SUMMARY OF BENEFITS AND EMPLOYMENT POLICES

(***FULL TIME FACULTY MEMBERS***)

BARUCH COLLEGE
Office of Human Resources
135 East 22nd Street
Room 200
New York, NY 10010
(646) 660-6590 Phone
(646) 660-6591 Fax
E-mail: human.resources@baruch.cuny.edu
http://www.baruch.cuny.edu/hr

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Many of the forms referred in this Summary of Benefits are available on the HR website or in the Office of Human Resources
http://www.baruch.cuny.edu/hr

Welcome to Baruch College!

The information below has been prepared to answer some of the questions you may have about your employment and fringe benefits as a full time Instructional Staff member.

HEALTH INSURANCE COVERAGE

In the new hire package that will be distributed at the benefits orientation you will receive a summary description booklet outlining the hospital and medical plans listed below.

Information: http://www.nyc.gov/html/olr/html/health/prog_info.shtml
Rate Sheet: http://www.nyc.gov/html/olr/downloads/pdf/healthb/emp_rates.pdf
Enrollment Application: http://www.baruch.cuny.edu/hr/documents/HealthEnrollment.pdf

Aetna US Healthcare HMO and QPOS
Empire HMO and EPO
CIGNA EPO
HIP Prime HMO and POS
Health Net (Physicians Health Services)
VYTRA (Queens and Long Island)
GHI HMO Select
GHI-CBP/EBCBS

Typical HMO plans and Preferred Provider Organization (PPO) and Point of Service (POS) plans are offered.

The City of New York pays 100% of the basic plan for GHI-CBP/EBCBS and HIP Prime HMO. The remaining plans require payroll deductions for the basic plan. Optional coverage may be purchased for some health plans through additional payroll deductions.

Each plan varies as to benefits offered. GHI is the only plan that does NOT offer annual physicals if you are under 45 years of age.

You have the option of joining one of the above health plans. Coverage for you and your eligible dependents will begin on the effective date of your appointment if your enrollment application is completed within 30 days of that date. The definition of eligible dependents has been expanded to include a registered domestic partner. Coverage is not automatic. The required enrollment forms are available in the Office of Human Resources. Proof of marriage and birth certificates for dependent children are required.

Whenever a *Qualifying Event* occurs such as a birth, marriage, or divorce, you have 30 days from the date of the event to add or drop an individual. Forms are available in Office of Human Resources. Proof of the event is required.

Once you select a plan, it cannot be changed until the official open enrollment/transfer period that is typically held in the fall semester. The change in plan becomes effective the first full payroll the following January.

HEALTH BENEFITS BUY OUT WAIVER PROGRAM

Information: http://www.nyc.gov/html/olr/html/health/prog_info.shtml
Enrollment Application: http://www.nyc.gov/html/olr/downloads/pdf/fsa/msc_boform.pdf

Return along with marriage certificate, birth certificates for children and proof of other non-city health coverage.
If you opt not to join a health insurance program, you must complete a waiver form along with the health benefits application. Under certain circumstances you may be entitled to a cash incentive payment when you waive health benefits. If you have City coverage through another agency the incentive does not apply. For single coverage the incentive is $500 per year and $1000 per year for family coverage, paid in two installments. Proof of health care coverage plus family status, if applicable, is required. Professional Staff Congress (PSC)/City University of New York (CUNY) Welfare Fund benefits are still available if you waive health insurance, with the exception of the prescription plan and the major medical supplement.

PSC/CUNY WELFARE FUND BENEFITS

http://psccunywf.org

The Professional Staff Congress (PSC)-City University of New York (CUNY) Welfare Fund benefits cover all full time instructional staff members on the 1st day of the month following your appointment date.
PSC/CUNY pays for the prescription drug coverage for all health plans through Medco Health. There are co-payments associated with prescription drug coverage.

Also provided are the following non-contributory benefits for covered employees and dependents (except where noted):

1. Dental Plan (offers both in and out of network benefits) with buy up option available
2. Optical Benefits (offers both in and out of network benefits)
3. Hearing Aid Benefit (offers both in and out of network benefits)
4. A major medical insurance supplement for those who select GHI-CBP.
5. Weight Reduction Benefit
6. *Limited Long Term Disability Plan after one year of service (An Optional Extended Plan may be purchased)

* Only for covered employees, dependents are not covered.

PSC-CUNY Welfare Fund Group Catastrophic Major Medical Insurance plan

Link to the form and brochure

A $2 million Catastrophe Major Medical Insurance Plan made available through the PSC/CUNY Welfare Fund may be purchased from the Marsh Affinity Group (formerly Wohler's). Premiums are based on the member's age and may be paid through payroll deductions. The policy provides coverage for your spouse, and unmarried children, dependent full-time students, until their 27th birthday. The plan provides coverage for employees on a leave of absence, for retirees and, in the event of death, survivors, as long as the premiums continue to be paid.

Participation in the PSC/CUNY Federal Credit Union is also available by calling (212) 302-1954.

LONG TERM CARE PLANS

Two Long Term Care Plans are available.

1. The City of New York offers a long-term care plan to all CUNY employees eligible for health insurance. New employees are guaranteed acceptance if they enroll within 90 days of employment. Thereafter, employees may enroll at any time but will be required to provide medical evidence of good health. This plan may be paid for through payroll deductions. Premiums are based on each individual's age upon enrollment and the benefit option chosen. This plan is available to spouses, parents, parents-in-law, grandparents and grandparents-in-law. For information call 866-414-7076
http://www.metlife.com/mybenefits

2. The City of New York offers a long-term care plan to all CUNY employees eligible for health insurance. New employees are guaranteed acceptance if they enroll within 60 days of employment. The PSC/CUNY Welfare Fund plan can be purchased through the John Hancock Insurance Company through payroll deductions. Premiums are based on each individual's age upon enrollment and the benefit option chosen. The plan is available to spouses, parents, and parents-in-law whether or not the employee enrolls. Information on these voluntary contributory plans is available in Office of Human Resources. Coverage continues as long as premiums continue to be paid.

http://psccuny.jhancock.com
user name:psccuny
password : mybenefit

PRE-TAX BENEFITS

A number of city benefit programs are designed to save employees money by offering pre-tax savings through payroll deductions, as follows:

THE MEDICAL SPENDING CONVERSION PROGRAM (MSC)

MSC allows employees who contribute to their health insurance plan to pay for this coverage on a pre-tax basis. Employees are automatically enrolled in the MSC benefit unless they elect otherwise by completing a form declining the benefit.

FLEXIBLE SPENDING ACCOUNTS

Information and Enrollment Application : http://www.baruch.cuny.edu/hr/benefits.htm#HPlan

THE HEALTH CARE FLEXIBLE SPENDING ACCOUNT PROGRAM (HCFSA)

HCFSA allows employees, through pre-tax payroll deductions, to set aside money to pay for eligible health care expenses that are not reimbursable under their health and welfare insurance coverage.

THE DEPENDENT CARE ASSISTANCE PROGRAM (DeCAP)

The DeCAP program allows employees, through pre-tax payroll deductions, to set aside money to pay for qualified day care, child care or in-home care for a disabled spouse or parent enabling the employee to work.

Enrollment must be made within 30 days of employment and each year you must re-enroll during the Fall open enrollment period. More information on these benefits and the necessary forms for enrollment are available in the Office of Human Resources.

TransitBenefit Transportation Spending Account (TSA) Program

Information and enrollment application

The transit benefit program allows employees to save on transportation expenses through pre-tax payroll deductions.

PENSION PLANS

Within 30 days of your appointment date you must elect to join either the New York City Teachers' Retirement System (TRS) or the Optional Retirement Program (ORP), TIAA-CREF. Substitute and Visiting appointees may elect to join if they choose to do so.

If you are already a member of the New York City Retirement System (TRS) or the New York City Employee's Retirement System (ERS), you may continue your membership, by notifying your benefits representative. If you are retired and receive a pension from New York State or any of its political subdivisions, you will need to obtain approval to work without affecting your pension, but you cannot participate in our pension program.

Additional information about TRS and TIAA/CREF, and applications for membership, are available in the Office of Human Resources.

TEACHERS' RETIREMENT SYSTEM

Information: http://www.trs.nyc.ny.us/xml/spdivxml.asp
Enrollment Applicatiion:http://www.trs.nyc.ny.us/pdf/EN10.pdf
Designation of Beneficiary Form: http://www.trs.nyc.ny.us/pdf/EN6.pdf

Return all notarized with copy of birth certificate.

TRS is a defined benefit plan which means that retirement benefits are based on age, final average salary and years of employment. The vesting period is 5 years and 3% of salary must be contributed. After 10 years of full time service in the pension system, you no longer have to contribute to the system. The City contributes a lump sum annually to its pension funds not to individual accounts.

TEACHER'S INSURANCE AND ANNUITY ASSOCIATION- COLLEGE RETIREMENT EQUITIES FUND
http://tiaa-cref.org/

TIAA-CREF is a defined contribution plan which means that benefits are based on the amount contributed by the employee and employer and the success of the employee's choice of investments. Vesting is 366 days. The employee contributes 3% and the City contributes 8% for the first seven years of employment and 10% thereafter. After 10 years of full time service in the pension system, you no longer have to contribute to the system.

TAX DEFERRED ANNUITIES (TDA)/ SUPPLEMENTAL RETIREMENT ANNUITIES (SRA)

Members of the full time instructional staff may participate in a tax deferred annuity program known as a 403(b) plan. This plan allows participants to defer a percentage of salary before taxes through a salary reduction agreement. TIAA-CREF and TRS offer Tax Deferred Annuity Programs for members enrolled in their retirement plans. The Office of Human Resources has information on the TIAA-CREF TDA. For enrollment information on the TRS TDA call 1-888-8NYCTRS. All full time instructional staff members may participate in a TDA program by the Professional Staff Congress through HRC Financial Planners. Appointments can be made with James Pino at 1-800-786-1598.

Employees may enroll in one tax deferred annuity program only.

NEW YORK STATE DEFERRED COMPENSATION PROGRAM - 457 PLAN

Employees may participate in the tax deferred 457 program in addition to participating in a regular tax deferred annuity. For enrollment information please contact:

Bina Kumar
Account Executive
1-800-422-8463 ext. 44329
http://www.nysdcp.com

WORKERS' COMPENSATION

You are covered by Workers' Compensation for an accident or illness that arose out of employment. Incidents must be reported immediately to your supervisor and the Office of Human Resources.

ANNUAL LEAVE (PSC/CUNY Agreement, Article 14)
http://portal.cuny.edu/cms/id/cuny/documents/informationpage/011169.htm

Only instructional staff members employed as Librarians will accrue annual leave time, refer to the PSC/CUNY Agreement. For those faculty members working in the Spring semester the vacation month is July, for those working only for the Fall semester, the vacation month will be the following February. If employees have a full year appointment starting in the Fall semester they are paid for the following July and August. If employees have a full year appointment starting Spring they will not be paid for most of the month of August.

PSC/CUNY PAID PARENTAL LEAVE

Eligible full time employees with one year of service may be eligible for this 8 week paid parental leave benefit to care for a new child or an adopted child up until 5 years of age. The Office of Human Resources has additional information on this benefit. Substitute positions are not eligible.

HOLIDAYS

http://portal.cuny.edu/cms/id/cuny/documents/informationpage/011169.htm

See calendar in the new hire package to be given at the benefits orientation.

TEMPORARY DISABILITY LEAVE (SICK LEAVE) (PSC/CUNY Agreement, Article 16)
http://portal.cuny.edu/cms/id/cuny/documents/informationpage/011171.htm

Temporary disability shall be defined as "any temporary physical or mental incapacity, including pregnancy, complications of pregnancy and childbirth."

"Employees covered by this Agreement shall be granted temporary disability leave of twenty (20) calendar days, (accrued monthly) exclusive of Saturdays, Sundays and authorized holidays and recesses during each year of service. The unused portions of such temporary disability leave shall be cumulative to a maximum of one hundred and sixty (160) calendar days during which the college is in regular session."

There is no accrual in July and August.

FAMILY MEDICAL LEAVE ACT (FMLA) OF 1993

Covered employees are eligible for Family Medical Leave if they worked for the college for a total of 12 months AND for at least 1,250 hours during the year preceding the effective date of the leave. The leave year for determining usage of the 12-week entitlement shall be the Academic Year: September 1 through August 31.

Permissible reason for taking FMLA leave:

1. For birth of a son or daughter, and to care for the newborn child.
2. For placement with the employee of a son or daughter for adoption or foster care
3. To care for the employee's spouse, domestic partner, son, daughter, or parent with a serious health condition and Because of a serious health condition that makes the employee unable to perform the essential functions of his/her job.

Any approved leave for illness granted under the University's temporary disability leave provisions which extends beyond five days will be counted as part of the employee's FMLA entitlement, if it qualifies. Authorized absences for medical reasons, paid or unpaid, anticipated and unanticipated, which extend for more than FIVE days will be counted as FMLA leave from the beginning of the absence. A notification of such absences must be made to the Director of Human Resources. However, such notification whether written or oral does not amend or change the continuance of any and all internal college, Board of Trustees, CUNY Rules and Regulations, or contractual notification requirements currently in effect.

For anticipated absences a written request to cover such absences must be submitted to the Director of Human Resources at least thirty days before leave is to begin. However, such written application does not amend or change the continuance of any and all internal college, Board of Trustees, CUNY Rules and Regulations, or contractual notification requirements currently in effect. For unanticipated absences the Director of Human Resources must be notified when the absence is expected to continue, or has extended beyond three calendar days.

SPECIAL LEAVES FOR CHILD CARE (see PSC/CUNY Agreement, Article 16.8)
http://portal.cuny.edu/cms/id/cuny/documents/informationpage/011171.htm

A member of the instructional staff may be granted a special leave to care for a newborn infant provided he/she has legal responsibility for the care and/or support of the child. Such leaves, ordinarily for one full semester, shall be granted without pay upon notification to the President and application for such leaves. Childcare leaves may be extended for one year. Please contact the Office of Human Resources for the use of available leave time, if applicable.

RETIREMENT LEAVES ("TRAVIA") (See Bylaws. Section 13.3)
http://www1.cuny.edu/abtcuny/trustees/bylaws/article12.html#13.3

"Members of the New York City Teachers' Retirement System and members of the permanent instructional staff and lecturers (full-time) with administrative certificates of continuous employment, persons with titles in the higher education officer series, and persons with titles in the business manager series who are members of any retirement system who announce their bona fide intention to retire shall be granted a retirement leave of absence with full pay consisting of one-half of their accumulated unused temporary disability leave up to a maximum of one semester, or the equivalent number of school days." Retirement leaves can be granted only to individuals who meet the retirement eligibility requirements for the appropriate Tier of the Public Retirement System. This form is available in the Office of Human Resources.

JURY DUTY (see PSC/CUNY Agreement, Article 17)
http://portal.cuny.edu/cms/id/cuny/documents/informationpage/011172.htm

"Employees who are required to serve on jury, or are required to report to Court in person in response to a jury duty summons, or they are required to report for jury examinations or to qualify for jury duty, shall receive their regular salary during such absences provided that they remit to the University an amount equal to the compensation received by them, if any, for jury duty."

SUMMER WORK WEEK (Four-Day Week)

For the past several years the College has closed on Fridays for a period during the summer. It is expected that this practice will continue.

TUITION WAIVERS
http://portal.cuny.edu/cms/id/cuny/documents/informationpage/011180.htm#twentynine

As full time faculty you are eligible for tuition waivers for undergraduate and graduate courses at any College of the City University of New York. There is a one-year eligibility-waiting period for undergraduate courses with no limit on the number of credits. For graduate courses, there is no waiting period but there is a limit of six (6) credits per semester; the summer session is not included in this benefit. Graduate courses require management certification forms with the course description and bursar's receipt attached. Taxability for this benefit is according to Internal Revenue Service Regulations. Tuition waiver forms are available in the Office of Human Resources.

NEW YORK STATE COLLEGE CHOICE TUITION SAVINGS PROGRAM

The New York State College Tuition Choice Program provides individuals with the opportunity to save for a child's future college expenses while gaining tax advantages. Participants may deduct up to $5000 of their contributions from their New York State taxable income. Contributions to the program may be made through payroll deductions or direct payment to the plan.

If you want more information about the program, call the College Savings Program at 1-877-NYSAVES. The Office of Human Resources also has informational brochures.

US SAVINGS BONDS

Bonds are available for purchase through payroll deductions. The phone number is 1-800-426-9314 and the school code is 70050.

PAYCHECKS

Paychecks are distributed every two weeks on Thursdays from the Controller's Office at 135 East 22nd Street Room 509. You can make arrangements for direct deposit banking by picking up a form in the Office of Human Resources or the paycheck can be sent to your home address by signing a form in the Controller's Office.

UNION DUES/ AGENCY SHOP FEE

The University and the PSC have agreed "employees covered by this Collective Bargaining Agreement shall be subject to an agency shop fee deduction…" (PSC/CUNY Agreement, Article 4.2). This fee is indicated by code number 290 on your salary check stub under "other deductions" and is equal to the amount deducted from union members for union dues. Union dues for union members are indicated by code number 274 on your paycheck.

ID CARDS

All staff members are required to have current Baruch identification cards. An ID card authorization form will be given to you upon completion of your new hire paperwork in the Office of Human Resources.

CUNY WORK/LIFE PROGRAM

To help employees and their families balance their personal and professional responsibilities, the University is offering free, confidential assistance through the new CUNY Work/Life Program administered by Corporate Counseling Associates (CCA), Inc. This very important benefit is available to all University employees and their dependents.

The CUNY Work/Life program provides a wide range of information and support. It offers traditional personal counseling for stress, family problems or substance abuse. Experienced and professional counselors are available at (800) 833-8707, 24 hours a day, 7 days a week.
http://www.cuny.edu/worklife

CUNY E-MALL

www.cuny.edu
This valuable resource lists various discounts offered to Baruch employees such as wireless phone service, technology discounts, Broadway shows and retailer discounts. You will need to log in and go to the CUNY e-mall.

COMPLIANCE WITH THE IMMIGRATION REFORM AND CONTROL ACT OF 1986

Both citizens and non-citizens must submit documents to verify their identity and employability. All offers of employment are contingent on presentation of the proper documents. Whenever possible, verification should be completed prior to your start date. However, no later than your first day of employment, you must furnish the following to the Office of Human Resources, 135 East 22nd Street Room 200:

1. An I-9 form (available in the Office of Human Resources) with Section 1 Completed
2. Original document(s) proving your:
    i. Identity

ii. Eligibility to work in the United States

3. A complete list of the documents which may be used to fulfill the requirements of the Immigration Reform and Control Act is located on the reverse side of the I-9 form.

PLEASE NOTE: The preceding pages summarize selected contract provisions and policies. Complete information is contained in the official booklets and policies of the applicable insurance companies, in the Bylaws of the Board of Trustees of the City University of New York, in the PSC/CUNY Agreement and in Policy and Procedures memoranda. These and other official sources take precedence over statements made above.

We hope the information is helpful. If you have any questions or require additional information, please contact the Office of Human Resources.

AN EQUAL OPPORTUNITY/ AFFIRMATIVE ACTION/
AMERICAN DISABILITY ACT EMPLOYER