### Health Insurance Benefits

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 [http://www1.nyc.gov/assets/olr/downloads/pdf/health/health-full-spd.pdf](http://www1.nyc.gov/assets/olr/downloads/pdf/health/health-full-spd.pdf). Additional information and rates are available online at [https://www1.nyc.gov/site/olr/index.page](https://www1.nyc.gov/site/olr/index.page) (Click on “Health Benefits Program” on the top tab menu). If appointment is expected to last at least six months, effective dates for health insurance are as follows:

<table>
<thead>
<tr>
<th>Employment Status</th>
<th>Benefit Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Probable Permanent / Permanent</td>
<td>Date of hire (if paperwork received within 31 days of hire)</td>
</tr>
<tr>
<td>Provisional / Temporary</td>
<td>91st day from date of hire (if paperwork is submitted in that time frame).</td>
</tr>
</tbody>
</table>

### Welfare Fund Benefits

The following titles are covered under the International Brotherhood of Teamsters IBT), Local 237 for Welfare Fund Benefits:

- Campus Security Assistant, Campus Security Officer, Campus Peace Officer, College Security Specialist, Campus Public Safety Sargent, Stock worker and Supervisor of Stock Workers.

The union provides welfare benefits including prescription, dental and vision coverage. For more information call or email: Membership Department at 212-924-2000 or email lwhite@local237.org

Link to webpage on welfare benefits: [https://www.local237.org/](https://www.local237.org/)

For contact information, visit [https://www2.cuny.edu/about/administration/offices/labor-relations/orgs/](https://www2.cuny.edu/about/administration/offices/labor-relations/orgs/)

### Retirement Benefits

Probable permanent and permanent employees are **required** to join a pension plan, while provisional and temporary employees have the option to join the New York City Employees’ Retirement System (NYCERS). Vesting is provided after 10 years of Credited Service. Go to [www.nycers.org](http://www.nycers.org) for detailed information on NYCERS.

### Tax-Deferred Annuity (TDA) 403b Plans

The TIAA 403(b) Plan offers a voluntary, supplemental retirement savings plan through employee tax-deferred savings contributions. Contact Human Resources for more information.

*TIAA also offers a ROTH Account.

### New York State Deferred Compensation 457 Plan

The NYS DCP 457 Plan is a voluntary, supplemental retirement savings plan offered by New York State. Go to [https://www.nysdcp.com/iApp/tcm/nysdep/about/index.jsp](https://www.nysdcp.com/iApp/tcm/nysdep/about/index.jsp) for more information. Employees have two options:

- 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).
- 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).

### Flexible Spending Accounts (FSA) Program

If eligible for Health Insurance Benefits, employee is eligible for the Dependent Care Assistance Program (DeCAP), Health Care Flexible Spending Accounts Program (HC FSA), Medical Spending Conversion (MSC) Buy-Out Waiver (BOW Program, and Medical Spending Conversion (MSC) Premium Conversion Program as long as paperwork is received within 31 days for probable permanent and permanent employees and within 90 days for provisional and temporary employees.

Go to [www.nyc.gov/fsa](http://www.nyc.gov/fsa) for detailed information and enrollment forms.
CUNY Human Resources - Full-Time Blue Collar Classified
(CSA, CSO, CPO, CSS, CPSS, stock workers)

**Benefits Summary**

<table>
<thead>
<tr>
<th>Tuition Fee Waiver</th>
<th>Employees are eligible to receive a tuition waiver for their own study at a CUNY school subject to certain limitations:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee Category</td>
</tr>
<tr>
<td></td>
<td>CUNY Office &amp; Administrative Assistants</td>
</tr>
<tr>
<td></td>
<td>White Collar Employees</td>
</tr>
<tr>
<td></td>
<td>Blue Collar Employees</td>
</tr>
</tbody>
</table>

*Employees are eligible to waive tuition during Summer Session for Undergraduate courses only.

| Voluntary Benefits | • CUNY e-MALL (discounts for CUNY employees).  
|                    | • PenFed Credit Union (Previously McGraw-Hill) – Savings and Checking accounts and many other financial services.  
|                    | [https://www.penfed.org/mcgrawhill](https://www.penfed.org/mcgrawhill)  
|                    | • Municipal Credit Union – Savings and Checking accounts and many other financial services.  
|                    | • New York’s 529 College Savings Program. Please visit [https://www.nysaves.org/](https://www.nysaves.org/) for more information.  
|                    | • Transit Benefit Program through Wage Works. Please visit [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/) for more information. |