



Welcome to Brooklyn College Benefits Review

Employee Benefits

Health Insurance

Welfare Fund Benefits

Pension

Commuter Benefits Program
WageWorks

Additional Benefits

Health Insurance

TYPES OF COVERAGE	PROVIDERS	DESCRIPTION
Health Maintenance Organization (HMO)	HIP HMO, Empire HMO Vytra, GHI HMO, CIGNA, MetroPlus Gold	<ul style="list-style-type: none"> •Primary Care Physician (PCP) •Need referrals •Little or no out of pocket expense •Biweekly Payroll deductions
Exclusive Provider Organization (EPO) – must use providers in the EPO network	Empire EPO, Aetna EPO	<ul style="list-style-type: none"> •Must use doctors in the network only •No referrals needed to see a specialist •Higher bi-weekly payroll deductions
Point of Service (POS) Offers the freedom to use either a Network provider for medical and hospital care	HIP Prime POS	<ul style="list-style-type: none"> •In/out of network flexibility •Deductibles •Higher bi-weekly payroll deductions
Preferred Provider Organization (PPO)/Indemnity Plan Offers the freedom to use either a network provider or an out of network provider for medical or hospital care	GHI-CBP/EBCBS DC 37 Medteam (*applicable to DC37 titles)	<ul style="list-style-type: none"> •In/out of network flexibility •Freedom to choose •Deductibles for out of network •Biweekly payroll deductions

EMPLOYEE Health Plan Rates as of January 1, 2018 (NOTE: Rates are subject to change)

These rates are in effect as of your first full payroll period in January 2018

WEEKLY

Please note that the GHI-CBP/EBCB3 rates are effective January 1, 2018 and NOT retroactive to July 1, 2018

INDIVIDUAL	Aetna EPO	CIGNA	DC37 Med Team	Empire HMO	Empire EPO	GHI-CBP/EBCB3	GHI HMO	HIP HMO	HIP POS	MetroPlus Gold	Vytra
Basic	\$55.56	\$183.45	\$0.00	\$87.28	\$161.30	\$0.00	\$33.31	\$0.00	\$251.41	\$0.00	\$23.29
Prescription Drugs	\$357.70	\$67.33	\$0.00	\$54.08	\$54.08	\$16.57	\$74.29	\$53.16	\$65.67	\$47.77	\$64.28
Rider Other*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.20	\$0.00	\$1.84	\$0.00	\$0.00	\$0.00
Total (Basic + Rider)	\$413.26	\$250.78	\$0.00	\$141.37	\$215.38	\$17.78	\$107.60	\$56.00	\$317.08	\$47.77	\$87.57
FAMILY	Aetna EPO	CIGNA	DC37 Med Team	Empire HMO	Empire EPO	GHI-CBP/EBCB3	GHI HMO	HIP HMO	HIP POS	MetroPlus Gold	Vytra
Basic	\$261.12	\$497.17	\$0.00	\$252.05	\$411.73	\$0.00	\$101.64	\$0.00	\$615.94	\$0.00	\$92.13
Prescription Drugs	\$1,011.70	\$200.93	\$0.00	\$132.58	\$132.58	\$29.35	\$189.40	\$130.25	\$160.89	\$107.72	\$167.17
Rider Other*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.04	\$0.00	\$4.51	\$0.00	\$0.00	\$0.00
Total (Basic + Rider)	\$1,272.81	\$898.11	\$0.00	\$384.64	\$544.31	\$32.39	\$291.04	\$134.76	\$778.83	\$107.72	\$269.30

* For GHI-CBP/EBCB3, "Rider Other" is for enhanced major medical coverage. For HIP HMO, "Rider Other" is for private duty nursing & durable medical equipment.

BI-WEEKLY

INDIVIDUAL	Aetna EPO	CIGNA	DC37 Med Team	Empire HMO	Empire EPO	GHI-CBP/EBCB3	GHI HMO	HIP HMO	HIP POS	MetroPlus Gold	Vytra
Basic	\$111.12	\$366.91	\$0.00	\$174.57	\$322.60	\$0.00	\$66.61	\$0.00	\$502.82	\$0.00	\$46.58
Prescription Drugs	\$715.40	\$134.66	\$0.00	\$108.16	\$108.16	\$33.13	\$148.57	\$106.33	\$131.34	\$95.54	\$128.56
Rider Other*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.40	\$0.00	\$3.68	\$0.00	\$0.00	\$0.00
Total (Basic + Rider)	\$826.52	\$501.57	\$0.00	\$282.73	\$430.77	\$35.53	\$215.18	\$110.01	\$834.16	\$95.54	\$176.14
FAMILY	Aetna EPO	CIGNA	DC37 Med Team	Empire HMO	Empire EPO	GHI-CBP/EBCB3	GHI HMO	HIP HMO	HIP POS	MetroPlus Gold	Vytra
Basic	\$522.23	\$994.34	\$0.00	\$504.11	\$823.45	\$0.00	\$203.27	\$0.00	\$1,231.87	\$0.00	\$184.26
Prescription Drugs	\$2,023.40	\$401.87	\$0.00	\$265.17	\$265.17	\$58.70	\$378.79	\$260.50	\$321.79	\$215.44	\$334.34
Rider Other*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6.08	\$0.00	\$9.02	\$0.00	\$0.00	\$0.00
Total (Basic + Rider)	\$2,545.63	\$1,396.21	\$0.00	\$769.27	\$1,088.62	\$64.78	\$582.06	\$269.52	\$1,553.66	\$215.44	\$518.60

* For GHI-CBP/EBCB3, "Rider Other" is for enhanced major medical coverage. For HIP HMO, "Rider Other" is for private duty nursing & durable medical equipment.

SEMI-MONTHLY

INDIVIDUAL	Aetna EPO	CIGNA	DC37 Med Team	Empire HMO	Empire EPO	GHI-CBP/EBCB3	GHI HMO	HIP HMO	HIP POS	MetroPlus Gold	Vytra
Basic	\$120.71	\$398.58	\$0.00	\$189.64	\$350.45	\$0.00	\$72.36	\$0.00	\$546.22	\$0.00	\$50.60
Prescription Drugs	\$777.15	\$146.28	\$0.00	\$117.50	\$117.50	\$35.99	\$161.40	\$115.51	\$142.68	\$103.79	\$139.66
Rider Other*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.61	\$0.00	\$4.00	\$0.00	\$0.00	\$0.00
Total (Basic + Rider)	\$897.86	\$544.86	\$0.00	\$307.14	\$467.95	\$38.60	\$233.76	\$119.51	\$888.90	\$103.79	\$190.26
FAMILY	Aetna EPO	CIGNA	DC37 Med Team	Empire HMO	Empire EPO	GHI-CBP/EBCB3	GHI HMO	HIP HMO	HIP POS	MetroPlus Gold	Vytra
Basic	\$567.31	\$1,080.17	\$0.00	\$547.62	\$894.53	\$0.00	\$220.82	\$0.00	\$1,338.20	\$0.00	\$200.16
Prescription Drugs	\$2,198.04	\$436.56	\$0.00	\$288.06	\$288.06	\$63.77	\$411.48	\$282.99	\$349.56	\$234.04	\$363.20
Rider Other*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6.60	\$0.00	\$9.80	\$0.00	\$0.00	\$0.00
Total (Basic + Rider)	\$2,765.34	\$1,516.72	\$0.00	\$835.67	\$1,182.59	\$70.37	\$632.30	\$292.79	\$1,887.76	\$234.04	\$563.36

* For GHI-CBP/EBCB3, "Rider Other" is for enhanced major medical coverage. For HIP HMO, "Rider Other" is for private duty nursing & durable medical equipment.

How to Select a Health Plan

- Coverage
- Choice of Doctor
- Convenience of Access
- Cost
- www.nyc.gov/olr click on the health benefit tab





New York City
Health Benefits Program
Dependent Eligibility Required Documentation

HBP

Below is a list of all dependent eligibility documentation requirements for health benefits coverage for dependents.

For a 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 last two years and listing spouse as joint or individual
 - Proof of joint ownership (bank account, auto, home, etc.) issued within last six months
 - Proof of cohabitation (two separate documents – one in your name and one in your spouse’s name – at the same address, such as utility bills, bank statements or credit card statements)

For a Domestic Partner

- partnership of one year or less – Domestic Partnership Certificate of Registration
- partnership of more than one year – Domestic Partnership Certificate of Registration **and** one of the following:
 - Proof of joint ownership (bank account, auto, home, etc.) issued within last six months
 - Proof of cohabitation (two separate documents – one in your name and one in your domestic partner’s name – at the same address, such as utility bills, bank statements or credit card statements)

For a Child

NOTE: Disabled status for any child still requires current medical certification from the health plan in addition to the documents listed below.

- Biological Child
 - Government Issued Birth Certificate (including parent’s names)
- Step Child – Must be spouse’s child. One of the following combinations of documents is required:
 - Government Issued Birth Certificate (including parent’s names) and Government Issued Marriage Certificate if married one year or less
 - Government Issued Birth Certificate (including parent’s names) and Government Issued Marriage Certificate and Federal tax return filed within last two years listing spouse as joint or individual
 - Government Issued Birth Certificate (including parent’s names) and Government Issued Marriage Certificate and proof of joint ownership (bank account, auto, home, etc.) issued within last six months
- Domestic Partner’s child – Must be registered domestic partner’s child. One of the following combinations of documents is required:
 - Government Issued Birth Certificate (including parent’s names) and Domestic Partnership Certificate of Registration if partnership of one year or less
 - Government Issued Birth Certificate (including parent’s names) and Domestic Partnership Certificate of Registration and proof of joint ownership (bank account, auto, home, etc.) issued within last six months
- Legal Ward
 - Government Issued Birth Certificate and the court ordered document of legal custody
- Tax Dependent Child
 - Government Issued Birth Certificate and the federal tax return filed in the previous year listing child as dependent

Transfer Period

- **The Transfer Period is a time in which you can make changes to your health plan without having a qualifying event. The NYC Health Benefits Program determines the exact dates; usually it is during the Fall.**
- **All changes become effective the first day of the first full pay period in January of the next year.**

Welfare Fund Benefits

- **Dental**
 - **Optical**
 - **Prescription Drug Plan**
 - **Hearing Aid**
 - **Group Long Term Disability (applicable to PSC CUNY)**
 - **Death Benefit**
 - **Short Term Disability**
- ❖ **You should check with the union you're are enrolled in.**

Pensions Plans



The pension plans listed below are offered as an employee at the City University of New York:

- **NYC Teachers' Retirement System (TRS) - Instructional Staff**
- **TIAA-CREF - (Optional Retirement Program)-Instructional Staff**
- **New York City Employees' Retirement System (NYCERS)-Classified Titles**
- **Tier 6 effective April 1, 2012**

***New employees have 30 days from appointment to choose. After 30 days, New York State Education Law Section 6253 mandates assignment to TRS. (Applicable to Instructional Staff Titles)**

Irrevocable Choice Tier 6

NYC Teacher's Retirement System (Tier VI)	Optional Retirement Program TIAA (Tier VI)
Defined Benefit Plan: Benefits based on age, average of highest five years consecutive salary and years of employment	Defined Contribution Plan: Benefits are based on the amounts contributed by the employer and employee and the success of the employee's choice of investments
Vesting: 10 years of full-time credited service	Vesting: After 366 days of continuous full-time employment (immediately if the employee has prior vested TIAA retirement contract.)
Employee contribution rate depends on salary. Employer contributes a lump-sum to the retirement system not to employee's individual account.	Employee contribution rate depends on salary. Employer contributes 8% for the first 7 years and 10% thereafter.
Retirement Age: 63 with unreduced retiree benefits.	No retirement age, however for retiree benefits you need 15 years of continuous F/T service and be age 62

Employee Contribution Rate For Tier 6

Wages	Contribution Rate
\$45,000 or less	3%
\$45,000.01 to \$55,000	3.5%
\$55,000.01 to \$75,000	4.5%
\$75,000.01 to \$100,000	5.75%
More than \$100,000	6%

NYC TRS Tier vs TIAA Tier 4

- TRS is a defined benefit plan and benefits are based on age, final average salary and years of employment.
 - Vested after 5 years of total credited service
 - Retirement Age:
 - **Age 62 with unreduced benefits**
 - **Age 55 to 61 with 30+ years can collect with unreduced benefits**
 - **Age 55 to 61 immediate, reduced benefits**
 - Need 10 years of credited service and must be eligible to receive a pension to get retiree health benefits.
- TIAA is a defined contribution plan and benefits are based on amounts contributed by the employer & employee and the success of the employee's choice of investments.
 - Vested after 366 days of continuous employment (vested immediately if you have an existing TIAA contract).
 - No age limitation an employee may choose to retire and begin annuity income after vesting without a reduction in benefits
 - Need 15 years of continuous employment and age 62 to receive retiree health benefits

NYCERS Tier 4 vs Tier 6

NYCERS Tier 4

- Basic Plan 62/5 get full retirement benefit age 62, or as early at age 55 with a reduced benefit. Need 5 years of credited service.
- Age 57 Retirement Plan (57/5) get full retirement benefits at age 57. Need 5 years of credited service
- 25 Early Retirement Plan (55/25) Full retirement benefits at age 55. Need 25 years of credited service

NYCERS Tier 6

- Basic Plan is 63/10 get full retirement benefits at age 63 or as early at age 55 with a reduced benefit. Need 10 years of credited service

HOW DO I ADD TO MY PERSONAL INVESTMENTS FOR RETIREMENT?

You can do this by enrolling in a voluntary savings plan/ tax deferred annuities (TDA'S) where you set aside pre-tax dollars to add to your retirement accounts.

**Under age 50 the limit is \$19,000
Over age 50 the limit is \$25,000**

You can only enroll in one tax deferred annuity



Tax Deferred Annuity

TYPE OF COVERAGE	TITLES	PROVIDER	WHO IS COVERED
403(b)	Supplemental Retirement Annuity (SRA)	TIAA	All employees
457(b)	Deferred Compensation Plan	NY State Deferred Compensation Board	All employees
401 (k)	City of New York 401 (k) Retirement Plan	City of New York	Community College Employees only.
403 (b)	Tax Deferred Annuity (TDA)	TRS	For TRS Pension members only!

Flexible Spending Accounts Programs

This program allows employees to deposit a portion of their pre-tax income for certain health and dependent care expenses.

- Health Care Flexible Spending Account (HCFSA)
- Dependent Care Assistance Program (DeCap)
- Medical Spending Conversion (MSC) – Health Benefits Buy-Out Waiver Program - allows you to waive your city health insurance. \$500 individual; \$1000 family
- www.nyc.gov/olr/fsa



Wage Works Transit Benefit Program

- Transportation Spending Account which works with any transit system, MTA, Long Island Rail Road, Metro North, NJ Transit and the PATH train
 - Pre-Tax Limit of \$265 monthly
 - Bi-weekly payroll deductions
 - Enroll at anytime!
 - Voluntary benefit for all employees
- www.cuny.edu/transitbenefit



Which Commuter Benefits Plan is right for me?

Plan	Reasons To Choose This Plan	Reasons <u>NOT</u> To Choose This Plan
Commuter Card- Unrestricted	<ul style="list-style-type: none"> • You want to save 20-40% from your monthly transit expenses. ¹ • You use online/web options such as the MTA's Mail&Ride program or WebTicket program or New Jersey Transit's Quik-Tik program. • You use the MTA EasyPayXpress program. • You use the MTA Reduced-Fare MetroCard. • You ride on MTA express buses. • You change transit providers from month to month or week to week. • You occasionally buy daily or weekly tickets. • You prefer Pay-Per-Ride MetroCards. 	<ul style="list-style-type: none"> • Your transit provider does not accept debit or credit cards. To see a list of where the Commuter Card will work-visit http://getwageworks.com/nyc/transitcard. • It is not convenient to purchase fare media from your transit provider ticket vending machine or ticket window. For example, you normally purchase your pass at a beverage/grocery retail store and the Commuter Card will not work at these locations.
Transit Pass	<ul style="list-style-type: none"> • You want to save 20-40% from your monthly transit expenses. ¹ • Your transit provider does not accept debit or credit cards. • You like the convenience of monthly home delivery. • You always get the same transit pass or ticket each month. 	<ul style="list-style-type: none"> • You don't always know what transit option will fit your commuting needs. • You prefer the Commuter Card feature which loads funds on your card on your pay date.
Access-A-Ride/Paratransit	<ul style="list-style-type: none"> • You want to save 20-40% from your monthly transit expenses. ¹ • You use Access-A-Ride Coupons. • You use paratransit services.² 	<ul style="list-style-type: none"> • You do not have a participant certification to participate in the Access-A-Ride program.
Park-n-Ride	<ul style="list-style-type: none"> • You want to save 20-40% on your monthly parking expenses. ¹ • You pay for parking at or near public transportation that you take to work. • You are enrolled in the Commuter Card or Transit Pass Program. 	<ul style="list-style-type: none"> • You drive directly to work. • You are not enrolled in the Commuter Card or Transit Pass Program.

¹ 20-40% is illustrative of typical savings. Your actual savings depend on the cost of your transit options, your particular tax situation and the monthly IRS limits. To calculate your estimated savings – visit <http://getwageworks.com/nyc/savings> for an online calculator.

² Employees seeking MTA NYCT Access-A-Ride or other Paratransit Service providers must select the Transit Pass plan.

Other Benefits

TYPE OF BENEFIT	DEFINITION
NY's 529 College Savings Program	Provides flexible and convenient low-cost ways to save for college – save for children/ grandchildren and other relatives education
CUNY Tuition Fee Waiver	Employees can attend any CUNY Colleges Graduate & Undergraduate courses during Fall and Spring session. No summer courses
Employee Assistance Programs: <ul style="list-style-type: none"><li data-bbox="253 1041 865 1083">• Deer Oaks - CUNY Work/Life Program	Open to all teaching faculty, HEO Series and Classified Managerial staff

CUNY Work/Life Programs



- Voluntary, free, and confidential
- Available to employees and their families
- Services Include:
 - 1) Traditional counseling for stress
 - 2) Family issues or substance abuse
 - 3) Access to legal and financial assistance
 - 4) Referrals for child care and elder care

DEER OAKS (Login and Password: cuny)



Employee Discounts and Promotions

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



For more information go to www.cuny.edu “CUNY e-mail”

Additional Resources

- Health Insurance: www.nyc.gov/olr click on health benefits tab
- Welfare Fund: www.dc37.net; www.pscconywf.org
- Transit Benefit: www.cuny.edu/transitbenefit
- CUNY: www.cuny.edu/administration click on the Benefits & Wellness tab
- BC Human Resources: www.brooklyn.cuny.edu click on the Human Resources tab
- NYCERS: www.nycers.org
- Teachers' Retirement System: www.trsnyc.org
- TIAA: www.tiaa.org/cuny



**THANK YOU FOR YOUR TIME!
PLEASE NOTE THE COLLEGE DOES NOT MAKE ANY
DECISIONS ON YOUR BEHALF REGARDING YOUR
BENEFITS CHOICES.**