



Executive Compensation Plan and Instructional Staff (full time teaching and non-teaching) Benefits Summary

Health Insurance Benefits	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 Program" on the left-hand side menu.) If appointment is expected to last at least six months, health insurance benefits are effective on the date of hire as long as paperwork is received within 30 days. 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 Accounts (FSA) Program	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 of hire. 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 first of the month following the date of hire. If hired on the first of the month, welfare fund benefits will be effective that day.
	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	Fully appointed employees are required to join TIAA(ORP) or NYC Teachers' Retirement System (TRS). Those who do not enroll in a plan within 30 days from their date of appointment will be required to be forced in to TRS. Vesting is provided after 366 days of employment with TIAA or after 10 years of service with TRS. For detailed information, see the <u>comparison</u> or the "Summary Comparison Chart: TRS and ORP" of the TRS Membership for CUNY Employees Guide at https://www.trsnyc.org/memberportal/WebContent/publications/trsMembershipforCUNYEmployees
Tax-Deferred Annuity (TDA) 403(b) Plans	TIAA Group Supplemental Retirement Annuity (GSRA), or NYC-TRS TDA (for TRS members only)
New York State Deferred	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.
Compensation 457(b) Plan	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	 Employees have two options in these two plans: 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).
	Employees are eligible to receive a tuition waiver for their own study at a CUNY school subject to certain limitations:
	Service Requirement Course Type & Credit Limit
Tuition Fee Waiver	1 year Undergraduate – no limit
	None Graduate – 6 credits
	Tuition waivers are not available during the winter or summer sessions.



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Voluntary Benefits	 Deer Oaks- CUNY Work/Life Program (Employee Assistance Program) Visit https://www.deeroakseap.com/member-login/ 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 https://www.nymcu.org/ New York's 529 College Savings Program
Time & Leave	Visit https://www.nysaves.org/content/home.html for more information • Transit Benefit Program through Edenred Visit https://www.commuterbenefitsnyc.com/ for more information Time and Leave for Executive Compensation Plan (ECP) is at http://www.hostos.cuny.edu/Hostos/media/Office-of-Human-Resources/TimeLeaveSummary-HEO-and-CLT-Title-Series-Employees-August-2018.pdf