# Benefits

| Health Insurance Benefits | In order to be eligible for health insurance benefits, hourly employees must meet the following requirements:  
| | - Be scheduled to work at least 20 hours per week for 90 days; and  
| | - Appointment is expected to last at least six months.  
| | Once eligible, coverage begins on the first full pay period following the eligibility date provided that your Health Benefits Application has been submitted within that time frame.  
| | The option of several HMOs, PPO’s, and POS’s is provided through the City of New York. Go to [www.nyc.gov/olr](http://www.nyc.gov/olr) (Click on “Health Benefits Program” on the left-hand side) for detailed information and the enrollment form. |
| Welfare Fund Benefits | In order to be eligible for health and security benefits provided by the welfare fund, District Council 37 (DC 37) Health & Security Plan, hourly employees must work at least 17.5 hours per week.  
| | Welfare fund benefits are effective after the first month in which the employee completes 70 hours of work for a given month, provided that an enrollment card is completed within that period. Some benefits include:  
| | - Dental - Provided by DC 37 (will not receive a card)  
| | - Optical (Vision) – Provided by DC 37 (will not receive a card; contact DC 37 for Optical Voucher – voucher valid for 90 days only)  
| | - Prescription Drugs - Provided by Prescription Solutions (will receive a card)  
| | - Tuition Reimbursement - $800 per employee per calendar year provided by DC 37  
| | Go to [www.dc37.net](http://www.dc37.net) for detailed information on the welfare fund benefits. |
| Retirement Benefits | Hourly employees have the option to join the New York City Employees’ Retirement System (NYCERS). Membership allows for vesting after 10 years of Credited Service. Go to [www.nycers.org](http://www.nycers.org) for detailed information on NYCERS. |
| Tax-Deferred Annuity Plans | • MetLife Plan - 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. |
| Voluntary Benefits | • CUNY e-MALL (discounts for CUNY employees)  
| | • Municipal Credit Union - Savings & Checking accounts and many other financial services  
| | • New York’s 529 College Savings Program  
| | • TransitBenefit Transportation Spending Account (TSA) Program through WageWorks  
| | • Voluntary Insurance Program |