

## CUNY Human Resources – Skilled Trades Benefits Summary

<b>Health Insurance Benefits</b>	<p>Part-Time Classified Titles 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 91st 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.)</p>
<b>Welfare Fund Benefits</b>	<p>Part-time White Collar Classified Titles must be regularly scheduled for 17.5 or more hours per week and Part-time Blue Collar Classified Titles must be regularly scheduled for 20 or more hours per week to be eligible for Welfare Fund benefits. See <a href="http://www.dc37.net">www.dc37.net</a> for more information on the Welfare Fund benefits. Some benefits include:</p> <ul style="list-style-type: none"> <li>• Dental - Provided by DC 37 (will not receive an ID card)</li> <li>• Optical (Vision) – Provided by DC 37 (will not receive an ID card; contact DC 37 for Optical Voucher – voucher valid for 90 days only)</li> <li>• Prescription Drugs - Provided by Prescription Solutions (will receive an ID card)</li> <li>• Tuition Reimbursement - \$700 per employee per calendar year provided by DC 37</li> </ul> <p>For all other titles, contact the appropriate union Welfare Fund. For contact information, visit <a href="http://www.cuny.edu/about/administration/offices/lr/labor-orgs/unions.html">http://www.cuny.edu/about/administration/offices/lr/labor-orgs/unions.html</a>.</p>
<b>Retirement Benefits</b>	<p>Employees have the option to join the New York City Employees' Retirement System (NYCERS). Membership allows for vesting after 10 years of Credited Service. Go to <a href="http://www.nycers.org">www.nycers.org</a> for detailed information on NYCERS.</p>
<b>Tax- Deferred Annuity (TDA) 403(b) Plans</b>	<p>TIAA TDA offers a voluntary, supplemental retirement savings plan through employee tax-deferred savings contributions. Contact Human Resources for more information.</p>
<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>• Municipal Credit Union - Savings &amp; 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><li>• Voluntary Insurance Program - DC 37 titles only can call 1-800-347-6071 for more information</li></ul>
<b>Time &amp; Leave</b>	Time and Leave for DC 37 College Assistants: <a href="http://www.cuny.edu/about/administration/offices/ohrm/cohr/payrollandleave/TimeLeaveSummary_CollegeAssistants.pdf">http://www.cuny.edu/about/administration/offices/ohrm/cohr/payrollandleave/TimeLeaveSummary_CollegeAssistants.pdf</a> Time and Leave for Hourly Classified Employees: <a href="http://www.cuny.edu/about/administration/offices/ohrm/cohr/payrollandleave/TimeLeaveSummary_HourlyClassifiedEmployees.pdf">http://www.cuny.edu/about/administration/offices/ohrm/cohr/payrollandleave/TimeLeaveSummary_HourlyClassifiedEmployees.pdf</a>