# Benefits

## Health Insurance Benefits

The option of several HMOs, PPO’s, and POS’s is provided through the City of New York. See the "Summary Program Description" booklet for information and costs. Information is also available online at [www.nyc.gov/olr](http://www.nyc.gov/olr). (Click on "Health Benefits Program" on the left-hand side.)

Health insurance benefits are effective the first full pay period following the completion of 90 days of continuous employment, provided that the completed health benefits application has been submitted to HR within that time frame.

## Welfare Fund Benefits

Provided through the PSC-CUNY Welfare Fund. The effective date of welfare fund benefits is the 1st day of the month following 90 days of continuous employment, provided that the enrollment application has been submitted within that period. Detailed information on all welfare fund benefits is available online at [www.pscunywf.org](http://www.pscunywf.org). Some basic benefits include:

- Dental - Employees have a choice between Guardian Dental (PPO) and DeltaCare USA (DMO). Participation in DeltaCare USA requires an additional enrollment form.
- Prescription Drugs - Provided by Medco & NPA (for Injectable and Chemotherapy drugs).
- Vision - Employees have a choice between General Vision Services (GVS), Davis Vision (pre-authorization required through PSC-CUNY Welfare Fund), or direct reimbursement.

## Retirement Benefits

Employees have the option to join TIAA-CREF or NYCERS. Vesting is provided after 366 days of employment (with TIAA-CREF) or after 10 years of employment (with NYCERS). Go to [www.nycers.org](http://www.nycers.org) for detailed information on NYCERS and [www.tiacref.org/cuny](http://www.tiacref.org/cuny) for detailed information on TIAA-CREF.

## Tax-Deferred Annuity (TDA) Plans

- TIAA-CREF Group Supplemental Retirement Annuity (GSRA) or HRC TDA – 403(b)
- New York State Deferred Compensation Plan – 457(b)

## Flexible Spending Accounts (FSA) Program

Go to [www.nyc.gov/fsa](http://www.nyc.gov/fsa) for detailed information and the enrollment form for the Dependent Care Assistance Program (DeCAP), Health Care Flexible Spending Accounts Program (HCFSA), Medical Spending Conversion (MSC) Buy-Out Waiver (BOW) Program, and Medical Spending Conversion (MSC) Premium Conversion Program.

## Tuition Fee Waiver

Employees are eligible to receive a tuition waiver for their own study at a CUNY school subject to certain limitations:

<table>
<thead>
<tr>
<th>Service Requirement</th>
<th>Course Type &amp; Credit Limit</th>
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</thead>
<tbody>
<tr>
<td>1 year</td>
<td>Undergraduate – no limit</td>
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<tr>
<td>None</td>
<td>Graduate – 6 credits</td>
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*This title class is not eligible to receive tuition waivers during the summer session.*

## Voluntary Benefits

- Corporate Counseling Associates – Employee Assistance Program and CUNY Work/Life Program
- CUNY e-MALL (discounts for CUNY employees)
- Education Affiliates Federal Credit Union – Savings and Checking accounts and many other financial services
- Municipal Credit Union – Savings and Checking accounts and many other financial services
- New York’s 529 College Savings Program
- TransitBenefit Transportation Spending Account (TSA) Program through WageWorks