

# UNIONIZED EMPLOYEE BENEFITS OVERVIEW

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- Flexible Spending Account Programs
- Union Benefits\*
- Family & Medical Leave (FMLA)
- Special Leave of Absence Coverage (SLOAC)
- Other Types of Leave
- Retirement Savings Plans (NYCERS, TDA, 403B, 457, NYCE)
- Additional Savings Plan
- Transit Benefit
- Direct Deposits
- Municipal Credit Union (MCU)

**You may receive additional information on how to enroll during your New Employee**

**Orientation. For additional information, please visit [ESS.nychhc.org](https://ESS.nychhc.org)**

## Health Insurance Plans

*Newly hired eligible employees who are electing City Health Coverage will be able to choose from any of the 10 health plan that they are eligible for. All plans offer individual coverage and family coverage (which includes current spouse, registered domestic partner and children/ young adults up to age 26).*

Plan Types	Description	Examples
<b>HMOs (Health Maintenance Organizations)</b>	Provides managed, pre-paid hospital and medical services to its members. Members choose a Primary Care Physician (PCP) from the HMO network, and the PCP manages all medical services, provides referrals, and is responsible for non- emergency admissions.	<ul style="list-style-type: none"> <li>• MetroPlus Gold</li> <li>• GHI HMO</li> <li>• HIP HMO</li> <li>• Vytra</li> </ul>
<b>EPO (Exclusive Provider Organization)</b>	Provides a higher level of choice and flexibility than many other managed care plans. Members can see any provider in the EPO network, no need to choose a primary care physician and no referrals are necessary to see a specialist. There is no out- of-network coverage.	<ul style="list-style-type: none"> <li>• Anthem EPO</li> <li>• Anthem Gated</li> <li>• Aetna EPO</li> </ul>
<b>POS (Point-of-Service)</b>	Provide the freedom to use either a network provider or an out-of-network provider for medical and hospital care. With the usage of a network provider there is prepaid comprehensive coverage and little out-of-pocket costs for services. With the usage of an out-of- network provider there is less comprehensive coverage and employees are subject to deductibles and/or coinsurance.	<ul style="list-style-type: none"> <li>• HIP Prime POS</li> </ul>
<b>PPOs (Participating Provider Organizations)</b>	Indemnity plans that provide the freedom to use either a network provider or an out-of-network provider for medical and hospital care. PPO/Indemnity Plans contract with health care providers who agree to accept a negotiated lower payment from the health plan, with co-payments from the subscribers as payment in full for medical services. When the subscriber uses a non-participating provider, they are subject to deductibles and/or coinsurance.	<ul style="list-style-type: none"> <li>• NYCE PPO</li> <li>• DC37 Med team</li> </ul>

Visit [www.nyc.gov/olr](http://www.nyc.gov/olr) , Health Benefits Program for additional information.



**New York City  
Health Benefits Program  
Dependent Eligibility Required Documentation**



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

## Flexible Spending Account Programs

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**Medical Spending Conversion (MSC) Health Benefits Buy-out Waiver Program:** Allows eligible employees who can obtain non-City group health benefits (proof required) to waive their New York City health benefits in return for a cash incentive payment (taxable) made semi-annually (June and December). Annual amount for waived family coverage is \$1,000 and waived individual coverage is \$500. Employees who enroll remain in the Buy-out Waiver program until they have a qualifying event or during open enrollment when a City health plan can be elected. Re-enrollment is not required every year.

**Medical Spending Conversion (MSC) Premium Conversion Program:** Allows employees who have payroll deductions for health insurance premiums and optional riders to increase their take-home pay. Payments are made on a pre-tax basis effectively reducing the salary on which your taxes are computed by the amount of the health plan deduction. Enrollment remains in effect during the Plan Year and your status cannot change unless an approved Qualifying Event occurs mid-year. Enrollment in the Premium Conversion Program is automatic.

**Health Care Flexible Spending Account Program (HCFSa):** Allows employees to pay for eligible out-of-pocket health care expenses on a pre-tax basis, with deductions taken directly from salary. This reduces your gross salary for federal and Social Security tax, resulting in tax savings. HCFSa is designed to help employees pay for necessary out-of-pocket medical, dental, vision, and hearing expenses not covered by health insurance. The minimum annual contribution is \$260 and maximum annual contribution is \$3,400. Any unused balances will be forfeited, **If you don't use it, you lose it! (see website below for more information\*)**

### **Grace Period.**

There is a Grace Period offered following the end of a Plan Year. During this Grace Period, you may submit claims for eligible medical expenses incurred from January 1st through March 15<sup>th</sup>, using the remaining balance in your Plan Year account, if any. However, in the event that you are unable to submit HCFSa Program claims by the end of the Plan Year or accompanying Grace Period, a Claims Run-Out Period is provided, during which you may submit claims for services performed during the previous Plan Year or accompanying Grace Period.

**Plan Year:** January 1st, – December 31st

**Grace Period:** January 1st, – March 15th

**Claims Run-Out Period:** January 1st– May 31st

(If you do not submit claims for eligible expenses incurred during the Plan Year or the Grace Period by May 31st, you will forfeit any money remaining in your HCFSa for Plan Year).

Enrollment in HCFSa remains in effect during the Plan Year and your status cannot change unless an approved Qualifying Event occurs mid-year. Enrollment is **not** automatic from year to year. You must re-enroll each year during the annual Open Enrollment Period.

**Dependent Care Assistance Program (DeCAP):** Employees are able to pay for eligible dependent care expenses on a pre-tax basis, with deductions taken directly from paychecks. These deductions reduce your gross income on your W-2 Form for federal and Social Security tax purposes. The minimum annual contribution is \$500 and maximum annual contribution is \$7,400 (reduced to \$3,750 if you are married and file a separate federal income tax return). Any unused balances will be forfeited. Enrollment remains in effect during the Plan Year and your status cannot change unless an approved Qualifying Event occurs mid-year. Enrollment is **not** automatic from year to year. Employee must re-enroll each year during the annual Open Enrollment Period.

**Plan Year:** January 1st – December 31<sup>st</sup>

**Claim Run-Out Period:** January 1st – February 28th

\*Visit [www.nyc.gov/olr](http://www.nyc.gov/olr) , Flex Spending Account Programs for additional information. \*

## Union Benefits (Employees covered by Collective Bargaining Agreements)

Provides supplemental benefits to employees covered by a union. Once an employee becomes employed with the City of New York, they must reach out to their union to obtain a summary/explanation of benefits offered through their Union, including vacation and sick leave accrual rates

Union Description	Website
Committee of Interns and Residents	<a href="http://www.cirseiu.org/">http://www.cirseiu.org/</a>
Communications Workers of America	<a href="http://cwa1180.org/">http://cwa1180.org/</a>
District Council 37	<a href="http://dc37.net/">http://dc37.net/</a>
District Council 9, International Union of Painters & Allied Trades Local 1968 (IUPAT)	<a href="http://www.dc9.net">http://www.dc9.net</a>
Doctor's Council	<a href="http://doctorscouncil.com/">http://doctorscouncil.com/</a>
1199 SEIU	<a href="http://www.1199seiu.org/">http://www.1199seiu.org/</a>
International Brotherhood of Electrical Workers	<a href="http://www.ibew.org/">http://www.ibew.org/</a>
International Brotherhood of Teamsters Local 237	<a href="http://www.local237.org">http://www.local237.org</a>
International Union of Operating Engineers	<a href="http://www.iuoe.org/">http://www.iuoe.org/</a>
Local 371 (SSEU)	<a href="http://www.sseu371.org/">http://www.sseu371.org/</a>
New York State Nurses Association	<a href="http://www.nysna.org">http://www.nysna.org</a>
Organization of Staff Analysts	<a href="http://www.osaunion.org">http://www.osaunion.org</a>
Plumbers of New York City	<a href="http://www.ualocal1.org/">http://www.ualocal1.org/</a>
Service Employees International Union	<a href="http://www.seiu.org/">http://www.seiu.org/</a>
United Brotherhood of Carpenters	<a href="https://www.carpenters.org/Home.aspx">https://www.carpenters.org/Home.aspx</a>

The following are regular holidays with pay:

New Year's Day  
Martin Luther King, Jr. Day  
President's Day  
Memorial Day  
Juneteenth Day  
Christmas Day

Labor Day  
Columbus Day  
Election Day  
Veteran's Day  
Thanksgiving Day  
Independence Day

## Family & Medical Leave Act (FMLA)

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- FMLA entitles eligible employees up to a maximum of 12 weeks of paid/unpaid leave in a 12 month period to care for an immediate family member (spouse, domestic partner, child and parent) or for the serious illness of the employee.
- During this period, benefits remain intact (health insurance and MBF).

## Special Leave of Absence Coverage (SLOAC)

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- SLOAC entitles eligible employees on an active approved unpaid leave up to a maximum of 18 weeks or 4 months of continued benefits (health insurance and MBF) coverage in a 12 month period during an unpaid Leave resulting from a disability or serious illness of the employee.

## Other Types of Leave

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- Child Care Leave
- Parental Leave
- Military Leave
- PFL

## Retirement Savings Plans

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**Pension:** New York City Employees' Retirement System (NYCERS).

- Membership is available to all New York City employees.
- Employee holding a permanent civil service position in the competitive or labor class are required to become members of NYCERS six months after their date of appointment, but may voluntarily elect to join the system prior to their mandated membership date. All other eligible employees have the option of joining the system upon appointment or at any time thereafter. After joining NYCERS, membership is irrevocable until you leave city service.
- Tiers and Plans ~ Your Tier is generally determined by the date you joined NYCERS.
- NYCERS is a defined benefit plan, which means the amount of your benefit is defined by law.
- Buy-Back Option ~ Employees are eligible to buy back full or part-time New York City service rendered prior to your NYCERS membership.
- NYCERS member has an option to take a loan from the plan (qualification required). Visit [www.nycers.org](http://www.nycers.org) for additional information.

**Taxed Deferred Arrangement Program - TDA 403B:** The NYC Health + Hospitals TDA Program is a retirement program that has been available to all employees for more than 40 years. This 403(b) program gives you the opportunity to save for retirement on a tax-deferred basis.

- Immediate eligibility and anytime enrollment for NYC Health + Hospitals' employees.
- Employees choose the percentage they want to contribute to the TDA. Deductions are taken from your paycheck. You may start with as little as 1% and up to a max of 70% of your salary a year (subject to max dollar amount a year by IRS regulations). This is an employee contributed only program.
- You can rollover another employers' qualified retirement plan or pre-tax IRA into the TDA.
- The TDA is one way to help you save for retirement. That's because you have two ways to contribute: 1) Traditional pre-tax contributions, and 2) Roth after-tax contributions. You can choose to make either one or both types of contributions based on what's best for your tax situation.

- You can change or stop your contribution rate at any time.
- You may borrow (loan) up to 50% of your vested balance. Options to take out a loan are available to all TDA members.
- A 10% federal income tax penalty may apply for any withdrawals made before age 59 ½.
- Hardship withdrawals are available that provide for situations that require emergency access to your money, i.e. unforeseen medical expenses, purchase of primary residence, higher education expenses, threat of eviction from primary residence, or funeral expenses.

\*Visit <https://nychealthandhospitals.retirepru.com> for additional information. \*

**Deferred Compensation Plan:** An employee benefit available to New York City employees. The Plan is comprised of two programs: a 457 Plan and a 401(k) Plan. Employees may choose to join either the 457, the 401(k), or both.

- It is recommended that participants choose to invest in either one of the pre-arranged portfolios or create their own portfolio from the core investment funds offered.
- The Deferred Compensation Plan has an option to contribute on both a pre-tax and post-tax (Roth) basis.
- The following chart shows the differences between Pre-Tax 457/401(k) and After-Tax Roth 401(k).

\*Visit [www.nyc.gov/olr](http://www.nyc.gov/olr) , Deferred Compensation for additional information. \*

**The New York City Employee Individual Retirement Account - NYCE IRA:** A tax-favored retirement savings account. Includes both a traditional IRA and a Roth IRA for the exclusive benefit of employees and former employees of the City of New York and their respective spouses.

- You can continue to make contributions while you work or after you leave City service. As long as you receive taxable compensation, even after you retire or leave City service, you are eligible to contribute to the Traditional NYCE IRA until age 70½. There is no age limit for making contributions to the Roth NYCE IRA.
- You can rollover all your retirement plans into an IRA.

\*Visit [www.nyc.gov/olr](http://www.nyc.gov/olr) , NYCE IRA for additional information. \*

## Additional Savings Plan

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**NY 529 College Savings Program:** *Direct Plan* provides a flexible, convenient, and low-cost way to save for college. The Program features a wide range of investment choices, tax-free withdrawals when used for qualified higher education expenses, and contributions that are tax-deductible (up to certain limits) for New York State residents.

- You can save for a child, grandchild, friend — or even yourself.
- You can start with as little as \$15 and can contribute by check, automatic investment, electronic bank transfer, payroll deduction, or by moving assets from other college savings accounts.
- Your assets grow tax-deferred and earnings on your withdrawals are exempt from federal income tax when used for qualified higher education expenses.

\*Visit [www.nysaves.org](http://www.nysaves.org) for additional information. \*

## Transit Benefit

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Edenred transit benefits provides you with improved employee benefit options that support your commute to work.

- Edenred is our new transit program - code 47911
- Deductions are taken on a monthly basis
- Employees are able to enroll and manage their accounts directly with Edenred
- Contact number is 888-235-9223

### Edenred Deduction Schedule

The Edenred Deduction Schedule differs from the WageWorks/Transit Deduction Schedule. Employees paid bi-weekly will now have 1 deduction for the benefit and 1 deduction for the associated administrative fees, per month. Employees paid weekly will have 2 deductions per month.

\* Visit [edenredbenefits.com/hhc/](https://edenredbenefits.com/hhc/) for additional information. \*

## Direct Deposit

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- Your paycheck can be conveniently deposited (bi-weekly) into a checking or savings account.
- Enroll into direct deposit through Employee Self Service. Payroll Shared Services can assist if needed.

## MCU (Municipal Credit Union)

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- MCU offers the convenience of direct deposit deductions into your savings, checking, IRA and even to a high dividend earning Certificate Account all without taking a single step once you've filled out the appropriate forms.
- MCU offers excellent rates on Savings Accounts, Mortgages, Auto Loans, Credit Cards, Personal Loans, etc.
- MCU offers special accounts like a Holiday or Vacation Account which earn a dividend rate and help you save for those special occasions. At the end of the one year term, your funds will be automatically deposited into your Checking or Share account for easy ATM access.
- Not everyone can be a member at MCU, but NYC Health + Hospitals employees are qualified, so take advantage of the exceptional offerings.

\*Visit [www.nymcu.org](https://www.nymcu.org) for additional information. \*