

## CUNY Human Resources Adjunct Faculty Benefits Summary

### Benefits

<b>Health Insurance Benefits</b>	<p>The option of several HMOs, PPO's, and POS's is provided through the City of New York. See the "Summary Program Description" booklet at <a href="https://www1.nyc.gov/assets/olr/downloads/pdf/health/health-full-spd.pdf">https://www1.nyc.gov/assets/olr/downloads/pdf/health/health-full-spd.pdf</a> Additional information and rates are available online at <a href="https://www1.nyc.gov/site/olr/index.page">https://www1.nyc.gov/site/olr/index.page</a> (Click on "Health Benefits Program" on the top tab menu). As an adjunct faculty you are eligible for some health benefits. To be eligible, you must have completed adjunct instruction at CUNY in the two consecutive semesters immediately preceding the semester in which he/she is applying and also, be appointed for a least 90 hours in the current semester in one or a combination of CUNY schools. Please note, teaching adjuncts must work and maintain at least 6 teaching hours per week in the semester that he/she is applying for coverage and thereafter. Teaching and non-teaching adjunct work at CUNY can also be combined to secure health insurance.</p>
<b>Welfare Fund Benefits</b>	<p>Welfare Fund Supplemental Benefits are only available to Adjuncts enrolled in the CUNY Adjunct Health Insurance plan.</p> <ul style="list-style-type: none"> <li>• Dental – Employees have a choice between Guardian Dental (PPO) and DeltaCare USA (HMO). Participation in</li> <li>• DeltaCare USA requires an additional enrollment form.</li> <li>• Prescription Drugs – CVS/Caremark Prescription Drug Program</li> <li>• Vision – benefits rendered through the vendor contracted by the Fund, Davis Vision, or through other licensed providers.</li> <li>• Extended Medical – participants who have basic coverage through GHI-CBP have an additional level of medical cost protection.</li> </ul>
<b>Retirement Benefits</b>	<p>As an adjunct faculty you can enroll in the NYC Teachers' Retirement System (TRS), providing that your current appointment is for at least 45 hours. You may only enroll in TRS when you hold a current appointment. TRS is a defined benefit plan for which you would contribute between 3% to 6% depending on your gross salary for the duration of your employment and requires ten (10) years of full-time credited service credit in order to be vested.</p>
<b>Payroll</b>	<p>During the Fall &amp; Spring semesters, teaching Adjuncts will receive 8 payments of equal amounts over the duration of the semester. After your initial paycheck, you can expect to be compensated on a bi-weekly basis. If you opt to receive paper checks, you can contact the Payroll office for more information. To enroll please fill out the Direct Deposit form. You must either attach a voided check, or take the form to your financial institution to be completed.</p>
<b>Tax-Deferred Annuity (TDA) 403(b) Plans</b>	<p>TIAA-CREF Group Supplemental Retirement Annuity (GSRA) or NYC-TRS TDA (for TRS members only)</p> <p>*TIAA also offers a ROTH account.</p>
<b>New York State Deferred Compensation 457 Plan</b>	<p>The NYSDCP 457 Plan is a voluntary, supplemental retirement savings plan offered by New York State. Go to <a href="https://www.nysdcp.com/iApp/tcm/nysdcp/about/index.jsp">https://www.nysdcp.com/iApp/tcm/nysdcp/about/index.jsp</a> for more information. Employees have two options:</p> <ul style="list-style-type: none"> <li>• Tax-Deferred Contributions - not subject to current federal or New York State income taxes; contributions and any earnings grow tax deferred; withdrawals will be taxed as ordinary income, when you may be in a lower tax bracket (generally at retirement).</li> <li>• Roth After-Tax Contributions – contributions are made after tax so withdrawals are tax free (as long as you're at least age 59½ and do not take withdrawals from your Roth account for at least five years after your first Roth contribution is made to the plan).</li> </ul>
<b>CUNY Work/Life Program</b>	<p>This employee assistance program is a voluntary, free and confidential benefit for employees and their family members. Services are available 24 hours a day, 7 days a week. For additional information, please call 1-855-492-3633 or visit the CUNY Work/Life Program website at <a href="https://www.deeroakseap.com/member-login/">https://www.deeroakseap.com/member-login/</a>. To log in use Username and Password: cuny</p>

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<p><b>Tuition Fee Waiver</b></p>	<p>If an adjunct faculty taught one or more courses in the same department at the same college for <b>ten</b> consecutive semesters (not including summer sessions) and is appointed to teach not fewer than three contact hours per week in a Fall or Spring semester, the adjunct faculty is eligible to receive a tuition waiver for their own study at a CUNY school subject to certain limitations:</p> <table style="width: 100%; border: none;"> <tr> <td style="border: none;"><u>Service Requirement</u></td> <td style="border: none;"><u>Course Type &amp; Credit Limit</u></td> </tr> <tr> <td style="border: none;">10 consecutive semesters</td> <td style="border: none;">Undergraduate or Graduate – 1 course</td> </tr> </table> <p>*Tuition waivers are not available during the winter or summer sessions.</p>	<u>Service Requirement</u>	<u>Course Type &amp; Credit Limit</u>	10 consecutive semesters	Undergraduate or Graduate – 1 course
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10 consecutive semesters	Undergraduate or Graduate – 1 course				
<p><b>Voluntary Benefits</b></p>	<ul style="list-style-type: none"> <li>• CUNY e-MALL (discounts for CUNY employees).</li> <li>• PenFed Credit Union (Previously McGraw-Hill) – Savings and Checking accounts and many other financial services <a href="https://www.penfed.org/mcgrawhill">https://www.penfed.org/mcgrawhill</a></li> <li>• Municipal Credit Union – Savings and Checking accounts and many other financial services.</li> <li>• New York’s 529 College Savings Program. Please visit <a href="https://www.nysaves.org/">https://www.nysaves.org/</a> for more information.</li> <li>• Transit Benefit Program through Wage Works. Please visit <a href="https://www2.cuny.edu/about/administration/offices/hr/benefits/transit-benefit-senior-colleges-central-office/">https://www2.cuny.edu/about/administration/offices/hr/benefits/transit-benefit-senior-colleges-central-office/</a> for more information.</li> </ul>				
<p><b>Time &amp; Leave</b></p>	<p>Adjuncts may be excused for personal illness or personal emergencies including religious observance, death in the immediate family or similar personal needs which cannot be postponed for a period of 1/15 of the total number of clock hours in the particular session or semester. Request for such leave, where possible, must be made in advance, in writing.</p> <ul style="list-style-type: none"> <li>• <b>Non-teaching Adjuncts and Adjunct College Laboratory Technicians:</b> May be excused for 1/15 of the total number of clock hours in the particular semester you teach. For example, for teaching 225 hours a semester, you will be excused for 15 hours.</li> <li>• <b>Teaching Adjuncts:</b> May be excused for 1/15 of the total number of clock hours in the particular semester you teach. For example, if you teach one three-hour course, you may be excused for three hours during the semester without loss of pay. <a href="https://www.psc-cuny.org/benefits/brochures-part-timer-rights">https://www.psc-cuny.org/benefits/brochures-part-timer-rights</a></li> </ul>				
<p><b>Increments</b></p>	<p>An adjunct faculty in a teaching or non-teaching title who on July 1, shall have served six semesters University-wide over a period of the preceding three years and who has not received a movement in schedule during that period shall receive a movement in schedule to the next highest dollar amount. Increments are awarded only in the second summer session or Fall semester and not during the Spring semester.</p> <p>The college shall notify each adjunct faculty of his/her title and hourly rate of pay in his/her appointment letter. If the adjunct faculty believes that the hourly rate of pay is incorrect, he/she will so notify the college’s Office of Human Resources. If the adjunct notifies the college’s Office of Human Resources within 30 days of the first day of the semester, any adjustment in the hourly rate of pay will be made retroactive to the first day of the semester.</p>				
<p><b>Workloads</b></p>	<p>Adjunct faculty may teach 9 hours at one college regardless of the number of courses and one course, not to exceed 6 hours, at a second college. During the summer months, the University’s policy is to limit adjunct titles to 105 hours, except in departments with four credit courses for which a 120-hour assignment is permitted. Non-teaching adjuncts are limited to 375 hours per semester (225 hours at the first college and 150 hours at the second) and 175 hours during summer months. Adjunct faculty may combine teaching and non-teaching hours. Non-teaching adjunct hours spent grading the CUNY Writing Test do not count toward workload.</p>				
<p><b>Substitute Appointments</b></p>	<p>If an adjunct faculty appointment immediately precedes and follows a substitute appointment, substitute appointments will count as adjunct service for health care, salary schedule, and tuition waivers. Adjuncts do not have to re-establish eligibility for one-year appointments; however, the time worked as a substitute does not count as part of continuous service as an adjunct faculty.</p>				