Human Resource Services

CA Benefit Review



Benefits Highlights

- NYC Health Benefits Program
- District Council 37 (DC37)
- Retirement Benefits
- Tax Deferred Annuities
- Flexible Spending Accounts Program (FSA Program)
- Voluntary Benefits



Health Benefits

Part Time Classified Titles with a six-month appointment or more and regularly scheduled for 20 hours per week are eligible for health benefits through the NYC Office of Labor Relations (OLR).

- Health Benefits are effective on the 91st day of your appointment
- You must complete a Health Benefits Application
- To enroll any eligible dependents, you must submit acceptable documentation to support their eligibility status

Dependent Eligibility Required Documentation

Spouse

- Married one year or less Government issued marriage certificate
- Married more than one year Government issued marriage certificate and one of the following:
 - Federal tax return filed within the last two years listing spouse as joint or individual
 - Proof of ownership (bank account, auto, home, etc.) issued within the last six months
 - Proof of cohabitation (two separate documents one in your name and one in your spouse's name – at the same address)

Domestic Partner

- Partnership of one year or less Domestic Partnership Certificate of Registration
- Partnership of one year or more DP Certificate and one of the following:
 - Proof of ownership (bank account, auto, home, etc.) issued within the last six months
 - Proof of cohabitation (two separate documents one in your name and one in your spouse's name – at the same address)

Child

Government issued birth certificate

What is the Open Enrollment/Transfer Period?

- It is a specific time of the year when employees can change benefits elections, add/or remove dependents for health, and flexible spending accounts programs (FSA) without a Qualifying Life Event
- Any changes made during this time frame will be effective the first full pay period January 2026

Flexible Spending Accounts (FSA) Program

- If you are eligible for health insurance benefits you can participate in the Dependent Care Assistance Program (DeCAP) and the Health Care Flexible Spending Accounts Program (HCFSA) & the Buy Out Waiver Program
- Paperwork must be received within 90 days
- DeCAP allows you to pay for childcare expenses
- HCFSA- allows you pay for eligible medical expenses
- Any amount not used by the end of the grace period will be forfeited
- Buy Out Waiver Program allows you to waive health insurance and receive an annual payment of \$500 for individual and \$1,000 for family coverage if you are enrolled with non city insurance



District Council 37 Benefits

- Must work 17.5 hours per week to be eligible for the fund benefits such as dental, optical, prescription, disability
- For more information and how to enroll, please go to <u>www.dc37.net</u> >Benefits Tab>Health Benefits
 Tab>Eligibility, Enrollment & Retirement Tab
- Any questions, please call DC 37 at 212.815.1234

Voluntary Commuter Benefits

 Commuter Benefits are administered by Edenred, maximum monthly amount is \$325 pre-tax; any higher amount will be on a post-tax basis. The enrollment form must be returned to HR.

https://www.cuny.edu/about/administration/offices/hr/benefits/transit-benefit-senior-colleges-central-office-edenred/

- Two biweekly payroll deductions per month and there is an Admin Fee. If there are three paychecks in a month, you will only pay two deductions.
- Can be used on MTA, Subway, Buses, LIRR, Metro North, NJ Transit
- Upon separation, there is a 90-day period to spend down balances; refunds are not issued.



Retirement Plan

- New York City Employees' Retirement System (NYCERS)
- The pension Tier is VI (6)
- Employee contributions are as follows:

\$45,000 or less	3%
\$45,000 - \$55,000	3.5%
\$55,000 - \$75,000	4.5%
\$75,000 - \$100,000	5.75%
\$100,000	6%

Enrolling in Pension Plan

- Enrollment must be done online on the NYCERS website at www.nycers.org>join NYCERS
- You can enroll at any time.
- Please note you are not required to join the pension plan. Enrollment is voluntary.

Voluntary Savings Plan

- Allows you to supplement your retirement savings by enrolling in the CUNY sponsored tax deferred programs. This is voluntary.
- The tax-deferred annuity allows employees to set aside pre-tax dollars subject to IRS limits
- As a result, employees may voluntarily reduce their taxable income
- The limits are \$23,000 under age 50; \$31,000 over age 50
- Tax-deferred annuity options:
- □TIAA www.tiaa.org/cuny
- □ New York State Deferred Compensation Plan (NYSDCP) <u>www.nysdcp.com</u>

BeWell by CCA

- BeWell by CCA is a free voluntary confidential Employee Assistance Program available to employees and their families.
- Personalized referrals for childcare, eldercare, daily living, legal, and financial needs
- A digital hub offering access to counseling, coaching, and other resources
- Licensed clinicians and work-life specialists are available to assess your needs and connect you to the appropriate resources
- Always available, always confidential, call 800-833-8707 or log on to ccaplatform.com/go/cuny

Employee Discounts and Promotions

- Phone service providers
- Health & Fitness membership
- Financial benefits
- Computers
- Office Supplies
- Clothing
- Movie tickets, Broadway, off Broadway, Sports events

For more information go to www.cuny.edu "CUNY e-mall"







Take Away

ITEMS TO BE RETURNED TO HR:

- Health Application (only if eligible for health insurance benefits)
- Supporting Documentation if adding dependents

Questions?

