

## Benefits

<p><b>Health Insurance Benefits</b></p>	<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="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</a>. Additional information and rates are available online at <a href="http://www.nyc.gov/html/olr/html/home/home.shtml">http://www.nyc.gov/html/olr/html/home/home.shtml</a>. (Click on "Health Benefits Program" on the left-hand side menu.) If appointment is expected to last at least six months, effective dates for health insurance benefits are as follows:</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%;"><u>Employment Status</u></td> <td style="width: 50%;"><u>Benefit Effective Date</u></td> </tr> <tr> <td>Permanent / Probable Permanent</td> <td>Date of hire (if paperwork received within 31 days of hire)</td> </tr> </table>	<u>Employment Status</u>	<u>Benefit Effective Date</u>	Permanent / Probable Permanent	Date of hire (if paperwork received within 31 days of hire)		
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Permanent / Probable Permanent	Date of hire (if paperwork received within 31 days of hire)						
<p><b>Welfare Fund Benefits</b></p>	<p>Provided through the PSC-CUNY Welfare Fund. Effective dates for Welfare Fund benefits are as follows:</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%;"><u>Employment Status</u></td> <td style="width: 50%;"><u>Benefit Effective Date</u></td> </tr> <tr> <td>Permanent / Probable Permanent</td> <td>91<sup>st</sup> day from the date of hire (if paperwork received within 31 days of hire)</td> </tr> <tr> <td>Provisional / Temporary</td> <td>91<sup>st</sup> day from the date of hire (if paperwork is submitted in that timeframe)</td> </tr> </table> <p>Detailed information on all Welfare Fund benefits is available online at <a href="http://www.pscunywf.org/full-time-actives/eligibility.aspx">http://www.pscunywf.org/full-time-actives/eligibility.aspx</a>. Some basic benefits include:</p> <ul style="list-style-type: none"> <li>• Dental - Employees have a choice between Guardian Dental (PPO) and DeltaCare USA (DMO). Participation in DeltaCare USA requires an additional enrollment form.</li> <li>• Prescription Drugs - Prescription Drugs – Provided by CVS Caremark. Diabetes related, Injectable and Chemotherapy drugs are provided by Express Scripts through GHI.</li> <li>• Vision - Employees have a choice between General Vision Services (GVS), Davis Vision (pre-authorization required)</li> </ul>	<u>Employment Status</u>	<u>Benefit Effective Date</u>	Permanent / Probable Permanent	91 <sup>st</sup> day from the date of hire (if paperwork received within 31 days of hire)	Provisional / Temporary	91 <sup>st</sup> day from the date of hire (if paperwork is submitted in that timeframe)
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<p><b>Retirement Benefits</b></p>	<p>Probable permanent and permanent employees are required to join either the New York City Employees' Retirement System (NYCERS) or TIAA-CREF, while provisional and temporary employees have the option to join either pension plan. Those who do not enroll in a plan will be required to be forced in to NYCERS. Vesting is provided after 366 days of employment (with TIAA-CREF) or after 10 years of credited service (with NYCERS). Go to <a href="http://www.nycers.org">www.nycers.org</a> for detailed information on NYCERS or to <a href="http://www1.tiaa-cref.org/tcm/cuny/">http://www1.tiaa-cref.org/tcm/cuny/</a> for detailed information on TIAA-CREF.</p>						
<p><b>Tax-Deferred Annuity (TDA) 403(b) Plans</b></p>	<p>TIAA-CREF Group Supplemental Retirement Annuity (GSRA) or HRC.</p>						
<p><b>New York State Deferred Compensation 457(b) Plan</b></p>	<p>The NYSDCP 457(b) 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>						
<p><b>Flexible Spending Accounts (FSA) Program</b></p>	<p>If eligible for Health Insurance Benefits, employee is eligible for the Dependent Care Assistance Program (DeCAP), Health Care Flexible Spending Accounts Program (HCFSA), Medical Spending Conversion (MSC) Buy-Out Waiver Program, and Medical Spending Conversion (MSC) Premium Conversion Program as long as paperwork is received within 31 days. Go to <a href="http://www.nyc.gov/fsa">www.nyc.gov/fsa</a> for detailed information and enrollment forms.</p>						

CUNY Human Resources – Classified Managerial Benefits Summary

<p><b>Tuition Fee Waiver</b></p>	<p>Employees are eligible to receive a tuition waiver for their own study at a CUNY school subject to certain limitations:  <u>Service Requirement</u>    <u>Course Type &amp; Credit Limit</u>                      1 year                      Undergraduate – no limit                      None                         Graduate – 6 credits                      Tuition waivers are not available during the winter or summer sessions.</p>
<p><b>Voluntary Benefits</b></p>	<ul style="list-style-type: none"> <li>• Deer Oaks– CUNY Work/Life Program (Employee Assistance Program)</li> <li>• CUNY e-MALL (discounts for CUNY employees)</li> <li>• Education Affiliates Federal Credit Union – Savings and Checking accounts and many other financial services</li> <li>• Municipal Credit Union – Savings and Checking accounts and many other financial services</li> <li>• New York’s 529 College Savings Program – Visit <a href="https://www.nysaves.org/content/home.html">https://www.nysaves.org/content/home.html</a> for more information</li> <li>• Transit Benefit Program through WageWorks – Visit <a href="https://www.wageworks.com/employees.aspx">https://www.wageworks.com/employees.aspx</a> for more information</li> </ul>
<p><b>Time &amp; Leave</b></p>	<p>Time and Leave for Classified Managerial Employees:  <a href="http://www.cuny.edu/about/administration/offices/ohrm/cohr/payrollandleave/TimeLeaveSummary_ClassifiedManagerialEmployees.pdf">http://www.cuny.edu/about/administration/offices/ohrm/cohr/payrollandleave/TimeLeaveSummary_ClassifiedManagerialEmployees.pdf</a></p>