



**LOVE YOUR  
WORK.**

**LOVE YOUR  
LIFE.**

YOUR TOTAL  
REWARDS

**N**  
TRANSIT

# NJ TRANSIT OFFERS AN ENGAGING EXPERIENCE FOR OUR COLLEAGUES TO **INNOVATE, GROW AND DO WORK THAT MATTERS.**

NJ TRANSIT is more than just a place to work. It's a place where talented people come to collaborate, inspire one another and **build successful careers and prosperous lives.**

In fact, NJ TRANSIT has been recognized as one of **America's Best-in-State Employers** in 2018, 2021 and 2022.

NJ TRANSIT aims to create a **diverse and inclusive culture** to help you achieve your goals not just at work, but in life. That's why we offer one of the most competitive Total Rewards packages you will find.

These rewards and benefits will help you **take care of yourself and your family**, grow your career and maintain a healthy work-life balance.

This guide provides an overview of what NJ TRANSIT has to offer and why **we're a great place to work.**

## Your Total Rewards

Our Total Rewards package includes a combination of competitive base pay and first-class benefits. Start your career journey with NJ TRANSIT and see where our benefits take you:

### Your Salary

### Your Health

- Medical plans
- Prescription drug plan
- Dental plan
- Vision plan
- Health Care Flexible Spending Account

### Your Time Off

- Vacation
- Holidays
- Sick days
- Family leave

### Your Protection

- Basic life and AD&D insurance
- Supplemental life insurance
- Dependent life insurance
- Long-term disability insurance
- Short-term disability insurance
- Legal and financial services
- Professional services

### Your Retirement Savings

- Retirement savings plans
- Public Employees' Retirement System of NJ
- Railroad Retirement Program

### Your Well-Being

- Employee Assistance Program
- Wellness program
- Dependent Care Assistance
- Flexible Spending Account

### Your Perks

- Qualified transportation expense plan
- NJ TRANSIT riding privileges
- Discounts
- Charitable giving
- Technology and equipment
- Refer-a-friend

### Your Growth

- Career development
- Tuition reimbursement
- Public Service Loan Forgiveness
- Diversity and inclusion

### Questions?

If you have any questions about our Total Rewards package or job openings, please reach out! [total\\_rewards@njtransit.com](mailto:total_rewards@njtransit.com)

*Note: Benefits listed in this guide apply to non-union NJ TRANSIT employees only.*

# 10 Reasons to NJ TRANSIT

**1. We're a great place to work.**

NJ TRANSIT was named New Jersey's seventh best employer in Forbes' America's Best-in-State Employers 2022 list.

**2. We're on a mission.**

We move New Jersey and the region by providing safe, reliable and affordable public transportation that connects people to their everyday lives, one trip at a time.

**3. We make a big impact.**

We get people to where they're going. We spur economic growth in the region. We keep our customers safe. And we help save the planet.

**4. We're a big company with a family feel.**

Although we're 12,000 strong, we're a tight-knit team. At NJ TRANSIT, we love to celebrate your milestones big and small.

**5. Our colleagues' happiness and growth are our priority.**

We're more than just an employer. We're a place where talented people like you can collaborate with colleagues and build successful careers and prosperous lives.

**6. We have first-class benefits.**

We offer medical plans with low costs and great coverage. Generous paid time off to spend quality time with those you love. Financial help for all stages of life. Support when you need it most.

**7. We live our values every day.**

We practice strong teamwork, act as stewards in our community, hold one another accountable, celebrate diversity and embrace innovation.

**8. Our diversity is at the core of our abilities.**

The NJ TRANSIT team is as diverse as our customer base—over 60% of our colleagues identify as people of color. By embracing our differences, our colleagues enjoy a vibrant work environment and gain insight into other cultures and life experiences.

**9. We give back to our communities.**

We fund transit programs for people with disabilities, senior citizens, and people living in the state's rural areas who have no other means of transportation and encourage our colleagues to contribute to charitable causes.

**10. We have a strategy for the future.**

NJ TRANSIT has big plans. [Our 10-Year Strategic Plan, NJT2030](#), and our [Five-Year Capital Plan](#) will modernize our transit system by investing in our employees and improving the customer experience.





## Your Salary

We appreciate our colleagues' talents and the contributions they make every day. That is why NJ TRANSIT offers a competitive compensation program with the potential for yearly increases.

Along with the other great benefits in our Total Rewards package, you will have what you need to take care of yourself and the people you love and grow in your career.



## Your Health

There's nothing more important than your health. That's why we're proud to provide you and your family with medical, dental, vision and prescription drug care that's high-quality and affordable.

### Medical plans | Horizon BCBSNJ

To ensure that you have the flexibility to choose the right plan for you and your family, NJ TRANSIT offers two plans with an extensive provider network. Both plans include prescription drug, dental and vision coverage. Contributions are withheld on a pre-tax basis.

#### Option 1: Exclusive Provider Organization (EPO) Plan

- In-network benefits only
- \$5 copay for in-network office visits with no deductibles

#### Option 2: Preferred Provider Organization (PPO) Plan

- \$5 copay for in-network office visits with no deductibles
- 20% or 30% coinsurance for out-of-network office visits with no deductible

#### 2022 monthly rates (effective July 1, 2022)

	EPO	PPO
Single	\$54	\$62
Parent/Child	\$101	\$116
Husband/Wife	\$179	\$205
Family	\$241	\$276



# Your Health (continued)

## 2022 costs (effective July 1, 2022)

	EPO	PPO
<b>Annual deductible</b>	Individual: \$0 Family: \$0	Individual: \$0 Family: \$0
<b>Preventive care</b>	100% covered	100% covered
<b>Primary care, specialist and urgent care visits</b>	100% covered after \$5 copay	100% covered after \$5 copay
<b>Emergency room visits</b>	100% covered after \$35 facility copay	90% after \$50 facility copay

### Prescription drug plan | Express Scripts Inc. (ESI)

#### Retail: 30-day supply:

- 10% coinsurance for generic and preferred brand
- 30% coinsurance for non-preferred brand

#### Mail Order: 90-day supply:

- \$5 or 10% for generic
- \$10 or 30% for brand

### Dental plan | Horizon BCBSNJ

We want to help you maintain that great smile. That's why our PPO dental plan provides in- and out-of-network coverage:

- Individual: \$25 deductible
- Family: \$75 deductible
- Annual benefit limit of \$2,000 per person
- Lifetime maximum orthodontic benefit: \$1,000

### Vision plan | EyeMed, Inc.

Focusing on the road ahead is what's important. So, get an eye exam, covered at 100% for in-network providers, every 12 months. You can also use allowances on frames, prescription glasses and contact lenses.

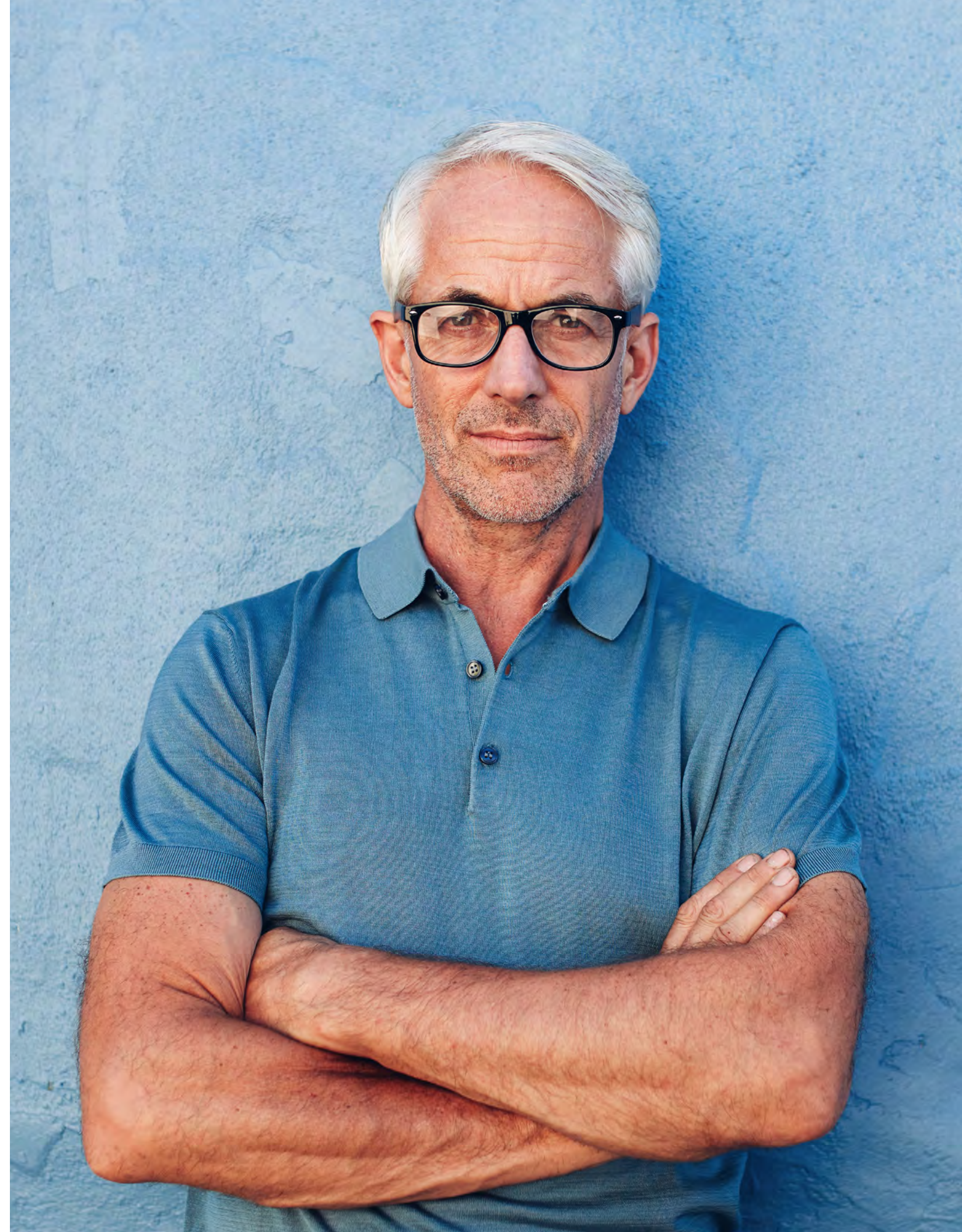
### Health Care Flexible Spending Account

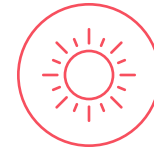
This benefit lets you make pre-tax contributions of up to \$3,050 (as of 2022) to a spending account that you can use for eligible health care expenses including deductibles, copays, coinsurance, certain over-the-counter medications and more. Reimbursements are tax-free for qualifying expenses, allowing you to save taxes on these health care expenses.



**Did you know?**

NJ TRANSIT offers \$0 health plan deductibles, while the average deductible is \$1,000 at other organizations.





## Your Time Off

No matter what you do in your career, spending time doing what you love with those you love helps you be your best self. That's why we encourage a positive balance between the demands of work and life. Vacation, company holidays and personal days provide time off options for the flexibility you need.

### Vacation

The vacation year begins on January 1 and ends December 31. Newly hired colleagues will be prorated for their vacation in the first year.

Employment	Grade 31 or below	Grade 32 or Above
1 to 4 years	12 days	20 days
5 to 11 years	17 days	20 days
12 to 19 years	22 days	22 days
20 or more	25 days	25 days

### Holidays

All regular and project non-agreement colleagues receive **ten scheduled and three floating\* holidays of your choice.**

- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Day

*\*For colleagues starting midyear, floating holidays are prorated based on date of hire for the first year only.*

### Sick days

Eligible colleagues receive ten paid sick days each year, effective January 1, that must be used on a first-earned, first-used basis. You are permitted to accumulate and bank unused sick days for future extended sick leave situations.

You will continue to receive full pay during your sick leave until your sick days are exhausted.

### Family leave

We will help you coordinate family leave if circumstances require you to attend to family needs. Options include Family and Medical Leave Act (FMLA), New Jersey Family Leave Insurance (NJFLI) and New Jersey Family Leave Act (NJFLA).



# Your Protection

Life and disability insurance is income protection for unexpected events. Life insurance is a guaranteed promise to pay money directly to your beneficiaries to help cover your family's daily expenses. Disability insurance pays you if you are unable to work due to a disability.

### Basic life and AD&D insurance

This insurance program is free to you and provides coverage of 1½ times your annual base salary in case of an accident or death. Services include:

- Estate guidance and will services
- Funeral concierge
- Travel assistance
- Identity theft protection
- Ability assist counseling
- Beneficiary assist counseling

There is a 65% reduction of benefits upon reaching age 65 and a 50% reduction upon reaching age 70. If you are an existing PERS member, your life insurance continues with PERS. Coverage is capped at \$400,000.

### Supplemental life insurance

There is an option to purchase one, two or three times your annual base salary, capped at \$400,000.

### Dependent life insurance

You may cover your eligible spouse (insured for \$10,000) and children (insured for \$2,500).

### Long-term disability insurance

Coverage is effective after 90 days of service. Benefits are paid at 60% of base monthly salary up to \$7,500.

### Short-term disability insurance

Coverage is effective after 90 days of service. Benefits are paid at 85% of your average weekly wage up to the NJ State annual maximum.

### Legal and financial services

We offer legal consultation and discounted services for divorce, real estate, debt management, budgeting or identity theft.

### Professional services

Get the help you need to access essential services, such as child care and eldercare, education, consumer resources, home maintenance and repair, and daily living.



**Did you know?**

With 26 bus terminals and Park & Rides and more than 19,000 individual stops, our bus service is NJ TRANSIT's most readily accessible public transportation.





# Your Retirement Savings

Your career is about more than just the time you work. It's about taking care of the future for yourself and your family. We're proud to offer savings opportunities for now and later in life.

## Retirement savings plans

NJ TRANSIT wants you to feel financially secure about your future. That's why we offer retirement plans to help you build a secure financial future.

**401(k)** Enrolling in our 401(k) plan will help you grow your retirement savings by investing in available funds. For every pre-tax dollar you contribute to the plan, NJ TRANSIT will add another 50 cents (up to 6% of your contribution) to a matching contribution account for you. Your own contributions and their earnings are always yours. The matching contribution account is 100% yours once you complete three years of service with NJ TRANSIT. Your contributions are pre-tax and taxes are not paid until money is withdrawn.

Full-time, non-agreement NJ TRANSIT colleagues are eligible to participate in the 401(k) plan from their first day of employment.

**401(a)** In addition to the 401(k) plan, NJ TRANSIT pays the full cost of a 401(a) retirement plan. NJ TRANSIT will contribute 6% of your gross wages to the plan on your behalf. You're 100% vested in the plan after three years, and taxes are deferred until money is withdrawn.

Full-time, non-agreement NJ TRANSIT colleagues hired after June 30, 2006 are eligible for this 401(a) plan.

**457(b)** The 457(b) is another tax-deferred retirement savings plan that you can use to increase your tax deferred savings. You're 100% vested in your contributions and earnings on your contributions at all times.

Full-time and part-time, non-agreement NJ TRANSIT colleagues are eligible to participate in the 457(b) plan. All contributions are federally pre-tax, and earnings are tax deferred until withdrawn.

## Public Employees' Retirement System (PERS) of NJ

New Jersey state employees (or those transitioning from another state agency) have the opportunity to participate in PERS, a pension fund that provides income during retirement. If you're a full-time, non-agreement NJ TRANSIT colleague with an active PERS membership, you're eligible to participate in both the 401(k) and 457(b) plans while maintaining your PERS membership. PERS participants may not participate in the 401(a) plan.

For more information about PERS, visit the [NJ Pension Systems](#) webpage.

## Railroad Retirement Program

Employees working primarily in railroad-related positions may benefit from the Railroad Retirement Program. This federal program provides supplemental retirement, survivor, unemployment and sickness benefits. The program is generally more expansive than Social Security and includes benefits for spouses and survivors of eligible workers. Learn more at [www.rrb.gov](http://www.rrb.gov).





# Your Well-Being

## Employee Assistance Program

We're here to offer a helping hand. The NJ TRANSIT Employee Assistance Program (EAP) provides our colleagues and their family members with free, confidential and professional counseling and referral services. EAP also helps you manage issues that may impact your mental health, job performance and well-being, such as anxiety, depression or substance abuse.

## Wellness program

NJ TRANSIT takes your health seriously. That's why we offer a combination of services and initiatives through our Wellness program to give you the information and resources you need to stay happy and healthy, including:

- Monthly wellness newsletters
- On-site and virtual wellness events
- Biometric screenings
- Health fairs
- Online fitness classes
- Weight management programs

NJ TRANSIT also offers in-house medical services, such as influenza and Hepatitis B vaccinations. We also oversee the health of our entire workforce in the event of a large-scale emergency.

## Dependent Care Assistance Flexible Spending Account

You can set aside up to \$5,000 of your pay each year to cover dependent care expenses for your children up to age 13 and other qualifying dependents that enable you to work. Contributions are pre-tax and reimbursements are tax-free for eligible expenses allowing you to stretch your dollars for dependent care.





## Your Perks

### Qualified transportation expense plan

Let NJ TRANSIT take you where you want to go. This optional plan allows you to use payroll deductions to set aside pre-tax funds to pay for qualified mass transit and parking expenses. It includes both commuter transportation and parking costs. This plan is great if you pay to commute on another transit system (e.g., PATH, LIRR, Metro-North, NYC Transit, SEPTA or other carrier buses), or pay for parking as part of your commute.

### NJ TRANSIT riding privileges

As the eyes and ears of our organization, employees have riding privileges on the NJ TRANSIT system with a valid NJ TRANSIT ID.

### Discounts

That's right, NJ TRANSIT can even save you money. We offer discounts to 30,000+ national and local businesses like movie theaters and restaurants, as well as our TRANSIT Shoppe, where our colleagues can buy NJ TRANSIT-branded clothing, accessories and limited edition items.

### Charitable giving

At NJ TRANSIT, you make a difference in our community every day. Through the New Jersey Employees Charitable Campaign (NJECC), you can also make a big impact for your favorite charities. The NJECC is an annual workplace giving campaign that runs from September through December. You can donate small amounts that are automatically deducted from each paycheck. This is a convenient and affordable way to support a good cause.

### Technology and equipment

We're committed to helping you do your best at NJ TRANSIT. We'll help you get the technology and equipment you need for your role, such as a computer, phone or Wi-Fi access.

### Refer-a-friend

Don't just take our word for it—ask our team! NJ TRANSIT colleagues can receive incentives when they refer someone who joins our team.



**Did you know?**

Less than 1% of New Jersey's statewide transportation-related emissions are from NJ TRANSIT, even though we carry over 10% of its commuting force.



# Your Growth

We want you to be successful in your career. We pride ourselves in giving you all the tools you need to build a career you can be proud of and live a life you love.

## Career development

We hope you build your career at NJ TRANSIT, and that's why we offer a wide variety of opportunities:

- Professional development courses and management training
- Classes to hone your resume and prepare for your next career move within NJ TRANSIT
- Matching new colleagues with a peer advisor to mentor and guide you
- Recognizing and celebrating your career milestones
- Inviting you to Lunch & Learns to engage with colleagues, community leaders and industry experts

## Tuition reimbursement

We'll even help you hit the books. Eligible employees receive reimbursement for tuition and certain fees for academic and technical programs related to your work and industry, such as:

- Associate, Bachelor's and Master's degree programs
- Technical accreditations like PMP and Scrum Master
- Certifications and other educational coursework at accredited educational institutions



### Did you know?

In New Jersey, 42% of people in Hudson County and 21% in Essex County commute via public transportation. That's more than any U.S. city except New York City!





## Your Growth (continued)

### Public Service Loan Forgiveness (PSLF)

If you're paying off student loans, the federally administered PSLF program can help you minimize student loan debt. The program forgives the remaining balance on your direct public loans after you've made 120 qualifying monthly payments:

- After October 1, 2007
- Under a qualifying, income-driven repayment plan
- For the full amount due as shown on your bill
- No later than 15 days after your due date
- While you're employed full-time at NJ TRANSIT

Visit the [PSLF Program](#) webpage to learn more.

### Diversity and inclusion

Diversity and Inclusion (D&I) at NJ TRANSIT is action-oriented—it's something we live every day. While NJ TRANSIT's Office of Civil Rights and Diversity Programs takes the lead in shaping and guiding D&I initiatives, our colleagues also play an active role.

The **Company Employee Resource Group (CERG) program** empowers our colleagues to promote awareness, understanding and actions related to D&I topics. CERGs host cultural events, serve as a sounding board for targeted initiatives and execute projects that strengthen our relationships with historically underrepresented and marginalized groups. All full-time colleagues in any role are welcome to join these groups.



### Did you know?

As part of NJ TRANSIT's historic 10-year plan, we're investing in programs to recruit, develop and retain talented people that mirror the diversity of New Jersey.

### Interested in what we have to offer?

We'd love to hear from you! Email [total\\_rewards@njtransit.com](mailto:total_rewards@njtransit.com).

