Benefits at a Glance

Full-Time
Classified Managerial Staff

The University Benefits Office
Office of Human Resources Management
Summer/Fall 2012

The City University of New York (CUNY) offers benefits to its eligible active full-time Classified Managerial Staff\(^1\) members and their eligible dependents. This summary is designed to introduce you to basic information regarding benefits provided by the New York City Health Benefits Program (NYCHBP) and the PSC-CUNY Welfare Fund, as well as other benefits offered by CUNY. For further details of benefits provided refer to the Summary of Benefits for Full-Time Instructional Staff located on the CUNY website at [www.cuny.edu](http://www.cuny.edu).

Our goal is to continue to offer a comprehensive benefits package that will meet both the present and future needs of our employees and their families. The University Benefits Office provides the Benefits at a Glance solely for information purposes and although every effort has been made to assure its accuracy, it is the interpretations and rules of the benefit providers and retirement systems that are binding. This summary does not create a contract, nor does it assure that particular benefits will be provided. If any discrepancies exist between the information presented herein and the information contained in the plan documents, the actual provisions of each benefit plan will govern. These benefits are subject to change at any time, with or without notice.

We hope that you find this summary both informative and helpful. However, should you have questions or require clarification on any of the programs, please do not hesitate to contact your Central Office/College Benefits Officer.

It is your responsibility to determine which plans are best for you and your family. Take time to review this summary and the Summary of Benefits for Full-Time Instructional Staff carefully. It is important for you to play an active role in understanding your benefits and how they work.

Please note, Classified Staff Managerial employees are in competitive class titles and not covered by a union represented bargaining unit. You must pass a civil service examination to gain permanency in the title. If there is no valid civil service list, you may be appointed on a provisional basis if a search is conducted to fill the position. Provisional status remains in effect until you pass the civil service exam and are appointed from the list. If you are appointed from a civil service list, you are required to satisfactorily serve one year in probable permanent status before attaining permanency.

For more information about your benefits, you may want to review:

The PSC-CUNY Welfare Fund at [http://www.pscunywf.org](http://www.pscunywf.org)

\(^1\) Classified Managerial Staff titles include: Administrative Superintendent of Campus Buildings and Grounds; IT Computer Operations Manager; IT Computer Systems Manager; Chief Administrative Superintendent of Campus Buildings and Grounds; University Chief Architect; University Chief Engineer; University Associate Chief Engineer; University Security Director; University Deputy Security Director; Campus Security Director; Campus Security Assistant Director; University Secretary to Civil Service Commission-H; and University Capital Projects Manager.
Basic Health Plans (Major Medical and Hospitalization)

Basic health benefits as provided by the New York City Health Benefits Program (NYCHBP), including PICA, Long Term Care (LTC) and Flexible Spending Accounts (FSA).

**Basic Health Plan**

Health Maintenance Organizations (HMO) Plans:
- Aetna HMO
- Empire HMO
- HIP Prime HMO

Participating Provider Organization (PPO) Plan:
- GHI-CBP/EBCBS

**Long Term Care (LTC) Program**

Administered and insured by Metropolitan Life Insurance Company (MetLife). Available only to current participants. This benefit is not available to newly hired employees.

**Flexible Spending Accounts (FSA) Program**

- Health Care Flexible Spending Accounts Program (HCFSA)
- Dependent Care Assistance Program (DeCAP)
- MSC Premium Conversion Program
- MCS Health Benefits Buy-Out Waiver Program

**Contact Information**

For further detailed information on benefits provided by the NYCHBP contact:

**Office of Labor Relations-Employee Benefits Program**

40 Rector Street – 3rd Floor, New York, NY 10006
212.306.7200    www.nyc.gov/html/olr

**PICA Program**

Provided to employees and their eligible dependents who are enrolled in a health plan offered by the NYCHBP. PICA covers medications in two specific drug categories:
- Injectable
- Chemotherapy

**Eligibility:** Must work at least 20 hours per week, and your appointment is expected to last for more than six months and you are paid from tax-levy funds. Coverage is also available to eligible dependents.

**Enrollment:** Must complete a Health Benefits Application (Form ERB) at your Central Office/College Human Resources Office within 31 days of the completion of 90 days of continuous employment (30 days for FSA). If you do not file the form within the 31 days, the start of your coverage will be delayed and you may be subject to a loss of benefits.

**Effective Dates of Coverage:** Coverage for employees hired on a Provisional or Temporary basis begins on the 1st day of the pay period following the completion of 90 days of continuous employment, unless you transferred from another City agency, in which case, coverage begins on your appointment date.

**Payroll Deductions:** If there is a payroll deduction for your plan’s basic coverage or if you apply for an optional rider, your paycheck should reflect the premium deduction. The PSC-CUNY Welfare Fund pays premiums for the HIP Prime HMO Appliances and Private Duty Nursing rider on behalf of employees. You must report incorrect deductions to your Central Office/College Benefits Officer within 31 days.

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**PSC-CUNY Welfare Fund Benefits (Supplemental Benefits)**

The PSC-CUNY Welfare Fund provides supplemental health insurance benefits listed below. Additionally, the fund provides benefits through negotiated agreements with New York State United Teachers (NYSUT) Trust.

**Prescription Drug Plan (Medcohealth Plan)**
- Medcohealth Prescription Drug Card Plan
- Medcohealth Home Delivery Pharmacy Services

**Dental Plan**
- DeltaCare USA Program (HMO Network)
- Guardian Dental Guard Preferred (PPO Plan)

**Optical Plan** (Available once every 24 months)
- Direct Reimbursement Plan
- Davis Vision
- General Vision Services (GVS)

**Hearing Aid Benefits** (Available once every 36 months)
- Direct Reimbursement Plan
- Speech & Hearing Center of Brooklyn College

**Death Benefit**
$2,500 Death Benefit

**Extended Medical Benefit – No Cost**
Administered by Administrative Services Only (ASO)
Available to employees enrolled in GHI-CBP/EBCBS

**Group Total Disability Insurance** (The Standard)
- Basic Long Term Disability (LTD) – no cost
- Optional LTD – Voluntary Plan

**Catastrophe Major Medical Insurance – Voluntary Plan**
- Administered by Marsh Affinity Group
- Benefits covered: Convalescent Home Benefits, Home Health Benefits, and Private Duty Nursing Services

**Survivor Benefits**
Available to surviving eligible spouse or domestic partner and/or dependent child(ren) of an active covered employee who dies in active service.
Contact Information
For further detailed information on supplemental benefits offered by the Welfare Fund contact:

PSC-CUNY Welfare Fund
61 Broadway – 15th Floor
New York, NY 10006
212.354.5230 www.psccunyw.org

**Plans Offered Through NYSUT**

**NYSUT Long Term Care Plans (LTC)**
- John Hancock Mutual Life
- Only available to current policy holders (Benefit not available to newly hired employees)

**Term Life Insurance Plan**
- Administered by MetLife
- Free One-Year Term Life up to $25,000
- Term Life Insurance up to $1,000,000
- Senior Term Life Insurance

Eligibility: Must work at least 20 hours per week, and your appointment is expected to last for more than six months, and you are paid from tax-levy funds, and you are eligible for coverage under the NYCHBP. Coverage is also available to eligible dependents.

Enrollment: New employees must complete a PSC-CUNY Welfare Fund Enrollment Form at your Central Office/College Human Resources Office within 31 days following the completion of 90 days of continuous employment. If you do not file the form within the 31 days, the start of your coverage will be delayed and you may be subject to a loss of benefits. If you are transferring from a Classified Staff or Instructional Staff title, you must complete a PSC-CUNY Welfare Fund Enrollment Form.

Effective Dates of Coverage: Coverage begins on the 1st day of the month following the completion of 90 days of continuous employment, provided your Central Office/College Benefits Officer has received your Form ERB within 31 days of that date. There is no waiting period if you are transferring from a Classified Staff or Instructional Staff title.

Payroll Deductions: If you elect to enroll in a contributory plan offered by PSC-CUNY Welfare Fund or NYSUT, the payroll deduction option is not available. You will be direct billed by the PSC-CUNY Welfare Fund if enrolled in a contributory plan. Additionally, the welfare fund pays premiums for the HIP Prime HMO Appliances and Private Duty Nursing rider.

Welfare Fund Changes: If you are moving from a Classified Staff title to a Classified Managerial title, your Welfare Fund will change from DC37 Health & Security Plan to PSC-CUNY Welfare Fund. If you are moving from an Instructional Staff title to a Classified Managerial title, you will continue to have coverage under the PSC-CUNY Welfare Fund.

New York State United Teachers (NYSUT) Trust:
1) If you are moving from a Classified Staff title to a Classified Managerial title, you are not eligible to purchase voluntary benefits offered through NYSUT unless you had prior membership affiliation with NYSUT and purchase an Associate Membership from PSC. However, you may elect to purchase Term Life Insurance, Optional LTD, John Hancock LTC, and Catastrophe Major Medical benefits offered by the PSC-CUNY Welfare Fund. You will be direct billed for these benefits. 2) If you are moving from an Instructional Staff title to a Classified Managerial title, you may purchase voluntary benefits offered by NYSUT as long as you purchase an Associate Membership from PSC. You will be direct billed for these benefits. Additionally, you may elect Term Life Insurance, Optional LTD, John Hancock LTC and Catastrophe Major Medical benefits offered by the PSC-CUNY Welfare Fund and be direct billed for these benefits. 3) If you are newly hired in the Classified Managerial title, you are not eligible to purchase NYSUT voluntary benefits unless you had a prior membership affiliation with NYSUT and purchased an Associate Membership from the PSC.

**Retirement Systems**

Retirement Programs: New York City Employees’ Retirement System (NYCERS) or Optional Retirement Program (administered by Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF)).

Enrollment: 
- **Provisional and Temporary employees** may elect to join TIAA-CREF or NYCERS at any time. However, election date for those electing TIAA-CREF will be the 1st day of the pay period following receipt of enrollment forms at Human Resources Office.
- **Permanent and Probable Permanent employees** may elect to join: 1) TIAA-CREF – must enroll within 31 days of your appointment date; or 2) NYCERS – mandatory membership after completion of six months of service in a permanent position in the competitive or labor class. Permanent employees may voluntarily join NYCERS at any time during the first six months of covered employment.

Current employees moving from: 1) Classified title to a Classified Managerial title may elect to remain in NYCERS or join TIAA-CREF; 2) Instructional Staff title to a Classified Managerial title may elect to remain in the retirement program they previously had (TIAA-CREF or TRS) or join NYCERS. If electing to retain TRS membership, you must file for Transferred Contributor status.

Contact Information: For further information contact your Central Office/College Benefits Officer.

NYCERS: 347.643.3000 TIAA-CREF: 800.842.2776 TRS: 888.869.2877
**Additional Retirement Savings Programs**

**Tax Deferred Annuity (TDA) Plans – 403 (b):** TIAA-CREF, Lincoln Life & Annuity Co (represented by Halliday Financial Group), and TRS (only for members enrolled in the TRS Defined Benefit Plan) – You may enroll in only ONE TDA plan.

**Deferred Compensation Plan – 457 (b):** New York State Deferred Compensation Plan (NYSDCP) – Pre-tax contributions.

**Roth 457 (b):** New York State Deferred Compensation Plan (NYSDCP) – After-tax contributions.

**Contact Information:** For further information contact your Central Office/College Benefits Officer.

- **TIAA-CREF:** 800.842.2776
- **Halliday Financial:** 800.786.1598
- **TRS:** 888.869.2877
- **NYSDCP:** 800.422.8463

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**Time and Leave**

Newly-hired Classified Managerial employees receive 12 days of sick leave per year and 20 days of annual leave per year. These are allocated upon hire and are available immediately. They begin accruing additional days on a month-by-month basis starting with the 13th month of service.

For employees appointed to a Classified Managerial title after service in another title series (such as the HEO series), they retain their previous accrual rates if these are higher than what they would receive in the Classified Managerial title.

When an employee leaves another title to join the Classified Managerial Service, they transfer their leave balance to the new title. Employees may accrue a maximum of 50 annual leave days and 160 sick leave days. Time accrued above the cap should be used by August 31st of each year. As of September 1, time above the cap is lost unless the supervisor submits authorization to carry the overage and the employee submits a plan to eliminate the overage by August 31 of the following year.

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**Additional Benefits**

**Dedicated Sick Leave (DSL) Program:** Enables individuals who are employed full-time on an annual salary basis to donate sick leave and/or annual leave for use as sick leave by a seriously ill or injured eligible employee who has been designated by the donor.

**CUNY WorkLife Program:** Administered by Corporate Counseling Associates (CCA). CCA provides counseling and consulting services in life event stress, emotional well-being, workplace challenges, legal and financial difficulties, alcohol and substance abuse, and dependent care concerns. This benefit is available to you and your family members. A 24-hour helpline is available.

**TransitBenefit Program:** Voluntary Commuter Benefits Program funded by transportation deductions taken from your pay. You may choose from several plans – Commuter Card Unrestricted Plan, Transit Pass Plan, Access-A-Ride/Paratransit Plan, and Park-n-Ride Plan. A monthly post-tax administrative fee will be deducted from your pay. Currently administered by WageWorks.

**New York’s 529 College Savings Program:** Flexible, convenient and low-cost way to save for qualified higher education expenses for child, grandchild, friend, yourself or other relative through payroll deduction.

**Tuition Fee Waivers:** Tuition fee may be waived for credit bearing undergraduate courses (no service requirement) and graduate courses (after the completion of one year of service) at any college of the City University of New York. Also applies for courses taken under the Online Baccalaureate Program.

**Credit Unions:** Education Affiliates Federal Credit Union (EAFCU) and Municipal Credit Union (MCU)

**CUNY eMall:** A virtual shopping plaza offering a variety of discounts and promotional programs. Need a CUNY Portal account.

**Contact Information:** For further information contact your Central Office/College Benefits Officer.

- **CCA:** 800.833.8707
- **WageWorks:** 877.924.3967
- **EAFCU:** 212.302.1954
- **Upromise:** 800.420.8580
- **MCU:** 212.693.4900

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**Terminal Leave / Retirement Benefits**

**Terminal Leave:** You may be eligible for Terminal Leave upon separation or retirement and is based on years of service. For further details contact your Central Office/College Human Resources Office.

**Health and Welfare Benefit:** You may be eligible for retiree health benefits under the NYCHBP and for Welfare Fund benefits under the PSC-CUNY Welfare Fund if you meet the age and years of service requirements.

**Medicare Part B Premium Reimbursement:** You may be eligible for Medicare Part B premium reimbursement if you meet all eligibility requirements.

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For further information on benefits eligibility and enrollment contact your Central Office/College Benefits Officer.