

CUNY Human Resources – Continuing Education Teacher (CET) Title Series  
Benefits Summary

<b>Health Insurance Benefits</b>	CETs with a six (6) month appointment and regularly scheduled for 20 or more hours per week are eligible for health benefits through the City of New York. Health insurance benefits are effective on the 1st date of appointment as long as paperwork is received within that time period. 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.)
<b>Welfare Fund Benefits</b>	<p>Provided through the PSC-CUNY Welfare Fund. The effective date of Welfare Fund benefits is the 1st date of the month after hire.</p> <p>Detailed information on all Welfare Fund benefits is available online at <a href="http://www.pscnywf.org/full-time-actives/eligibility.aspx">http://www.pscnywf.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 (HMO). 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 through PSC-CUNY Welfare Fund), or direct reimbursement.</li> </ul>
<b>Retirement Benefits</b>	<p>Enrollment in a pension plan is voluntary. CETs would ordinarily be eligible for enrollment in the New York City Employees' Retirement System (NYCERS). However, an agreement was reached with the Teachers' Retirement System of the City of New York (TRS) to allow Continuing Education Teachers to enroll in TRS provided that they met the following criteria:</p> <ul style="list-style-type: none"> <li>• Have an appointment of six (6) months duration or more, and</li> <li>• Work a minimum of 30 hours per week</li> </ul> <p>Eligible candidates who elect to join TRS must complete a Teachers' Retirement System application.</p>
<b>Tax-Deferred Annuity (TDA) 403(b) Plans</b>	TIAA-CREF Group Supplemental Retirement Annuity (GSRA), HRC TDA, or NYC-TRS TDA (for TRS members only).
<b>New York State Deferred Compensation 457(b) Plan</b>	<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>
<b>Flexible Spending Accounts (FSA) Program</b>	<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 90 days. Go to <a href="http://www.nyc.gov/fsa">www.nyc.gov/fsa</a> for detailed information and enrollment forms.</p>

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<b>Voluntary Benefits</b>	<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>
<b>Time &amp; Leave</b>	CETs with a six (6) month appointment and regularly scheduled for 20 or more hours per week are eligible for: <ul style="list-style-type: none"><li>• Fourteen (14) days of sick leave per year or a pro-rata portion thereof (one day of sick leave for every 64 hours of service), which may be accrued up to a maximum of 28 days.</li></ul>