

# **SUMMARY OF BENEFITS AND EMPLOYMENT POLICES** *(HIGHER EDUCATION OFFICER (HEO) SERIES STAFF)*

## **BARUCH COLLEGE**

Office of Human Resources

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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!*

As an employee in the Higher Education Officer Series (Assistant to Higher Education Officer, Higher Education Assistant, Higher Education Associate or Higher Education Officer) you are a member of the full time non-teaching “instructional” staff. The information below has been prepared to answer some of the questions you may have about your employment and fringe benefits.

## **HEALTH INSURANCE COVERAGE**

In your new hire package you received a summary description booklet outlining the hospital and medical plans listed below.

Information: [http://www.nyc.gov/html/olr/html/health/prog\\_info.shtml](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](http://www.nyc.gov/html/olr/downloads/pdf/healthb/emp_rates.pdf)

Enrollment Form: <http://www.baruch.cuny.edu/hr/documents/HealthEnrollment.pdf>

Aetna US Healthcare HMO  
Aetna US Healthcare QPOS  
Empire Healthchoice HMO and EPO  
CIGNA EPO  
HIP Prime HMO  
HIP Prime 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 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 Human Resources. Proof of the event is required.

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

### **HEALTH BENEFITS BUY OUT WAIVER PROGRAM**

[Enrollment Information](#)

[Enrollment Application](#)

If you opt not to join a health insurance program, you must complete a waiver form. 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-City University of New York (PSC/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**

The Professional Staff Congress-City University of New York (PSC/CUNY) Welfare Fund benefit covers all full time instructional staff members on the 1<sup>st</sup> 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 Plan 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 Human Resources. Coverage continues as long as premiums continue to be paid.  
<http://psccuny.jhancock.com>  
user name:psccuny  
password : mybenefit

Information on these voluntary contributory plans is available in Human Resources.

**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****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 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. For information and enrollment go to <http://www.cuny.edu/transitbenefit>

### **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. Members of ERS may have the option to enroll in TRS or TIAA/CREF or remain with ERS.

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, is available in Human Resources.

### **TEACHERS' RETIREMENT SYSTEM**

#### **[Information](#)**

#### **[Enrollment Application](#)**

#### **[Designation of Beneficiary Form](#)**

TRS is a defined benefit plan in that benefits are based on age, average salary and years of employment. The vesting period is 5 years and you contribute 3% of your salary. 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 the pension funds.

### **TEACHER'S INSURANCE AND ANNUITY ASSOCIATION- COLLEGE RETIREMENT EQUITIES FUND**

<http://tiaa-cref.org/>

TIAA-CREF is a defined contribution plan in 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. 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 the pension funds.

TIAA-CREF and TRS offer Tax Deferred Annuity Programs for members enrolled in their retirement plans. The 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 Human Resources.

### **ANNUAL LEAVE** (PSC/CUNY Agreement, Article 14)

Effective January 1, 1988, new staff members employed full-time in the HEO Series accrue annual leave at the following rates:

During the 1st year of service 15 days

During the 2nd through 11th year 15 days plus one additional day for each year service and thereafter of service to a maximum of 25 days

Effective August 31, 1988, the maximum accrual of annual leave for individuals in HEO Series shall not exceed forty-five (45) working days as of August 31 of any year.

### **HOLIDAYS**

See calendar in the new hire package given at benefits orientation which also refers to unscheduled holidays.

### **TEMPORARY DISABILITY LEAVE (SICK LEAVE)** (PSC/CUNY Agreement, Article 16)

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.”

**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.

**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
4. 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 College Human Resources Director. 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 College Human Resources Director 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 College Human Resources Director must be notified when the absences is expected to continue, or has extended beyond three calendar days.

**SPECIAL LEAVES FOR CHILD CARE** (see PSC/CUNY Agreement, Article 16.8)

A member of the non-teaching 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. Child care leaves may be extended for one year. See Human Resources for use of available leave time.

**RETIREMENT LEAVES (“TRAVIA”)** (See Bylaws. Section 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 Human Resources.

**JURY DUTY** (see PSC/CUNY Agreement, Article 17)

“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 the remit to the University an amount equal to the compensation received by them, if any, for jury duty.”

**WORK WEEK**

Not less than 35 hours per week

**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. During this period most staff members in affected titles work more hours per day and complete their weekly work hours in four days. Others elect to continue their 9-5 or other schedule and charge Fridays to annual leave. A memorandum about the College’s plans for the summer is usually distributed in April. (Employees in Public Safety titles and custodial staff are not covered by the summer four-day workweek schedule.)

**OVERTIME**

Non exempt HEOS are eligible for overtime pay in excess of 40 hours. Forms are available on the OHR website.

**TUITION WAIVERS**

As a full time HEO series employee 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. Tuition waiver forms are available in 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 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. 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. Human Resources has handouts for the program in the reception area.

### **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 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 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](http://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-mail.

**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 Human Resources Office) with Section 1 completed
2. Original document(s) proving your:
  - a. Identity
  - b. Eligibility to work in the United States

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 wish additional information, please contact the Office of Human Resources.

**AN EQUAL OPPORTUNITY/ AFFIRMATIVE ACTION/  
AMERICAN DISABILITY ACT EMPLOYER**