

# Penns Grove – Carneys Point Regional School District

ADMINISTRATIVE OFFICES

100 IONA AVENUE

PENNS GROVE, NJ 08069-2057

ZENAIDA COBIAN, ED.D.  
SUPERINTENDENT OF SCHOOLS  
(856) 299-4250, EXT. 1120  
[zcobian@pgcpschools.org](mailto:zcobian@pgcpschools.org)  
FAX: (856) 299-7921

CHRISTOPHER DE STRATIS  
SCHOOL BUSINESS ADMINISTRATOR  
(856) 299-4250, EXT. 1111  
[cdestratis@pgcpschools.org](mailto:cdestratis@pgcpschools.org)  
FAX: (856) 299-5226

## BUSINESS OFFICE PAYROLL AND HEALTH BENEFITS INFORMATION

### A. PAYROLL RELATED INFORMATION

1. Pay Dates - 15th and 30th of each month (See Payroll Schedule). Direct deposit statements will post on employee portal on the scheduled pay date.
  - a. Direct deposit is mandatory. Maximum 2 accounts. Forms to enroll are available on the school district website. Enrollments or bank changes take two (2) pay periods to initiate.
  - b. Year-long extracurricular stipends (B & C Schedule) paid each pay, if requested. Other positions and coaches are paid one-half of their stipend at the mid-term of activity and the balance at the end of the activity. Keep in mind that the appropriate supervisor must sign and approve vouchers.
  - c. Extra duty (other than coverages) paid according to report deadline. Vouchers must be received in the Business Office at least 15 days prior to pay date and prior to the end of the school year. Normally, any work done from the 1st to the 15th is paid on the 30th, etc. Signed voucher with proper Administrator approval/signature must be submitted. Employee is responsible for submittal to Business Office. All vouchers for payment must be submitted within 30 days of the activity for which payment is being sought or up to 50% of the voucher may be forfeited in accordance with the Contract.
  - d. Coverage vouchers must be submitted on the prescribed form and will be paid twice a year. The first pay in January and the last pay in June. Building principal approval is required for the payment to be made.
2. Mandatory Deductions
  - a. Federal/State income taxes (based on W-4), Social Security (6.2%) on the first **\$142,800** of earnings in 2021. Medicare rate is (1.45%) on all earnings.
  - b. NJ Unemployment including the Workforce Development (0.425%) on the first **\$36,200** of earnings in 2021. The Family Leave Insurance (0.28%) of the first **\$138.20** of earnings in 2021.
  - c. **Pension - TPAF and PERS** - 7.50% of base wages for full time employees (working 32 hrs or more per week). **DCRP** – 5.5% mandatory contribution for part time employees earning more than \$5,000 in the prior calendar year. Contributory Insurance (.40% TPAF) (.50% PERS.) Contributory Insurance is mandatory the first year of enrollment. Cannot renew if you choose to “opt out”. Insurance provides 3 1/2 times your base salary for TPAF and 3 times your base salary if you are enrolled in PERS.

*Our Mission – Building a School Community of Leaders and Achievers*

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## BUSINESS OFFICE PAYROLL AND HEALTH BENEFITS INFORMATION

### 3. Voluntary Deductions

- a. Credit Union (Summer Pay, Loans, Savings Plans, etc.) District employees are eligible to join the below credit union by contacting them directly. Information packets are available in the District Administrative Offices

Member 1<sup>st</sup> of NJ Federal Credit Union.  
Offices in Vineland and Bridgeton:

Vineland Office  
37 W. Landis Avenue  
Vineland, NJ 08360

Bridgeton Office  
654 Shiloh Pike Unit G  
Bridgeton, NJ 08302

1-866-858-3164 Web: [www.membersonenj.org](http://www.membersonenj.org)

- b. School Employees **are not** covered under New Jersey Disability Insurance. Disability Coverage is available through any of the following:

**AFLAC** Bonnie Borden (856) 299-5427; (Fax) 856-514-3257  
282 Shell Rd  
Carneys Point, NJ 08069  
Note: You may select disability through your Flexible Spending Account (Sec. 125 Plan)

**AIG** Phifer & Associates (800) 894-FLIC  
1036 Kings Highway  
Thorofare, NJ 08086

### **NJEA/PRUDENTIAL INCOME PROTECTION PLUS**

Vince Pinto (609) 320-5672  
[www.educators-insurance.com](http://www.educators-insurance.com)

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- c. Pension Loans - After 3 full years of posted pension contributions, you may borrow up to 1/2 of pension contributions. Loans are limited to (2) two per year. (IRS Limits) Contact the NJ Division of Pensions Automated Information System at (609) 292-7524 to determine amount available to borrow and repayment amounts. Loan applications are done online NJ MBOS System. <http://www.state.nj.us/treasury/pensions/mbosregister.htm>
- d. Section 125 Plan (Dependent Care, Unreimbursable Medical Expense (Out-of-Pocket Expenses) Contact: AFLAC Representative, Ms. Bonnie Borden at (856) 299-5427 for more information.
- e. Tax Shelter Annuity - Packets available in Business Office  
**AmeriPrise** - (302) 798-3199, Michael Gioia  
**Fidelity Investments** - (800) 343-0860, "Client Services"  
**Lincoln Investments** - (800) 375-1133, Mario DiLisaindro  
**MetLife**- (800) 44-ALLEN; (609) 696-2250, Michael Capriotti  
**AIG VALIC** – (800) 892-5558, x. 88964 Giorgio Athens  
**AXA Equitable** – (732) 606-8400, Robert Mairone  
\*US Omni –Tax Shelter Representative for all 403b Client Relation  
Tracy Kleisley [tkleisley@omni403b.com](mailto:tkleisley@omni403b.com) 1-877-544-6664 ext. 168
- f. Union Dues - Contact building representative for copy of negotiated contract and to enroll in NJEA.

## **B. HEALTH BENEFITS – Article 31 of the Negotiated Employees Agreement**

**Medical Coverage is administered by Horizon Blue Cross/Blue Shield of New Jersey.**

*Plan information can be found at <http://www.beneportal-pennsgroversd.info/>*

1. Health Benefits contributions are required under New Jersey State law. The amount varies depending on salary and plan chosen. (Chapter 78 or Chapter 44) Employees hired after 7/1/2020 will be enrolled in the NJ EHP Program.
2. Insurance coverage – Medical, Prescription, AFLAC.
  - a. Business Office will enroll, drop, add, replace I.D. cards and notify coverage to providers once applications are completed by staff member.
  - b. Coverage is effective after 60 days of employment/except summer hires – coverage is effective September 1.

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- c. Other than during Open Enrollment period, changes to enrollment status are only an option if you have a “Life Qualifying Event”. A Life Qualifying Event would be considered: birth, death, adoption, marriage, divorce, loss of benefits elsewhere. **You must contact Deborah Wilkins immediately in the event of a change.**
  - d. Employees must notify the Business Office within thirty (30) days of any change in dependent status – Article 31, Paragraph A(3)– or the increase in premium(s) will be the employee’s full responsibility.
  - e. Claim forms for Medical, Dental, and AFLAC Unreimbursed Medical Accounts are available on the school district web site.
3. Section 125 Plan – **All employees must meet with an AFLAC representative annually to enroll (or waive) coverage.** Information packets are available from the Business Office. AFLAC enrollment must be completed before your second pay period. The Board will contribute in accordance with negotiated agreement.
  4. Dental coverage is available through Delta Dental of New Jersey or AFLAC Dental as an elective option. The cost is fully paid for by the employee.

## MISCELLANEOUS ITEMS

1. Tuition Reimbursement - Article 28 Negotiated Contract

All courses must be approved by the Superintendent via the Request for Course/Graduate School Approval form. All reimbursements paid at the current Rowan University rate (per graduate level, credit, 2021/2022 rate) for teachers, Salem County Community College rate for support staff, or actual cost, whichever is less. A grade of “B” or higher is required for reimbursement. A maximum of 12 credits are reimbursed per year and is limited to a maximum “pooled” amount for the entire Association. Reimbursement requires an approved purchase order and signed voucher submitted with grade report and tuition payment receipt. Reimbursement for course credits only, there are no payment for registration fees, supplies, parking, etc. **See contract for timelines.**

2. Personal Days (3) and Sick Days (12) - See Contract

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3. Mileage reimbursement for school related travel (workshops, home instruction, inter-school) will be paid at the state approved rate of 35cents per mile. Reimbursement must be submitted on approved purchase order with properly prepared voucher along with the Regular School Business Travel Request form which lists the date, departure/destination, number of miles and purpose. Form is available in school district website. Reimbursable tolls and parking require receipts. Reimbursements should be submitted on a monthly basis.
4. On the job injuries **must** be reported **immediately** to the building principal and building nurse. An accident report must be completed right away. The nurse will provide you with necessary paperwork from the Worker's Compensation Insurance. **Do not wait to go to your family physician.** All employees will be issued a card to seek medical attention. **Pre-authorization must be obtained.**
5. **Change of address or phone number** must be submitted to building principal on the proper form and the principal's office will submit it to the Board Office. Forms are available on the school district website. **Any change in your name** will require you to contact the Board Office with the proper documentation and you **must** notify the Social Security Administration.

## **BUSINESS OFFICE PHONE NUMBERS & CONTACT PERSONNEL**

CHRISTOPHER DE STRATIS – School Business Administrator	299-4250, ext. 1111
MARIE BARBARA- Administrative Assistant to the School Business Administrator	299-4250, ext. 1111
DEBORAH WILKINS - Payroll, Pension, Health Benefits Workers Compensation	299-4250, ext. 1100
DENISE WHARTON - Accounts Payable, Mileage	299-4250, ext. 1113
JENNIFER JOHNSON - Tuition Reimbursement	299-4250, ext. 1115
MELISSA JONES - Transportation	299-4250, ext. 3074

MOST FORMS AND DISTRICT INFORMATION ITEMS ARE AVAILABLE ON THE PENNS GROVE – CARNEYS POINT REGIONAL SCHOOL DISTRICT WEBSITE, UNDER THE DISTRICT TAB, AT  
[www.pgcpschools.org](http://www.pgcpschools.org)

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