

FOR YOUR BENEFIT

Human Resources Dept. Publication– Fall 2012
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For Your Benefit newsletter items are brief summaries not intended to communicate policy or eligibility information. For eligibility and policy information, please refer to the Human Resources website: <http://www.hostos.cuny.edu/ohr/> or stop by the office B-215.

" Time is the coin of your life. It is the only coin you have, and only you can determine how it will be spent. Be careful lest you let other people spend it for you." Carl Sandburg, poet

Greetings

Welcome to the fall semester edition of our For Your Benefit newsletter. Its is just one of the ways we are reaching out to our faculty and staff to enhance your work/life experience at the College. We'll be choosing topics that are timely, of widespread interest and that highlight some of the services, amenities and programs available to you, which I hope you will read through carefully.

I hope you had a wonderful howbeit seemingly short summer! There's so much to do, and much you may want to accomplish, but with the days still being and feeling like summer, it's a great time to be busy. Human Resources has certainly been hard at work over the summer! In this issue I will bring to your attention of the going-on in the department, as well as some helpful tips and information about health and balancing work and home life that you may enjoy.

This semester, we have revived our Lunch n' Learn seminar series. I encourage you to take your lunch to one or all of the seminars on topics such as Balance 101, retirement checkups, and financial fitness. For further details, please email Keisha for more information.

The entire HR Department joins together to wish you a productive and exciting semester.

BENEFITS FAIR Friday, October 19th HOLD THE DATE

It is almost that time of year again, and we encourage all benefit eligible employees to attend our Benefits Fair on October 19th. Twenty or more vendors will be there to answer questions and provide information about your health insurance benefits, college savings plans, Credit Union offerings, and you can discover benefits that you can take advantage of right on campus.

There are also giveaways, raffle items, and free screenings. The fair will be held in the Savoy Multi-Purpose room. **Why should I attend?** Because the Benefits Fair is a great opportunity to talk directly to the healthcare and retirement vendors and learn about changes coming up during open enrollment. The HR website (<http://www.hostos.cuny.edu/ohr/>) will have a section specifically for open enrollment information.

Please pay close attention to emails in the coming months regarding open enrollment benefits changes.

Medical Loss Ratio

The Patient Protection and Affordable Care Act (PPACA) requires that large group health plans spend at least 85% of the premiums they receive on health care services and activities to improve health care quality, and can only spend 15% on remaining expenses. This is called the Medical Loss Ratio (MLR) rule. If a health plan exceeds that 15% threshold, they must return a portion of the excess.



You may have recently received a letter, from the health plan in which they are enrolled through the City group, which indicates whether that plan has met MLR requirements. Most health plans offered through the City group have met the requirements and therefore, under MLR, do not have to return any portion of the premiums they were paid.

There were three plans who did not meet the requirements: GHI HMO, CIGNA and Aetna (only for DC, MA, MD and PA service areas). If an employee is enrolled in one of those plans they will receive additional information, in the fall concerning the returned premium.

Balancing Your Life

Work

Life

When your work life and personal life are out of sync, there's an increased risk of stress. Living a balanced life limits the stress you feel in each of your life roles. You are less likely to burn out at work, scream at your family, or feel used up by life's demands. Work-life balance is a broad concept including proper prioritizing between "work" on the one hand and "life" (health, pleasure, leisure, family, and spiritual development) on the other.

As long as you're working, juggling the demands of career and personal life will probably be an ongoing challenge. Use these ideas to help you find the work-life balance that's best for you:

- **Track your time.** Decide what's necessary and what satisfies you the most. Cut or delegate activities you don't enjoy or can't handle or share your concerns and possible solutions with your employer or others you trust.

- **Take advantage of your options.** Ask your supervisor about possible work schedule accommodations or other scheduling flexibility. More control over your hours leads to less stress.

- **Learn to say no.** Whether it's a co-worker asking you to spearhead an extra project or your child's teacher asking you to manage the class play, remember that it's OK to respectfully say no. When you quit doing the things you do only out of guilt or a false sense of obligation, you'll make

more room in your life for the activities that are meaningful to you and bring you joy.

- **Leave work at work.** Make a conscious decision to separate work time from personal time. When you're with your family, for instance, turn off your cellphone and put away your laptop.

- **Manage your time.** Organize household tasks efficiently, such as running errands in batches or doing a load of laundry every day, rather than saving it all for your day off. Put family events on a weekly family calendar and keep a daily to-do list. Do what needs to be done and let the rest go.

- **Bolster your support system.** At work, join forces with co-workers who can cover for you, and vice versa, when family conflicts arise. At home, enlist trusted friends and loved ones to pitch in with child care or household responsibilities when you need to work overtime or travel.

- **Nurture yourself.** Eat healthy foods, include physical activity in your daily routine, and get enough sleep. Set aside time each day for an activity that you enjoy, such as practicing yoga or reading.

On September 14th, CCA will host a Lunch 'n Learn workshop- Balance 101 (The Basic of Work/Life Balance) at 1pm in room C-391.

Feeling stressed due to the demands of your career and family? Contact CCA our Employee Assistance Program for free, supportive, and confidential counseling at 800-833-8707.

Smoking Cessation

Cigarette smoking in the United States is still a popular habit, even in 2012. In spite of almost five decades of warnings from the US Surgeon General that smoking causes lung cancer, people still smoke. Even after the US Surgeon concluded in 1988 that nicotine is an addictive drug, people still smoke. According to the American Heart Association, an estimated 24.8 million men (23.1 percent) and 21.1 million women (18.3 percent) are smokers. If smoking was an easy habit to quit, fewer people would smoke. But it's not easy; it's challenging. As with any challenge, the more you plan, the greater your chance of success. The more you understand and prepare, the better you'll be able to maintain control and stay smoke-free.



As part of the CUNY initiative to improve health on campus, **Hostos has become a tobacco-free campus as of March 1, 2012.** There have been several benefits associated for those who quit smoking. These benefits include: reduced risk of lung cancer, heart attack, shortness of breath, coronary heart disease and stroke. If you or anyone you know is in need of assistance with quitting, New York City provides an array of free or low-cost programs and resources to assist with smoking cessation. In addition, CUNY employees have access to the CUNY Work/Life Program for additional resources. Resources and program descriptions are as follows:

Employee Smoking Cessation Program (ESCAPE) Tel: 212.676.2393 or Web: [Click Here](#) for more information. This program is a personalized and confidential service for New York City employees who would like to quit smoking.

CUNY Work/Life Program

Tel: 800.833.8707 or Web: www.cuny.edu/worklife (please enter "smoking cessation" in the search box on the homepage).

New York City - 311

New York City provides an array of free or low-cost programs and resources to assist with [smoking cessation](#).

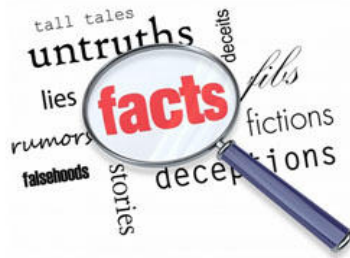
Lincoln Hospital Smoking Cessation Program - QUIT SMOKING!

Mondays thru Fridays, 8 AM to 5 PM, 10C Room 78. Call them at 718- 579-4934 for more information.

NYS Smoker's Quit Line Tel: 866.697.8487 or Web: www.nysmokefree.com and www.nyc.gov/apps/311.

You can talk to a Quit Coach, receive a free starter kit of nicotine patches or gum, or visit the City's Quit Smoking clinics to receive supportive counseling and medication to help quit smoking. Services are provided at little or no cost.

Myths of Retirements



When many people plan for their retirement, they are thinking about the average life span in the U.S.: 78 years. But one in three baby boomers – mostly women – will live to at least age 85,¹ and people who don't plan for those extra years can experience financial distress. More and more financial advisors are recommending that women plan for their retirement savings to get them to age 100 or older. Sometimes, by knowing what not to do, you can keep yourself on the right track. Check out these common myths about retirement, and make any needed adjustments to how you manage your accounts.

Myth: You should stop earning and saving when you are retired.

Fact: Retirement is a journey, not a destination. The goal is to provide income in retirement that supports your desired standard of living; it isn't to build the biggest nest egg for the day you decide to retire. Depending on when you retire and how long you live, retirement can last 30, 40 or even 50 years. Research shows that three-fifths of Americans plan to work part-time during retirement to maintain their standard of living.² It's a good idea to continue to build wealth by working part-time in your early retirement years, and to include stocks for growth in your portfolio.

Myth: You're too old to start saving for retirement.

Fact: Although it's always better to start saving early, it's never too late: If you take saving seriously from now on, you

can make a big difference in your retirement accounts. Calculate what you have and consult with a financial advisor to see how much you'll need to put away to meet your retirement goals. If you're over age 50, you can legally contribute more now than you could at an earlier age to your 401(k) and IRA to help you catch up.

Myth: Moving to a location with low housing prices helps your money last longer.

Fact: It may be tempting to move to a warmer climate that has no income tax, such as Florida or Texas, but a lower price tag doesn't necessarily mean that your expenses will be reduced. Sales taxes can be high, and many local governments are now contemplating raising property taxes to offset budget shortfalls.

Myth: You'll pay fewer taxes when you retire.

Fact: While it's possible that you'll be in a lower tax bracket because you'll be making less, it's more likely that you'll pay a higher percentage of your income to taxes after retirement. As you lose deductions and exemptions, your state and local taxes will continue to increase.

Myth: Long-term health care is covered by health insurance or Medicare.

Fact: Health insurance companies don't cover nursing home or in-home care, and the government usually won't cover it unless the patient has already gone through his or her savings. According to the U.S. Department of Health and Human Services (HHS), the average cost for a private room was more than \$75,000 per year in 2010.³ To keep such expenses from running out of control, many financial planners recommend considering long-term care insurance as a way to pay for these expenses. However, many insurance companies will only pay long-term care costs for two to five years, according to HHS. Very few companies offer to cover you for as long as you live. Therefore, it is important to build into your plan how you will pay for long-term care expenses, based on your

needs and budget.

Myth: You should put saving for the kids' college ahead of saving for retirement.

Fact: While it's understandable to feel the need to fund your kids' college education first, you have to realize that while your child can get a loan for college (with you as a co-signer), you can't get a loan for retirement. We're not encouraging you to give up saving for college entirely – but you should make putting money aside for retirement your top priority. However, if you're funding retirement and you decide to also put money away for college, opening a 529 College Savings account is a good start. Most U.S. states have 529 plans, each with their own features. Although most plan contributions are not deductible and come from after-tax money, some states allow residents to deduct contributions to their own state's plan. When you're ready to pay for college, withdrawals are tax-free.

Myth: You won't ever want to retire.

Fact: While you are to be applauded for your work ethic, life can bring the unexpected; you could run into health issues or job layoffs, or you may need to care for a loved one. It pays to plan for retirement – even if you love what you do.

Fact: You can plan your dream retirement.

Retirement is, for many, the ultimate golden age. Planning for it requires keeping a keen eye on your investments and taking risks into account. It can be a lot of work, but when you finally decide to retire, you will thank yourself for all of your efforts.

Need more information about this TIAA-CREF article:

Visit tiaa-cref.org for broader Financial Education, including a variety of resources to help you improve. **The material is for informational purposes only and was provided by TIAA-CREF.**

^{1, 2, 3} U.S. Department of Health and Human Services- http://www.longtermcare.gov/LTC/Main_Site/Paying/Costs/Index.aspx

Where Will your Money Go?

It is important to update your beneficiary designations when life changes occur. Not updating your beneficiary designation(s) can cause an unpleasant surprise at a very stressful time in your intended beneficiary's life. For example, if an ex-spouse is still listed as your beneficiary at the time of death, that person may receive benefits that you intended someone else to get upon your death. Therefore, it is important that beneficiary designations be completed and reviewed on a regular basis. It is particularly crucial to review these designations when certain life events occur, such as a birth/adoption, marriage, divorce, or the death of a family member. Please contact the HR Office at ext. 6650 as well as your Retirement plan to request beneficiary forms.

Beneficiary designations are important because they allow the wishes of the deceased to be carried out efficiently and swiftly.

Online Campus & Workplace Violence Prevention Training Program

In compliance with New York State law and The City University of New York Campus and Workplace Violence Prevention Policy, CUNY developed an online training program entitled "Preventing Workplace Violence." The training program includes a multiple-choice quiz/game that you must successfully finish in order to receive credit for completing the program. If you have not completed the program, please contact a member of Hostos Workplace Violence Advisory Team (WVAT)- Chief Bernabe is the Chairperson. You can also email your questions to ViolencePrevention.Training@mail.cuny.edu.



Federal law requires that all employers verify the identity and employment eligibility of all new employees (including U.S. citizens) within three days of hire. Employees are required to complete the I-9 form, and must provide employers with documentation establishing both identity and eligibility to work in the United States.

The Department of Homeland Security (DHS) and the Social Security Administration (SSA) have established an electronic system call E-Verify to assist employers further in verifying the employment eligibility of all newly hired employees. E-Verify works in conjunction with the I-9 form, and is a system by which employment eligibility is verified by the Social Security Administration and the Department of Homeland Security. **The law requires that we verify the eligibility of all employees hired at the institution within 3 days of hire. It is imperative that employees not be allowed to work without going through the I-9 process.** Failure to adhere to this rule could prompt an audit of the College which could result in costly sanctions. As of August 6, 2012, all employees hired at the College will have their information submitted to E-Verify for employment eligibility verification.

Accident Prevention

In order to effectively prevent work-related injuries and illnesses, existing or potential hazards in the workplace must be identified and eliminated or controlled. Department managers and supervisors are responsible for implementation and enforcement of safety standards and laws, within their area of responsibility. Below are some suggestions on how to make the workplace a safer place.

- Concerns regarding an incident or unsafe condition, as well as near-miss incidents, should promptly be brought to the attention of the immediate supervisor and Public Safety.
- Hazardous situations in need of immediate attention should be reported to the Health and Safety Office and or the Human Resources Office, as appropriate.
- Follow safety warning signs, safe work procedures, and other instructions.
- Always use required personal protective equipment that is in good working condition.
- Do not remove any protective safety devices or safeguards that have been provided.
- Encourage coworkers to use safe work practices on the job.
- Make suggestions about changes that you believe will improve employee safety.

In the event of an injury, medical assistance should be sought immediately by contacting Public Safety, (718) 518-6888. As soon as possible, an employee injury report should be completed and forwarded to the Human Resources Office.



Back to School Tips for Working Parents

The right back to school transitions can get a new school year off to an even better start and help children perform well. **Re-establish bedtime routines** at least one week before school starts, to prepare your child and avoid becoming over-tired or overwhelmed by school work and activities. **Allow plenty of extra time the first few days.** Make sure your child has adequate time to get up, eat breakfast, and get to school.

Other tips:

Schedule Doctors Appointments Well Before School Starts. It helps to have all physician paperwork completed and submitted on time. Also, any concerns about your child's development may be better identified and begin to be addressed before school starts.

It's smart to prioritize and plan ahead for school activities. Sit down with your child and your own calendar in August when the school schedule arrives and plan the year. Together you'll be able to decide which special events at school you would like to attend and take some time off work in order to be there.

Build a partnership and meet with your child's teachers at the start of school, and explain that you want to be involved in your child's education, and offer your availability. Ask for suggestions and tasks that can be done at home that will boost your child's learning ability, and ask the teacher for the best ways and times to be in touch.

Visiting school with your child, meeting the teacher, locating the classroom, locker, and lunchroom will help prevent or ease pre-school anxieties and allow your child to ask questions about the new environment.

Remember that the Work/Life program offers resources to help you with locating childcare. Get in contact with them at 800-833-8707.

What's the 411 on Tier VI?

On March 16, 2012, Governor Andrew Cuomo signed into law Chapter 18 of the Laws of 2012, which amends portions of the Retirement and Social Security Law, Education Law and the Administrative Code of the City of New York affecting the contributions and benefits of employees who join a New York State and City public retirement system on or after April 1, 2012.

ERS/TRS

- Effective for all employees joining a NYC public retirement system on or after April 1, 2012.
- Vesting requires 10 years of service credit.
- Requires 3% (ERS) and 3.5% (TRS) employee contribution, regardless of salary, until April 1, 2013; thereafter, the contribution rate in a given year is based upon regular compensation, as follows:

Wages of \$45,000 or less.....	3%
\$45,000 and \$55,000.....	3.5%
\$55,000 and \$75,000.....	4.5%
\$75,000 and \$100,000.....	5.75%
Wages of more than \$100,000 but less than \$179,000.....	6%

- Increases the retirement age to 63 in order to retire with an unreduced benefit; members retiring between age 55 and age 63 are subject to a reduction of 6.5% for each year retirement precedes age 63. A provision is also included that allows NYSUT-affiliated bargaining units to petition the governor for an unreduced benefit at age 57 with 30 or more years of service, with any additional actuarial costs to be borne by eligible employees.
- Mandates a 5-year final average salary (FAS) calculation using regular compensation for determining retirement benefits.
- Excludes from the FAS calculation wages exceeding the average of the previous four years by more than 10%.
- Caps pensionable overtime at \$15,000 plus inflation.
- Eliminates use of lump payments for unused vacation accruals in FAS calculations.
- Reduces by half the number of sick leave days from 200 to 100 eligible for service credit.
- Caps salary allowable in a FAS calculation at the New York State governor's salary (currently \$179,000).

Changes the pension multiplier for years of service as follows:

Less than 20 years of service.....	1.66% for each year of service
20 or more years of service (1 st 20years)	1.75%



Years exceeding 20 years.....2%

- Requires a 6% contribution to purchase military and prior service.

CUNY ORP

- New employee/employer contribution rates will apply to all employees joining the CUNY ORP on or after April 1, 2012.
- Vesting period remains unchanged at 366 days or immediate for employees with vested employer-funded retirement contracts through approved vendors from previous employment.
- Employee contributions will now be required of all participants for the duration of their employment, and will no longer be picked up by the employer after ten years, as they are today.
- All participants will be required to make employee contributions at the current rate of 3% until April 1, 2013. Thereafter, employee contribution rates in a given calendar year will be based upon their earnings in the second calendar year preceding the current calendar year, as follows:

Wages of \$45,000 or less.....	3%
\$45,000 and \$55,000.....	3.5%
\$55,000 and \$75,000.....	4.5%
\$75,000 and \$100,000.....	5.75%
Wages of \$100,000 or more	6%

- Employer contribution will remain 8% of compensable salary for the first 7 years of employment, and 10% thereafter.

For more information, please contact your pension/retirement plan.

TDA Funds Can Be Rolled Over

Participants in the TDA Plan can rollover their account balances from other retirement plans into their TDA Plan account. Rollovers can be accepted from 401(k), 401(a), 403(a), 403(b) governmental 457(b), profit sharing, and stock bonus plans. In addition, account balances in a personal Traditional IRA can also be rolled over into the TDA plan account.

For more information or to obtain a Rollover Application, contact the investment vendor into which the account balances will be rolled.

Did You Know?

Public Safety Escort Services Available

If you are working late or don't feel comfortable walking alone to your parking garage or the train station, you have options. Call Public Safety at ext. 6888. Escorts within the campus area is available 24 hours a day, 7 days a week.

Are You Developing your employee?

According to a recent poll of HR professionals, only ten percent of managers are fully prepared for the next level. One of the most important qualities of a good leader is the ability and desire to develop their employees. Although talent development is part of the college mission, most of the responsibility falls on the shoulders of the managers. Unfortunately, development coaching doesn't come naturally to many leaders. By following these tips, you can prepare your employees for success at the next level. Managers and employees should meet at least once each year to set Development Goals and a Development Plan that will help the employee build new knowledge, skills, and abilities. To be most effective, it has been suggested that the 70-20-10* formula works best when planning development for your employees:

70% on-the-job experiences: Assignments, projects and other work that challenge the employee to develop new capabilities and skills.

20% coaching and feedback: Informal feedback and guidance provided on a day-to-day basis, supplemented by formal feedback and coaching provided through the formal Performance Evaluation Process.

10% formal courses and training program: Throughout the year, the HR Office in conjunction with University Training offers workshops designed to enhance the skills of support staff, administrators, and management staff. Some of these programs are provided on an open-enrollment basis to all employees across the college, and some are offered online. Please visit the HR website for more information or look out for training opportunity emails.

* 70/20/10 learning concept was developed by Morgan McCall, Robert W. Eichinger and Michael M. Lombardo at the [Center for Creative Leadership](#) and is specifically mentioned in *The Career Architect Development Planner, 3rd edition*, by Michael M. Lombardo and Robert W. Eichinger.

Training and Development Opportunities:

Faculty and staff are encouraged to pursue professional development utilizing internal and external resources. Departments may request customized training for your team at your office or workplace. Below is a sample of the seminars that can be provided to staff:

- Manager's Training
- Dealing with Difficult People

- Delivering Quality In-Person Customer Service
- Customer Focused Writing for Clear and Effective Communication
- Attitude Is Everything
- From Conflict to Collaboration: Coping When People Push Your Buttons
- Stress Management
- Delegation and Time Management



10 Strategies for Boosting Morale

It doesn't take an MBA to know that when morale drops in the workplace, productivity usually gets dragged along with it. When morale bottoms out, you'll start to see infighting, passive-aggressiveness, high stress, and gossiping. It doesn't have to be this way. Whether you want to bring it back up, or keep it from nose-diving to begin with, here are 10 strategies to manage morale.

1. Mirror, mirror on the wall...

Managers and supervisors set the emotional tone for the workplace. So what's *your* tone? Do you show your employees energy and enthusiasm? Do you opt for criticism or optimism? **Lead by example: stay positive, point out good work, and don't isolate yourself.** Be available (and visible). Managers don't just manage, they lead.

2. Keep the train rolling

Boredom and low morale are old friends. Avoid both by **having employees acquire new knowledge and skills via training.** No budget? Make it an adventure. Assign employees "self training" where they research for pertinent material on the web. After, they can cross-train each other.

3. Dull walls vs. dull workers

Maybe your workplace itself is a downer. Drab surroundings can sap employees'

energy. You don't have to go overboard with an interior decorator to see improvements. **Brighter paint on the walls, good lighting, and a few live, green, plants can work wonders.**

You can engage employees by asking for their suggestions on sprucing up the place.

4. Keep in touch

Poor communication is terrible for workplace morale. Without a flow of information, employees can feel isolated, powerless, and undervalued. **Listen to your employees.** Find out what concerns them. There's no single best way to go about it. Have group meetings, one-on-one talks, or even set up an **old-school suggestion box** to find some valuable insight.

5. R-E-S-P-E-C-T

A little acknowledgement goes a long way. Telling people they did a good job, or simply uttering the magic words, **"thank you"** can be huge motivators. Take time to publicly recognize people, either with words of praise or something tangible like a gift or award.

6. Leave the office

Go, get out, take it outside — or anywhere *besides* the office. **Live things up by holding a meeting out in the fresh air.** Plan an after-hours activity like seeing a concert or trying playing — literally — as a team in a

softball or kickball league.

7. Illuminate the tunnel a bit

Nothing grinds down the soul like the idea of endless work. Even if you're bogged down on a huge project, **show people they're making progress with smaller milestones.** Add attainable goals and targets along the way so the work doesn't turn into drudgery.

8. Let's eat!

When in doubt, feed your employees. Offer a mid-afternoon snack or a weekly breakfast. Try a pot luck lunch once a month. Or even some surprise pizza during a busy time can be a welcomed treat.

9. Dangle better carrots

When money, the gold standard for motivators, isn't an option, offer perks as an alternative. **The more creative and unexpected they are, the better.** If you have the resources, offering a gift card for a dry cleaner or a massage therapist can be a heavenly gift to a busy, tired employee.

10. Lighten up

Try adding a little silliness to the workplace. Hold trivia challenges. Spend a lunch break with the whole unit. **It doesn't have to be expensive, just interesting.** Investing a little time and energy in what seems trivial can have a profound effect on your team's long-term health and success.

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Frequently Asked Questions

Q. My son is turning 19 years old in June. What do I need to do to keep him enrolled as a dependent on my New York City Health Benefits coverage?

A. Nothing. As of July 1, 2011, your son will continue to be eligible as a dependent on your family coverage up to age 26 provided that he continues to meet the eligibility requirements.

Q. My 23-year-old daughter is graduating from college in June. What do I need to do to keep her enrolled as a dependent on my New York City Health Benefits coverage?

A. Nothing. As of July 1, 2011, your daughter will continue to be eligible as a dependent on your family coverage up to age 26.

Q. When I divide my annual salary by 26 paychecks, the number I get doesn't equal my gross pay. Why not?

A. CUNY has to contend with leap year and other factors, so the correct way to figure your biweekly gross pay is to multiply your annual salary by .038356 (which is actually 14 days times 1/365) or by .038251 (which is actually 14 days times 1/366) in a leap year.

Q. When I turns 65 should I enroll in Medicare if enrolled in CUNY's benefits?

A. You do not have to, you can wait until retirement to enroll in Medicare Part B. However, you will automatically be enrolled in Medicare Part A (free hospital coverage) when you start collecting Social Security benefits. Enrolling upon retirement is deemed a "special enrollment" by Medicare and not applicable to penalties. (Contact Social Security 3

months prior to retirement to apply for benefits)

Same rules apply to your spouse if they are covered under your health benefits. This does not apply to Domestic Partner.

Q. What is Coordination of Benefits?

A. You may be covered by two or more group health benefit plans that may provide similar benefits. Should this occur the City health plan will coordinate benefit payments with the other plan. The City program follows certain rules that have been established to determine which plan is primary; these rules apply whether or not you make a claim under both plans. The rules are as follows:

1. The plan covering you, as an employee is primary before a plan covering you as a dependent.

2. When two plans cover the same child as a dependent, the child's coverage will be as follows:

· The plan of the parent whose birthday falls earlier in the year provides primary coverage.

· If both parents have the same birthday, the plan that has been in effect the longest is primary.

· If the other plan has a gender rule, the rule of the other plan will determine which plan covers the child.

3. When no other criteria apply, the plan covering you the longest is primary.

However, the plan covering you as a laid-off or retired employee, or as a dependent of such person is secondary, and the plan covering you as an active employee, or as a dependent of such a person, is primary, as long as the other plan has a COB provision similar to this one.

World According to Social Security

Your Social Security **retirement age** is the age at which you begin receiving Social Security retirement benefits. Your **stop work age** is the age at which you leave the labor force and no longer work. It can affect the amount of your Social Security retirement benefits. Your retirement benefit is based on your highest 35 years of earnings and your age when you start receiving benefits.

If You Stop Work Before Retirement Age

If you stop work before you have 35 years of earnings, we use a zero for each year without earnings when we do our calculations to determine the amount of retirement benefits you are due. Even if you have 35 years of earnings, some of those years may be low earnings years. Those low earnings years will be averaged in, creating a lower benefit than if you had continued to work.

If You Stop Work Between Age 62 And Full Retirement Age

You can retire before reaching full retirement age and receive reduced benefits. The earliest age you can start receiving retirement benefits is age 62. If you retire when you reach full retirement age, you will receive full retirement benefits.

If You Stop Work After Full Retirement Age

If you choose to work beyond your full retirement age, you have two options:

1. You can work and get full retirement benefits no matter how much you earn, or
2. You can delay getting retirement benefits and earn credits that increase your benefit amount.

