## **Benefits**

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 <a href="http://www.nyc.gov/html/olr/downloads/pdf/healthb/full_spd.pdf">http://www.nyc.gov/html/olr/downloads/pdf/healthb/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:
	Employment Status Benefit Effective Date
	Permanent / Probable Permanent Date of hire (if paperwork received within 31 days of hire)
	Provisional / Temporary 91st day from the date of hire (if paperwork is submitted in that timeframe)
	Provided through the PSC-CUNY Welfare Fund. Effective dates for Welfare Fund benefits are as follows:
	Employment Status Benefit Effective Date
	Permanent / Probable Permanent 91st day from the date of hire (if paperwork received within 31 days of hire)
	Provisional / Temporary 91st day from the date of hire (if paperwork is submitted in that timeframe)
Welfare Fund Benefits	Detailed information on all Welfare Fund benefits is available online at <a href="http://www.psccunywf.org/full-time-actives/eligibility.aspx">http://www.psccunywf.org/full-time-actives/eligibility.aspx</a> . Some basic benefits include:
	Dental - Employees have a choice between Guardian Dental (PPO) and DeltaCare USA (DMO).     Participation in
	DeltaCare USA requires an additional enrollment form.
	Prescription Drugs - Provided by Express Scripts  PICA - Diphetes Polated Unicatelyla and Champetherapy drugs
	PICA – Diabetes Related, Injectable and Chemotherapy drugs.  • Vision - Davis Vision (pre-authorization required through PSC-CUNY Welfare Fund), or direct reimbursement.
Retirement Benefits	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://www1.tiaa-cref.org/tcm/cuny/">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.
Tax-Deferred Annuity (TDA) 403(b) Plans	TIAA-CREF Group Supplemental Retirement Annuity (GSRA)
New York State Deferred Compensation 457(b) Plan	<ul> <li>The NYSDCP 457(b) Plan is a voluntary, supplemental retirement savings plan offered by New York State.</li> <li>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:         <ul> <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> </li> </ul>
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 (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="https://www.nyc.gov/fsa">www.nyc.gov/fsa</a> for detailed information and enrollment forms.

## CUNY Human Resources - Classified Managerial Benefits Summary

Tuition Fee Waiver	Employees are eligible to receive a tuition waiver for their own study at a CUNY school subject to certain limitations:
	Service Requirement Course Type & Credit Limit
	1 year Undergraduate – no limit
	None Graduate – 6 credits
	Tuition waivers are not available during the winter or summer sessions.
Voluntary Benefits	<ul> <li>Deer Oaks- CUNY Work/Life Program (Employee Assistance Program)</li> <li>CUNY e-MALL (discounts for CUNY employees)</li> <li>McGraw Hill 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>
Time & Leave	Time and Leave for Classified Managerial Employees: <a href="http://www.cuny.edu/about/administration/offices/ohrm/cohr/payrollandleave/TimeLeaveSummary">http://www.cuny.edu/about/administration/offices/ohrm/cohr/payrollandleave/TimeLeaveSummary</a> ClassifiedManagerialEmployees.pdf