

## Adjunct Staff - Teaching and Non-Teaching

### Adjunct Staff Benefits Summary

#### **Health Benefits**

You are eligible for health benefits as a Teaching or Non-Teaching Adjunct, if you meet the following eligibility requirements:

- Teaching Adjunct: Completed two (2) consecutive semesters of at least one or two courses per week of Adjunct instruction for the full semester at CUNY immediately prior to the current semester teaching at least six (6) hours per week for the full semester, which must be maintained; or
- Non-Teaching Adjunct: Completed two (2) consecutive semesters of at least 15 hours per week for the full semester at CUNY immediately prior to the current semester working at least 15 hours per week for the full semester;

Note: The summer or winter "session" is not considered towards meeting the eligibility requirement.

If you are currently not covered by or eligible to be covered by any other health insurance plan by virtue of employment of self or spouse or through government entitlement, then you may be eligible to be enrolled in health benefits through the New York City Health Benefits Program administered through the CUNY University Benefits Office. The enrollment forms can be obtained from the site below and your Benefit Officer will need to verify that the eligibility requirements have been met. If eligibility is due to your employment at two campuses, you will be required to obtain verification from each campus. Some employee plans are available free of charge, and dependent health insurance coverage is available through premium payment. For detailed information, visit <http://www.cuny.edu/benefits>, under Benefits at a Glance, Adjuncts Teaching and Non-Teaching.

#### **All Teaching and Non-Teaching Adjuncts are eligible for the following voluntary benefits:**

#### **Retirement Benefits**

You are eligible to enroll in the Teachers' Retirement System of the City of New York (TRS); however, enrollment/membership is optional. TRS is a defined benefit plan for which you would contribute between 3% to 6% depending on your gross salary for the duration of your employment and requires ten (10) years of full-time credited service credit in order to be vested. For enrollment forms and further information, please visit the TRS website at [www.trs.nyc.ny.us](http://www.trs.nyc.ny.us).

#### **Tax-Deferred Annuity Plans**

You may participate in a tax-deferred annuity (TDA) plan with the Halliday Financial Group (HRC), TIAA-CREF, or the Teachers' Retirement System of the City of New York (TRS) if you are a TRS member. The TDA plan allows you to set aside pre-tax dollars in a supplemental retirement account subject to the annual maximum IRS limit. For information regarding the TRS TDA plan, please contact TRS directly at 1 (888) 8-NYC-TRS (1-888-869-2877).

#### **New York State Deferred Compensation 457(b) Plan**

The NYSDCP 457(b) Plan is a voluntary, supplemental retirement savings plan offered by New York State. Employees have two options:

- Tax-Deferred Contributions – not subject to current federal or New York State income taxes; contributions and any earnings grow tax deferred; withdrawals will be taxed as ordinary income when you may be in a lower tax bracket (generally at retirement).
- Roth After-Tax Contributions – contributions are made after tax so withdrawals are tax free (as long as you're at least age 59½ and do not take withdrawals from your Roth account for at least five years after your first Roth contribution is made to the plan). For more information, please visit the NYSDCP 457(b) website at <https://www.nysdcp.com/iApp/tcm/nysdcp/about/index.jsp>.

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### Transit Benefit

You can enroll in the pre-tax transportation fringe benefit plan offered by WageWorks. The maximum amount you can defer on a pre-tax basis is \$130 per month for mass transit and \$250 per month for parking. The program offers a variety of options to suit your monthly transit needs and works for virtually any transit system in the Tri-State area. It can be used for MTA, NYCT, Long Island Railroad, Metro-North, NJ Transit, NJ Path and NY Waterway, to name a few. For further information, please visit the WageWorks website at <http://www.getwageworks.com/nyc/>.

### Tuition Waiver

Teaching Adjuncts are eligible for the Tuition Waiver Program. There is a ten (10) consecutive semester requirement to be eligible, and a Teaching Adjunct is eligible for a waiver for either one undergraduate or graduate course in the fall or spring semester. Tuition waiver is not available in the summer or winter session.

### CUNY Work/Life Program

This employee assistance program is a voluntary, free and confidential benefit for employees and their family members. Services are available 24 hours a day, 7 days a week. For additional information, please call 1-800-833-8707 or visit the CUNY Work/Life Program website at <http://www.powerflexweb.com/1073/login.html>. To log in use Company Code: CUNY.

### CUNY e-MALL

CUNY employees are eligible for discounts at various stores and websites. Please visit <http://www.cuny.edu/about/administration/offices/ohrm/university-benefits.html> to register for additional information.

### Paid Leave

Adjuncts may be excused for personal illness or personal emergencies including religious observance, death in the immediate family or similar personal needs which cannot be postponed for a period of 1/15 of the total number of clock hours in the particular session or semester. Request for such leave, where possible, must be made in advance, in writing.

- Non-Teaching Adjuncts and Adjunct College Laboratory Technicians:

May be excused for 1/15 of the total number of clock hours in the particular semester you teach. For example, for teaching 225 hours a semester you will excused for 15 hours.

- Teaching Adjuncts:

May be excused for 1/15 of the total number of clock hours in the particular semester you teach. For example, if you teach one three-hour course you may be excused for three hours during the semester, without loss of pay.

For more information, refer below to Article 14.8 on page 25 in the PSC-CUNY contract 2002-2007 available at [http://www.cuny.edu/about/administration/offices/lr/lr-contracts/2002-2007\\_PSC\\_CUNY\\_Contract.pdf](http://www.cuny.edu/about/administration/offices/lr/lr-contracts/2002-2007_PSC_CUNY_Contract.pdf)