked in UCIA lots without an employee parking tag for that area or outside the marked spaces will be issued a summons.

Upon separation from UCIA employment, Parking Tags must be surrendered.

S. VISITORS TO UCIA BUILDING

In order to maintain an appropriate procedure regarding visitors to our buildings and to make sure that they are authorized to visit a specific employee it is necessary to notify Security in advance of any meeting with outside attendees and of the expected arrival of any individual visiting our buildings.

Those visiting our buildings should be instructed to check-in with Security upon arrival where they will be asked to sign-in and will be provided with an authorization sticker to visit the specific area from which Security has received prior notification.

The following of this procedure will enable us to maintain a safe environment for our employees so that visitors will not be roaming through the building not knowing where to go. If any of our visitors should ask to visit another office other than the one to which they were originally assigned when signing in, they should be instructed to report back to Security where they will receive further assistance.

T. SAFETY

The UCIA's policy is to provide safe and healthy working conditions and to implement safe operating practices, which protect everyone. Therefore, each employee must assume responsibility for safety consciousness by maintaining safe operating conditions and by performing duties in accordance with safe work practices. Safety is a 24 hour per day responsibility and requires total commitment from every employee.

U. SMOKE-FREE WORKPLACE

Smoking & Vaping Defined

For purposes of this policy, "Smoking" means the burning of, inhaling from, exhaling the smoke from, or the possession of a lighted cigar, cigarette, pipe, or any other matter or substance which contains tobacco or any other matter that can be smoked.

For purposes of this policy, "Vaping" refers to the use of electronic nicotine delivery systems or electronic smoking devices. These are commonly called e-cigarettes, e-pipes, e-hookahs and e-cigars.

Smoking and Vaping Prohibited.

Smoking and Vaping are prohibited in all areas of UCIA buildings or structures, this includes but is not limited to all work areas, offices, conference rooms, hallways/vestibules, stairwells, rest rooms, elevators, cafeterias, and lounges, garages, parking structures, parking lots, any other areas where vehicles and/or equipment are located, and UCIA-operated vehicles.

Smoking Outside of UCIA Buildings.

Smoking shall not be permitted within 25 feet of ingress or egress to any UCIA-owned or leased buildings; and within 50 feet of all UCIA-owned recreational areas/facilities. Appropriate signage will be displayed at all affected UCIA-owned or leased buildings, recreational areas/facilities, and including some UCIA sponsored events to effectuate this requisite.

The time away from work for the purpose of smoking outside of UCIA buildings and structures shall be limited to the scheduled and/or permitted break periods and meal breaks.

Appropriate disciplinary action will be taken against any employee who violates this Policy. Members of the public who violate this policy shall first be ordered to comply with the policy. If the person continues to smoke or vape in violation of the policy, then a fine shall be imposed upon the person in accordance with N.J.S.A. 26:3D-56 et seq.

V. SOCIAL NETWORKING

For purposes of this policy, a social network is defined as a site that uses internet services to allow individuals to construct a profile within that system, define a list of others users with whom they share some connection, and view and access their list of connections and those made by others within that system. The type of network and its design vary from site to site. Examples of the types of internet based social networking activities include: blogging, networking, photo sharing, video sharing, microblogging, podcasting, as well as posting comments on the sites. The absence of, or lack of explicit reference to a specific site or activity does not limit the extent of the application of this policy.

Procedures

The use of the internet and social networking sites (MySpace, Facebook, Twitter, etc.) in particular is a popular activity; however, employees must be mindful of the negative impact of inappropriate or unauthorized postings upon the UCIA and its relationship with the community. This policy identifies prohibited activities by employees on the internet where posted information is accessible

to members of the general public, including, but not limited to, public postings on social networking sites. The UCIA reserves the right to investigate postings, private or public, that violate work-place rules, such as the prohibition of sexual harassment and other discriminatory conduct, where such postings lawfully are made available to the UCIA by other employees or third parties.

Employees should use common sense in all communications, particularly on a website or social networking site accessible to anyone. If you would not be comfortable with your supervisor, coworkers, or the management team reading your words, you should not write them. Recognize that you are legally liable for anything you write or present online. Employees can be disciplined for commentary, content, or images that are defamatory, pornographic, proprietary, harassing, libelous, or that can create a hostile work environment. You can also be sued by agency employees or any individual who views your commentary, content, or images as defamatory, pornographic, proprietary, harassing, libelous or creating a hostile work environment. What you say or post on your site or what is said or posted on your site by others could potentially be grounds for disciplinary action up to and including termination.

W. USE OF UCIA PROPERTY

Equipment

UCIA equipment including, but not limited to, machinery, furniture, computers, facsimile machines, copiers, and phones etc., will be used for *UCIA business purposes only*. When using UCIA property, employees shall exercise care, perform required maintenance, and follow all operating instructions, safety standards, guidelines, and laws. Improper, careless, negligent, destructive, or unsafe use or operation of equipment may result in reimbursement of damage costs. Misuse of any and all UCIA equipment by any UCIA employee is subject to discipline, up to and including termination of employment.

Use of Motor Vehicles

In the course of employment a need may arise for an employee to use an automobile to conduct UCIA. Employee use of any UCIA Vehicle requires authorization by the Executive Director.

All employees must comply with the Division of Motor Vehicle regulations when utilizing a UCIA Vehicle. They are as follows:

 Drivers must have a valid driver's license and may not drive a vehicle if their driver's license has been suspended or revoked. Employees are responsible for immediately reporting to their supervisor any suspension or loss of license privilege.

- Assignment of a vehicle is for *official UCIA business only*. In addition, only the employee that was assigned use of the vehicle is approved to drive the vehicle.
- Operators of UCIA-owned vehicles are personally responsible for the safe and proper
 operation of the vehicles assigned to or operated by them. If damages result through
 careless or negligent operation, misuse or abuse, the operator may be subject to
 disciplinary action and loss of future privileges. Also, the drivers licenses of those
 employees who drive UCIA owned vehicles will be checked by the UCIA 2 times per
 year.
- All vehicle credentials e.g.; Registration and Insurance ID Cards are not to be removed
 at any time from the assigned vehicle, with the exception of presenting these vehicle
 credentials to the proper authorities when asked to do so.
- New Jersey State Law prohibits the use of hand held devices (e.g.; cell phones or texting devices) while driving. Employees may not use cellular phones or similar devices to receive or place calls, text messages, surf the internet, check voice messages, or receive or respond to email while driving a UCIA vehicle. Employees are required to stop the vehicle in a safe location so that employee can safely use his/her cell phone or similar device. Employees who violate this policy and/or is issued a summons for this type of violation will be subject to disciplinary action up to and including termination.
- Smoking is prohibited in all UCIA-operated vehicles; when vehicle is in motion, use
 of seat belts and shoulder harness is required; vehicles must be locked when parked
 and windows must be closed; and the vehicle should not be operated unless it is in a
 safe condition.
- Parking meter and lot fees are the responsibility of the driver {you may file for reimbursement}. Any parking tickets, vehicle tows, or wheel bootings, are the sole responsibility of the driver, and must be reported to the Executive Director promptly.

Accident Reporting Procedures

 All accidents, that occur while operating an assigned vehicle, must be reported to the Executive Director. In the event of an accident, the driver of the assigned vehicle must:

- Obtain all pertinent information with the driver of other vehicle exchange of licenses, registration, and insurance cards; note location of the accident; name, address and phone numbers of any witnesses; and if police responded to the accident, a copy of the police report should be provided as soon as possible.
- Report all accidents to the Executive Director even if there are no apparent injuries or damage.

Telephones

Much of the UCIA's business is conducted over the telephone and the lines cannot be tied up with personal telephone calls. Personal calls, both incoming and outgoing, are discouraged. Abuse will not be tolerated and will result in discipline.

Internet and E-Mail

Electronic networks, including the Internet and e-mail are to be used to conduct the business of UCIA, to effectively communicate with others in the course of government business, and to gather information relevant to the performance of governmental duties. All information gathered via online resources or stored on UCIA computers belongs solely to the UCIA. The UCIA retains the right to monitor all on-line communication to ensure that all employees pursue only appropriate business purposes. Installation of any unauthorized software is prohibited and may result in discipline up to including termination of employment.

E-Mail Retention

Following the last calendar day of each month, the e-mail server will be purged of all e-mails that are more than nine (90) days old. Therefore, all e-mails not properly filed (archived) by individual e-mail users that is nine-one (91) days or older will be permanently deleted from the e-mail server during the server purge. All items located in an individual e-mail user's IN and SENT boxes, plus "deleted items" folder shall be permanently deleted during the period purge of the e-mail server. Also, it is the responsibility of a government employee to retain all public and government records.

Computer Use

In order to provide a viable data and communication system for the UCIA that supports the needs of the organization, security and confidentiality of the information must not be compromised. Security is a major concern throughout every office of the UCIA. This policy, procedure and regulation will apply to the day-to-day operations of all UCIA information and technology

equipment, as well as mobile or portable units. Although this policy comprehensively addresses current security concerns, impending and future system developments may require additional security considerations. Every employee of the UCIA must be cognizant of the potential for civil liability inherent in the dissemination of information obtained through the UCIA information systems.

The UCIA reserves the right to prosecute, in a civil or criminal manner as well as discipline in accordance with UCIA rules and regulations, any employee who violates any section of this policy. The Executive Director or his or her designee have the express right to access any electronic information device utilizing any administrative or user password for the purpose of troubleshooting, supporting or maintaining the computer network or while investigating an incident or violation of this policy. All Electronic Information Devices, their contents, e-mail or electronic correspondence originating from or arriving on a device owned or authorized on the UCIA computer network, is the property of the UCIA and is subject to entry and inspection without notice. Any data or information created or stored on the UCIA computer network becomes the sole property of the UCIA. Ownership of said data is forfeited and all rights to ownership are surrendered to the UCIA. In order to insure that the UCIA's Electronic Network is being used only for legitimate business purposed, the UCIA reserves the right to enter or search any computer file, the e-mail system, and/or monitor computer and e-mail use. Accordingly, no employee of the UCIA should have any reasonable expectation of privacy regarding their use of a UCIA computer or when utilizing the UCIA's computer network, including, but not limited to, electronic mail.

Employees have no expectation of privacy in connection with their use of any UCIA property and equipment.

Work Product Protection

By reason of being employed by the UCIA (herein after the Employer) at the relevant times, to the extent permitted by law, all writings, works of authorship, technology, inventions, discoveries, ideas and other work product of any nature whatsoever (collectively referred to as Work Product) consisting of copyrightable subject matter is classified as "Work Made for Hire" as defined in the Copyright Act of 1976 (17 U.S.C.§101), and such copyrights are therefore owned by the Employer. Nothing contained in this handbook shall be construed to reduce or limit the Employer's rights, title or interest in any Work Product or inventions so as to be less in any respect than that which the Employer would have had in the absence of this provision.

The Employee further acknowledges and agrees that the services to be rendered by him/her to the Employer are of a special and unique character; that the Employee will obtain knowledge and skill relevant to the Employer's industry, methods of doing business and marketing strategies by virtue of the Employee's employment; and that the terms and conditions of this employment are reasonable under these circumstances. The Employee further acknowledges that the amount of

his/her compensation reflects, in part, his/her obligations and the Employer's rights under this employment; that he/she has no expectation of any additional compensation, royalties or other payment of any kind not otherwise referenced herein in connection herewith; that he/she will not be subject to undue hardship by reason of his/her full compliance with the terms and conditions of this employment or the Employer's enforcement thereof; and that this provision is not a contract of employment and shall not be construed as a commitment by either of the Parties to continue an employment relationship for any certain period of time

X. VIOLENCE IN THE WORKPLACE

The UCIA strives to maintain an atmosphere, which to the greatest degree possible will discourage workplace violence. Violence or threats of violence towards UCIA employees by any person will not be tolerated and will result in disciplinary action.

Y. EMERGENCY NOTIFICATIONS

The UCIA allows for emergency days during extreme weather conditions. During inclement weather or other emergency conditions in this area, the Executive Director may contact employees directly or post special announcements of closing or delays on the UCIA's webpage.

During a State of Emergency declared by the NJ Governor:

- ~ The UCIA shall remain open;
- ~ Essential employees are to report to work regardless of inclement weather situations;
- ~ Non-Essential employees may choose to report to work;
- ~ Non-Essential employees may choose to call out and use any leave time available including (i) sick; (ii) vacation; (iii) personal or (iv) compensatory time without any disciplinary impact;
- ~ If no accrued leave time is available, a non-essential employee may choose to not report to work and take the day without pay and without any disciplinary impact;
- ~ Employees who are on an approved leave of absence prior to the declared emergency day shall not receive any credit for additional time off; and
- ~ Employees who have a scheduled day off shall not receive any credit for additional time off.

COMPENSATION

A. SALARY

Compensation for Employees. All positions are established with a minimum and maximum salary range. The Board of Commissioners of the UCIA reserves the right to adjust the salary ranges and shall be responsible for approving changes in compensation.

B. COMPENSATORY TIME

Compensatory Time Policy. Non-exempt employees entitled to overtime pay requirements of the Fair Labor Standards Act and/or the New Jersey Wage and Hour Law shall be entitled to the benefits of a compensatory time program. All such employees who are presently compensated for authorized overtime work performed shall continue to receive such compensation in accordance with existing policies and practices. All employees who are not presently compensated for authorized overtime, and who are required to work beyond their normal working hours for a minimum of at least one hour shall be entitled to receive compensatory time at the rate of one and one-half hours for every hour of eligible time in excess of forty (40) hours in a week. The maximum amount of compensatory time permitted to be accrued is 100 hours, subject to approval of the Executive Director. Said compensatory time must be taken within the calendar year of the accrual of the compensatory time except that time earned during the last three (3) months of the calendar year which may be used within the first three (3) months of the following calendar year. The Executive Director shall have discretion in scheduling such time with due consideration to the needs of the office and the wishes of the employee.

Exempt employees—those holding executive, managerial, administrative or professional positions—are not entitled to overtime compensation of any kind (that is, neither cash nor compensatory time).

C. DEDUCTIONS

Payroll deductions include mandatory deductions in 'addition to electives. The chart below identifies each deduction. Each employee's payroll check stub will indicate the amounts deducted and for what purpose. It is the responsibility of the employee to notify the Executive Director of any changes that occur in voluntary deductions and in the employee's family situations, which are claimed for income tax purposes, including any change in marital status.

Employees are subject to the following mandatory deductions:

a. Federal and State Income Tax;

- b. Social Security Tax (F.I.C.A.);
- c. Unemployment Compensation;
- d. State Pension;
- e. Medicare Insurance Tax;
- f. State Disability Insurance;
- g. State Pension Contributory Insurance;
- h. State Paid Family Leave Insurance.

The following deductions are optional:

- a. Credit Union;
- b. Health Insurance (where applicable);
- c. Flex Spending (FSA) (where applicable);
- d. Pension Loans; and
- e. Deferred Compensation Plan.

Employees on unpaid leaves of absence as approved by the Executive Director must make arrangements to continue making their own payments for voluntary deductions to avoid lapses in coverage, particularly with respect to insurance.

D. DIRECT DEPOSIT

All employees have the option to participate in the direct deposit of his or her payroll check to a financial institution.

E. PAY DAY

When a holiday falls on a scheduled payday employees will be paid the day before the holiday.

Employees who resign, retire or are terminated will receive their final paycheck at the next regular payroll after their final date of employment.

F. PROMOTIONS

Whenever any employee is selected for promotion, he/she must serve a ninety (90) day probationary period in the new position.

Employees who are promoted may receive the minimum annual base salary for the new position within the salary range approved by the Board of Commissioners.

G. PERFORMANCE EVALUATION

UCIA employees may be evaluated from time to time by their immediate supervisor(s). Reviews are designed to inform the employee how his/her performance has been during the past year, to record any additional duties performed or educational courses taken, and if necessary, to discuss how performance can improve and the standards against which future performance will be evaluated.

Any written reviews of an employee's performance will be placed in the employee's personnel file after a discussion of the review between the employee and his/her supervisor.

The UCIA is committed to encourage and reward employees who demonstrate outstanding performance. Conversely, poor performance may have an adverse impact on an employee's salary and compensation. A pattern of negative evaluations may be cause for an employee's dismissal, demotion, or other measures, such as re-evaluation during a renewed probationary period, designed to encourage performance improvement.

H. WORK FORCE REDUCTION

The UCIA may institute layoff actions for economy, efficiency, or any other related reasons. Employees, in good standing, subject to a layoff will be entitled to two (2) week's pay as severance.

ABSENCES FROM WORK

All employees are required to inform their Supervisor in writing with a request to take paid time off, for use of any vacation, personal accrued time, or any prescheduled use of sick time. Seasonal employees are paid for hours actually worked; they do not have any entitlement to sick, vacation or personal time.

A. ABSENCE WITHOUT PERMISSION

Any employee who is absent from duty for two (2) or more consecutive business days without the approval of his or her Supervisor will be considered to have abandoned his or her position and will be recorded as having resigned not in good standing.

Similarly, an employee who has not returned to duty for two (2) or more consecutive business days following the expiration of an approved leave of absence will be considered to have abandoned his or her position and will be recorded as having resigned not in good standing.

B. SICK LEAVE WITH PAY

Amount of Leave

A full-time employee will be entitled to annual paid sick leave as follows:

- 1. A new employee will receive one (1) working day for the initial month of employment if he or she begins work on the first (1st) through the eighth (8th) day of the calendar month and one-half working day if he or she begins on the ninth (9th) through the twenty-third (23rd) day of the month. After the initial month of employment and up to the end of the first calendar year, an employee will be credited with one (1) working day for each month of service.
- At the beginning of each calendar year thereafter, in anticipation of continued employment, an employee will be credited with fifteen (15) working days as unearned sick time.

A part-time employee will be entitled to a proportionate amount of paid sick leave.

Use of Leave

Sick leave may be used by an employee who is unable to work because of:

- 1. Personal illness or injury;
- Exposure to contagious disease;
- 3. Care, for a reasonable period of time, of a seriously ill member of the employee's immediate family (spouse, domestic partner, civil union partner, child, legal ward, grandchild, foster child, father, mother, legal guardian, grandfather, grandmother, brother, sister, father-in-law, mother-in-law, and relatives residing in the employee's household);

- 4. Death in the employee's immediate family, for a reasonable period of time;
- 5. Sick leave may also be used by a disabled employee for absences related to the acquisition or use of an aide for the disabled when the aide is necessary to function on the job. In such cases, reasonable proof may be required by the UCIA.

Notice

When an employee anticipates an absence from work for any of the reasons stated above, the employee must notify his or her supervisor of the impending absence within a reasonable time **prior** to the absence and of the reason for the absence. This procedure is required to assist the employee's office in planning for coverage during the employee's leave of absence. Failure to so notify the supervisor will not be tolerated and may result in disciplinary action.

When an employee is in an unpaid status for 15 working days of a month, he or she will not be eligible to earn benefit time such as sick days and vacation days for that month.

Medical Certification

Any employee who is absent on sick leave for five (5) or more consecutive working days is required to produce a physician's certificate of illness as evidence substantiating the illness. A Supervisor may also require proof of illness of an employee on sick leave whenever such a requirement appears reasonable or warranted. This certificate will also indicate that, upon the employee's return to work, he or she is able to resume regularly assigned work duties.

Sick leave will extend from the date at which the employee's physician certifies that the employee is unable to work due to the disabling effects of the injury or illness until that date which the employee's physician certifies that the employee is able to resume work. Requests for sick leave must contain both anticipated commencement and return to work dates. These dates may be adjusted or extended upon application from the employee combined with medical certification of necessity.

The UCIA reserves all rights to challenge any application for sick leave and to require an employee to be examined by a UCIA-designated physician prior to the granting of sick leave or prior to permitting the employee to return to work.

Any employee who accrues fifteen (15) or more absences in any one (1) calendar year consisting of periods of less than five (5) day absences in any one block of time may be required to submit acceptable medical certifications of illness for any additional request for sick leave in that calendar year. If the cause for the absences is an illness of a chronic or recurring nature requiring an

employee's absence from duty of one (1) day or less on repeated occasions, then only one medical certification will be required for every six (6) month period. This medical certification must specify that the chronic or recurring nature of the illness is likely to cause recurring and subsequent absences from employment.

Separation of Employee

Employees will not be paid for any earned but unused sick time.

Sick Leave Payback

If an employee leaves the UCIA's employment for any reason before the end of the calendar year he or she will be required to pay back any sick leave that was taken but not yet earned.

Unpaid Sick Leave

An employee may request a leave of absence due to disabling injury or illness. To the extent possible, an employee requesting disability leave must apply in writing to the Executive Director prior to the commencement of such leave.

Nonaccrual During Leave or Suspension

Paid sick days will not accrue during a leave of absence without pay or during a suspension.

Abuse of Sick Leave

Abuse of sick leave, in the form of excessive or chronic use of sick leave or the use of sick leave to extend weekends or holidays, will be cause for disciplinary action.

C. DONATED LEAVE PROGRAM

Purpose. The intent of this program is to permit UCIA employees to donate earned sick time and vacation time on a voluntary basis to another UCIA employee who is suffering from a catastrophic health condition or injury, or to care for a member of the employee's immediate family suffering from a catastrophic health condition or injury which compels his or her prolonged absence from

work. Approvals regarding eligibility will be made on a case-by-case basis subject to the discretion of the Executive Director.

Recipient Eligibility. A UCIA employee will be eligible to receive donated sick or vacation leave from other UCIA employees if the employee meets all the following criteria:

- 1. Employee or immediate family member must be suffering from a catastrophic health condition or injury which necessitates the employee's prolonged absence from work and for which the employee has no available paid leave.
- 2. Must produce acceptable medical verification from a physician or other licensed health care provider. The medical verification must indicate the nature, severity, and anticipated duration of the disability resulting from the serious health condition or injury involved.
- 3. Must have completed at least one year (1) of continuous service with the UCIA.
- 4. Must have exhausted all accrued paid leave time including compensatory time off, sick leave and vacation leave.

Donor eligibility. To be eligible to donate leave to another employee, an employee must meet the following criteria:

- 1. Must have at least fifteen (15) days of accrued sick leave remaining to his or her credit after making any donations.
- 2. Must not have solicited nor accepted anything of value from anyone for the donation.
- 3. Only whole days may be donated.

Program Procedures

1. Any employee may request to participate as a recipient in this program by contacting the Executive Director. The Director will provide the proper forms to the eligible employee and will require acceptable medical documentation concerning the nature, severity and anticipated duration of the employee's condition. The request must be made prior to the employee's exhaustion of all accumulated sick and vacation time. All UCIA employees will then be eligible to donate sick and vacation time on a voluntary basis. Decisions and approvals regarding eligibility will be made on a case-by-case basis.

- Once a recipient is approved for the program, the Executive Director will post on employee bulletin boards, or communicate by other appropriate means, the name(s) of eligible employee(s) who will have exhausted all earned paid leave time by a designated date. The posting will be done only with the recipient's consent. If the employee is unable to consent, the employee's family may consent on behalf of the employee.
- 3. A UCIA employee may donate only whole days of either sick leave or vacation leave, or a combination thereof, within the prescribed limitation.
- 4. The donor and the recipient (or family representative) will fill out the required forms. No one will directly or indirectly intimidate, threaten or coerce, or attempt to intimidate or coerce, any other employee for the purpose of interfering with any right which such employee may have with respect to contributing, receiving or using paid leave under this program. This includes promises to confer any benefit (such as appointment, promotion or compensation) or effecting or threatening to effect any reprisal (such as deprivation of appointment, promotion or compensation). An affidavit to this effect will be signed by the donor. Any employee who engages in the above-described prohibited conduct will be subject to disciplinary action.
- 5. The donor's leave time will be reduced by the number of sick or vacation days, which are donated.
- 6. The eligible recipient may receive up to 180 donated days during the employee's employment with the UCIA.
- 7. Should an employee return to work, or otherwise terminate the use of leave with donated time remaining, that time will be returned to the donor(s) on a prorated basis in whole days.
- 8. The recipient employee, while using donated leave, will continue to earn sick and vacation leave. If the earned sick leave is unused when the employee returns to work, all such earned time will be retained by the recipient employee and credited to the employee's accrued sick leave time.
- 9. If the recipient employee retires, he or she will not be compensated for any unused sick days, which he or she received through the donated sick leave program.
- 10. The recipient employee who utilizes donated time will be treated as a UCIA employee on a leave of absence with pay.

- 11. Once the sick and/or vacation leave has been donated, it may not be revoked by the donor.
- 12. Donations may not be used on a retroactive basis.

If the employee's prolonged absence extends beyond the expiration of the donated leave time, the employee may make application for a leave of absence without pay.

D. VACATION (ANNUAL LEAVE)

The UCIA believes it is important for employees to take vacation each year in order to refresh themselves and perform their work duties with greater focus and energy. Therefore, the UCIA grants paid vacation benefits to employees and encourages employees to use their vacation benefits. This policy applies to all full-time and part-time employees of the UCIA.

Amount of Leave

Generally, paid vacation time is granted as follows:

During the first calendar year of employment, an employee will earn one (1) vacation day for each month of service during the calendar year following the date of employment.

An employee with one (1) to eight (8) years of service will be entitled to thirteen (13) working days vacation each year.

An employee with eight (8) completed years to ten (10) years of service will be entitled to fourteen (14) working days vacation each year.

An employee with ten (10) completed years to fifteen (15) years of service will be entitled to seventeen (17) working days vacation each year.

An employee with fifteen (15) completed years to twenty (20) years of service will be entitled to nineteen (19) working days vacation each year.

An employee with twenty (20) completed years to twenty-five (25) years of service will be entitled to twenty-two (22) working days vacation each year.

An employee with twenty-five (25) completed years or more of service will be entitled to twenty-seven (27) working days vacation each year.

A part-time employee will receive vacation credit allowances on a pro-rated basis in accordance with the above.

Scheduling

The Executive Director has the exclusive right to determine when an employee's vacation will be scheduled, giving reasonable consideration to an employee's wishes in this regard. Where conflicts in choice of dates occur, preference will be governed by seniority insofar as effective staffing requirements permit. Vacations must be taken during the current calendar year unless the Executive Director determines that it cannot be taken due to excessive workload in which case unused vacations may be carried forward into the next succeeding year only. Employees may only carryover one (1) additional year's vacation time. No employee may start a new year with more than two (2) years' worth of vacation time.

Unused Leave

An employee, who has resigned, has been dismissed, or who has otherwise separated from employment, will be paid for any earned, unused vacation days.

An employee who is retiring on pension based on length of service will be entitled to the full vacation for the calendar year in which he or she retires.

Upon the death of an employee, any annual vacation leave credits will be calculated based on the deceased's present salary rate, and will be paid to his or her estate.

No Vacation Accrual During Leave Without Pay

An employee on a leave of absence without pay, except for military leave, furlough extension leave, or voluntary furlough, does not accrue vacation benefits.

Vacation Payback

If an employee leaves the UCIA's employ for any reason before the end of the calendar year, after having taken a vacation allowance for the year, he or she will be charged with the unearned part of his or her vacation. The amount owed will be deducted from his or her final paycheck.

Vacation Purchase Program

This Program provides an opportunity for UCIA employees to request the purchase of additional vacation time. Employees are eligible to purchase up to 3 weeks of their individual average work week. For example, a full-time employee may purchase vacation days according to the following schedule:

- The value of three (3) days pay for five (5) days' vacation
- Six (6) days pay for ten (10) days' vacation
- Nine (9) days pay for fifteen (15) days' vacation

Part-time employees are not eligible to participate in the vacation purchase program.

Approval to participate in the Vacation Purchase Program and the maximum amount of time that an employee can purchase is at the discretion of the Executive Director. Time purchased will be credited to the employee when payments are complete. One (1) full year of earned vacation time must be utilized in that year prior to the use of any purchased vacation time.

E. HOLIDAYS

The following days are paid holidays, as listed by the day of the week and calendar date of the appropriate year on which they fall.

New Year's Day
Martin Luther King's Birthday
President's Day
Good Friday
Memorial Day
Juneteenth Day
Independence Day
Labor Day
Columbus Day
Election Day
Veterans' Day
Thanksgiving Day
Day after Thanksgiving
Christmas Day

Holidays falling on a Sunday will be observed on the following Monday. Holidays falling on a Saturday are observed on the Friday before the holiday. If a holiday falls during a period of unpaid leave of absence, the employee will not be paid for the holiday. Holidays occurring during vacation or sick leave are not counted as a day of vacation or sick leave.

F. PERSONAL LEAVE

An employee may take personal leave for personal, business, or religious reasons.

Personal Leave Entitlement

All full-time employees shall receive one (1) personal leave day after each completed four (4) consecutive months of employment prior to the January 1 after their date of hire.

All full-time employees shall be granted three (3) personal leave days at the beginning of each calendar year in anticipation of continued employment.

Part-time employees receive pro-rated personal leave benefits.

Personal leave must be taken in full or half day increments.

Notification

An employee must apply for personal leave to his or her Supervisor by completing the Leave Request form. The employee must provide the reason for the requested leave and apply for it as far in advance as possible but not less than 72 hours. An employee may take personal leave only if the Supervisor approves and grants the leave. If the requested leave is for business reasons, the employee must demonstrate that the business purpose could not be scheduled after working hours.

Limitations on Usage

No personal leave will be applied for, approved, or granted immediately before or after any vacation period, holiday period, or weekend, except under extraordinary circumstances.

Accrual of Personal Leave

Employees must take personal leave in the calendar year in which it is earned. Personal leave days cannot be accumulated from year to year.

Any employee who exhausts all of his or her personal leave in any one (1) year shall not be credited with additional paid personal leave until the beginning of the next calendar year.

Separation of Employee

An employee who has resigned, was dismissed or has otherwise been separated from employment will not be paid for any unused personal time.

G. JURY SERVICE

An employee who is required to be present for jury service in any court of New Jersey, any court in another state, the United States District Court of New Jersey, or any other Federal District Court during his or her scheduled working hours will be excused and granted leave with pay.

The UCIA requires employees to:

- 1. Submit a written request for leave with a copy of the summons to their Supervisor within three business days after receipt of the summons;
- 2. Inquire about the anticipated length of service and inform the Supervisor of the expected duration in advance of accepting service;
- 3. Notify the Supervisor as soon as possible if the length of jury duty has been extended beyond the original return date;
- 4. Report for work at any time as his or her presence as a juror is not required;
- 5. Provide the UCIA with an appropriate certification or order from the assignment judge, clerk of the court or such other officer as appropriate setting forth the period of jury duty service; and
- 6. Reimburse the UCIA for any payments or fees received as a result of such jury service upon receipt of such compensation.

H. DEATH IN THE FAMILY

Full-time and part-time employees will be granted up to five (5) consecutive working days of paid leave commencing on the day of death or the day of the funeral in the event of the death of a spouse, civil union partner, domestic partner, or child.

Full-time and part-time employees will be granted up to three (3) consecutive working days of paid leave commencing on the day of death or the day of the funeral in the event of the death of the employee's mother, father, sister, brother, grandparent, mother-in-law, grandchild, or relative residing in the employee's household.

Employees should notify their Supervisor of their intent to take bereavement leave as soon as possible. The UCIA may require that the employee produce reasonable proof of death.

Seasonal employees are not entitled to paid bereavement leave.

Any extension of absences under this policy may, at the employee's option and with the consent of the Executive Director, be charged against available sick, vacation or personal time.

I. MILITARY LEAVE

The UCIA of Union recognizes that a strong, ready Reserve and National Guard are essential to the defense of this nation in time of national emergency, disaster, domestic violence, or foreign aggression. The UCIA also encourages its employees to serve in the Reserve or National Guard and recognizes the great personal and economic sacrifices of the patriotic men and women who may be called to duty in time of crisis.

Military leave with pay will be granted to an employee in accordance N.J.S.A. 38:23-1, N.J.S.A. 38a:4-4 and the Uniformed Services Employment and Reemployment Rights Act ("USERRA").

Organized Militia

Any permanent or full-time temporary officer or employee, who is a member of the organized reserve of the Army of the United States, United States Naval Reserve, United States Air Force Reserve or United States Marine Corps Reserve, or other affiliated organization, including the National Guard of other states, shall be entitled to a leave of absence without loss of pay or time on all work days on which he or she is engaged in any period of Federal active duty, up to thirty (30) work days in any calendar year. A military leave of absence is in addition to the employees' regular vacation or other accrued leave. Any leave of absence for such duty in excess of thirty (30) work days will be with differential pay and without loss of time for the duration of the mandatory activation.

A full-time temporary officer or employee who has served under such temporary appointment for less than one year will receive military leave without pay but without loss of time.

New Jersey Ogranized Militia

Any permanent or full-time officer or employee who is a member of the New Jersey organized militia shall be entitled, in addition to pay received, if any, as a member of the organized militia, to a leave of absence without loss of pay or time on all days during which he or she shall be engaged in State or Federal active duty, up to ninety (90) work days in any calendar year. Any leave of absence for such duty in excess of ninety (90) work days will be with differential pay and without loss of time for the duration of the mandatory activation.

A full-time temporary officer or employee who has served under such temporary appointment for less than one year will receive military leave without pay but without loss of time.

Procedure

In all cases involving military leave, the employee must, as soon as possible, provide the Executive Director with notice of the call to military duty prior to beginning the military leave, unless giving notice is impossible, unreasonable, or precluded by military necessity.

Health Insurance and Pension Benefits - Mandatory Activation

Health benefits for the employee and eligible dependents, if applicable, continue as if the employee were actively on the job for the duration of the mandatory activation.

Members of the State administered retirement systems (PERS) will continue accruing service and salary credit in the system for the duration of the mandatory activation. Employees are required to pay the employee portion of the pension contributions to receive credit.

Seniority and Accrual of Paid Leave

Employees on military leave will continue to accrue seniority, sick and vacation time for the duration of the mandatory activation as if they were on the job. Upon return from leave from active duty only, the Executive Director may allow payment of vacation. The maximum allowable payment is one year's accrual for the affected employee based upon the employee's actual rate at the time of return.

Reinstatement

To be reinstated by the UCIA without loss of privileges or seniority, the employee must report for duty with the UCIA within the time required by law following release from active duty under honorable circumstances. Pursuant to the Uniformed Services Employment and Reemployment Rights Act ("USERRA"), any employee released from active duty under honorable circumstances shall return to work without loss of privileges or seniority within the following time limits: for service less than thirty-one (31) calendar days, the employee must return to work on the beginning of the first regularly scheduled workday or eight (8) hours after the end of military duty, with reasonable allowances for commuting; for service of thirty-one (31) to one hundred eighty (180) calendar days, the employee must submit an application for reinstatement within fourteen (14) calendar days after completing military duty; for service greater than one hundred and eighty (180) calendar days after completing military duty.

The UCIA does not provide differential pay and benefits for any transition period following the end of the mandatory activation and the employee's reinstatement by the UCIA.

In accordance with legal requirement, employees who take military leave are required to:

- Provide the UCIA with notice of the leave as soon as possible by providing the
 Department Director with notice of the call to military duty prior to beginning the
 military leave;
- Provide the UCIA with proof of active duty, its duration and the compensation received;
- Apply for reinstatement within the time required by law;
- Have five years or less of cumulative service in the uniformed services while employed by the UCIA;
- Have a creditable military record including completion of all required training and full-time service and be discharged under honorable conditions.

Upon return from a military leave of absence, the employee will be reinstated as required by law.

Failure to comply with the requirement enumerated above or as required by law will jeopardize an employee's reemployment rights.

Job Protected Military Leave

Pursuant to the Family and Medical Leave Act of 1993 (the "FMLA"), UCIA employees may be eligible for unpaid, job-protected leave:

- 1. Because of any qualifying exigency arising out of the fact that the employee's spouse, son, daughter, or parent is a covered military member on active duty (or has been notified of an impending call or order to active duty) in support of a contingency operation ("Qualifying Exigency Leave");
- 2. To care for a covered service member with a serious injury or illness if the employee is the spouse, son, daughter, parent, or next of kin of the service member ("Military Care Giver Leave").

J. PERSONAL LEAVES OF ABSENCE WITHOUT PAY

Employees who want to take a leave of absence for a reason not covered by the FMLA or NJFLA, or beyond the leave time provided under the FMLA or NJFLA, may be granted an unpaid personal leave of absence for up to one year at the sole discretion of the Executive Director, if the leave

does not cause undue operational disruption. The leave of absence must include the use of any accrued personal, vacation and, if applicable, sick leave time regardless of the length of leave requested. The portion of the leave that runs beyond the exhaustion of personal, vacation and, if applicable, sick leave will be without pay.

To Request a Leave of Absence

To request a leave of absence without pay, an employee must submit his or her request in writing, relaying all facts bearing on the request, including the reason, the beginning date, and the expected date of return, to the Executive Director. The Executive Director will consider each case on its merits and, without establishing a precedent, make such decision as his or her judgment dictates. The Executive Director will approve or deny the leave within two (2) weeks of receipt of the written request. The approval or denial will be in writing to the employee.

If an employee wishes to extend a leave without pay beyond one (1) year, he or she must submit a written request to his or her Department Director and to the Division Head stating the reasons for the extension and the inclusive dates of the additional leave. The UCIA must request approval from the New Jersey Civil Service Commission if it wishes to grant such an extension.

Notification The request for the leave must be submitted thirty (30) days in advance of the desired commencement of the leave. If the request is for an extension of a leave taken under the FMLA and/or NJFLA, where the employee has/will take(n) the maximum amount of leave permitted under the FMLA and/or NJFLA, the request for continuation of the leave must be submitted thirty (30) days in advance of the expiration of the FMLA or NJFLA leave. The Executive Director can waive these notice requirements in their sole discretion and without precedential effect, depending upon the circumstances for the request for the leave.

Reasons for a Leave of Absence

Personal leaves of absence may be granted for medical or educational reasons, family circumstances, or other good cause. An employee requesting a leave of absence without pay due to personal illness or to care for a family member should apply in writing to the Executive Director.

Personal leaves are not granted for the purpose of seeking or accepting employment with another employer, or for extended vacation time. Employees must use leaves of absence for the purpose it was granted. The failure to use a leave of absence for the purpose for which it was granted may provide grounds for disciplinary action up to and including termination of employment.

Accrual of Leave Time

Employees will accrue paid time off (i.e., personal leave, vacation leave, sick leave) while using accrued time toward a personal leave of absence. Employees who have exhausted all of their available time do not accrue leave time during unpaid leave.

An employee on leave of absence without pay status for fifteen (15) working days during any month will not accrue any sick, vacation, or other leave time for that month.

Health benefits may also be impacted. An employee on a leave of absence without pay should contact the Executive Director for information regarding medical benefits during such leave.

Confirmation of Return to Work

An employee granted a leave of absence without pay must, in writing either confirm the date of return or request an extension. For leaves of six (6) months or more in duration, written notification of intent must be submitted four (4) weeks before the leave expires. For leaves of less than six (6) months, written notification must be submitted on the date agreed upon at the time the leave was granted.

Consequences of Failing to Return to Work

A personal leave is granted with the understanding that the employee intends to return to work for the UCIA. If the employee fails to return within two (2) business days after the expiration of the leave, the employee shall be considered to have voluntarily resigned.

K. FAMILY AND MEDICAL LEAVE

The UCIA provides family and medical leaves in accordance with applicable law, including the Federal Family and Medical Leave Act of 1993; the New Jersey Family Leave Act and New Jersey Family Leave Insurance. Employees applying for Family and Medical Leave should apply in writing to the Executive Director.

Non-Accrual of time during Leave

Employees do not earn/accrue additional sick leave, personal time and vacation time during an unpaid family or medical leave.

L. RETURN TO PAY STATUS FROM LEAVE

Upon return from leave without pay, the employee should check with appropriate individuals in order to confirm activation of pay and all other related benefits, which may have been affected by the leave. Failure to do so may result in a delay to full pay status and it may cause unnecessary hardship for the employee.

HEALTH BENEFITS

A. OVERVIEW

The UCIA reserves the right to make such changes as it deems necessary with respect to insurance matters, including carriers, benefits, and costs, subject to any contractual limitations. Each employee should carefully review plan literature and payroll deduction schedule for specific information about each plan.

Eligibility. An employee becomes eligible to participate in the health benefits program on the first day of the first month following the completion of sixty (60) days of employment. Employees must work a minimum of thirty five hours per week, fifty-two weeks of the year, to be considered eligible for benefits. All plan enrollment forms must be completed by each employee at the time of hire. The health benefits program provides health benefits for an eligible employee, his or her spouse, and dependent children. An employee should exercise careful consideration as to his or her family's specific medical needs and thoroughly review plan literature prior to the election of a health benefits plan.

Changing and updating benefit elections. Once a health benefits plan is selected, the employee must remain in that plan until the next scheduled Open Enrollment period. Open Enrollment periods are scheduled as follows: twice per year for medical and prescription benefits; once per year for dental and vision benefits. When an employee has a change in his or her family status due to marriage, death, divorce, birth/adoption of a child, a child reaching the plan maximum age limit for coverage, or any other change in family status that could impact employee and dependent insurance coverage or COBRA benefits, it is necessary to report the event within thirty days (30) of the occurrence on the correct enrollment/change form to the Executive Director or his or her designee. Please also refer to plan literature regarding specific reporting requirements. Failure to do so could result in a loss of coverage until the next scheduled open enrollment period. Identification cards and plan information will be forwarded to an employee at the time of eligibility.

Health Insurance Contributions. On June 28, 2011 the State of New Jersey passed Pension and Health Benefit Reform (Chapter 78, P.L. 2011). The law significantly changes how public employees contribute towards their health insurance.

Under the new calculation, employees pay a percentage of their health care premiums which now include medical, prescription, base dental and base vision plans. The contribution percentages are determined based on the employee's annual salary and the contract type (single, family, etc.) of the elected insurance plan. Deductions apply to all employees and can vary as to the type of overage and plan chosen.

The Chapter 78 Rate Table below reflects the current contributions:

Single (Percentage of Premium)		
Salary Range		Year 4
< 20,000.00		4.50%
20,000 24,999.99	-	5.50%
25,000 29,999.99	-	7.50%
30,000 34,999.99	-	10.00%
35,000 39,999.99	-	11.00%
40,000 44,999.99	-	12.00%
45,000 49,999.99	-	14.00%
50,000 54,999.99	-	20.00%
55,000 59,999.99	-	23.00%
60,000 64,999.99	-	27.00%
65,000 69,999.99	-	29.00%
70,000 74,999.99	-	32.00%
75,000 79,999.99	-	33.00%
80,000 94,999.99	-	34.00%
> 95,000.00		35.00%

Salary Range Year 4 < 25,000.00 3.50% 25,000 - 29,999.99 - 30,000 - 34,999.99 - 35,000 - 39,999.99 - 40,000 - 44,999.99 - 45,000 - 49,999.99 - 50,000 - 54,999.99 - 55,000 - 59,999.99 - 60,000 - 64,999.99 - 70,000 - 74,999.99 - 80,000 - 80,000 - 84,999.99 - 85,000 - 30,00%	2 Adults/Parent-Child (Percentage of Premium)			
<25,000.00 3.50% 25,000 - 4.50% 30,000 - 6.00% 34,999.99 - 7.00% 35,000 - 7.00% 40,000 - 8.00% 45,000 - 10.00% 50,000 - 15.00% 54,999.99 - 17.00% 55,000 - 17.00% 60,000 - 21.00% 65,000 - 23.00% 70,000 - 26.00% 75,000 - 27.00% 80,000 - 28.00% 84,999.99 - 30.00%				
25,000 29,999.99 30,000 34,999.99 35,000 39,999.99 40,000 44,999.99 45,000 49,999.99 50,000 54,999.99 55,000 59,999.99 60,000 64,999.99 70,000 74,999.99 70,000 74,999.99 75,000 79,999.99 80,000 84,999.99 85,000 - 28.00%				
29,999.99 4.50% 30,000 - 6.00% 34,999.99 - 7.00% 35,000 - 7.00% 40,000 - 8.00% 45,000 - 10.00% 50,000 - 15.00% 55,000 - 17.00% 60,000 - 21.00% 64,999.99 - 23.00% 70,000 - 26.00% 75,000 - 27.00% 80,000 - 28.00% 84,999.99 - 30.00%		_		
30,000 - 6.00% 34,999.99 - 6.00% 35,000 - 7.00% 40,000 - 8.00% 45,000 - 10.00% 50,000 - 15.00% 55,000 - 17.00% 60,000 - 21.00% 65,000 - 23.00% 70,000 - 26.00% 75,000 - 27.00% 80,000 - 28.00% 84,999.99 - 30.00%	· '		4.50%	
34,999.99 7.00% 39,999.99 7.00% 40,000 8.00% 45,000 10.00% 50,000 15.00% 54,999.99 17.00% 60,000 21.00% 64,999.99 23.00% 65,000 23.00% 70,000 26.00% 75,000 27.00% 80,000 28.00% 84,999.99 30.00%		-	6.000/	
39,999.99 7.00% 40,000 - 8.00% 45,000 - 10.00% 50,000 - 15.00% 54,999.99 - 17.00% 59,999.99 - 17.00% 60,000 - 21.00% 65,000 - 23.00% 70,000 - 26.00% 75,000 - 27.00% 80,000 - 28.00% 84,999.99 - 30.00%	34,999.99		0.00%	
39,999.99 40,000 - 8.00% 44,999.99 - 10.00% 50,000 - 15.00% 54,999.99 - 17.00% 59,999.99 - 17.00% 60,000 - 21.00% 65,000 - 23.00% 70,000 - 26.00% 75,000 - 27.00% 80,000 - 28.00% 84,999.99 - 30.00%	'	-	7 00%	
44,999.99 8.00% 45,000 - 10.00% 50,000 - 15.00% 54,999.99 - 17.00% 55,000 - 17.00% 60,000 - 21.00% 65,000 - 23.00% 70,000 - 26.00% 75,000 - 27.00% 80,000 - 28.00% 84,999.99 - 30.00%			7.0070	
44,999.99 - 10.00% 49,999.99 - 10.00% 50,000 - 15.00% 54,999.99 - 17.00% 59,999.99 - 21.00% 60,000 - 23.00% 69,999.99 - 26.00% 70,000 - 27.00% 75,000 - 27.00% 80,000 - 28.00% 84,999.99 - 30.00%		-	8.00%	
49,999.99 10.00% 50,000 - 15.00% 54,999.99 - 17.00% 55,000 - 17.00% 60,000 - 21.00% 65,000 - 23.00% 70,000 - 26.00% 75,000 - 27.00% 80,000 - 28.00% 84,999.99 - 30.00%		_	0.0070	
50,000 - 15.00% 54,999.99 - 17.00% 55,000 - 17.00% 60,000 - 21.00% 65,000 - 23.00% 70,000 - 26.00% 75,000 - 27.00% 80,000 - 28.00% 84,999.99 - 30.00%	1 '	-	10.00%	
54,999.99 15.00% 55,000 - 17.00% 60,000 - 21.00% 65,000 - 23.00% 70,000 - 26.00% 75,000 - 27.00% 80,000 - 28.00% 85,000 - 30.00%				
55,000 - 17.00% 59,999.99 - 17.00% 60,000 - 21.00% 65,000 - 23.00% 70,000 - 26.00% 75,000 - 27.00% 80,000 - 28.00% 84,999.99 - 30.00%	· '	-	15.00%	
59,999.99 17.00% 60,000 - 21.00% 64,999.99 - 23.00% 69,999.99 - 26.00% 75,000 - 27.00% 79,999.99 - 28.00% 80,000 - 28.00% 85,000 - 30.00%				
60,000 - 21.00% 64,999.99 - 23.00% 65,000 - 23.00% 70,000 - 26.00% 75,000 - 27.00% 80,000 - 28.00% 85,000 - 30.00%	1 '		17.00%	
64,999.99 65,000 69,999.99 70,000 74,999.99 75,000 79,999.99 80,000 84,999.99 85,000 - 30,00%		-	84 0004	
69,999.99 70,000 74,999.99	· /		21.00%	
70,000 - 26.00% 74,999.99 - 26.00% 75,000 - 27.00% 80,000 - 28.00% 84,999.99 - 30.00%	65,000	-	22 000/	
74,999.99	69,999.99		23.0076	
74,999.99 75,000 79,999.99 - 27.00% 80,000 84,999.99 - 28.00% 85,000 - 30.00%	1 '	-	26.00%	
79,999.99 27.00% 80,000 - 28.00% 84,999.99 - 30.00%			20.0076	
80,000 84,999.99 - 28.00% 85,000 - 30.00%	1 '	-	27.00%	
84,999.99 28.00% 85,000 - 30.00%				
85,000 - 30,00%	1 '	-	28.00%	
1 30 00%				
1 99,999,99	99,999.99	-	30.00%	
≥ 100,000.00 35.00%			35.00%	

Eil-		
Family (Percentage of Premium)		
Salary Range	Year 4	
< 25,000.00	3.00%	
25,000 - 29,999.99	4.00%	
30,000 - 34,999.99	5.00%	
35,000 - 39,999.99	6.00%	
40,000 - 44,999.99	7.00%	
45,000 - 49,999.99	9.00%	
50,000 - 54,999.99	12.00%	
55,000 - 59,999.99	14.00%	
60,000 - 64,999.99	17.00%	
65,000 - 69,999.99	19.00%	
70,000 - 74,999.99	22.00%	
75,000 - 79,999.99	23.00%	
80,000 - 84,999.99	24.00%	
85,000 - 89,999.99	26.00%	
90,000 - 94,999.99	28.00%	
95,000 - 99,999.99	29.00%	
100,000 -		
109,999.99	32.00%	
≥ 110,000.00	35.00%	

Additional information about Chapter 78 is available on the New Jersey's state website.

B. MEDICAL INSURANCE PLANS

A UCIA employee may select from several comprehensive health benefit options for their medical coverage. All plans offered provide a comprehensive range of benefits, including hospital, surgical, diagnostic and out-patient services. Physician access and networks vary from plan to plan. Employees may keep their dependents covered under their medical benefits up until the end of the month in which the dependent child reaches the age of twenty-six (26). Upon termination of employment, medical insurance coverage ends on the last day of the month in which the termination occurs.

C. MEDICARE

The Tax Equity and Fiscal Responsibility Act of 1982 (TEFRA) requires that an active employee, age 65 and over be given the opportunity to select either the employer's group health coverage or the Medicare program as the primary coverage. The Deficit Reduction Act of 1984 (DEFRA), effective January 1, 1985, modifies TEFRA by expanding the scope of the working aged provision. Under DEFRA, the spouse of an employee, age 65 and over, also has a choice between the group's regular health coverage or the Medicare program as the primary coverage. Unless otherwise specified by the employee, it is the UCIA's customary practice to designate the employee/spouse as TEFRA/DEFRA eligible, thereby maintaining the UCIA's group plans as the primary health benefits provider.

Medicare and Retirement

When an employee who is age 65 or over retires, or retires under age 65 and becomes Medicare eligible due to age or a disabling condition, the Medicare program becomes the primary coverage. This also applies to dependents of retirees who qualify for Medicare. Three months before retirement, the employee and /or the eligible spouse must go to his or her Social Security Office and sign up for Medicare, Parts A and B.

Please note that the health plan will process claims for retirees age 65 or over as if Medicare is in place.

D. PRESCRIPTION INSURANCE PLAN

The UCIA of Union provides to an eligible employee, his or her spouse, and dependents to age 26 years, medical prescription drug benefits.

Mail Order Program. For enhanced prescription drug benefits, the UCIA offers its employees and dependents the advantage of mail order service. The mail order program is ideal for those

individuals who take prescription medication on an on-going basis. The mail order advantage is that there is a lower co-payment for the prescription and it provides a 90 day supply.

E. DENTAL INSURANCE PLANS

Availability of dental plans vary according to dental networks and certain plan selections require payroll deductions from the employee. To review dental networks, verify availability of plans or determine the amount of payroll deduction contact the Executive Director or his or her designee.

Employees may maintain dental coverage for a spouse, as well eligible dependents up until the end of the month in which they reach the age of twenty-three (23). Upon termination of employment, dental coverage ends on the last day of the month in which the termination occurs.

F. VISION INSURANCE PLAN

Eye care coverage, which includes a yearly exam with a certified ophthalmologist and funds toward eyewear, is provided. Dependents may be added during a qualifying event, or during the yearly open enrollment for a minimal semi-monthly payroll deduction. Employees may maintain vision coverage for a spouse, as well eligible dependents up until the end of the month in which they reach the age of twenty-three (23). Upon termination of employment, dental coverage ends on the last day of the month in which the termination occurs.

G. TEMPORARY DISABILITY

Temporary Disability Plans.

Employees may be eligible and should apply for Temporary Disability Benefits provided through the State of New Jersey if their medical condition was not work-related, but only after exhausting all available sick leave benefits. However, all employees may choose to purchase disability insurance through a voluntary based plan.

Benefits While on Leave of Absence

Employees on approved leave of absences with pay continue to enjoy their health benefits without interruption.

In accordance with the Chapter 2 P.L. 2010 & Chapter 78, P.L. 2011, employees shall be responsible for paying their weekly healthcare deductions calculated using their current salary when on an unpaid legally required leave such as: FMLA, FLA, and/or Worker's Compensation. Employees granted an unpaid Personal, Sick, Military, or Suspension leave shall be required to pay the full premium costs of their healthcare benefits. If payment is not received by the UCIA for

all applicable health benefits, the coverage for the benefits will be terminated effective the end of the month from the last date of payment without any further notification.

When employees return to full employment, health benefits are reinstated effective the date the employee returned from a leave of absence without pay.

It is the responsibility of the employee to inquire and become aware of the cost of health benefits while on any leave without pay, as well as the process for making payments for any health benefits that the employee elects to maintain during the granted leave period.

MANDATORY EMPLOYEE BENEFITS

A. CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT (COBRA)

(See 29 U.S.C. §1161 et seq.)

The UCIA complies with COBRA and all applicable amendments. Covered employees and their dependents who lose insurance coverage for any of the following reasons are eligible to continue their coverage through COBRA: termination, reduction in working hours, divorce or legal separation, death of the employee, eligibility for Medicare or loss of dependent child status under the insurance plan. All administrative rules and processes as well as changes in plan benefits and premiums apply to those on continuation coverage.

In the event of divorce or legal separation, or the loss of dependent child status under the plan, a covered employee or dependent must notify the Executive Director or his or her designee within 60 days to maintain the right to continue coverage. At that time, the Executive Director or his or her designee will provide enrollment materials to the employee or covered dependent within fourteen (14) days of such notification.

The covered employee or dependent has 60 days to elect continuation of coverage from either the date that coverage would ordinarily have ended under the plan by reason of a qualifying event or the date of notification, whichever comes later. Election of continuation of coverage is established by completing and returning enrollment materials to the Executive Director or his or her designee.

COBRA premiums will be billed by our COBRA Administrator, and the first premium will be due within forty-five (45) days of the date of election. Subsequent premiums must be received within the terms set forth by the provider. Failure to make timely payments will result in termination of coverage without notice.

The law requires that an employee be afforded the opportunity to maintain continuation coverage for three years unless the employee lost group health coverage because of a termination of

employment or reduction in hours. In that case, the required continuation coverage period is eighteen (18) months, unless the Social Security Administration determines that the employee was disabled at the time of termination or reduction of hours and the employee informs the Executive Director or his or her designee before the end of the eighteen (18) month period, in which case coverage may be extended up to twenty nine (29) months. If during the eighteen (18) months another event takes place that also entitles the employee to coverage, coverage may be extended. The total amount of continued coverage is limited to thirty six (36) months.

COBRA continuation coverage will end for any of the following reasons: The UCIA discontinues its insurance plan, the premium payment is not made in a timely fashion, and the person who elected continuation of coverage becomes covered under another insurance plan or Medicare.

B. HEALTH INSURANCE AND PORTABILITY AND ACCOUNTABILITY ACT OF 1996 (HIPAA)

The UCIA is committed to protecting the privacy of individual health information in compliance with the Health Insurance Portability and Accountability Act of 1996 (HIPPA) and the regulations promulgated thereunder. HIPAA also prohibits discrimination in enrollment and premiums against employees and their dependents based on health status, and provides for the strict confidentiality of all medical information as it is considered Protected Health Information (PHI). The UCIA, therefore, has adopted a policy that protects the privacy and confidentiality of Protected Health Information (PHI) whenever it is used by the UCIA as a plan sponsor of its self-insured group health plan.

Complaint & Investigation Procedure.

Any employee who believes his or her HIPAA privacy rights have been violated may file a complaint regarding the alleged privacy violation with the UCIA's HIPAA Compliance Officer (HCO), Horizon Blue Cross and Blue Shield of New Jersey, or the appropriate Office of Civil Rights (OCR) Regional office. Complaints submitted to the UCIA's HCO will be documented, reviewed, and acted upon, if necessary.

The individual wishing to make a complaint pursuant to this policy may utilize the HIPAA Privacy Complaint Form. The form can be obtained and submitted to the HCO in the Division of Personnel. Individuals must file complaints in writing, either paper or electronically. A complaint must be filed 180 days from when the individual knew or should have known of the circumstance that led to the complaint, unless this time limit is waived for "good cause" shown.

The complainant must complete the form in its entirety and name the entity that is the subject of the complaint and describe the acts or omission believed to be in violation of the HIPAA requirements.

Depending on the nature of the complaint, the complaint may not be investigated by the HCO and the complaint or complainant may be referred to Horizon Blue Cross Blue Shield of New Jersey.

If the HCO investigates the complaint, the HCO will determine if a breach of privacy has occurred by a UCIA employee. If the HCO determines that a violation occurred, the HCO will apply appropriate sanctions based on any failure to comply with the privacy policies and procedures and decide on corrective action, if necessary. The HCO will document any sanctions imposed.

OCR may prescribe additional procedures for the filing of complaints, as well as the place and manner of filing.

Individuals will not be retaliated against in any manner for filing a complaint pursuant to this policy.

C. PENSION - PUBLIC EMPLOYEES RETIREMENT SYSTEM (PERS)

Mandated by the State Pension System, it is a condition of employment that the employees join the retirement system if:

- 1. The employee has permanent or unclassified status, or
- 2. The employee is on the payroll for one year (12 continuous months) with a temporary or provisional status. A temporary or provisional employee who is receiving a salary for one (1) year must enroll, (including prior time if transferred from another UCIA Department).

The only exceptions to this enrollment policy are:

- 1. Employees, appointed in similar fashion as a gubernatorial appointee with greater than two (2) years separation from a PERS position, are ineligible for PERS membership. They must enroll in the Defined Contribution Retirement Program (DCRP). To enroll, the employee must earn at least \$5,000.
- 2. Seasonal employees.
- 3. Provisional or temporary employees covered by Civil Service with less than twelve (12) months of continuous service.

- 4. Employees who earn less than \$1,500 annually (applies to employees enrolled *prior* to July 1, 2007 or were eligible to enroll on or after July 1, 2007 and prior to November 2, 2008).
- 5. Employees who earn less than a minimum salary annually (applies to employees enrolled on or after November 2, 2008 and on or before May 21, 2010). The current minimum salary for employees enrolled between these dates is \$8,300. Enrollment in DCRP is mandatory for those earning \$5,000 or more.
- 6. Employees enrolled after May 21, 2010 and who work less than the minimum requirement of at least thirty-two (32) hours per week.
- A Workforce Investment Act employee.

The enrollment application is filed online by the UCIA. An employee will receive a Division of Pensions Certification of Payroll Deductions from the UCIA. The Certification will list both the enrollment date and date that deductions will begin.

Enrollment rules and regulations are described in general terms in the State of New Jersey Public Employees' Retirement System Plan Handbook. This handbook and may not cover all situations. If you have specific questions please refer to the State of New Jersey Pension's website www.state.nj.us/treasury/pensions.

If any information described herein conflicts with any official literature from the New Jersey Division of Pensions and Benefits, the State information will control.

D. LIFE INSURANCE - PUBLIC EMPLOYEES RETIREMENT SYSTEM

Upon enrollment into the Public Employees Retirement System ("PERS"), eligible employees are insured for what is called Non-Contributory Group Life Insurance. Non-Contributory Group Life Insurance is free, and valued at 1½ times the annual salary of the member in the event of death while actively employed.

In addition to the Non-Contributory insurance, there is Contributory Life Insurance; which is also valued at 1½ times the annual salary. It is compulsory to participate in the Contributory portion of the Group Life Insurance plan for a period of one (1) year from date of pension enrollment. After the first twelve (12) months, the employee may discontinue the Contributory Insurance coverage by completing the appropriate form. The benefits of Non-Contributory Life Insurance and Contributory Life Insurance currently offer a combined death benefit of three times a participant's annual salary.

The calculation for this Contributory Insurance deduction is based on a flat rate of .50% (.0050) of salary, paid for by the employee, through bi-monthly payroll deductions.

This rider for life insurance policy is mailed directly to the member by the New Jersey Division of Pensions at approximately the same time pension deductions begin. The rider will indicate the employee's estate as beneficiary, and to designate beneficiaries employees must create an on-line Pension Account with Member Benefit On-line Services (MBOS) at the following website: www.state.nj.us/treasury/pensions.

If any information described herein conflicts with any official literature from the New Jersey Division of Pensions and Benefits, the State information will control.

E. SOCIAL SECURITY

Social Security deductions are listed on the paycheck stub as "FICA SOCIAL SECURITY" (Old Age Survivor Disability Insurance) and the Medicare portion of Social Security as "FICA MEDICARE." All deductions are paid directly to the Social Security Administration.

Every three (3) years, an employee should obtain a historical printout of eligible Social Security earnings. This printout will date back to the first year of work. It will allow an employee to see if his or her account has been properly credited. Call the local office of the Social Security Administration for necessary forms.

F. UNEMPLOYMENT COMPENSATION

The UCIA participates in the New Jersey State Unemployment Insurance Program. Each employee must contribute at the rate established by the New Jersey Unemployment Board. If an employee becomes totally or partially unemployed, he or she should file a claim for benefits at the nearest Unemployment Insurance Claim Office on the first working day following unemployment. Eligibility requirements are determined by the State of New Jersey, not the UCIA. The UCIA does participate in the paid family leave portion pursuant to the New Jersey Paid Family Leave Insurance. To obtain more information or to apply on line, please see refer to the state website at www.ni.gov/labor directly.

OPTIONAL EMPLOYEE BENEFITS

A. CREDIT UNION

The Union County Federal Credit Union is operated for the benefit of its members. Its objective is to meet the members' financial needs at the lowest possible cost, and to avoid unnecessary risk while serving the borrowing needs of its members. The Credit Union, located on the 3rd Floor in the Old Courthouse, is open for walk-in business Monday through Friday from 10:00 a.m. to 3:00 p.m., except the last working day of the month when the hours are 10:00 a.m. to 1:00 p.m. The phone line, (908)527-4015, is available Monday to Friday 8:30 a.m. to 4:00 p.m.

B. DEFERRED COMPENSATION

An eligible UCIA employee may join, on a voluntary basis, the UCIA Deferred Compensation Plan from The Hartford. This plan is supervised by the National Association of Counties (NACO).

This plan allows an employee to defer part of his or her income until retirement. The deferred portion of an employee's salary will be deducted from each paycheck. These employee contributions are deducted on a pre-tax basis. The Federal Income Tax (FIT) will not apply to this portion of salary until retirement and/or withdrawal.

C. FLEX SPENDING ACCOUNT

Allows the employee to set aside "pre-tax" dollars to pay for Unreimbursed Medical expenses for medical, dental, vision, or hearing expenses for the employee and their dependents. The Dependent Care Spending Account reimburses the employee with pre-tax dollars for dependent daycare expenses. An FSA (Flex Spending Account) can also be used to purchase any FSA products. However, an employee who is enrolled an HSA medical plan cannot participate concurrently in the FSA plan.

D. DIRECT DEPOSIT

The UCIA offers employees the opportunity to have their weekly paycheck directly deposited into private accounts.

E. EDUCATIONAL PROGRAMS

The UCIA recognizes that it benefits from the continuing professional development and education of its employees and members of the Board. Individuals wishing to attend any professional conference, seminar, or continuing education program may request the UCIA to pay the registration, travel, and other expenses reasonably associated with attendance and participation in the program. All requests must be in writing, enclosing or attaching printed information regarding the program sought to be attended, and including a narrative relating the program to the employee's work responsibilities or professional advancement. An employee must receive written authorization of his/her supervisor and the Executive Director prior to incurring any expenses on behalf of the UCIA.

Employees must follow the procedures set forth above, in "Travel Expenses" and "Non-Travel Expenses," with respect to the incurring and documentation of any expense. Any expense incurred without authorization may not be reimbursed. In addition, all expenses incurred must be documented by invoices, receipts, or other acceptable billing records. Employees must provide proof of actual attendance and participation in the program. Authorized expenses for which no documentation is provided, or expenses incurred in connection with a program the employee is unable to demonstrate that he/she actually attended, will not be reimbursed.

F. LOANS

After being a contributing member in PERS for a minimum of three years, an employee may be eligible to borrow from the pension system. Employees should review loan provisions via the Member Benefit On-line Services (MBOS) at the following website: www.state.nj.us/treasury/pensions.

OCCUPATIONAL INJURIES AND ILLNESSES

A. WORKERS' COMPENSATION

All employees are covered by workers' compensation insurance provided by the UCIA, for medical either through injury or illness, as a result of or arising from employment.

B. ACCIDENT REPORTING PROCEDURES

When an employee suffers an injury or illness arising out of and during the course of his or her employment, the employee is to immediately notify his or her Supervisor that he or she has sustained a workplace injury/illness. An employee who is injured during the course of

employment or who suffers an occupationally related disease must receive medical treatment from an approved workers' compensation care provider. All Injuries <u>must</u> be reported.

In the event of an *emergency* or if an approved workers' compensation facility is not conveniently located, and in the best judgment of the Supervisor the employee needs immediate medical care, the employee should be sent to the nearest hospital. Again, the employee should advise the emergency center that he or she is a UCIA employee and that the employee is requesting treatment for a work-related injury.

The names of witnesses should be provided at the time when the First Report of Injury is placed. If a witness has been named the witness will be required to complete and sign a Witness Statement Form. The UCIA Accident Investigation Report must also be completed in detail by the employee and the employee's Supervisor and submitted to the Executive Director.