BENEFIT INFORMATION FOR NEW FULL-TIME FACULTY AND HIGHER EDUCATION TITLES

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HR.002 - Benefit Information for New Full-Time Faculty and Higher Education Titles

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CONTENTS:

Document Statement 1
Related Documents 1
Contacts 1
Benefit Information for New Full-Time Faculty and Higher Education Titles 3
  Health Insurance 3
  Pension Plans 4
  Union 4
  Life Insurance 4
  Total Disability 4
  Dental Benefits 5
  Flexible Spending Accounts 5
  Tuition Waivers 5
  Sick Leave 5
  Annual Leave 6
  Bereavement Leave 6
  Payroll 6
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Health Insurance:

Effective immediately upon your appointment date, health insurance takes effect provided you have filed your health insurance form with the Benefits Officer in the Department of Human Resources within 30 days of your appointment date. A copy of the NYC Health Plans Summary booklet as well as the health form will be found in your orientation package. You can also visit the NYC office of Labor Relations website (www.nyc.gov, then click on labor Relations) for a detailed description of health plans available to you. To cover your family, a copy of your marriage certificate and a copy of the children's birth certificates are needed to cover your spouse and children. Domestic Partners can also be covered. COBRA - Federal Legislation mandates that the College offer you and your family the right to purchase an extension of your health insurance after separation from service.

Optical Benefits

The Professional Staff Congress CUNY - Welfare Fund provides a free pair of eyeglasses, contact lenses or prescription sunglasses every two years to the employee and eligible family members from participating providers such as GVS (General Vision Services). The alternate method of using the benefit is to obtain glasses from a private provider. If you use your own provider, optician or optometrist the benefit is $100 every two years. Forms are available in the Office of Human Resources.

Prescription Drugs

When you choose your health plan, prescription drugs are an optional benefit that is paid for the employee by the PSC Welfare Fund. The provider of the benefit is Express Scripts. Any maintenance prescription drug must be ordered by mail after the second refill at your local pharmacy and your short-term prescriptions such as antibiotics can always be filled at your local pharmacy. There is an additional option where you can elect to buy your health plan's prescription rider if you elect HIP POS, GHI HMO, AETNA, or CIGNA. The PSC Welfare fund provides a stipend (Approx. $300 to $700) at the end of the year to offset the cost to the employee. Further information is available in the Office of Human Resources.
**Pension Plans:**

As a full-time employee you are required to join one of two pension plans offered by the University within 30 days of your appointment. They are Teachers' Insurance and Annuity Association (TIAA) and NYC Teachers' Retirement System (NYCTRS). Those appointed to a substitute appointment are not required to join a pension system. Your orientation packet contains a comparison of the two plans. Both plans require a 3% employee deduction. For participants in TIAA there are alternate funding vehicles offered by The Guardian or MetLife. Tax Deferred Annuities (TDA's) or Supplemental Retirement Accounts (SRA's) are available to reduce your gross taxable income as a pre-tax deduction. TIAA, HRC, and TRS have these supplemental retirement accounts available. Please contact Ms. Dehls to assist you in these selections at (212) 237-8504.

**Union:**

Your bargaining unit is the Professional Staff Congress (PSC). Dues are 1.05% of your bi-weekly salary and are taken out immediately as an agency deduction. If you want to be a member of the PSC, call the membership department at (212) 354-1252. The Union also sponsors the PSC Federal Credit Union. The Credit Union offers a full range of banking services including loans.

**Life Insurance:**

For new members NYSUT provides $25,000 free insurance for a period of one year with no medical examination provided you have never been a member of NYSUT. The life insurance takes effect after three bi-weekly paychecks. You may also apply to purchase voluntary life insurance, which may be subject to medical underwriting and a medical examination. At the end of the free coverage you are eligible to purchase additional insurance from NYSUT, which does require a medical examination. In addition to the NYSUT insurance, the PSC- Welfare Fund provides a death benefit of $2,500.

**Total Disability:**

After a year of employment, you are eligible for up to 5 years of disability coverage at no cost to you. Participants may also elect to purchase optional extended long-term disability.

**Dental Benefits:**

The PSC Welfare Fund provides dental coverage through either the Guardian or Delta Dental. The Guardian plan gives you access to participating dentists. You may also use a non-participating dentist subject to a reimbursement
schedule. To obtain forms and additional information, please use their web site: www.guardianlife.com  Delta Dental is a dental HMO. Members who enroll must select a primary care dentist who will be responsible for all dental care. There is no out-of-network benefit.

**Flexible Spending Accounts:**

Health Care Flexible Spending Account (HCFSA) is a way to help pay out-of-pocket medical expenses, while reducing your taxable income. Dependent Care Assistance Program (DeCAP) is a way to help pay for expenses to care for children, i.e. daycare, by reducing your taxable income. MSC - Health Buy-out Waiver Program enables eligible employees who can obtain non-City group health benefits to waive their City Health benefits in return for an annual cash incentive payment of either $500 (Individual coverage) or $1000 (family coverage). Please call Human Resources for further information.

**CUNY Transit Benefit Transportation Spending Account (TSA)**  
CUNY now participates in a tax deferred spending account for transportation costs with Morgan Chase Bank on MTA trains and buses including MTA express buses. The Long Island Railroad, Metro North and NJ Transit are excluded from this benefit. Further information and forms to enroll are available in the Office of Human Resources.

**Tuition Waivers:**

Tuition waivers are available for both undergraduate and graduate courses. There is a waiting period of one year from your appointment date to take undergraduate courses. Graduate courses may be taken immediately but only 6 credits of graduate level coursework may be taken per semester. There are no restrictions on the number of undergraduate courses that may be taken. The tuition benefits may be taxable. The tuition waiver benefit is only available to the employee.

**Sick Leave:**

Faculty accrues 20 sick days per year to a maximum of 160 days. Only at retirement can these sick days be used for other than personal illness. HEO titles also accrue 20 sick days per year with a maximum of 160 days. After more than five days of absence due to personal illness or certain family matters, documentation is required and Family Medical Leave must be applied for.

**Annual Leave:**
Faculty earns the months of July and August if they have completed both the Fall and Spring semester.

HEO titles earn 15 days of annual leave during the first year of service. During the 2nd through 11th year of service one additional day is earned to a maximum of 25 days per year. These provisions also apply to CLT's. There are usually four unscheduled holidays that must be taken during the period from September 1st through August 31st. The maximum accrual for annual leave is a cap of 45 days.

Any days in excess of the cap will be forfeited on August 31st of each year unless a request in writing is made to the office supervisor and then to the Vice President with a written schedule to reduce the excess days.

Those HEO’S that were appointed prior to January 1, 1988 begin earning 25 days immediately and Librarians earn 30 days of annual leave. Full-time Counselors appointed on or after September 1, 1998 earn 20 days plus one additional day per year to a maximum of 30 days. Subsequent to the January 1, 1988, Librarians start earning 20 days per year, which increases by one day for each year of service to a maximum of 30 days.

Time cards must be submitted to the Personnel Office by the 10th day of the month for the prior month for both faculty and HEO titles.

Bereavement Leave:

Four days leave allowance, not charged to annual leave.

Payroll:

Direct Deposit is available, otherwise paychecks are bi-weekly and will be distributed on alternate Wednesdays after 3:00pm in the Bursar's office at L70.00NB. For information concerning Direct Deposit, call the payroll department at (212) 237-8478.