Frequently Asked Questions

**Topics**
*Click on a topic to view the related FAQs.*

- Medical Plans
- Welfare Fund Benefits
- Coverage for Dependents
- Buy-Out Waiver
- COBRA
- Flexible Spending Accounts (FSAs)
- Open Enrollment and Qualifying Events
- Retirement Benefits
- Tuition Waiver Program
- Commuter Benefits Program/Transit Benefit
- CUNY Work/Life by Deer Oaks
- CUNY eMail
- Credit Unions
- NY's 529 College Savings Program

---

**Medical Plans**

**What Is My Effective Date of Eligibility? Is There A Waiting Period?**

Full time employees who are newly hired into an Executive Compensation Plan (ECP), Instructional (Teaching & Non-Teaching), Continuing Education Teacher (CET), some Classified Civil Service and Classified Managerial titles, will receive Medical benefits effective on the first day of employment. Please see the below chart for eligibility requirements and effective date of benefits based on your title:

<table>
<thead>
<tr>
<th>Title Series</th>
<th>Employment Status</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executive Compensation Plan (ECP)</td>
<td>Date of hire</td>
<td></td>
</tr>
<tr>
<td>Instructional (teaching &amp; Non-Teaching)</td>
<td>Date of hire</td>
<td></td>
</tr>
<tr>
<td>Continuing Education Teacher (CET)</td>
<td>6 month appointment and regularly scheduled for 20+ hours a week.</td>
<td>Date of hire</td>
</tr>
<tr>
<td>Classified Civil Service &amp; Skill Trade</td>
<td>Full time/Probable</td>
<td>Date of hire</td>
</tr>
<tr>
<td>Classified Managerial</td>
<td>Probable Permanent/Permanent</td>
<td></td>
</tr>
</tbody>
</table>

Employees are required to submit a health benefits application and any required proof (if applicable) within the first 31 days of your date of hire in order to be enrolled into the Health insurance.

*If you do not enroll by the deadline required of newly hired employees (within the first 31 days of your date of hire/date of eligibility), you must wait until the next "Open Enrollment" period to enroll, unless you experience a qualifying event.*
As a temporary/provisional employee newly hired into a Classified Civil Service, Classified Managerial and Skilled Trade titles will receive Medical benefits effective on the 91st day of employment. Please see the below chart for eligibility requirements and effective date of benefits based on your title:

<table>
<thead>
<tr>
<th>Title Series</th>
<th>Employment Status</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Classified Managerial</td>
<td>Provisional / Temporary</td>
<td>91st day from the date of hire</td>
</tr>
<tr>
<td>Classified Civil Service &amp; Skilled Trades</td>
<td>Full time/Provisional/Temporary</td>
<td>91st day from the date of hire</td>
</tr>
<tr>
<td>Classified Civil Service &amp; Skilled Trade</td>
<td>Part time/6 month Appointment/20+ hours a week</td>
<td>91st day from the date of hire</td>
</tr>
</tbody>
</table>

You must submit a health benefits application and any required proof (if applicable) within the first 90 days of your date of hire in order to be enrolled into the Health insurance.

*If you do not enroll by the deadline required of newly hired employees (within the first 90 days of your date of hire/date of eligibility), you must wait until the next "Open Enrollment" period to enroll, unless you experience a qualifying event.*

**How can I get a copy of the Summary Plan Descriptions?**


**Will I have to pay a premium for my medical insurance?**

Employee’s premium contributions (if any) will vary from plan to plan. Employee premiums are deducted from your paycheck on a bi-weekly basis as a pre-tax benefit. The health plan rate chart is available online at [http://www1.nyc.gov/assets/olr/downloads/pdf/health/employee-rates-july2017.pdf](http://www1.nyc.gov/assets/olr/downloads/pdf/health/employee-rates-july2017.pdf)

**Welfare Fund Benefits**

**Which Welfare Fund do I receive benefits from?**

Employees in an Instructional (Teaching & Non-Teaching), Executive Compensation Plan (ECP), Continuing Education Teacher (CET) and Classified Managerial titles will receive benefits from the PSC-CUNY Welfare Fund.

Employees in a Classified Civil Service (part time & full time) titles will receive benefits from their contracted Welfare Fund which may be under District Council 37 Welfare Fund (eight different locals), International Brotherhood of Teamsters (IBT)-Local 237, International Alliance of Theatrical Stage Employees (IATSE)-Local 306, New York State Nurses Association (NYSNA) or Service Employees International Union (SEIU) - Local 300.

Employees in a Skill Trade title should consult with your Local for Welfare Fund benefits.
What Is My Effective Date of Eligibility For Welfare Fund Benefits? Is There A Waiting Period?

Employees covered by the PSC-CUNY Welfare Fund benefits, eligibility requirements and effective dates of benefits are as follows based on your title:

<table>
<thead>
<tr>
<th>Title Series</th>
<th>Employment Status</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Classified Managerial</td>
<td>Permanent/Probable Permanent</td>
<td>The 1st of the month following the date of hire.</td>
</tr>
<tr>
<td>Classified Managerial</td>
<td>Provisional / Temporary</td>
<td>The 91st day from the date of hire.</td>
</tr>
<tr>
<td>Continuing Education Teacher (CET)</td>
<td></td>
<td>The 1st of the month following the date of hire.</td>
</tr>
<tr>
<td>Executive Compensation Plan (ECP)</td>
<td></td>
<td>The 1st of the month following the date of hire.</td>
</tr>
<tr>
<td>Instructional (Teaching &amp; Non-Teaching)</td>
<td></td>
<td>The 1st of the month following the date of hire.</td>
</tr>
</tbody>
</table>

Employees covered by DC37 benefits plan, eligibility requirements and effective dates of benefits based are as follows based on your title:

<table>
<thead>
<tr>
<th>Title Series</th>
<th>Employment Status</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Classified Civil Service</td>
<td>Full time</td>
<td>Date of hire</td>
</tr>
<tr>
<td>Classified Civil Service - Part time; White Collar</td>
<td>Regularly scheduled for 17.50+ hours a week</td>
<td>Date of hire</td>
</tr>
<tr>
<td>Classified Civil Service - Part time; Blue Collar</td>
<td>Regularly scheduled for 20+ hours a week</td>
<td>Date of hire</td>
</tr>
</tbody>
</table>

What Benefits do I receive under my Welfare Fund?

PSC-CUNY Welfare Fund:

- **Prescription Drug Coverage** (if you enroll in a basic City health plan)
  
  Prescription drug coverage is covered under CVS/Caremark. You do not need to go a CVS pharmacy; you may go to any participating pharmacy. You should provide the pharmacy your health insurance card, CVS/Caremark card and Express Scripts card (if applicable).

- **Dental**
  
  There are two dental plans, DeltaCare USA and Guardian Dental. There are two separate fee schedules available on the PSC-CUNY Website.

- **Vision**
  
  PSC-CUNY is now contracted exclusively with Davis Vision. Employees who use a Davis Vision provider will be able to receive an eye exam, frames, lenses or contact lenses free of charge once every 24 months (dependent children up to the age of 19 is every 12 months). However, employees that wish to use a non-participating provider, employees can still apply for the out-of-network reimbursement of up to $200 every two years.
Hearing Aid

PSC-CUNY is contracted exclusively with HearUSA where members and their eligible dependents can purchase a hearing aid for a discounted price from the Fund’s contracted provider (HearUSA) every 36 months or use a non-participating provider and submit a Hearing Aid Reimbursement Form for reimbursement of up to $500 every 36 months (for out-of-network claims first contact HearUSA at 1-800-442-8231 prior to your appointment to be eligible for a maximum $500 direct reimbursement).

➢ Extended Medical

If you are covered under the NYC Health Plan, GHI-CBP/BCBS, you are also eligible for the extended medical benefits at no cost to you. The extended medical benefit covers out-of-network costs that are not fully reimbursed by your GHI-CBP plan. In order to receive reimbursement, you must meet the annual deductible first. Your deductible will vary depending on if you enrolled into the optional rider when you first enrolled into the GHI-CBP plan (please see the below chart). Once you meet the deductible, the extended medical program will pay 60% of the bill.

<table>
<thead>
<tr>
<th></th>
<th>If you purchase the optional rider</th>
<th>If you do not purchase the optional rider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$1,000</td>
<td>$4,000</td>
</tr>
<tr>
<td>Family</td>
<td>$2,000</td>
<td>$8,000</td>
</tr>
</tbody>
</table>

➢ Basic Life Insurance and Optional Term Life Insurance

Basic life insurance is provided through NYSUT. For your first year of employment, you are automatically enrolled into the Term life insurance program at no cost in which your beneficiary would receive $25,000 in the event of your death.

After your first year of employment, your beneficiary would only receive $2,500 in the event of your death. You will also have the option to continue this program with a higher death benefit by paying a premium based on your age.

Members should have already completed a beneficiary designation form on their date of hire. If you have not done so or if you would like to change your beneficiary information, please find the form here http://psccunywf.org/media/120085/6539_pse_death_benefit_card.pdf

If under age 65, you and your spouse can apply for up to $1 million in term life insurance at premiums negotiated specifically for NYSUT members. If you are between the ages of 65 and 84, you may be eligible for a lesser amount of insurance. The life insurance is underwritten by The United States Life Insurance Company in the City of New York, and the program is administered by Mercer Consumer. For more information and an application, please contact, NYSUT Member Benefits Coordinator at (914) 592-4411.
- **Basic Disability**

The basic disability plan is provided through The Standard Life insurance Company. This plan offers partial income replacement when you are disabled from working at no cost. In order to be eligible you will need at least one year of CUNY service and you have become totally disabled from working.

There is a six month waiting period before payments begin. Please note, if your accrued sick and/or annual time is still being paid out, the waiting period is extended until these payments are exhausted.

This policy will provide 50% of your pre-disability salary with a minimum of $1,250 and a maximum of $2,500 per month.

- **Optional Extended Disability**

In addition to the basic disability plan, you have the option to purchase the optional extended disability plan. You can purchase this plan after one year of CUNY service.

If you become disabled from working, the program increases your benefit amount from 50% to 60% of your pre-disability salary with a minimum of $1,500 and a maximum of $6,000 per month.

- **Wellness – Weight Watchers**

The New York City Employee Benefits Program and your union have partnered with Weight Watchers and the City of New York to provide you with a discounted Weight Watchers membership.

The cost of the membership for employees is reduced by 50% of the regular price. Eligible dependents and retirees can still receive a discounted membership as well.

<table>
<thead>
<tr>
<th>Meetings (includes Online Plus)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees</td>
</tr>
<tr>
<td>Dependents</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Online Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees</td>
</tr>
<tr>
<td>Dependents</td>
</tr>
</tbody>
</table>

For more information on how to sign up: [http://site-61474.bcportal.com/](http://site-61474.bcportal.com/)

For more detailed information on the above PSC-CUNY benefits, please visit the [PSC-CUNY Welfare Fund](http://site-61474.bcportal.com/) website.
Benefits for DC37 members are:

- **Dental**

  DC37 members who are eligible for a full dental benefit will be covered for 100% of the dental fee schedule. If you use a non-participating provider, you will be responsible for any difference between the Plan's fee schedule and the dentist's actual charges.

  Members who are eligible for a partial dental benefit will be covered for 75% of the dental fee schedule and will be responsible for the additional 25%. If you use a non-participating provider, you will be responsible for any difference between the Plan's fee schedule and the dentist's actual charges, in addition to the 25% of the allowable amount.

  In all cases should you obtain treatment that is restricted, has a frequency limitation and is a non-covered procedure or if you go over the yearly maximum, you will be responsible for any additional costs incurred. The yearly maximum benefit is $1,700 per calendar year, based on the Plan's fee schedule. You have the right to opt-out of the Plan's dental benefit coverage. In all circumstances, Plan rules regarding restrictions, limitations, and annual dollar limit will apply.

  Please contact the Inquiry Unit at 212-815-1234 to determine your eligibility for this benefit and your benefit plan allowances.

- **Vision**

  DC37 members and their eligible dependents have the availability to utilize the standard optical benefit once every two years, measured exactly two years from the last day of service.

  The benefit consists of an eye examination, lenses and frames.

  There are three ways of using the optical benefit: using the voucher, getting direct reimbursement or using the DC 37 Vision Center at 115 Chambers Street in Manhattan.

- **Prescription Drug Coverage**

  The Prescription drug benefit is available to covered members and their eligible dependents. The prescription drug program is administered by Optum RX.

  The Plan provided by DC37 has a generic based Prescription Drug Program. This means that the Plan will only be responsible for paying covered prescription medication at the generic rate, except when there is no generic available and the brand name drug is the only drug available (sole source).

  You can also visit Optum Rx member portal to access your benefit information including co-payments, programs and view or print your claims history. [https://www.optumrx.com/public/landing](https://www.optumrx.com/public/landing) or you can contact their customer service center at 1-800-207-1561.
Disability

Active DC37 members who become disabled from working can apply for the disability income benefit.

The weekly disability income benefit for full-time (annually) employees is 66 2/3% of their weekly salary but no more than $200 per week (7 day week).

The weekly disability benefit for part-time or hourly employees is 66 2/3% of their weekly salary but no more than $98 per week.

Disability Payments begin when the member has used up all sick days, Section 3.5, and/or Donated/Dedicated Sick Leave Grant, but not before the end of 8 days of total disability at home. If the member is hospitalized, however, the benefit begins as soon as he/she has exhausted his/her sick days.

The disability claim form must be filed within 15 days from the onset of the disability, regardless of the amount of sick time, vacation time or annual time available. If the claim is filed beyond the 15 days filing limitation, a letter of explanation must be attached to the claim. You can access the form at http://www.dc37.net/wp-content/uploads/benefits/health/pdf/Disability_ClaimForm.pdf

Complying with the above-mentioned instructions will permit DC37 to process the claim within 10 working days. However, other problems may cause processing delays (information not received from the payroll department, etc.)

Catastrophic Medical

For full-time active DC37 members who are enrolled in the GHI-CBP/BCBS insurance are eligible for the catastrophic medical benefit.

The GHI-CBP program currently has a $1,000 annual catastrophic limit in the base program for individuals who choose non-participating providers for in-hospital or related care. Once an individual has $1,000 in covered out-of-pocket expenses (excluding deductibles), based on usual and customary provider fees, GHI pays 100% of the reasonable and customary charges. The in-hospital and related services, which are applied to the catastrophic coverage, are: surgery, anesthesia, maternity care, in-hospital medical care, radiation, chemotherapy, and expenses related to in-hospital x-ray and laboratory services.

Second Surgical Consultation

If an active DC37 member or eligible covered dependents is recommended for an elective surgery, the member can obtain a second opinion from a highly trained specialist at no cost.

You can contact the Health and Security plan’s second consultation unit at 212-815-1354/1355 and they will schedule an appointment for the member or dependent with the specialist.
Death benefit

If an active member covered by the plan passes away, a death benefit of $10,000 (for full-time employees) or $6,000 (for part-time employees) will be paid out to the beneficiary the member has elected.

If an eligible retiree covered by the plan passes away, a death benefit of $2,000 will be paid to the beneficiary the member has elected.

Members should have already completed a beneficiary designation form. If you have not completed a beneficiary designation form please contact DC37 at 212-815-1234. If you would like to change your beneficiary information please find the form here: http://www.dc37.net/wp-content/uploads/benefits/health/pdf/BeneficiaryForm.pdf

Accidental Death and Dismemberment

If an active employee passes away due to an accident, an additional benefit of $10,000 (for full-time employees) or $6,000 (for part-time employees) will be paid to the beneficiary as an Accidental Death Benefit.

In order to be covered for this benefit, the death must have occurred within 90 days from the date of the accident and be a result of injuries sustained in that accident.

If an active employee loses a limb (hand or foot) or the sight of an eye as a result of an accident, he/she will receive a Dismemberment or Loss of Sight Benefit of $5,000 (for full-time employees) or $3,000 (for part-time employees) for each lost limb or eye.

No more than a total of $10,000 (for full-time employees) or $6,000 (for part-time employees) will be paid under this benefit.

The loss of limb or eye must be the result of an accident; not a disease, act of war, or injuries received during the commission of a crime, not intentionally self-inflicted, or occurring during the course of employment and not due to the use of alcohol or drugs.

*There are exceptions based on the rules and regulations of the Plan.*

Survivor Benefit

In order to qualify for Health and Security Plan benefits as a survivor, the surviving spouse and eligible dependents must have been eligible and enrolled for benefits under the member’s plan at the date of death.

The deceased member must have been eligible for Plan benefits at the date of death, and that benefit package must have included a death benefit. If you fulfill these requirements, you may continue to utilize the Health and Security Plan benefits available to the covered dependents for a period of twelve (12) months measured from the member’s date of death. At the end of the twelve months, eligible dependents have the option to purchase Continuation of Benefits for up to an additional 24 months, under COBRA.
➢ **Podiatry**

DC37 members can receive routine foot care, orthopedic care, x-rays and other medical care at the following Podiatry Centers:

- 115 Chambers Street (Manhattan)- call 212-766-445-5186
- Joralemon Street (Brooklyn)- call 718-625-2544

*This benefit is only available to the DC37 member.*

➢ **Audiology**

The audiology benefit is provided to DC37 members through Hear & See Right, Inc.

The Audiology benefit includes a comprehensive audiological evaluation, hearing aid evaluation and dispensing of a hearing aid/hearing aids if necessary.

This benefit is only available to the DC37 member and is only provided through the Audiology Center located at 115 Chambers Street, New York, NY 10007, 212-791-2126.

➢ **Wellness – Weight Watchers**

The New York City Employee Benefits Program and your union have partnered with Weight Watchers and the City of New York to provide you with a discounted Weight Watchers membership.

The cost of the membership for employees is reduced by 50% of the regular price. Eligible dependents and retirees can still receive a discounted membership as well.

<table>
<thead>
<tr>
<th>Meetings (includes Online Plus)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees</td>
<td>$15 / Month</td>
</tr>
<tr>
<td>Dependents</td>
<td>$30 / Month</td>
</tr>
</tbody>
</table>

| Online Plus                     |
|-------------------------------|-----|
| Employees                     | $7 / Month |
| Dependents                    | $14 / Month |

For more information on how to sign up: [http://site-61474.bcportal.com/](http://site-61474.bcportal.com/)

For more detailed information on the above DC37 benefits, please visit the DC37 website.

---

**Coverage for Dependents**

**Who can I enroll onto my health insurance and Welfare Fund benefits?**

You can only add your legal spouse *(excludes common-law)* domestic partner and legal children *(including adoptive, foster and step children)* to your health insurance and welfare fund plans.
What documentation is required to enroll a qualified dependent for coverage under the health Insurance and Welfare Fund plans?

**For a spouse:** If you have been married for more than one year, you will need to provide a copy of your government issued marriage certificate, Federal Tax Return from the last two years (only send the first page of your tax return which shows your spouse) or proof of Joint Ownership issued within the last six months (with both names) such as a mortgage statement, lease agreement, utility bills, bank statement, credit card statements and property tax statements and a fully completed Health Benefits Application.

**For a Domestic Partner:** If you have been registered for more than one year, you will need to provide a copy of your Government issued Certificate of Domestic Partnership and proof of Joint Ownership issued within the last six months (with both names) such as a mortgage statement, lease agreement, utility bills, bank statement, credit card statements and property tax statements and a fully completed Health Benefits Application.

Domestic Partnership Registration certificate can be obtained by the Office of the City Clerk.

**For children:** You will need to provide a copy of the birth certificates, adoption/foster care papers and a fully completed Health Benefits Application. *Coverage will terminate for children (other than eligible disabled children) at the end of the month in which the child reaches age 26.*

**Exception:** Unmarried, disabled children age 26 and older, who cannot support themselves, are eligible for continued coverage if the following criteria are met:

- The disability occurred before the age at which the dependent coverage would otherwise terminate, and
- Proof of a disability was approved by the health plan at least 31 days before the date the dependent reached age 26.

New employees with disabled dependent children, already over the age limitation, may not include such children as dependents on their City health plan coverage. In addition, employees may not add disabled dependent children to their health plan coverage, if the child is already over age 26.

---

**Buy-Out Waiver**

**What is the Buy-Out-Waiver program?**

The Health Benefits Buy-Out-Waiver program provides an annual cash incentive for opting out of the New York City Health Benefits program. Eligible employees who participate in a non-city health insurance program and waive the option to have the New York City Health insurance will receive the following incentives:

- **$500** annually for those who waive single coverage.
- **$1,000** annually for those who waive family coverage.
Newly hired employees’ that are interested, must submit the Health Benefits Application, Buy-out-waiver application and proof of non-city health insurance to enroll. Employees have to submit your enrollment form within 30 days from their hire date.

Certain qualifying events may make you eligible to participate or terminate the Buy-Out-Waiver program outside of the open enrollment period.

**How do I receive the Buy-Out-Waiver cash incentive?**

The distribution of the Buy-Out-Waiver cash incentive may vary. Currently the Buy-Out-Waiver is distributed to you through your paycheck twice a year.

Half of the cash incentive is paid to you through your paycheck in the middle of the calendar year (July) and the other half is paid to you in January of the following year.

*Example: If you are receiving a $1000 incentive for the plan year 2017, you will receive $500 in July and $500 in January of 2018 via your paycheck.*

**COBRA**

**What is COBRA?**

COBRA (Consolidated Omnibus Budget Reconciliation Act) is a law that provides employees the right to purchase continuation of coverage for your Health Insurance and Welfare Fund benefits.

**Who Is Eligible?**

When you lose your health insurance and welfare fund benefits due to resignation, termination, reduction in hours, unpaid suspensions, unpaid leave of absences and in some instances, retirement.

**How do I enroll into COBRA?**

A COBRA letter and packet will be sent to you via email and/or Certified mail to your home address on file. You have 60 days from the date you receive your COBRA packet to decide whether you would like to enroll into COBRA to continue your health and welfare fund benefits.

Employees must pay the initial premium within 45 days of your election. Premium payments will need to be made on a monthly basis.

**Flexible Spending Account program (FSA)**

**Who Is Eligible?**

Employees are eligible to participate in the Flexible Spending Account program if you are eligible for health insurance benefits (this excludes Adjuncts as they are not bargained for this benefit under the Citywide agreement).
**What is a Flexible Spending Account?**

Flex Spending Accounts are accounts you fund with pre-tax money withheld from your paycheck to pay for eligible health and/or dependent care expenses that are not reimbursed from any other source. There are two accounts offered through CUNY: the health care flexible spending account and the dependent care assistance program.

The **Health Care Flexible Spending Account (HCFSA)** is a way to pay for eligible medical expenses (not covered by insurance), dental, vision and hearing expenses (not covered by your Welfare Fund) with before-tax dollars.

The **Dependent Care Assistance Program (DeCAP)** is a way to pay for expenses to care for your child (ren) or other dependents with before-tax dollars while you and your spouse work or attend school full-time.

**What is the annual contribution limit?**

The minimum annual contribution for the Health Care Flexible Spending Account is $260 and the maximum annual contribution is $2,600.

The minimum annual contribution for the Dependent Care Flexible Spending Account is $500 and the maximum annual contribution is $5,000.

* The maximum may be less in certain cases; e.g., highly compensated employees.

The amount you elect to contribute to your HCFSA and/or DeCAP account is a before-tax salary reduction. This includes a maximum annual administrative fee of up to $48 ($4 a month) per account.

**What Is My Effective Date of Eligibility? Is There A Waiting Period?**

New employees hired into a benefits-eligible position, they may enroll within 30 days after becoming eligible to receive City health benefits. The employees’ annual election will be prorated over the remaining pay periods.

If a new employee does not enroll by the deadline required (within the first 30-90 days depending on your title, of the date of hire/date of eligibility), the employee must wait until the next "Open Enrollment" period to enroll, unless you experience a qualifying event.

Employees must complete the FSA enrollment form in order to enroll.

**How Do The Deductions Come Out Of My Paycheck?**

Based on the employees annual election and pay frequency will depend on how much will be deducted out of each check. The annual contribution amount chosen is pro-rated over 24 paychecks for the full year.
I currently participate in an FSA and want to continue my contribution amounts for the following year. Do I need to make open enrollment elections?

Yes. Employees must complete the FSA enrollment form on an annual basis to continue this program.

If an employee wishes to participate in any flexible spending account for the following year, the employee must re-enroll during open enrollment. FSA elections do not carry over from year to year. If the employee does not take any action during open enrollment, the employees' current FSA participation will end on December 31.

Can I enroll in the Health Care FSA if I do not choose medical coverage through CUNY?

Yes, as long as the employee is eligible to receive City Health Benefits, then the employee is eligible to participate in the HCFSA program (this excludes Adjuncts).

What are the eligible expenses under the Health Care FSA?

An expense that has been acquired by the participant or eligible health care recipient during the Plan Year and that is eligible for reimbursement under the terms of HCFSA.

For any over-the-counter (OTC) drugs that diagnose, cure, treat, prevent, or mitigate ailments. However, you must obtain a prescription from your doctor for these OTC drugs (other than insulin). Cosmetic items, sundries and toiletries are not eligible. For example, aspirin, and cold medicine with a prescription are eligible, but toothpaste and shampoo are not eligible, even with a prescription.

Vitamins/supplements are not eligible, unless it is prescribed by a physician. For a more detailed list of eligible expenses please visit IRS publication 502 https://www.irs.gov/pub/irs-pdf/p502.pdf

In order for an employee to receive reimbursement, the employee must submit a claims form, along with a copy of the prescription, and an itemized receipt for any and all OTC drugs prescribed by a doctor.

Can I Change The Timing of the Health Care or Dependent Care Deductions?

No. Participants cannot change the timing of their deductions. For example, participants cannot ask to have their deductions taken out only in the first six months of the plan year, even if they anticipate that they will be terminating employment before the end of the plan year. Likewise, participants cannot request that the deductions be taken out only in the second six months of the plan year either.
How do I get reimbursed for my out of pocket expenses?

In order for an employee to receive reimbursement from your Health Care FSA, the employee must submit a claims form, along with a copy of the prescription, and an itemized receipt for any and all OTC drugs prescribed by a doctor. You can locate the HCFSA Claim form here: [http://www1.nyc.gov/assets/olr/downloads/pdf/fsa/2018-hcfsa-claim-frm.pdf](http://www1.nyc.gov/assets/olr/downloads/pdf/fsa/2018-hcfsa-claim-frm.pdf)

In order for an employee to receive reimbursement from your Dependent Care FSA, the employee must submit a DeCAP claims form listing each expense and you need to have the dependent care provider sign their name and provide the address and Federal Tax I.D. or Social Security Number.


What Happens When I Terminate Employment?

When an employee terminates employment during the year or the employee takes an unpaid leave of absence, they can select continuation coverage to remain in the HCFSA program for the remainder of the plan year.

If the employee is terminated, the employee can elect HCFSA Continuation Coverage, the employee must fund the remainder of your HCFSA goal amount by selecting one of the following options:

- Have your remaining goal amount balance taken from your last paycheck; or
- Have your remaining goal amount balance pro-rated from your remaining paychecks; or
- Submitting the remaining goal amount balance on an after-tax basis either by lump sum or monthly payments.

In order for the payroll deductions to be made, the employee must notify the FSA Program Administrative Office in writing 30 days prior to your termination or unpaid leave of absence or prior to the cut-off date of your last paycheck. If the employee fails to provide the required written notification, the employee may fund the remainder of your account with after-tax payments up to your annual contribution amount.

If an employee takes an unpaid leave of absence, the employee will have the option of submitting their HCFSA payments on a post–tax basis while on leave. Alternatively, once an employee returns from leave, the remaining HCFSA payments are recalculated to include any missed contributions as long as it is within the payroll cut-off dates for the current Plan Year. The employee must notify the FSA Program Administrative Office in writing before they commence a leave of absence, and when the employee returns to employment. In this case, the employee may submit claims for expenses incurred during your leave.

When will I be able to access the pre-tax monies I set aside for my Health Care FSA?

Employees can spend up to your full balance at any time during year, regardless of whether the money has yet been deducted from their paycheck.
When will I be able to access the pre-tax monies I set aside for my DCRA? Employees will have access to their DCRA funds as they accrue throughout the year.

For more detailed information on the FSA program please refer to the Plan Brochures located here: http://www1.nyc.gov/site/olr/fsa/fsa-forms-and-downloads.page

---

**Open Enrollment and Qualifying Events**

**When does open enrollment occur?**

Open enrollment *usually* occurs within the Fall semester and is only in place for one (1) month. Open enrollment occurs only once a year (*special circumstances may alter how many transfer periods occur within the year*).

**When will benefits be effective?**

Employees benefits will go into effect for the first pay date in January of the following year (ex. Open enrollment starts October 2017, benefits are effective the first pay date in January 2018).

**Which plans does open enrollment apply to?**

Open enrollment applies to medical, dental, flexible spending account and the MSC health benefits buy-out waiver benefit plans. This will be the employees’ only opportunity to make changes until the next open enrollment, unless you experience a qualifying event and provide timely notice (at least 30 days from the date of event to the Benefits Department).

**What if I made an open enrollment election and then decide that another choice would be better?**

During the open enrollment period, employees can change your elections as needed. If an employee makes changes more than once, the last change submitted will be the election and it is effective the first pay period in January of next year. Employees will not be able to change any of their benefit elections after the open enrollment period ends.

**I don’t want to make any changes to my current coverage. Do I need to do anything?**

Employees do not need to take any action during open enrollment; employees’ current medical and dental plans will remain the same.

For the flexible spending account current participants (HCFSA & DeCAP) will receive re-enrollment packets directly to their mailing address on file the last week of September and the forms need to be mailed back to:

City of New York  
Flexible Spending Accounts Program  
Bowling Green Station  
P.O.Box 707  
New York, NY 10274
If an employee does not decide to re-enroll the employee will not be enrolled into the flexible spending account for the following calendar year.

Enrollment for the MSC buy-out waiver is automatic for current active participants. If participants would like to withdraw from the MSC Health Benefits Buy-Out Waiver Program, the participants must complete the MSC Enrollment/Change Form and send it back to the Benefits Department.

Please note that the current annual incentive payment amount is $500 for waiving individual coverage and $1,000 for waiving family coverage effective for Plan Year 2017. The current participants will receive this changed amount automatically in Plan Year 2017.

Retirement Benefits

The following retirement plans are available based on your employee group.

- NYC Teachers Retirement System (TRS) – Pension System
- Optional Retirement Program (TIAA) – Pension System
- NYC Employee’s Retirement System (NYCERS) – Pension System
- NYC Teachers Retirement System (TRS) Tax Deferred Annuity (403b)
- TIAA Tax deferred Annuity (403b)
- New York State Deferred Compensation 457(b) Plan

I am a newly hired employee, what are my pension options and are they mandatory?

Depending on the employees title and employment status will depend on which pension system is available and if it will be required to enroll in. The following chart will give you the breakdown of who is required to elect a pension plan or not and which plan is available to you.

<table>
<thead>
<tr>
<th>Title Series</th>
<th>Required</th>
<th>Pension Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executive Compensation Plan (ECP)</td>
<td>Required</td>
<td>TRS (*force-in) or ORP (TIAA)</td>
</tr>
<tr>
<td>Instructional (teaching &amp; Non-Teaching)</td>
<td>Required</td>
<td>TRS (*force-in) or ORP (TIAA)</td>
</tr>
<tr>
<td>Continuing Education Teacher (CET)</td>
<td>Voluntary</td>
<td>NYCERS or TRS</td>
</tr>
<tr>
<td>Classified Civil Service &amp; Skill Trade (Full time/Probable Permanent/Permanent)</td>
<td>Required</td>
<td>NYCERS (*force-in)</td>
</tr>
<tr>
<td>Classified Managerial (Probable Permanent/Permanent)</td>
<td>Required</td>
<td>NYCERS (*force-in) or ORP TIAA</td>
</tr>
<tr>
<td>Classified Managerial (Provisional / Temporary)</td>
<td>Voluntary</td>
<td>NYCERS or ORP TIAA</td>
</tr>
<tr>
<td>Classified Civil Service &amp; Skilled Trade</td>
<td>Voluntary</td>
<td>NYCERS</td>
</tr>
</tbody>
</table>
If an employee is required to elect a pension plan within the required time frame and does not enroll during that time, the employee will be enrolled into a pension plan by the college.

**What are my contribution options? Does CUNY contribute to my pension system? Can I change my pension contributions?**

Depending on the pension plan the employee enrolled elected, the year the employee was hired and the tier the employee enrolled into will depend on how much the employee contributions will be.

**TRS:**

- **TRS members hired between September 1, 1983 & March 31, 2012,** enrolled into Tier 4 (IV): Your contribution amount is 3% for the first ten (10) years of CUNY service. Once you attain ten (10) years of CUNY service, employees will no longer contribute the 3% but CUNY will contribute on your behalf.
- **The Employer (CUNY) contributes a lump-sum annually to TRS. There is no set percentage or flat rate amount that CUNY contributes as the retirement allowances are calculated based on the employees age, final average salary (FAS) and years of employment. The final average salary is the average of an employee’s highest three consecutive annual salaries with certain limitations.**
- **Employees** cannot change their employee contributions unless they are in a tier prior to tier 4 which allows them to do so.
- **TRS members hired after April 1, 2012,** enrolled into Tier 6 (VI): Employees contribution amount is 3% of their regular compensation rate through March 31, 2013. Thereafter, the contribution rate varies for the remainder of the employees service dependent on their annual salary as follows:

<table>
<thead>
<tr>
<th>Annual Wages Earned During Plan Year</th>
<th>Contribution Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>$45,000 or less</td>
<td>3%</td>
</tr>
<tr>
<td>More than $45,000 to $55,000</td>
<td>3.50%</td>
</tr>
<tr>
<td>More than $55,000 to $75,000</td>
<td>4.50%</td>
</tr>
<tr>
<td>More than $75,000 to $100,000</td>
<td>5.75%</td>
</tr>
<tr>
<td>More than $100,000</td>
<td>6.00%</td>
</tr>
</tbody>
</table>

- **The Employer (CUNY) contributes a lump-sum annually to TRS.**
- **Employees** cannot change their employee contributions.

For all other tiers, please refer to the Summary Plan Descriptions: [https://www.trsny.org/ASPENMemberPro/Account/publication](https://www.trsny.org/ASPENMemberPro/Account/publication) or contact TRS at 1 (888) 8-NYC-TRS (1-888-869-2877).
TIAA

- **TIAA members hired between September 1, 1983 & March 31, 2012**, enrolled into Tier 4 (IV): Employees contribution amount is 3% for the first ten (10) years of CUNY service. Once they attain ten (10) years of CUNY service, an employee will no longer contribute the 3% but CUNY will contribute on the employees’ behalf.

- **The Employer (CUNY)** contributes 8% for the first seven (7) years of employment and 10% thereafter. The employer also assumes the employee 3% contribution after ten (10) years of CUNY service for a total of 13%.

- **Employees** cannot change your employee contributions.

- **TIAA members hired after April 1, 2012**, enrolled into Tier 6 (VI): Employees contribution amount is 3% of their regular compensation rate through March 31, 2013. Thereafter, the contribution rate varies for the remainder of your service dependent on their annual salary as follows:

<table>
<thead>
<tr>
<th>Annual Wages Earned During Plan Year</th>
<th>Contribution Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>$45,000 or less</td>
<td>3%</td>
</tr>
<tr>
<td>More than $45,000 to $55,000</td>
<td>3.50%</td>
</tr>
<tr>
<td>More than $55,000 to $75,000</td>
<td>4.50%</td>
</tr>
<tr>
<td>More than $75,000 to $100,000</td>
<td>5.75%</td>
</tr>
<tr>
<td>More than $100,000</td>
<td>6.00%</td>
</tr>
</tbody>
</table>

- **The Employer (CUNY)** contributes 8% for the first seven (7) years of employment and 10% thereafter until the remainder of the employee’s service.

- **Employees** cannot change your employee contributions.

For all other tiers, please refer to: https://www.tiaa.org/public/tcm/cunyinstructional/retirement-benefits/plan1 or contact TIAA at 866-277-7957.

NYCERS

- 62/5 Tier 4 members are required to make Basic Member Contributions equal to 3% of gross wages, including overtime.

- Participants in the 63/10 Plan who join NYCERS between April 1, 2012 and March 31, 2013 are required to make Basic Member Contributions (BMCs) equal to 3% of gross wages until the new contribution structure took effect on April 1, 2013.

Beginning April 1, 2013, the BMCs rate for 63/10 Plan participants are dependent upon annual wages earned during a “plan year” according to the schedule in the table below:
### Annual Wages Earned During Plan Year

<table>
<thead>
<tr>
<th>Annual Wages Earned During Plan Year</th>
<th>Contribution Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $45,000</td>
<td>3%</td>
</tr>
<tr>
<td>$45,001 to $55,000</td>
<td>3.5%</td>
</tr>
<tr>
<td>$55,001 to $75,000</td>
<td>4.5%</td>
</tr>
<tr>
<td>$75,001 to $100,000</td>
<td>5.75%</td>
</tr>
<tr>
<td>Greater than $100,000</td>
<td>6%</td>
</tr>
</tbody>
</table>

For all other tiers and special plans, please refer to the Summary Plan Descriptions here: [http://www.nycers.org/(S(wtxyfqp5mlcotfptpxpgzpbw))/plan/index.aspx](http://www.nycers.org/(S(wtxyfqp5mlcotfptpxpgzpbw))/plan/index.aspx) or contact NYCERS at 347-643-3000.

### Tax-Deferred Annuity’s (403b)

**What is a Tax-Deferred Annuity (TDA)?**

A tax-deferred annuity is a voluntary, supplemental retirement savings plan which is regulated by the IRS.

**How does a tax-deferred annuity work?**

With a tax-deferred annuity, employees can invest in different mutual funds to save up for retirement in addition to their pension plan. The employee decides what percentage they would like to be deducted out of their bi-weekly paycheck and the deductions are removed on a pre-tax basis. Employees may elect to enroll in the plan at any time and change their deferral percentage two times per year (or three times if the third change is to stop deductions) by completing a new salary reduction agreement form. Employees may not contribute to more than one 403(b) TDA plan at a time.

**What plans are available to me?**

If an employee is already a TRS member, they have the option to enroll into the TRS TDA plan or the TIAA TDA plan.

If an employee participates in the ORP (TIAA) pension plan, they can only elect to have a TDA with TIAA.

*As of January 2017, the CUNY TDA plan investments are available through TIAA to all employees in the Executive Compensation Plan, Instructional Staff, Classified Managerial Staff and Classified Civil Service Staff employees.*

**Is there an annual maximum contribution amount for a TDA?**

Yes, there is an annual maximum contribution regulated by the IRS. Currently the annual maximum amount for employees under the age of fifty (50), is $18,500. The annual maximum amount for employees fifty (50) or older is $24,500.
How do I enroll, make changes or cancel my contributions?

In order to enroll in the TDA plan with TRS (only for TRS members), employees must contact TRS at 888-869-2877 or http://www.trs.ny.ny.us/ in order to enroll or make any TDA contribution changes.

In order to enroll with TIAA, employees need to go online to http://www.tiaa.org/cuny or call 800-842-2252.

Are there any other supplemental programs available to me?

Yes, employees can enroll into the TIAA Roth (post-tax) plan or the New York State Compensation Plan 457(b).

TIAA-ROTH

In order to enroll into the TIAA Roth account, please go online to http://www.tiaa.org/cuny or call 800-842-2252.

*Please note that Roth (post-tax) and traditional (pre-tax) contributions are combined and may not exceed the overall contribution limits as noted above.*

New York State Deferred Compensation Plan 457(b)

This plan is available to all employees and employees may participate in this plan in addition to an already existing TDA (403b) plans. Therefore, employees can contribute the maximum to each plan.

Federal law allows tax deferred savings up to $18,500 in 2018. If an employee will be age 50 or over in 2018, employees may contribute an additional $6,000 in 2018 for a maximum of $24,500. In order do this; employees must complete an Age 50 and Over Catch-Up Form.

Employees may also be eligible to make additional contributions during the three consecutive years prior to their normal retirement age.

Plan participants are also able to make Roth (post-tax) contributions. Please contact the plan for additional information. Please note that Roth (post-tax) and traditional (pre-tax) contributions are combined and may not exceed the overall contribution limits as noted above.

For the New York State Compensation Plan 457(b), please go online to https://www.nysdep.com/iApp/tem/nysdep/index.jsp or call 800-422-8463.

I am thinking about retiring, who should I contact?

If an employee is thinking about or ready to retire, the employee may want to contact a variety of individuals and/or plan sponsors.

Employees should contact their campus Benefits Officer, their pension plan, Sharon Tonge (for PSC-CUNY members only) or DC37 (for DC37 members).
**Tuition Assistance Program**

**Who is eligible for the Tuition Fee Waiver?**

CUNY employees are eligible to receive a Tuition Fee Waiver for undergraduate and graduate level courses in which they are enrolled in at any CUNY campus. Certain requirements and limitations apply.

<table>
<thead>
<tr>
<th>Employee Category</th>
<th>Service Requirements</th>
<th>Course Type &amp; Credit Limits</th>
<th>Summer Session?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Instructional Staff (Full-Time)</strong></td>
<td>1 year for undergraduate / none for graduate</td>
<td>Undergraduate-no limit / Graduate -6credits</td>
<td>NO</td>
</tr>
<tr>
<td><strong>Classified Managerial (Full-Time)</strong></td>
<td>1 year for undergraduate / none for graduate</td>
<td>Undergraduate-no limit / Graduate -6credits</td>
<td>NO</td>
</tr>
<tr>
<td><strong>Adjunct Teaching Titles</strong></td>
<td>10 Consecutive Semesters</td>
<td>1 course – may be undergraduate or graduate</td>
<td>NO</td>
</tr>
<tr>
<td><strong>Gittleson Titles (Full-Time)</strong></td>
<td>6 months</td>
<td>Undergraduate-no limit / Graduate -6credits</td>
<td>YES-Undergraduate only</td>
</tr>
<tr>
<td><strong>Classified White Collar (Full-Time)</strong></td>
<td>1 year</td>
<td>Undergraduate-no limit / Graduate -3 credits</td>
<td>YES-Undergraduate only</td>
</tr>
<tr>
<td><strong>Classified Blue Collar (Full-Time)</strong></td>
<td>1 year</td>
<td>Undergraduate-no limit / Graduate -3 credits</td>
<td>YES-Undergraduate only</td>
</tr>
<tr>
<td><strong>Skilled Trades (Full-Time)</strong></td>
<td>1 year</td>
<td>Undergraduate only – no limit</td>
<td>YES</td>
</tr>
</tbody>
</table>

**How much of my tuition is covered under the Tuition Assistance Program?**

This benefit enables employers to assist workers to further their education at a cost of up to $5,250 per year tax free, whether or not the course is job-related.

If the educational benefit exceeds the $5,250 threshold and the course is determined to be non-job related and does not meet the working condition fringe benefits exclusion within the Internal Revenue and University Accounting Office guidelines, the HR Director of the College of Employment will so advise the Payroll Office so that the actual dollar amount of the tuition fee that has been waived will then be reported as wages and be subject to tax withholding. The determination will be recorded on the reverse side of this form.

**How do I receive tuition assistance?**

In order to receive a tuition fee waiver, an employee must complete the tuition fee waiver packet and the tuition waiver form addendum. Employees must also include a copy of the tuition bill and class schedule. The tuition waiver packet, addendum and proof of enrollment should be submitted to your Human Resources Department of the college of employment. Once the forms are signed off on by the Human Resources Department, employees will take this information to the Bursars office at the college of enrollment.
I am a part-time employee, is there a way I can still receive tuition assistance?

Yes, if an employee is a member of District Council 37 (DC37) they can receive up to $800 in tuition assistance once every calendar year.

Can I use a Tuition Waiver for non-degree classes/courses?

No, but if you are a PSC/CUNY member you can apply to their Professional Development Fund and if you are a DC37 member you may be eligible to participate in one of their Educational Benefits.

For PSC members, please click on the below link for more information. Choose from one of the three choices (PSC-CUNY Research Awards, HEO-CLT and Adjuncts – CET).
http://www.psc-cuny.org/benefits/professional-development

For DC37 members, please click on the link below for more information:
http://www.dc37.net/benefits/education

Commuter Benefits Program/Transit Benefit

What is the Commuter Benefits Program?

Employees who utilize the train, bus, paratransit or if they are parking their car at a station or at work, employees could save up to two hundred, fifty-five (255) pre-tax dollars through payroll deductions by using the commuter benefits program issued through WageWorks.

This program essentially works for all transit systems in the Tri-State or Regional areas. No matter what part of the city you live and work, you’re covered. Employees can use this program for the following:

- MTA NYCT, Long Island Railroad, Metro-North Railroad, NJ Transit, PATH, and NY Waterway, to name a few...
- Paratransit and the MTA’s Access-A-Ride program
- Parking at or near public transit to commute to work

What are the plan options available?

There are four transit plans offered through WageWorks. Below is a brief description on each plan available.

- **Commuter Card (unrestricted) Plan**: Employees would receive a Wage Works commuter card which is loaded with their pre-tax and post-tax deductions. The card works just like a credit card and an employee can purchase their Metro-Cards and transit tickets at a transit vending machine, ticket windows and online/webstores with their commuter card.

  It can also be used to apply for MTA programs such as the Reduced-Fare MetroCard and EasyPayXpress.
An employee’s card is funded with their payroll deductions each pay date, unless there are three pay dates in a month (only the first two pay dates will have a deduction). Employees will pay the administrative fee of $1.77 per month through payroll deductions (post-tax).

➢ **Transit Pass Plan:** With this plan, Wage Works will deliver your metro-card, other transit passes or tickets to the employee’s home address by the 1st day of each calendar month.

The employee’s account will be funded with their pre-tax and post-tax payroll deductions and they can select the pass they would like on the WageWorks website using the funds in their account.

WageWorks also allows employees to securely supplement purchases on their website with their personal credit card to ensure they always have enough funds for their purchases. And employees can purchase multiple items such as a train ticket and MetroCard.

Employees will pay the administrative fee of $3.05 per month through payroll deductions (post-tax).

➢ **Access-A-Ride/Paratransit Plan:** Employee who utilizes a paratransit service from the MTA New York City Transit program, can participate in Access-A-Ride.

This plan allows employees to fund an account with WageWorks with their pre-tax and post-tax payroll deductions and they select their Access-A-Ride coupons or other paratransit options on the WageWorks system using the funds in their account.

Access-A-Ride coupons or tickets will be delivered to the employees mailing address by the 1st day of each calendar month.

Employees will pay the administrative fee of $3.05 per month through payroll deductions (post-tax).

➢ **Park-n-Ride Plan:** Employees must be enrolled in one of the above commuter plans in order to participate in the Park-n-Ride plan.

This plan allows employees to use their pre-tax and post-tax payroll deductions to pay for parking at or near a public transportation stop/station that they use to commute to work. In addition, for employees who may drive to work and have to pay for parking would be able to utilize this benefit.

Employees will pay the administrative fee of $3.05 per month through payroll deductions (post-tax).

  Employees will still have to pay the administrative fee for either plan they have in addition to the Park-n-ride fee.

**What is the maximum pre-tax benefit allowed?**

Employees can elect to have a maximum pre-tax deduction amount of $255 per month. Deductions exceeding the monthly pre-tax limit are allowed but the amount over the pre-tax limit will be deducted as post-tax.
**How are the Commuter Benefits Plan deductions reported on my W-2?**

Recently, WageWorks received confirmation from the White House Chief Counsel's office that pretax salary reductions taken by an employee are NOT a deductible business expense for the employer.

Therefore, you will not see your plan deductions reported on your W-2.

**How is my monthly deduction amount taken from my paycheck?**

After an employee enrolls in the Commuter Benefits Plan of their choice, their monthly designated deduction amount will be divided in half and taken from every pay date.

*Example:* If an employee elects to have a monthly deduction amount of $121.00, $60.50 will be deducted out of one pay check and the additional $60.50 will be deducted out of the next pay check.

During months with 3 biweekly pay periods deductions will not be taken on the 3rd pay date of the month.

**What transit providers accept these plans?**

Please see a list of transit providers that are supported under the commuter benefits program here: [https://www.wageworks.com/nyc/transit-plan-agencies](https://www.wageworks.com/nyc/transit-plan-agencies)

**I am not sure which plan to choose, how do I know which plan is right for me?**

Employees that are not sure which plan to choose from, please refer to the comparison chart available here: [http://www2.cuny.edu/wp-content/uploads/sites/4/page-assets/about/administration/offices/hr/benefits/transit-benefit/WhichCommuterBenefitPlan_newwebsitedoc62012.pdf](http://www2.cuny.edu/wp-content/uploads/sites/4/page-assets/about/administration/offices/hr/benefits/transit-benefit/WhichCommuterBenefitPlan_newwebsitedoc62012.pdf)

**How can I enroll, change, suspend or discontinue my enrollment in the Commuter Benefits Program?**

There is no open enrollment for the Commuter Benefits Program. This is a voluntary program in which employees can enroll, change, suspend or cancel their enrollment at any time. All titles whether you are part-time or full-time, are eligible for this benefit.

To enroll you may download an enrollment form from: [http://www2.cuny.edu/about/administration/offices/hr/benefits/transit-benefit/](http://www2.cuny.edu/about/administration/offices/hr/benefits/transit-benefit/) or contact your Benefits Unit.

**Can I receive a refund from my Commuter Benefits Plan?**

No. The Internal Revenue Code does not permit any funds remaining in an employee's account to be refunded to them. The payroll deductions taken for this program must be used to purchase a qualified transit pass either from an employee's account or with their Commuter Card.
What happens to my account if I leave my employment?

When an employee leaves CUNY employment, any remaining funds in their account will need to be utilized within 90 days after your separation date.

For the Park-n-Ride plan, employees may access their parking account funds until their separation date.

Will my enrollment carry over if I transfer to another College or another State/City Agency?

No, an employee’s enrollment will not carry over if they transfer to another College or another State/City agency. The employee may need to re-enroll to start payroll deductions; however their account at WageWorks will stay intact. The employee must notify their College Benefits Unit of their intent to continue in the Commuter Benefits Program or otherwise they will be subjected to the 90 days spend down.

If I work at two different colleges, am I entitled to Commuter Benefits from both?

No, employees may only enroll in the Commuter Benefits Program from one college.

How can I check my Commuter Card, Transit Pass and Parking account balance?

There are several different options employees can access their Commuter Card, Transit Pass or Parking account balance with WageWorks:

- By logging on to your account at [www.wageworks.com](http://www.wageworks.com).
- Call Customer Service at 1-877-WageWorks (1-877-924-3967) and follow the prompts to access your account balance. Employees will be required to provide the last four digits of their Social Security Number and home zip code to access their balance via the Interactive Voice Response (IVR) system.
- Employees can also check their account balance via mobile application for smart phones and devices, EZ Receipts. *Employees will need to register their account on their website first.

For questions on your Commuter Card, Transit Pass, Access-A-Ride/Paratransit or Park-n-Ride options, contact WageWorks at [www.wageworks.com](http://www.wageworks.com) or call 1-877-WageWorks (1-877-924-3967) Monday to Friday, 8 a.m. to 8 p.m. Eastern Time.

For more detailed information please visit: [https://www.wageworks.com/nyc/home](https://www.wageworks.com/nyc/home) or [http://www2.cuny.edu/about/administration/offices/hr/benefits/transit-benefit/](http://www2.cuny.edu/about/administration/offices/hr/benefits/transit-benefit/)
**CUNY Work/Life by Deer Oaks**

**What is the CUNY Work/Life Program?**

The CUNY Work/Life Program is a way to help employees and their families balance the demands of their work and personal lives by offering free confidential assistance administered through Deer Oaks.

**What types of assistance can I receive?**

This program offers a wide variety of services, from assessments and counseling, financial assistance, legal assistance, referrals and community resources, credit monitoring, assistance with child care and elder care and much more.

Please visit [www.deeroaks.com](http://www.deeroaks.com) for a full list of detailed services. User name and password is CUNY. You may also call 855-492-3633 for 24/7 assistance.

**Who is eligible for the CUNY Work/Life Program?**

All employees and their household members/dependents are eligible to access the EAP. This includes retirees and employees who have recently separated from their employer.

---

**CUNY eMall**

**What is CUNY eMall??**

CUNY eMall is a virtual shopping plaza where merchants offer a variety of discounts and other promotional programs on goods and services to CUNY faculty and staff.

**What types of discounts may I receive?**

There are special discounts for clothing, entertainment, software, office supplies, computers, fitness and cell phone bills.

**How do I access CUNY eMall to receive these discounts?**

To access the eMall employees must [log into the CUNY portal](http://www.deeroaks.com). Once you are logged-in, you will see the CUNY eMall link on the top of the website.

---

**Credit unions**

**Are there Credit unions available to CUNY employees?**

Yes, there are two credit unions in affiliation with CUNY. Municipal Credit Union (MCU) and McGraw-Hill FCU (previously Education Affiliates Federal Credit Union).

MCU and McGraw Hill offers CUNY employees and all New York City employees the competitive rate on savings and checking, along with low interest rates on loans.
529 College Savings Program

What is a 529 college savings plan?

It's a type of investment account that employees can use to save money on qualified higher education expenses at any eligible education institution. 529 plans are usually sponsored by states.

Who can open a 529 plan account?

Just about anybody can open a 529 account—parents, grandparents, other relatives, friends—as long as he or she is a U.S. citizen or a resident alien. As an account owner, you'll pick investments, assign a beneficiary, and determine how the money is used. If you're a New York State taxpayer, you can also benefit from the state tax deduction.

What is the benefit of opening a 529 College Savings plan?

The 529 College Savings Plan allows employees to save on taxes while they save for higher education.

Here are some key points on how the tax benefits work:

- **Pay no income tax on earnings:** The money in your Direct Plan account grows deferred from federal and state income taxes.

- **Make tax-free withdrawals:** Employees won't have to pay federal or state income taxes on the money you withdraw to pay for qualified higher-education expenses.

- **Get a state income tax deduction:** If an employee is a New York State taxpayer and an account owner, they may be able to deduct up to $5,000 ($10,000 if they are married filing jointly) of their Direct Plan contributions when they file their state income taxes. Employees should consult with their tax advisor. *Please note, there are no federal tax deductions for contributions to the 529 plans.*

- Enjoy a federal gift tax incentive: Employees can contribute up to $14,000 per year ($28,000 if married filing jointly) without triggering federal gift taxes. Or an employee can choose a special election that allows them to treat a single $70,000 contribution ($140,000 for married couples) as if it were made over a five-year period. Gifts in excess of these amounts may be subject to federal gift taxes. For more information, consult a qualified tax advisor.
Can I open a 529 Savings Plan for anyone?

Yes, employees can open an account for a child, grandchild, friend, or even yourself. The only rule is that the beneficiary must be a U.S. citizen or resident alien with a valid Social Security number or other taxpayer identification number.

What happens if the beneficiary doesn't want to continue his or her education?

If that's the case, employees will have a couple of options. Employees can stay invested in case they decide to attend school later, as there’s no age limit on using the money. Or an employee can change the beneficiary to an eligible family member.

Employees can also withdraw the money for other uses. However, a 10% penalty tax on earnings (as well as federal and state income taxes) may apply if they withdraw the money to pay for nonqualified expenses.

How can I use the money in a 529 account?

Employees can use it to pay for tuition; books; supplies; equipment; expenses for the purchase of certain computer equipment, software, and computer-related services; and certain room and board fees—really anything that’s considered a qualified higher-education expense.

Can 529 accounts only be used to pay for college?

No. Employees 529 account can be used to pay for qualified higher-education expenses at any eligible educational institutions, including:

- Postsecondary trade and vocational schools.
- 2- and 4-year colleges.
- Postgraduate programs.

Is there a cost in opening an account?

No, there are no fee’s to open an account but there is a minimum contribution amount of $25 to open the account.

Once you have an account, employees pay $1.60 in fees per year for every $1,000 they invest in the Direct Plan (0.16% total annual asset-based fee).

Can I Contribute to the 529 Savings plan through payroll contributions?

Yes. Employees can log onto their 529 College savings plan account online, click on forms, scroll down to contributions and click on “Do it online”, click on the account you want set up payroll deductions with, click on “manage recurring contributions” located on the left hand side, click on “go to payroll deduction”, choose the amount you want to contribute from each pay check, click on Yes to the question of “Are you employed by the state?”, click next, click submit, click get form, choose if this is a new request, change or canceling and then print out the Payroll Deduction Form (it will have your ABA number and account number). Make sure to complete the bottom portion and then send the form to the campus Payroll Manager. It will then be sent down to State Payroll for processing.