

Classified Managerial Benefits Summary

	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 http://www1.nyc.gov/site/olr/health/summaryofplans/health-full-spd-page.page .
	Additional information and rates are available online at http://www.nyc.gov/html/olr/html/home/home.shtml . (Click on "Health Benefits
Health Insurance	Program" on the left-hand side menu.)
Benefits	
	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 30 days of hire)
	Provisional / Temporary 91st day from the date of hire (if paperwork received within 90 days of hire)
	All eligible employees may enroll or make changes during the open enrollment period or for a qualifying event.
	Diabetic related drugs are covered by the NYCHBP.
	Injectable and Chemotherapy medications are available only through the PICA program sponsored by the NYCHBP at
	https://www1.nyc.gov/site/olr/health/summaryofplans/health-pica.page
Flexible Spending	If eligible for Health Insurance Benefits, employee is eligible for the Dependent Care Assistance Program (DeCAP), Health Care
Accounts (FSA)	Flexible Spending Accounts Program (HCFSA), Medical Spending Conversion (MSC) Buy-Out Waiver Program, and Medical
Program `	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.
	Go to www.nyc.gov/fsa for detailed information and enrollment forms.
	Provided through the PSC-CUNY Welfare Fund. Effective dates for Welfare Fund benefits are on the 91st day from the date of hire (if
	paperwork is submitted in that timeframe) for all Classified Managerial in all employment statuses.
	Detailed information on all Welfare Fund benefits is available online at http://www.psccunywf.org/full-time-actives/eligibility.aspx .
	Some basic benefits include:
Welfare Fund Benefits	Dental - Employees have a choice between Guardian Dental (PPO) and DeltaCare USA (HMO). Participation in DeltaCare USA requires an additional enrollment form.
	 Prescription Drugs - Provided by CVS Caremark. (see Health insurance benefits above for injectable, chemotherapy and diabetic medications)
	Vision - Davis Vision at http://www.psccunywf.org/media/146738/davis_brochure.final.2017.pdf .



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Retirement Benefits	Probable permanent and permanent employees are required to join either the New York City Employees' Retirement System (NYCERS) or TIAA, 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 www.nycers.org for detailed information on NYCERS or to https://www.tiaa.org/public/index.html for detailed information on TIAA.
Tax-Deferred Annuity (TDA) 403(b) Plans	TIAA Supplemental Retirement Annuity (SRA) plan is available through employee tax-deferred savings contributions. Go to https://www.tiaa.org/public/index.html for detailed information.
New York State Deferred Compensation 457(b) Plan	The NYSDCP 457(b) Plan is a voluntary, supplemental retirement savings plan offered by New York State. Go to https://www.nysdcp.com/iApp/tcm/nysdcp/about/index.jsp for more information. 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 https://www1.nyc.gov/site/olr/deferred/dcp-basics.page for more information.
New York City 401 (k) Plan	 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). 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).
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



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	Deer Oaks- CUNY Work/Life Program (Employee Assistance Program) Visit https://www.deeroakseap.com/member-login/
Voluntary Benefits	CUNY e-MALL (discounts for CUNY employees) Login to CUNY portal - https://cunyportal.cuny.edu/cpr/authenticate/portal_login.jsp
	McGraw Hill (formerly Education Affiliates) Federal Credit Union – Savings and Checking accounts and many other financial services Visit https://www.mcgrawhillfcu.org/home/home
	Municipal Credit Union – Savings and Checking accounts and many other financial services Visit http://www.nymcu.org/
	New York's 529 College Savings Program Visit https://www.nysaves.org/content/home.html for more information
	 Transit Benefit Program through WageWorks Visit https://www.wageworks.com/employees.aspx for more information
Time & Leave	Time and Leave Benefits Summary for Classified Managerial Employees at http://www.hostos.cuny.edu/Hostos/media/Office-of-Human-Resources/TimeLeaveSummary_ClassifiedManagerialEmployees-August-2018.pdf