



Health and Welfare Benefits available to Full-Time permanent team members:

Medical and Prescription

Medical and prescription drug coverage is provided through the AmeriHealth PPO, a Preferred Provider Organization which gives members freedom of choice by allowing members to choose their own doctors and hospital. Members maximize coverage by having care provided by the area's hospitals and thousands of doctors and specialists who participate in the AmeriHealth New Jersey PPO network. Members have the freedom to select providers who do not participate in the AmeriHealth New Jersey PPO network but will have higher out-of-pocket costs and may have to submit the claim for reimbursement. With the AmeriHealth PPO, members do not need to enroll with a primary care physician, and do not need a referral. The plan provides nationwide access through the Cigna Healthcare PPO network. Prescription drug coverage is included and provides affordable access to covered medicines. The AmeriHealth PPO is designed to act as a like for like coverage with New Jersey SHBP NJ Direct 15. Team members who waive medical and prescription coverage may be eligible for a waive/cash-out benefit payment.

Dental

The Delta Dental PPO Plus Premier plan covers preventative and diagnostic dental services, basic and major services. The Delta Dental program features two different networks – the Delta Dental PPO Network and the Delta Dental Premier network which provides access to dentists nationwide.

Vision

The vision plan is offered through Delta Vision-Essential in partnership with VSP. The plan covers standard lenses, frames and contact lenses and pays for both in network coverage and includes out of network allowances.

Employee Assistance Program

The Employee Assistance Program (EAP) is a free, confidential In-Person, Telephonic or Virtual service provided through Health Advocate that offers assistance with personal and work-related issues. The EAP features a 24-Hour Emergency Hot Line, Virtual or in-person counseling sessions and includes guidance and assistance with childcare, eldercare, and legal and financial issues.

Short Term Disability (for non-uniformed team members)

If you become unable to work due to an illness or injury unrelated to your job, you may be eligible to receive Short Term Disability benefits.

Basic Term Life and AD&D Insurance

Basic Life and Accidental Death & Dismemberment insurance coverage will be provided to you at no cost. The amount of life insurance is \$10,000.

Flex-Care

Flex Care benefits are offered to eligible team members enrolled in benefits. Flex Care funds may be used for eligible health and welfare expenses.

Voluntary Benefits

Deferred Compensation
Healthcare Flexible Spending Account
Aflac

Paid Time Off

Paid Holidays
Paid Vacation/Sick/Personal days

Enrollment into New Jersey State Pension System - benefits based on position.

Health and Welfare Benefits available to Part-Time permanent team members:

- Employee Assistance Program
 - Voluntary benefits of Deferred Compensation, Healthcare Flexible Spending Account & Aflac
 - Paid Time Off
 - Paid Holidays
 - Retirement benefits through State of NJ – based on established worked hours requirement
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Health and Welfare Benefits available to Seasonal and other Part – Time team members:

- Employee Assistance Program
- Seasonal Employees are entitled to NJ Sick Time
 - [My Work Rights | Earned Sick Leave](#)

City of Cape May
National Historic Landmark

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