



Continuing Education Teacher (CET) Title Series Benefits Summary

<p>Health Insurance Benefits</p>	<p>CET employees with a six (6) month appointment and regularly scheduled for 20 or more hours per week are eligible for benefits through the City of New York. Health insurance benefits are effective on the date of hire as long as paperwork is received within 30 days.</p> <p>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.)</p> <p>All eligible employees may enroll or make changes during the open enrollment period or for a qualifying event.</p> <p>Diabetic related drugs are covered by the NYCHBP.</p> <p>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</p>
<p>Flexible Spending Accounts (FSA) Program</p>	<p>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 90 days. All eligible employees may also enroll or make changes during the open enrollment period.</p> <p>Go to www.nyc.gov/fsa for detailed information and enrollment forms.</p>
<p>Welfare Fund Benefits</p>	<p>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.</p> <p>Detailed information on all Welfare Fund benefits is available online at http://www.pscnywf.org/full-time-actives/eligibility.aspx.</p> <p>Some basic benefits include:</p> <ul style="list-style-type: none"> • 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.pscnywf.org/media/146738/davis_brochure.final.2017.pdf



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<p>Retirement Benefits</p>	<p>Enrollment in a pension plan is voluntary. CET Employees would ordinarily be eligible for enrollment in the New York City Employees' Retirement System (NYCERS). However, an agreement was reached in the NYC Teachers' Retirement System (TRS) to allow CET employees to enroll in TRS provided that they met the following criteria:</p> <ul style="list-style-type: none"> • Have an appointment of six (6) months duration or more, and • Work a minimum of 30 hours per week <p>Vesting is provided after ten (10) years of credited service.</p> <p>Go to www.nycers.org for detailed information on NYCERS. Go to https://www.trsnyc.org/memberportal/WebContent/publications/trsMembershipforCUNYEmployees for detailed information on TRS.</p>
<p>Tax-Deferred Annuity (TDA) 403(b) Plans</p>	<p>TIAA Group Supplemental Retirement Annuity (GSRA), or NYC-TRS TDA (for TRS members only).</p> <p>TIAA Supplemental Retirement Annuity (SRA) plan is available through employee tax-deferred savings contributions. Go to https://www.tiaa.org/public/index.html for detailed information.</p>
<p>New York State Deferred Compensation 457(b) Plan</p> <p>New York City 401 (k) Plan</p>	<p>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.</p> <p>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.</p> <p>Employees have two options in these two plans:</p> <ul style="list-style-type: none"> • 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).



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<p>Voluntary Benefits</p>	<ul style="list-style-type: none"> • 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 http://www.nymcu.org/ • New York’s 529 College Savings Program Visit https://www.nysaves.org/content/home.html for more information • Transit Benefit Program through WageWorks • Visit https://www.wageworks.com/employees.aspx for more information
<p>Time & Leave</p>	<p>CET employees with a six (6) month appointment and regularly scheduled for 20 or more hours per week are eligible for:</p> <ul style="list-style-type: none"> • Fourteen (14) days of sick leave per year or a pro-rata portion thereof (one day of sick leave for every 64 hours of service), which may be accrued up to a maximum of 28 days.