



**Full Time Blue and White Collar and Skilled Trades Classified Benefits Summary**

<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 Health Benefits Program (NYCHBP). See the "Summary Program Description" booklet at <a href="http://www1.nyc.gov/site/olr/health/summaryofplans/health-full-spd-page.page">http://www1.nyc.gov/site/olr/health/summaryofplans/health-full-spd-page.page</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> <p>If appointment is expected to last at least six months, effective dates for health insurance benefits are as follows:</p> <table border="0"> <tr> <td><u>Employment Status</u></td> <td><u>Benefit Effective Date</u></td> </tr> <tr> <td>Permanent / Probable Permanent</td> <td>Date of hire (if paperwork received within 30 days of hire)</td> </tr> <tr> <td>Provisional / Temporary</td> <td>91st day from the date of hire (if paperwork received within 90 days of hire)</td> </tr> </table> <p>All eligible employees may enroll or make changes during the open enrollment period or for a qualifying event.</p> <p>Diabetic related drugs are covered by the NYCHBP.</p> <p>Injectable and Chemotherapy medications are available only through the PICA program sponsored by the NYCHBP at <a href="https://www1.nyc.gov/site/olr/health/summaryofplans/health-pica.page">https://www1.nyc.gov/site/olr/health/summaryofplans/health-pica.page</a></p>	<u>Employment Status</u>	<u>Benefit Effective Date</u>	Permanent / Probable Permanent	Date of hire (if paperwork received within 30 days of hire)	Provisional / Temporary	91st day from the date of hire (if paperwork received within 90 days of hire)
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<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 30 days. All eligible employees may also enroll or make changes during the open enrollment period.</p> <p>Go to <a href="http://www.nyc.gov/fsa">www.nyc.gov/fsa</a> for detailed information and enrollment forms.</p>						
<p><b>Welfare Fund Benefits</b></p>	<p>Please see the links below to see the detailed information on all Welfare Fund benefits offered based on your title at:</p> <p><b>White Collar:</b>  District Council 37, American Federation Of State, County And Municipal Employees, AFL-CIO- <a href="http://www.dc37.net/">www.dc37.net/</a>  Local 300, Service Employees International Union- <a href="http://www.seiu.org/">http://www.seiu.org/</a>  Local 306, Motion Picture Projectionists, Video Technicians, Theatrical Employees And Allied Crafts, International Alliance of Theatrical and Stage Employees - <a href="http://www.iatse.net/">http://www.iatse.net/</a>  New York State Nurses Association - <a href="https://www.nysna.org">https://www.nysna.org</a></p> <p><b>Blue Collar:</b>  Local 237, International Brotherhood of Teamsters- <a href="http://local237.org">http://local237.org</a></p> <p><b>Theatre:</b>  Local One, International Alliance of Theatrical Stage Employees Union - <a href="https://iatselocalone.org/public/Home">https://iatselocalone.org/public/Home</a></p> <p>For <b>Skilled trades</b> titles, find your title by selecting the link under "Unions Representing Classified Staff Employees" and then "Skilled Trades Unions" at: <a href="http://www2.cuny.edu/about/administration/offices/labor-relations/orgs/">http://www2.cuny.edu/about/administration/offices/labor-relations/orgs/</a></p>						



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<b>Retirement Benefits</b>	Probable permanent and permanent employees are required to join either the New York City Employees' Retirement System (NYCERS) while provisional and temporary employees have the option to join the pension plan. Vesting is provided after ten (10) years of credited service. Go to <a href="http://www.nycers.org">www.nycers.org</a> for detailed information on NYCERS.												
<b>Tax-Deferred Annuity (TDA) 403(b) Plans</b>	TIAA Supplemental Retirement Annuity (SRA) plan is available through employee tax-deferred savings contributions. Go to <a href="https://www.tiaa.org/public/index.html">https://www.tiaa.org/public/index.html</a> for detailed information.												
<b>New York State Deferred Compensation 457(b) Plan</b>  <b>New York City 401 (k) 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.</p> <p>The NYC 401 (k) Plan is a voluntary, supplemental retirement savings plan offered by New York City and an alternative to the Tax Deferred Annuity (TDA) 403 (b) plan. Go to <a href="https://www1.nyc.gov/site/olr/deferred/dcp-basics.page">https://www1.nyc.gov/site/olr/deferred/dcp-basics.page</a> for more information.</p> <p>Employees have two options in these two plans:</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>Tuition Fee Waiver</b>	<p>Employees are eligible to receive a tuition waiver for their own study at a CUNY school subject to certain limitations:</p> <table border="1" data-bbox="415 1040 1877 1187"> <thead> <tr> <th>Employee Category</th> <th>Service Requirement</th> <th>Course Type &amp; Credit Limit</th> </tr> </thead> <tbody> <tr> <td>CUNY Office and Administrative Assistants</td> <td>6 months</td> <td>Undergraduate – no limit, Graduate – 6 credits</td> </tr> <tr> <td>White and Blue Collar Employees</td> <td>1 year</td> <td>Undergraduate – no limit, Graduate – 3 credits</td> </tr> <tr> <td>Skilled Trades</td> <td>1 year</td> <td>Undergraduate only– no limit</td> </tr> </tbody> </table> <p>Tuition waivers are available during the summer sessions for Undergraduate courses only.</p>	Employee Category	Service Requirement	Course Type & Credit Limit	CUNY Office and Administrative Assistants	6 months	Undergraduate – no limit, Graduate – 6 credits	White and Blue Collar Employees	1 year	Undergraduate – no limit, Graduate – 3 credits	Skilled Trades	1 year	Undergraduate only– no limit
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<p><b>Voluntary Benefits</b></p>	<ul style="list-style-type: none"> <li>• Deer Oaks– CUNY Work/Life Program (Employee Assistance Program) Visit <a href="https://www.deeroakseap.com/member-login/">https://www.deeroakseap.com/member-login/</a></li> <li>• CUNY e-MALL (discounts for CUNY employees) Login to CUNY portal - <a href="https://cunyportal.cuny.edu/cpr/authenticate/portal_login.jsp">https://cunyportal.cuny.edu/cpr/authenticate/portal_login.jsp</a></li> <li>• McGraw Hill (formerly Education Affiliates) Federal Credit Union – Savings and Checking accounts and many other financial services Visit <a href="https://www.mcgrawhillfcu.org/home/home">https://www.mcgrawhillfcu.org/home/home</a></li> <li>• Municipal Credit Union – Savings and Checking accounts and many other financial services Visit <a href="http://www.nymcu.org/">http://www.nymcu.org/</a></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 Edenred</li> <li>• Visit <a href="https://www.commuterbenefitsnyc.com/">https://www.commuterbenefitsnyc.com/</a>for more information</li> </ul>
<p><b>Time &amp; Leave</b></p>	<p>Time and Leave Benefits Summary for Blue and White Collar Classified Employees at: <a href="https://cms.hostos.cuny.edu/Hostos/media/Office-of-Human-Resources/TimeLeaveSummary_FullTimeClassifiedEmployees-White-and-Blue-Collar-October-2018.pdf">https://cms.hostos.cuny.edu/Hostos/media/Office-of-Human-Resources/TimeLeaveSummary_FullTimeClassifiedEmployees-White-and-Blue-Collar-October-2018.pdf</a></p> <p>Time and Leave Benefits for Skilled Trade Classified Employees can be found by selecting the link under “Unions Representing Classified Staff Employees” and then “Skilled Trades Unions” and selecting your title at: <a href="http://www2.cuny.edu/about/administration/offices/labor-relations/orgs/">http://www2.cuny.edu/about/administration/offices/labor-relations/orgs/</a></p>