

# FOR YOUR BENEFIT

Human Resources Dept. Publication– Fall 2011  
Keisha Pottinger-Moore, PHR, Editor

## INSIDE THIS ISSUE:

All Work and No Play	1
More Pink for your Green	2
Workplace Violence	2
Keep Going, Keep Growing	3
Feeling Overwhelmed	3
What is Travia Leave?	3
Retirement Corner	4
Do you really need to go to the ER?	5
CUNY email	5
Healthy Discounts	5
Frequently Asked Questions	6
Fall 2011 Benefits Calendar	7

## Greetings

The HR staff would like to formally welcome all of you back for this school year! For Your Benefit is a newsletter addressing the benefits offered to you as a Hostos Community College employee. It is important to keep our employees informed, and this newsletter provides an opportunity to communicate information and issues that directly affect you. You will receive this newsletter twice a year and due to the important nature of the content, it is being emailed to you and copies will be made available in the Human Resources Office.

During the summer and through the opening of school, we have all experienced many changes. As our President, Dr. Felix Rodriguez Matos outlined in his organizational changes letter, we have new and exciting programs in some of our departments, new locations for some staff members and the addition of some new staff. We are glad to have new staff join the college and have already seen the relationships building between our continuing staff who welcome and mentor new staff members.

Starting in September, HR will conduct a voluntary Service Survey to all employees. The purpose of the survey is to gain feedback on how we can provide you with the best service possible and also what services we can improve. Your input will help us meet this important goal.

We hope you will be able to spend time reading the information provided in this newsletter. If you have questions, I encourage you to call the Human Resources Office at ext. 6650. A list of the HR staff is included on page 6. Our employees are our greatest asset.

Keisha Pottinger-Moore  
Human Resources Manager

*The entire HR Department joins together to wish you a Happy Fall Semester!*

## Supervisor Tip

The Work Life Programs, Employee Assistance Program (EAP) is designed to aid staff members in seeking professional assistance to resolve employee problems. Early intervention prevents the problem from having a permanent impact on the employee's job performance. The EAP is a resource for supervisors to help retain valued employees, who with proper help can regain full productivity. It is the responsibility of the supervisor to become involved. Supervisors have a legitimate right to intervene when an employee's behavior is interfering with job performance. Contact the HR department for more information.

**Let us realize that the privilege to work is a gift, the power to work is a blessing, the love of work is success!**

David McKay



## All Work and No Play

This summer, I had a great experience of visiting The President's Office and they were in the process of celebrating their staff with a little down time with fun activities. Even though I was not part of the department, I felt welcomed and brought the idea back to my Director for her approval.

When employees engage in interactive activities with co-workers during work hours, the effects are seen in how much better and how much more involved the workforce is in performing tasks. Workplace activities positively impact employee well-being, customer satisfaction, and employee performance. Enjoying time together with co-workers outside of the workplace can also increase employee loyalty. When employees receive genuine

appreciation, they are less likely to resign. In fact, 64% of Americans who leave their jobs say it is because they didn't feel appreciated. One way in which your department can show appreciation for employees is by arranging social events.

I urge other departments to show their appreciation for the ones "behind the scenes" in their particular area. We would love to hear about how you recognize employees within your department. Please submit your celebrating success stories to the HR department so we can share ideas with others on campus and hopefully in the future it can be a campus-wide event.

## More Pink for Your Green

Every three minutes, a woman in the United States is diagnosed with breast cancer. **According to the American Cancer Society, approximately 178,480 women and 2,030 men will be diagnosed with breast cancer this year**, with over half of those people facing invasive forms of the disease. Surpassed only by lung cancer, this disease is the second leading cause of cancer deaths in American women today.

- 40,460 women and 450 men in the U.S. will die from the disease annually.
- There are over 2 million breast cancer survivors in the U.S. who have been treated for breast cancer
- There are more than 250,000 women under the age of 40 in the U.S. living with breast cancer, and over 11,000 will be diagnosed this year
- A woman has a 1 in 8 chance of developing breast cancer in her lifetime
- Every 13 minutes, a life is lost to breast cancer
- White, non-Hispanic women are more likely to develop breast cancer but African-American women are more likely to die from it.

Breast cancer is the most commonly diagnosed cancer among Hispanic women and is the leading cause of cancer deaths among this group.

### Men Get Breast Cancer, Too

- Survival for men with breast cancer is similar to survival for women, when their stage of diagnosis is the same.
- Men at any age may develop breast cancer, but it is usually found in men between 60 and 70 years of age.
- Male breast cancer is sometimes caused by inherited gene mutations, and a family history of breast cancer can increase a man's risk.

In October a few members of the HR staff will be walking to help raise funds for the cause. Annie Pena (a survivor) and Collette Joseph will walk for the American Cancer Society and Melanie Garcia is walking for Avon Breast Cancer Foundation. You can help each team by walking with them in October or by sending each a monetary donation. If you would like additional information about their campaign, you can reach them at our office number, (718) 518-6650. Please do not hesitate to contact them with any questions. If you would like to send them a monetary donation towards their fundraising goal, please come by the HR office.

Thank you in advance for joining us in this important battle against breast cancer. Over the last fifteen years, death rates from breast cancer have been steadily declining; help us keep this number shrinking by joining the fight this fall, and help us give **"More Pink for Your Green"** this October.



## Workplace Violence

The tragedy of workplace violence is an unfortunate reality today. The College's and CUNY policies are very clear on this topic. The policy states, in part: The City University of New York prohibits workplace violence. Violence, threats of violence, intimidation, harassment, coercion, or other threatening behavior towards people or property will not be tolerated. Complaints involving workplace violence will not be ignored and will be given the serious attention they deserve. Individuals who violate this policy may be removed from University property and are subject to disciplinary and/or personnel action up to and including termination, consistent with University policies, rules and collective bargaining agreements, and/or referral to law enforcement authorities for criminal prosecution. The full text of the policy can be found on the Human Resources and Public Safety websites.

Although most College employees would never think of violating these common sense rules, we have experienced a few violations of this policy. Any act that is a clear violation of the policy is the type of action that will be met with formal discipline including discharge regardless of whether the employee intended to cause harm to another employee or visitor of the College.

CUNY is required to provide workplace violence prevention (WVP) training for all CUNY employees annually. You should have received an email instructing you to complete the Online Training Assignment, please complete the training.

## Keep Going, Keep Growing

### Age-based strategies for retirement savers

Because you're likely to need substantial savings to maintain your lifestyle in retirement, it's natural to want your portfolio to grow. Typically, financial professionals suggest stock funds for growth—but recent market fluctuations have made many investors seek the relative stability of bond funds and cash equivalents. This strategy is a form of market timing, a risky and often unsuccessful investing practice that involves jumping into and out of the financial markets according to short-term swings.

Instead of trying to time the financial markets, try to practice age-appropriate investing. You'd likely take the biggest risks when you're young and have years to make up for possible losses. You'd probably take fewer risks when you're older and retirement is looming; losses might cut into your retirement nest egg just when you need it and you wouldn't have the time to wait for a market rebound.

That said, you'll always want to keep your savings growing. Although stock funds tend to be more risky than bond funds or cash equivalents, they have historically offered the most potential for long-term growth.<sup>1</sup> Consider the following age-based guidelines to help you determine how to allocate your plan contributions.



#### In Your 20s and 30s\*

You probably have competing demands on your income, such as mortgage and car payments or child-care expenses. Try to save at least enough to trigger any available matching contributions from your employer, and consider boosting your contribution rate by a small percentage each year. You have years to recover from any potential short-term market swings, so consider investing the majority of your contributions (80% or more) in stock funds and the rest in bond funds and cash equivalents.



#### In Your 40s\*

By now, your children may be about to enter college. Remember that there are loans, grants, scholarships and other financial aid options available to your kids—but only *you* can fund your retirement. Continue to save as much as you can. In 2011, you can save as much as \$16,500 in your employer-sponsored retirement plan. Growth is still important, but it may now be appropriate for you to direct a portion of your contributions (no more than 30%) to less risky investments, such as bond funds or cash equivalents.



#### In Your 50s\*

These could be your peak earning years, so try to make them your peak savings years, too. In many cases, you would now be eligible to make catch-up contributions to your plan. Save as much as you can afford to save. However, because retirement is fast approaching, you may want to consider keeping 60% of your savings in stock funds and the rest in bond funds and cash equivalents.

#### Stocks...at Every Age\*

If appropriate, you should include stocks, bonds and cash in your allocation at every stage of your life. By diversifying your retirement savings plan contributions among all three asset classes, you may potentially grow and protect your nest egg.

Article taken from [money.cnn.com](http://money.cnn.com)

1. Ibbotson Associates, a subsidiary of Morningstar, Inc., 2010.

\* FOR ILLUSTRATIVE PURPOSES ONLY. Intended to illustrate possible investment portfolio allocations that represent an investment strategy based on risk and return. This is not intended as financial planning or investment advice. Diversification of an investment portfolio does not ensure a profit and does not protect against loss in declining markets.

## What is Travia Leave?

Travia leave is for public employees who are members of a retirement system and "shall upon application be granted a retirement leave with full pay consisting of one half of their accumulated unused sick leave up to a maximum of one semester." The maximum number of sick days a full time employee can accumulate is 160 days. The maximum amount of retirement leave you can have is 80 days which for retirement leave purposes equals one semester. Travia leave for employees in the Executive Compensation Plan is 5 months for 160 days of accrued sick leaves. If you have less than 160 days of sick leave, you are still entitled to Travia; and it will equal one-half of your bank. However, it will no longer be equivalent to a semester, each day is counted.

Forms are available in the Human Resources office. You have to fill out your portion and then have it signed by your supervisor or the chairperson of your department and then return the form attached with your retirement letter to the HR department. It has been suggested that if you intend to take a fall Travia, you go to HR by spring break. If you intend to take a spring Travia, you should go to HR by Thanksgiving.

Non-teaching instructional staff, i.e. HEOs or CLTs are required to use their vacation first followed immediately and seamlessly by their Travia leave. Teaching faculty only receives vacation pay if they take a spring Travia; and then they receive compensation through August 31. Faculty taking a fall Travia does not receive annual compensation and their leave ends at the beginning of the spring semester.

**For more information contact Jared Herst, Coordinator for Pension and Health Benefits at PSC-CUNY at 212-354-1252.**

## Feeling Overwhelmed?

Try this 30-second stress reliever



Sit comfortable with a straight back in a chair with your feet on the floor in front of you, hands

resting on your thighs. Close your eyes and as you draw in a deep breath, picture it filling your lungs and providing your body with the oxygen it needs to perform well and to help you relax. Pause when you've reached your full lung capacity and then slowly release your breathe. Repeat this slowly, five times.

**Halliday Financial Group**

**Fall 2011 Financial and Retirement Counseling One-on-One sessions**

- Monday, September 19**
- Wednesday, October 19**
- Tuesday, November 15**
- Thursday, December 8**

- 10:00 am to 3:00 pm** in the Human Resources Office, Room B-215B
- 10:00 am to 3:00 pm** in the Human Resources Office, Room B-215B
- 10:00 am to 3:00 pm** in the Human Resources Office, Room B-215B
- 10:00 am to 3:00 pm** in the Human Resources Office, Room B-215B

To schedule an appointment with the Halliday Representative, **Sandy Siff**, please call 800-786-1598 or send an email to him at [SSiff@hallidayfinancial.com](mailto:SSiff@hallidayfinancial.com) or email Keisha at [kpottinger@hostos.cuny.edu](mailto:kpottinger@hostos.cuny.edu). **(Only Instructional and HEO staff)**

**MetLife**

**Fall 2011 Financial and Retirement Counseling One-on-One sessions**

- Thursday, September 15**
- Thursday, October 20**
- Thursday, November 17**
- Thursday, December 15**

- 11:00 am to 3:00 pm** in the Human Resources Office, Room B-215B
- 11:00 am to 3:00 pm** in the Human Resources Office, Room B-215B
- 11:00 am to 3:00 pm** in the Human Resources Office, Room B-215B
- 11:00 am to 3:00 pm** in the Human Resources Office, Room B-215B

To schedule an appointment with the MetLife Representative, **Ludi Fort**, please call ext. 6652 or email to [kpottinger@hostos.cuny.edu](mailto:kpottinger@hostos.cuny.edu) **(All staff)**

**TIAA/CREF**

**Fall 2011 Financial and retirement Counseling One-on-One sessions**

- Wednesday, September 14**
- Thursday, October 6**
- Thursday, October 6**
- Wednesday, November 30**
- Tuesday, December 13**

- 9:00 am to 4:00 pm** in the Human Resources Office, Room B-215B
- 9:00 am to 4:00 pm** in the Human Resources Office, Room B-215B
- Save For Tomorrow, Start Today- 1:00pm—2:00pm- Room C-390**
- 9:00 am to 4:00 pm** in the Human Resources Office, Room B-215B
- 9:00 am to 4:00 pm** in the Human Resources Office, Room B-215B

To schedule an appointment with the TIAA/CREF Representative, **James Howard** call the Service & Scheduling Group (SSG) at 800-732-8353 or call Keisha at ext. 6652 **(Instructional , ECP and HEO staff only)**

**James Howard** has been working in the Retirement Planning industry for 23 years with the last 11 years being with TIAA CREF. Most recently, he has worked as a Wealth Management Advisor from 2004-2008. He has also been in his role as an Individual Consultant since January 2009. He enjoys providing clients with objective advice about their retirement plans and any financial issue they may have. James has a Finance degree from SUNY and lives in NYC with his wife and keeps busy raising their 1 and 3 year olds.

**NYCERS (Employee Retirement System)**

**Fall 2011 Pension Seminar**

- |                           |                     |
|---------------------------|---------------------|
| <b>September 7</b>        | <b>Tier 4</b>       |
| <b>September 14</b>       | <b>Tier 1 and 2</b> |
| <b>September 21</b>       | <b>Tier 4</b>       |
| <b>October 5</b>          | <b>Tier 4</b>       |
| <b>October 19</b>         | <b>Tier 4</b>       |
| <b>November 2, 16, 30</b> | <b>Tier 4</b>       |
| <b>December 7</b>         | <b>Tier 1 and 2</b> |
| <b>December 14</b>        | <b>Tier 4</b>       |

**Day and Time:** Wednesday at 3pm sharp

**Where:** 335 Adams Street, 22nd Floor

**How:** [kpottinger@hostos.cuny.edu](mailto:kpottinger@hostos.cuny.edu) to reserve at least 1 week before the date of the seminar

**TRS (Teachers Retirement System)**

**Fall 2011 Pension Seminar**

**Getting Ready for Retirement:** A tier-specific program for retirement-eligible members planning to retire within 12 months.

**Your TRS Benefits and Services:** A program for Tier IV members who have less than 10 years of membership service.

**Introduction to the TDA Program:** A program for in-service members who have never participated in or have less than 5 years' participation in the Tax-Deferred Annuity (TDA) Program.

**Where:** TRS training facility at 55 Water Street.

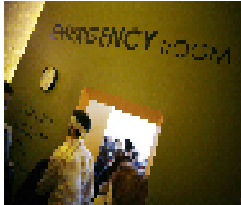
**How:** Register online or by calling a Member Services Representative at 1 (888) 8-NYC-TRS.

**Learn About Your Pension Benefits Before Retirement**

With workers across the country anxious about their retirement security, it's surprising that so many people don't know more about their plans. Did you know that a recent study found that less than half of workers with a defined pension benefits know enough about it to make informed choices on how to receive benefits over the duration of their retirement?

Deciding when to retire and when to begin receiving your pension benefit are two very important decisions—and affect how much money you will receive each month. To learn the details of each type of retirement you qualify for, make an appointment with your Pension/Retirement Counselor today. **It's never too early to prepare for your pending retirement.**





## Do You Really Need the ER?

Have you ever been to the emergency room (ER) for a sore throat or sprained ankle? Though it is tempting to seek immediate care for an illness or injury, you could save a lot of money by choosing your facility more wisely. A trip to the ER is far more expensive than a visit to your primary doctor or urgent care – and yet, a study by the Commonwealth Fund found that 21 percent of ER visits are avoidable. Steering clear of unnecessary ER visits can save you hundreds of dollars each time you are sick or injured.

Do visit to the ER when immediate attention is required, such as trouble breathing, chest pain, heart attack, stroke, broken bones, severe burns or bleeding, shock, poisoning or seizures. For conditions such as ear infections, vomiting, fever less than 102 degrees, sprains and strains, upper respiratory infections and headaches, opt for an urgent care facility or your primary doctor instead. In addition to saving money, these options can mean less waiting – a patient with a nonemergency in the ER may wait an hour or more to be seen.

## Tax Implications Regarding Health Care Benefits

On July 24, 2011, New York's Marriage Equality Act became effective, making New York the sixth and largest state to permit same-sex marriage. The Act provide that parties in a same sex marriage are entitled to all the same benefits under the law as married couples. Any benefit that is provided by state law, policy, or collective bargaining agreement is covered by the new law.

The term "domestic partnership" generally refers to an unmarried couple, either of the same or opposite sex. An employer's policy decisions regarding these relationships will be shaped by state and federal laws, and organization needs. Policy decisions most often arise in the context of extending existing health insurance and other benefits to domestic partners.

Many employers now voluntarily offer benefit coverage to domestic partners, such as benefits provided under FMLA laws, even if not required to by law. This benefits is driven by several factors, including changing demographics, the desire to be fair, workplace diversity, and the need to improve employee morale. There are a number of legal ramifications, including tax issues, to consider when adding your domestic partner or same sex partner in a marriage to your health plan.

### Civil Union or Same Sex Marriage

The employee's premium, to add the civil partner or spouse to the health care benefits, will be treated on an after-tax basis for federal taxes, and on a pre-taxed basis for state taxes.<sup>[1]</sup>

The State's premium, to cover the cost of the added civil partner to the health care benefits, will be treated on a taxable basis for federal taxes, and on a non-taxable basis for state taxes.<sup>[2]</sup>

<sup>[1]</sup> After-tax basis means the premium amount is considered part of the employee's gross salary for tax purposes and standard deductions apply. <sup>[2]</sup>Pre-taxed basis means the premium amount is not considered part of the employee's taxable gross salary for tax purposes.

<sup>[2]</sup> Taxable basis means the state's premium amount will be added to the employee's gross salary for tax purposes and standard deductions will apply. Non-taxable basis means the state's premium amount is not added to the employee's gross salary for tax purposes.

## CUNY eMall

Have you accessed CUNY eMall lately? CUNY eMall allows Students, Faculty & Staff to get discounts on everything! From discounts off your cell phone bill, clothing, office supplies, gym memberships, computers and entertainment to free or low-cost software download directly from the site!

**Plum Benefits** is a free and exclusive service that provides members with access and discounts to a variety of entertainment offers. Plum Benefits promises to maximize your entertainment options while saving you time and money. Go to [www.plumbenefits.com](http://www.plumbenefits.com) and register for a free account using the CUNY access code ac0424579.

**Working Advantage** offers CUNY employees exclusive discounts on movie theatres, movie rentals, theme parks, ski tickets, Broadway theatre, special family events, online shopping and much more through. For your reference, the Hostos Community College Member ID Number is 655973470 on the working advantage website.

**Corporate Perks** offers CUNY employees discounts on household goods, clothing, electronics, movie tickets, rentals, hotels, plane tickets and many more. All you need is your Hostos email to join. You will receive an email for registration.

## Healthy Discounts through Emblem Health

Staying on top of the latest health care trends and medical discount plans is a great way to further your family's health and save money at the same time. A health plan shouldn't just be there for you when you're sick; it should also be there to help you stay healthy. That is why all of Emblem health plans offer members Good Health Incentives. Below is a list of what they have to offer.

Registered Dietitians	Acupuncture Therapy
Jenny Craig	Hearing Care
Nutri System	Vision Affinity Discount Program
Weight Watchers	Laser Vision Care
Vitamins and Natural Supplements	Health and Wellness Coupons
Health Clubs Membership	Jazzercise
	Massage Therapy

### How to Use Healthy Discounts

To access these discounted services, simply go to the GHI webpage and click Health and Wellness. You can also present your member ID card to a Healthy Discounts participating provider to get your discount. (Please note that some discounts are available only through the Web.)

Healthy Discounts is a wellness program that allows you to access program services, at your own cost and at a discounted price. Services accessed through the Healthy Discounts Program are not covered services under your insurance program and will not be reimbursed. Since Healthy Discounts is separate from your regular insurance plan benefits, accessing the discounts does not count toward your benefit maximums for covered services or otherwise affect your health insurance coverage.

## WHO'S WHO IN HR

**Shirley Shevach**  
Director of Human Resources (Acting)  
718-518-6655  
[sshevach@hostos.cuny.edu](mailto:sshevach@hostos.cuny.edu)

### Management Staff

**Keisha Pottinger**  
Human Resources Manager  
(Timekeeping, Benefits, Professional Development)  
718-518-6652  
[kpottinger@hostos.cuny.edu](mailto:kpottinger@hostos.cuny.edu)

**Weng (James) Wong**  
HR Information System Coordinator  
718-518-6856  
[wwong@hostos.cuny.edu](mailto:wwong@hostos.cuny.edu)

**Collette Joseph**  
Office Manager/Civil Service Specialist  
(Longevity Increases and Contract info)  
718-518-6729  
[cjoseph@hostos.cuny.edu](mailto:cjoseph@hostos.cuny.edu)

### Support Staff

**Luz (Margie) Cay**  
Front Desk Operations  
(Tuition Waivers, Employment Verifications)  
718-518-6650  
[lcay@hostos.cuny.edu](mailto:lcay@hostos.cuny.edu)

**Melanie Garcia**  
Instructional Staff Specialist  
718-518-6578  
[mtorres@hostos.cuny.edu](mailto:mtorres@hostos.cuny.edu)

**Yolanda Gonzalez**  
Classified Staff Timekeeper  
718-518-6819  
[ygonzalez@hostos.cuny.edu](mailto:ygonzalez@hostos.cuny.edu)

**Cathleen Hodge-Wilkin**  
College Assistant Staff Specialist  
718-518-6651  
[cwilkin@hostos.cuny.edu](mailto:cwilkin@hostos.cuny.edu)

**Karen Mardenborough**  
DIMS Support Assistant  
(Performance Evaluations)  
718-518-4350  
[kmardenborough@hostos.cuny.edu](mailto:kmardenborough@hostos.cuny.edu)

**Annie Pena**  
Information System Support Assistant  
(CUNYFirst HCM Reports)  
718-518-6817  
[apena@hostos.cuny.edu](mailto:apena@hostos.cuny.edu)

**Herminia Reyes**  
Recruiting Assistant  
(HR CUNYFirst and Recruiting)  
718-518-6857  
[hreyes@hostos.cuny.edu](mailto:hreyes@hostos.cuny.edu)

**Bridget Sheridan**  
Instructional Timekeeper  
(Workers Compensation and FMLA)  
718-518-6653  
[bsheridan@hostos.cuny.edu](mailto:bsheridan@hostos.cuny.edu)

**Erika Lopez**  
College Assistant - Clerical Support  
718-518-7982  
[erlopez@hostos.cuny.edu](mailto:erlopez@hostos.cuny.edu)

**Katrina Perez**  
College Assistant - DIMS Support  
718-518-4350

## Frequently Ask Questions (FAQs)

**Q. I recently got married and I want to change my name, what do I need to do?**

**A.** For a name change, contact the Social Security Administration [www.socialsecurity.gov](http://www.socialsecurity.gov). Then, report the name change to your department; and Human Resources, along with a copy of your new Social Security card. Report the change to other plans that you might carry through unions or other agencies.

**Q. I have decided to retire, what paperwork do I need to do?**

**A. 1.** If you are a member of one of the New York City Retirement Systems' (ERS or TRS), you will need to file an application for service retirement with the appropriate retirement system. Please keep in mind that retirement applications must be filed and received by the applicable retirement system at least 30 days prior to retirement, but not more than 90 days prior. For employees in the Optional Retirement Program, you should contact TIAA when you are ready to discuss your options at least 30 days prior to retirement.  
**2.** You must notify your department, in writing, at least 45 days prior to your retirement date or taking of travia/terminal leave.  
**3.** You will need to meet with a Human Resources representative to finalize health insurance paperwork and exit processing prior to your retirement date.

**Q. I enrolled in CUNY ORP plan with TIAA-CREF, however I have contacted them and they are showing an account balance of zero. Where is my money?**

**A.** There is a 366 day vesting period for new employees enrolling in the Optional Retirement Program (ORP). During this vesting period, your 3% contribution is held in an escrow type account and is not invested with TIAA-CREF. Once you have satisfied your 366 day vesting period, the accumulations of your 3%, plus the CUNY's contributions, going back to the first day, are then sent to TIAA-CREF and are invested into your allocation choices. From that point forward, every 2 weeks your money plus the CUNY's money is sent directly to TIAA-CREF to be invested.

If you separate from service prior to vesting, you are entitled for a refund of your own contributions, plus any interest accumulated, but you would not be entitled to any CUNY contributions.

**Q. I signed up for health insurance but haven't received a card yet.**

**A.** It takes several weeks, from the time you enroll, to receive your health insurance card. If you need to use your insurance before you receive the card please contact your selected health plan.

\*Please note - we need to have all of your supporting documents before we can process your enrollment. Make sure that you have provided us with the following:

**For yourself:**  
Social Security Card

**For your dependents:**

-Proof of marriage (if adding spouse) or domestic partnership paperwork (if adding domestic partner)

-Proof of date(s) of birth for all dependents.

**Q. When my child turns 26, when will her coverage end?**

**A.** Coverage under the young adult dependent plan will end on the last day of the month in which they turn 26 years old.

**Q. How do I notify my department of my intent to retire?**

**A.** For academic planning purposes, we ask that you inform your Department Chair or Dean at least six months before you retire.

For all other employees, we ask that you inform your supervisor/department well in advance before you retire. Advance notice to the supervisor/department allow for opportunities for replacement training, recruitment; and for accommodations for time off requests that many prospective employees find necessary and desirable.

**Q. Where can I find Reasonable Accommodation Forms (ADA)?**

**A.** Please visit the HR website for the forms. You may also contact the HR or Affirmative Action Office.

**Q. Who qualifies as a domestic partner?**

**A.** Your same or opposite sex domestic partner must be 18 years of age or older, unmarried and not related in a way that would bar marriage. You must be co-residing and financially interdependent. At the time of application, you must have been in this partnership for 6 months. You must be able to prove both residential and financial interdependence. Please note that there are tax implications, referred to as "imputed income", when adding a domestic partner to your health plan.

# Mark Your Calendar

# Fall 2011 Benefits Calendar

<b>Wednesday, Sept. 7, 3:00PM</b>	<b>NYCERS Pension Seminar Tier IV– 335 Adams Street– 22nd Floor</b>
<b>Wednesday, Sept. 14, 9:00 – 4:00PM</b>	<b>TIAA-CREF- Financial and Retirement Counseling One-on-One session Room B-215 (by appt. only)</b>
<b>Wednesday, Sept. 14, 10:00 – 4:00PM</b>	<b>Municipal Credit Union (MCU) on campus- C-Building– Bridge Chase at Work- C-Building– Bridge</b>
<b>Wednesday, Sept. 14, 3:00PM</b>	<b>NYCERS Pension Seminar Tier IV– 335 Adams Street– 22nd Floor</b>
<b>Thursday, Sept. 15, 11:00-3:00PM</b>	<b>MetLife-Financial and Retirement Counseling One-on-One session Room B-215</b>
<b>Monday Sept. 19, 10:00-3:00PM</b>	<b>Halliday Financial Group-Financial and Retirement Counseling One-on-One session Room B-215 (by appt. only)</b>
<b>Tuesday, Sept. 20, 1:00-2:30PM</b>	<b>TIAA Presents “Save for Tomorrow, Start Today (en Español)”. This financial education seminar will be presented entirely in Spanish. Room C-391</b>
<b>Wednesday, Sept. 21, 3:00PM</b>	<b>NYCERS Pension Seminar– 335 Adams Street– 22nd Floor</b>
<b>Tuesday, Sept. 27, 1:00-2:00PM</b>	<b>AXA Financial Presents Financial Strategies 101– Dollars &amp; Sense-Making the Most of Your Money. Room C-391</b>
<b>Wednesday, Oct. 5, 3:00PM</b>	<b>NYCERS Pension Seminar, Tier IV– 335 Adams Street– 22nd Fl.</b>
<b>Thursday, Oct. 6, 9:00 – 4:00PM</b>	<b>TIAA-CREF- Financial and Retirement Counseling One-on-One session Room B-215 (by appt. only)</b>
<b>Thursday, Oct. 6, 1:00-2:00PM</b>	<b>TIAA-CREF Presents “Save for Tomorrow, Start Today” Room C-390 (Student Lounge)</b>
<b>Tuesday, Oct. 11, 1:00-2:00PM</b>	<b>AXA Financial Presents: Choose Your Destination: A Financial Wellness-Seminar for Women. Room C-391</b>
<b>Wednesday, Oct. 12, 10:00 – 4:00PM</b>	<b>Municipal Credit Union (MCU) on campus- C-Building– Bridge</b>
<b>Wednesday, Oct. 19, 10:00 – 3:00PM</b>	<b>Halliday Financial Group-Financial and Retirement Counseling One-on-One session Room B-215 (by appt. only)</b>
<b>Wednesday, Oct. 19, 3:00PM</b>	<b>NYCERS Pension Seminar, Tier IV– 335 Adams Street– 22nd Floor</b>
<b>Thursday, Oct. 20, 11:00-3:00PM</b>	<b>MetLife-Financial and Retirement Counseling One-on-One session Room B-215</b>
<b>Wednesday, Nov. 2, 1:00 –2:00PM</b>	<b>NYCERS Pension Seminar, Tier IV– 335 Adams Street– 22nd Floor</b>
<b>Tuesday, Nov. 15, 10:00-3:00PM</b>	<b>Halliday Financial Group-Financial and Retirement Counseling One-on-One session Room B-215 (by appt. only)</b>
<b>Wednesday, Nov. 16, 3:00PM</b>	<b>NYCERS Pension Seminar, Tier IV– 335 Adams Street– 22nd Floor</b>
<b>Wednesday, Nov. 16, 10:00 – 4:00PM</b>	<b>Municipal Credit Union (MCU) on campus- C-Building– Bridge</b>
<b>Thursday, Nov. 17, 11:00 – 3:00PM</b>	<b>MetLife-Financial and Retirement Counseling One-on-One session Room B-215</b>
<b>Wednesday, Nov. 30, 3:00PM</b>	<b>NYCERS Pension Seminar, Tier IV– 335 Adams Street– 22nd Floor</b>
<b>Wednesday, Nov. 30, 9:00 – 4:00PM</b>	<b>TIAA-CREF- Financial and Retirement Counseling One-on-One session Room B-215 (by appt. only)</b>
<b>Wednesday, Dec. 7, 3:00PM</b>	<b>NYCERS Pension Seminar, Tier I and II– 335 Adams Street– 22nd Floor</b>
<b>Thursday, Dec. 8, 10:00-3:00PM</b>	<b>Halliday Financial Group-Financial and Retirement Counseling One-on-One session Room B215 (by appt. only)</b>
<b>Tuesday, Dec. 13, 9:00 –4:00PM</b>	<b>TIAA-CREF- Financial and Retirement Counseling One-on-One session Room B-215 (by appt. only)</b>
<b>Wednesday, Dec. 14, 3:00PM</b>	<b>NYCERS Pension Seminar, Tier IV– 335 Adams Street– 22nd Floor</b>
<b>Thursday Dec. 15, 11:00—3:00PM</b>	<b>MetLife-Financial and Retirement Counseling One-on-One session Room B-215</b>