Minutes of a Stated Meeting of the
Administrative Management Council
Tuesday, October 10, 2017

A stated General Meeting of the New York University Administrative Management Council was held on Tuesday, October 10, 2017 at 9:00 a.m., at the Global Center for Academic & Spiritual Life, 5th floor Colloquium Room, 238 Thompson Street. The meeting was convened with Mike McCaw as the AMC Chair.

AMC Chair, Mike McCaw opened the meeting by welcoming members of the AMC and calling the meeting to order at 9:03 am.

PRELIMINARY MATTERS - Approval of the Minutes
The minutes from the last meeting on September 12, 2017, were provided in advance with the agenda. Reading of the minutes was waived, and the minutes were approved unanimously. The final version of the minutes is posted on the AMC website.

REPORTS
AMC Chair, Mike McCaw, mike.mccaw@nyu.edu
[Not verbatim, presentation attached]
- Thank you for the feedback from the September meeting - we will continue to take these comments into account as we plan future meetings
- Open AMC status - IdeaScale
  - Single Sign On (SSO) - you can use your NYU credentials to log on
  - We will now be eligible to request a NYU Home “card” for the AMC
  - Platform will be available to all 3,700+ administrative constituents, not just reps/alt?
- AMC Administrative Coordinator search
  - Interviews are underway for short list of candidates
  - Thank you to Carrie Meconis and Nadia Cureton for their assistance with interviews

University Senate
- Mike McCaw, mike.mccaw@nyu.edu
  - President Hamilton’s priorities for the year [details on attached slide]
  - Good to review if you are planning to attend and/or ask a question at the upcoming Town Hall this Thursday, 10/12/17
  - Work-Life Balance Committee had a great presentation at the Senate Meeting

AMC Committee Chairs
- Community Service - Carrie Meconis, carrie.meconis@nyu.edu
  - Committee is thinking through an organized response to current events, and hope to put in place a long-term plan
  - If you would like to be a site-coordinator for Thanksgiving Food Drive please reach out to Carrie
- Professional Development Committee - Marni Vassallo, Marni.Vassallo@nyu.edu
  - Mentoring program is going well - 30 pairs
  - Resume Refresher coming up this week, some time slots still open (iLearn CAR:116)
- AMC Inclusion, Diversity, & Equity (AIDE) Committee - Justine Kelly-Fierro, justine@nyu.edu
  - Sabrina Ellis will be coming to the next meeting
- Special Events - Julie Kaplan, jhk1@nyu.edu
  - Town Hall with President Hamilton at Greenberg Lounge at NYU Law this Thursday, 10/12
    - Please submit your questions and we’ll also have a live Q&A
  - Next four meetings are in Eisner Lubin with more seats, please continue to attend!
GUEST SPEAKERS
Sabrina Ellis, Vice President Human Resources
[Not verbatim, presentation attached]

- Administrative Improvement Initiative
  - Advancing operational excellence across NYU
  - Lots of focus on affordability initiatives this year - this is one of those projects
  - Looking across the University in all the schools/units in these areas in particular:
    - Finance
    - IT
    - HR
    - Administrative & Management Support
  - Find efficiencies, improve operational excellence, identify and improve career paths - more transparency
  - Competency modeling across areas in NYU in combination with training and development
  - Management Fellows Program - over 100 applicants for program this year, 24 selected and starting next week
  - When there are very different processes and procedures across schools/units, it's difficult to develop career paths
  - Where we are now: bringing in a consultant team to support the process
  - “Is this re-engineering part 3 or 4?” No - there were some good things that came out of that, but there were some negative outcomes. That was a cost-cutting exercise. Finding opportunities to save might be an outcome of this process, but it's not the starting point or the goal - the focus this time is improved operational processes
  - Please bring your concerns and ideas to the discussion - we want to hear from you to identify things that will be of benefit to the University
  - Questions:
    - How are you going to engage admin?
      - We're focusing on those four areas (listed above) and starting by working with those councils and then bringing in the AMC to the discussion
    - Expected completion date and final report?
      - Likely will be phases - first phase March/April (info gathering), then update on what we see and what we are finding
      - Second phase will be identifying solutions/suggestions
      - 2-year roll out is the estimate - we want to do it “right” not “quickly”
      - This is why they are bringing in outside consultants - some candidates have mentioned interviewing 400-500 people
      - We want everyone to feel a sense of ownership of this process

Patricia Hailey, Assistant Vice President Global Benefits
Samantha Fudge, Deputy Director Global Benefits Operations
Daniel Laveau, Senior Manager Employee Benefits
[Not verbatim, presentation attached]

- Benefits Annual Enrollment
  - Patricia Hailey, Assistant Vice President Global Benefits
    - Welcome to new staff member - Carrie Motschwiler, Wellness Program Manager
    - Thank you to Meredith Rendell for her work with the AMC Benefits Committee
    - Thank you to Carrie Meconis & Kristi Schwindt for their work on the Work-Life Balance Committee
  - Samantha Fudge, Deputy Director Global Benefits Operations
    - All details on presentation attached
    - Passive election with the exception of Health Care or Child Care FSA
    - BOG (Benefits Overview Guide) for 2018 is online now
    - Vision - info added on discount programs VSP and online retailers
    - Use the decision support tool to decide is the High Deductible Healthcare Plan (HDHP) is right for you
    - Remember that if you are trying the HDHP and HSA for the first time this year, your FSA needs to be $0 before starting
    - During annual enrollment, your HSA contribution goes back to $0 again, so if you're continuing you need to select an amount again
- Dependent Flexible Spending account is for your child or elder adult - this cannot be used for expenses other than childcare, etc (but the FSA or HSA could)
- Vision - contributions are decreasing, but plan is not changing
- IRS regulated max of $5k per family for FSA (so if your spouse if contributing $5k, don’t also contribute)
  - Daniel Laveau, Senior Manager Employee Benefits
    - Additional benefits - Group Legal (Hyatt Legal)
    - Health Advocate - “medical concierge service” - family members can use this too
    - Benefits Resource Center contains the Decision Support Tool - helps you decide which medical plan is the best fit for you and your family
    - Virtual Visits - only with UnitedHealthCare only
    - Retiree website updates, just FYI (not tied to open enrollment)

- Questions
  - Is the Legal Plan also good for selling a house?
    - Yes
    - There is no co-pay for this service
    - You do need to enroll in this during open enrollment
    - $16.75 per month
  - Virtual Visits - Can you get the app before you need the visit?
    - Yes, you can store your basic info so you’re ready when you need to use it
    - 2 apps to chose from - DrOnDemand and AmWell
  - Scenarios Flyer - Where are the amounts coming for the amounts?
    - Estimate based on average
  - Can you contribute to HSA when you retire?
    - You can contribute post-tax after retirement
    - It is yours for life so you can continue to access the funds wherever you go, just like a bank account
    - You can also change the amount you contribute during the year if something comes up
  - Is there a grandfathering clause - Tuition Remission benefit for spouse, for example
    - Not for Tuition Remission - faculty only right now
    - If a benefit does change, if there is a grandfathering clause it will be announced at the time
  - Virtual Visit - for HDHP does the amount change for the doctor?
    - It’s a separate cost - around $45 (ish) per visit
    - Fee goes towards your deductible
    - The info from that virtual visit can be send to your primary care doctor and pharmacy
  - Vision Plan - Why is the separate plan advantageous? UHC covers basic care and there are many online places to order contacts/glasses
    - If you wear glasses or contacts - then it’s worth it to use the online savings through Iconic which is more $ to use
    - If you just get preventative care, then UHC is probably fine
    - You can also buy non-prescription sunglasses through there too
    - Runs on calendar year, so you could visit in December and then January
  - How many postcards do you send out every year? Why do you keep sending?
    - We always have someone who didn’t know
    - They are very cheap
    - NYU Family members who don’t get the NYU emails who are in charge of enrollment decisions
    - Could we opt-out of future mailings? That’s a good idea - they will look into this!

ANNOUNCEMENTS
- Safe NYU - free mobile safety app developed by NYU Public Safety Division of Emergency Preparedness & Communications
- AMC Town Hall with President Andrew Hamilton - Thursday, 10/12 @ 9am, NYU Law
- AMC/HR Resume Refresher - Thursday, 10/12 @ TIME, 239 Greene St, 3rd fl (iLearn CAR 116)
- November AMC General Meeting - back in Eisner Lubin on 11/14 (and next several meetings too)
- Juan Tie - Administration Improvement Initiative
  - Share your voice and ideas
  - We need your ideas and feedback so we can advocate for you
  - Please share your “out of the box” ideas
• Senior Unit Rep meeting in November to discuss best practices for distributing emails and updates

There being no further business, the meeting was adjourned at 10:25 a.m.

Respectfully submitted,
Katrina Denney
AMC Secretary
Agenda

- Call to Order
- Chair, Senate, and Committee Reports
- Guest Speakers
  - Sabrina Ellis, Administrative Improvement Initiative
  - Samantha Fudge and Daniel Laveau, Benefits Annual Enrollment
- General Announcements
Call to Order
Reports
Chair’s Report

Michael McCaw, AMC Chair

- September post-meeting survey feedback
- Updates on OpenAMC
- Status of Administrative Coordinator search
• President Hamilton’s priorities for upcoming AY

  o Affordability
  o Science and Innovation
  o Diversity
  o Sustainability
  o Global
  o Academic Excellence
University Senate Report

- Research expenditures increased by 40% in past two years

- 67,521 applications; 27% admit rate
  - Average SAT Score = 1374
  - 18% Pell Recipients
  - Increased diversity of accepted students

- $648 million in fundraising (second highest since 2008)
University Senate Report

● 84% six year graduation rate = room for improvement
  ○ Fall 2026 - 90% benchmark graduation rates
Community Service Committee

Chair: Carrie Meconis, Tisch

- First meeting held on September 27th

- Calendar of upcoming drives will be available shortly and will be shared on the AMC website and with AMC Senior Unit Representatives.
  - First drive will be Thanksgiving Food Drive (dates TBA)

- Communication will be shared to summarize information and resources for donation efforts related to recent events.
  - If your school or unit is doing a drive, please email carrie.meconis@nyu.edu
Committee on Professional Development

Chair: Marni Vassallo, Steinhardt

- First meeting held on September 28th
  - AMC Mentoring Program is in its third year with 30 pairs.
  - Resume Refresher - October 12th
  - Fall AMC WorkHACK event will be announced shortly.

- Next committee meeting will be held on:
  - Wednesday, November 1st from 3:30 PM - 4:30 PM
  - Email amc-pd-group@nyu.edu to learn more or join the next meeting
Administrators Inclusion, Diversity, and Equity Committee

Co-Chairs: Justine Kelly-Fierro, Steinhardt; Danielle Mebert, SPS

- First meeting held on September 13th

- Next meeting on October 18th will be joined by Sabrina Ellis, VP for Human Resources, and Lisa Coleman, Chief Diversity Officer.
Special Events Committee
Chair: Julie Kaplan, FAS

● New Representatives Welcome held on September 26th

● AMC Town Hall with President Hamilton on Thursday, October 12th
  ○ Greenberg Lounge at NYU School of Law
Committee Reports and Announcements
Administrative Improvement Initiative

Sabrina Ellis, Vice President of Human Resources
NYU 2018 Benefits Annual Enrollment
AMC Meeting
October 10, 2017

Samantha Fudge
Deputy Director, Global Benefits Operations

Daniel Laveau
Senior Manager, Employee Benefits
• 2018 Annual Enrollment dates:
  • Monday, **October 23**\(^{th}\) through Monday, **November 6**\(^{th}\)

• Benefit Fairs scheduled for:
  • October 24, 2017 - Wasserman Center, 133 E 13th Street, 2nd Floor Presentation Room A/B 10:00 am -2:00 pm  
  • October 25, 2017 - 6 Metro Tech Center, Rogers Hall, Room 01-116 from 10:00 am – 2:00 pm  
  • November 2, 2017 -Kimmel Center, Rosenthal Pavilion from 10:00 am -2:00 pm
2018 Benefit Plans

- No changes to UnitedHealthcare medical, Metlife dental and VSP vision plan designs for 2018
- Employees who do not make an active election during Annual Enrollment will remain in the same health care plans, covering the same dependents, as long as they remain eligible, in 2018.
- During this Annual Enrollment, Administrators can purchase up to 3x annual base salary (up to a maximum of $1,000,000) without providing proof of good health, (Evidence of Insurability-EOI).
- First supplemental life rate change since 2010.
  ✓ Current supplemental life participants in age brackets 39 and below will see a moderate rate increase.
  ✓ Current supplemental life participants in age brackets 40 and above will see a rate reduction.
- **Important:** Employees who wish to contribute to a Health Care or Dependent Care Flexible Spending Account (FSA) **must** make an active election during Annual Enrollment.
Medical Plan Contribution Increases:

- UHC Value Plan: 4%
- UHC Advantage Plan: 7.5%
- UHC High Deductible Health Plans: 2%

Dental Plan Contribution Increase: 1%

Vision Plan Contribution Decrease: -6%
## Medical Plan Options

<table>
<thead>
<tr>
<th></th>
<th>UHC Choice Plus Value Plan</th>
<th>UHC Choice Plus Advantage Plan</th>
<th>UHC HDHP with HSA Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>In-network</strong></td>
<td>In-network</td>
<td>In-network</td>
<td>In-network</td>
</tr>
<tr>
<td><strong>Out-of-network</strong></td>
<td>Out-of-network*</td>
<td>Out-of-network*</td>
<td>Out-of-network*</td>
</tr>
</tbody>
</table>
| **Deductible**         | • Individual: $500  
                        |   Family: $1,000               | • Individual: $400     
                        |   Family: $2,600              |   Family: $800           |
| **Primary Care Doctor's Office Visit** | $30 copay  
                        | 50% after deductible         | $30 copay              
                        |                             | 40% after deductible        |
| **Specialist Office Visit** | $40 copay  
                        | 50% after deductible         | $40 copay              
                        |                             | 40% after deductible        |
| **Coinsurance**        | 20%                         | 50%                           | 10%                    
                        |                             |                             | 40%                    |
| **Out-of-Pocket Maximum** | • Individual: $3,500  
                        |   Family: $6,000              | • Individual: $2,000   
                        |   Family: $8,000             |   Family: $5,000          |
|                        | • Individual: $8,000        | • Individual: $15,000         | • Individual: $8,000   
                        |   Family: $15,000            |     Family: $5,000         |
| **Emergency Room**     | $75 copay                   | $75 copay                     | $75 copay              |
|                        |                             |                               | 10% after deductible   |
|                        |                             |                               | 10% after deductible   |
### Dental Plan

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Plan Covers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TYPE A: Diagnostic and Preventive</strong></td>
<td><strong>100%</strong> (Not subject to deductible. Limited to two covered visits per calendar year.)</td>
</tr>
<tr>
<td>• Routine oral exams, cleanings, fluoride treatments, X-rays, space maintainers</td>
<td></td>
</tr>
<tr>
<td>• One application of sealant every five years (restricted to non-restored/non-decayed first and second molars, dependent children up to age 19)</td>
<td></td>
</tr>
<tr>
<td><strong>TYPE B: Basic Restorative</strong></td>
<td><strong>80%</strong></td>
</tr>
<tr>
<td>• Fillings, simple extractions, crowns, dentures and bridge repairs, endodontics (root canal), oral surgery, periodontics</td>
<td></td>
</tr>
<tr>
<td><strong>TYPE C: Major Restorative</strong></td>
<td><strong>50%</strong></td>
</tr>
<tr>
<td>• Bridges and dentures, crowns, inlays, and onlays</td>
<td></td>
</tr>
<tr>
<td>• Temporomandibular Joint Syndrome (TMS)</td>
<td></td>
</tr>
<tr>
<td><strong>TYPE D: Orthodontia (per person)</strong></td>
<td><strong>50%</strong></td>
</tr>
<tr>
<td><strong>Annual Deductible</strong></td>
<td><strong>Individual: $50</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Family: $150</strong></td>
</tr>
<tr>
<td><strong>Annual Maximum Benefit</strong></td>
<td><strong>$2,000 per person</strong></td>
</tr>
<tr>
<td><strong>Orthodontia Lifetime Maximum</strong></td>
<td><strong>$1,500</strong></td>
</tr>
<tr>
<td><strong>TMJ Lifetime Maximum</strong></td>
<td><strong>$1,500</strong></td>
</tr>
</tbody>
</table>
For each prescription you fill, your cost will be as follows:

<table>
<thead>
<tr>
<th>Type of Prescription</th>
<th>UnitedHealthcare Choice Plus Value Plan and UnitedHealthcare Choice Plus Advantage Plan</th>
<th>UnitedHealthcare HDHP with HSA Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retail pharmacy</strong></td>
<td>30-day supply</td>
<td>Coinurance (your portion after deductible is met)</td>
</tr>
<tr>
<td>• Retail Generic</td>
<td>$10</td>
<td>10%*</td>
</tr>
<tr>
<td>• Brand-name on CVS/Caremark’s Primary Drug List</td>
<td>$35</td>
<td></td>
</tr>
<tr>
<td>• Brand-name not on CVS/Caremark’s Primary Drug List</td>
<td>$55</td>
<td></td>
</tr>
<tr>
<td>• Maintenance medication filled three or more times</td>
<td>$75</td>
<td></td>
</tr>
<tr>
<td><strong>Mail Order</strong></td>
<td>90-day supply</td>
<td>10%*</td>
</tr>
<tr>
<td>• Mail Order Generic</td>
<td>$5</td>
<td></td>
</tr>
<tr>
<td>• Brand-name on CVS/Caremark’s Primary Drug List</td>
<td>$75</td>
<td></td>
</tr>
<tr>
<td>• Brand-name not on CVS/Caremark’s Primary Drug List</td>
<td>$90</td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>VSP Provider</td>
<td>Non-VSP Provider</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>---------------------------------------------------</td>
<td>-------------------------------------------------------</td>
</tr>
</tbody>
</table>
| WellVision Exam* Retinal Screenings | • 100% covered after $15 copay  
• 100% covered after $39 copay | • Covered up to $50  
• Not covered |
| Lenses*                         | • Single  
• Lined bifocal  
• Lined trifocal | • 100% covered after $15 copay  
• 100% covered after $15 copay  
• 100% covered after $15 copay | • Covered up to $50  
• Covered up to $75  
• Covered up to $100 |
| Frames*                         | • Covered up to $160                             | • Covered up to $70                                    |
| Elective Contact Lenses         | • Covered up to $160                             | • Covered up to $105                                   |
| (in place of lenses and frames) |                                                  |                                                       |
Is the High Deductible Health Plan Right for You?

• Which is more important to you – lower payroll contributions or a lower deductible?
• What sort of medical expenses do you anticipate in the coming year?
• Can you take advantage of the tax savings available in an HSA?
• Do you prefer to pay a fixed copayment for doctor visits or a percentage of the cost after you meet the deductible?
• Knowing you will be paying the full cost of non-preventive medical and prescription drug costs until you satisfy the annual combined medical and prescription drug deductible, can you budget the higher deductible?
• Do you cover dependents? Do you know that the HDHP has a “true” family deductible, meaning the entire family deductible must be met before the plan pays benefits for any covered family member?
A Health Savings Account (HSA) is a tax-advantaged savings account you can use for eligible healthcare expenses.

There are many advantages to having an HSA, such as:

- **Tax-free contributions:**
  - 2018 limits: Individual: $3,450; Family: $6,900
  - If you are 55 or older, you may contribute an additional $1,000
- Tax-free interest and earnings.
- Tax-free withdrawals for qualified healthcare expenses.
- Money in your account rolls over from year to year, so you can save for the future.
- Your HSA is yours to keep — you can take it with you if you leave NYU and use it during retirement.
- NYU contributes money to cover your eligible medical expenses if you earn less than $75,000.
- You may change your HSA contribution amount during the year.
- Once your account balance reaches $2,000 you can invest in mutual funds.
Annual premium is lower!

Let’s look at what you’re paying for coverage out of your paycheck, assuming you have family coverage and your base salary is $70,000.

<table>
<thead>
<tr>
<th>2018 Medical Contributions</th>
<th>UHC HDHP with HSA Plan</th>
<th>UHC Choice Plus Advantage Plan</th>
<th>UHC Choice Plus Value Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Premium</td>
<td>$232</td>
<td>$450</td>
<td>$306</td>
</tr>
<tr>
<td>Annual Premium</td>
<td>$2,784</td>
<td>$5,400</td>
<td>$3,672</td>
</tr>
</tbody>
</table>

→ You’re paying $2,616 MORE for the UHC Choice Plus Advantage Plan and $888 MORE for the UHC Choice Plus Value Plan, and you haven’t seen a doctor yet!
2018 Flexible Spending Accounts (FSAs)

Health Care FSA – Maximum pre-tax contribution: $2,600
• $500 Carryover of unused funds into next plan year
• 2017 balances in excess of $500 unclaimed as of 3/31/2018 are forfeited

Dependent Care FSA – Maximum pre-tax contribution: $5,000
• Maximum contribution for highly compensated employees: $2,600

Important: Employees electing the HDHP for the first time in 2018 must have a zero balance in their Health Care FSAs by 12/31/2017 in order to open a Health Savings Account in 2018.
Services provided by Hyatt Legal Plans’ network attorneys to you, your spouse/domestic partner and dependents include:

• Will Preparation
• Debt Collection Assistance
• Legal Representation
  - When purchasing a home
  - Small claims actions
  - Traffic Ticket Defense
• Domestic Violence Protection

TOP TEN REASONS TO ENROLL

1. It’s like having an attorney on retainer
2. The legal plan can save you money
3. Covers a wide variety of legal matters
4. Nationwide attorney network
5. Unlimited access
6. Easy to use
8. Superior customer service
9. Relieves your stress
10. Convenient payroll deduction
Annual Enrollment Communications

- Postcards to employees’ homes
- E-mails to benefits eligible employees scheduled for week of October 8th with the 2018 Benefits Overview Guide and links to:
  - Overview of 2018 Benefits which includes rates, information about Flexible spending accounts and the Group Legal Plan
  - Important Enrollment Notes
    - Additional Information and Resources
    - “Scenarios” Flyer with cost comparisons of UHC medical plan options
    - Video about Health Savings Accounts
    - Benefits Fairs time and locations
    - Health Advocate Support
- Additional Benefits topics will be emailed through out the Annual Enrollment period.
- Email and voice mail reminders
2018 Benefits Annual Enrollment

October 23 – November 6, 2017

Your opportunity to review your current benefit elections and make changes to your coverage for 2018.
Choosing the Right Medical Plan

Let’s look at a few scenarios to show the cost comparison of the medical plans NYU offers based on three fictitious scenarios.

You can estimate your personal medical expenses for the year by using the Benfits Resource Center’s online decision support tools. The tools allow you to estimate medical expenses specific to your family’s needs, compare the plans offered and project what your annual cost for each plan will be.

### Scenario 1

**James**

James is married, has two children in middle school, earns $90,000 a year, and lives in New York. He includes his wife in the medical coverage offered by NYU so he elects the Employee + Spouse + Children coverage level. James and his wife are both healthy but anticipate each may need one or two visits to their investment primary care doctor and their specialist. Their children are typical kids—they get sick a few times a year and will require a few visits to the doctor, filling of prescriptions, and trips to an urgent care facility when their doctor is not available.

<table>
<thead>
<tr>
<th></th>
<th>HDP with HSA</th>
<th>UHC Choice Plus Advantage Plan</th>
<th>UHC Choice Plus Value Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual preventive care visits</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Two well-child exams</td>
<td>$100 ($100 x 2)</td>
<td>$200 ($200 x 2)</td>
<td>$200 ($200 x 2)</td>
</tr>
<tr>
<td>One well-woman exam</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Two primary doctor visits in-network</td>
<td>$500 ($500 x 4)</td>
<td>$100 ($100 x 4)</td>
<td>$100 ($100 x 4)</td>
</tr>
<tr>
<td>Four pediatric visits in-network</td>
<td>$300 ($300 x 4)</td>
<td>$600 ($600 x 4)</td>
<td>$600 ($600 x 4)</td>
</tr>
<tr>
<td>Six generic drugs, bought at the pharmacy</td>
<td>$90 ($90 x 6)</td>
<td>$180 ($180 x 6)</td>
<td>$180 ($180 x 6)</td>
</tr>
<tr>
<td>Two visits to an Urgent Care Facility in-network</td>
<td>$100 ($100 x 2)</td>
<td>$200 ($200 x 2)</td>
<td>$200 ($200 x 2)</td>
</tr>
<tr>
<td>Two specialist visits in-network</td>
<td>$100 ($100 x 2)</td>
<td>$200 ($200 x 2)</td>
<td>$200 ($200 x 2)</td>
</tr>
<tr>
<td>James’ total cost of pocket cost for expenses</td>
<td>$890</td>
<td>$1300</td>
<td>$1300</td>
</tr>
<tr>
<td>James’ annual medical plan premium contribution</td>
<td>$3,684</td>
<td>$7,100</td>
<td>$5,260</td>
</tr>
<tr>
<td>James’ total cost (premium plus premium contribution)</td>
<td>$4,534</td>
<td>$8,800</td>
<td>$5,460</td>
</tr>
</tbody>
</table>

James’ End Result

James’ least expensive option is the HDP with HSA. He is paying the lowest premium out of his paycheck for medical insurance and even though he pays for the medical services, his total cost is still lower. In addition, if James chooses to make payroll contributions to his HSA equal to the plan’s family deductible of $3,000, he will save an additional $800 in taxes. He can use the HSA to fund his pay for his total out-of-pocket expenses for the year and still save $2,260 in his account that will rollover into the following year.

HSA tax savings = $800

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Resources Available to Employees Prior to and During Annual Enrollment

• People Link: askpeoplelink@nyu.edu or 212-992-LINK (5465)
• Health Advocate
• Decision Support Tool
• UnitedHealthcare Pre-Enrollment Site
• Health Savings Account Calculator
Find the right doctors
We can also find the right hospitals, specialists and other leading providers, anywhere in the country.

Schedule appointments
Our experts can expedite appointments, arrange second opinions and transfer medical records.

Assist in the transfer of medical records
We’ll also handle the details of transferring X-rays and lab results.

Work with insurance companies
Our team works on your behalf to obtain appropriate approvals for needed services.

Resolve benefits issues
We’ll do the legwork to resolve insurance claims and billing issues, untangle medical bills and coordinate benefits.

Help with eldercare
We can help address senior issues including finding eldercare services, adult day care and more.

Get your questions answered
We help you become informed about test results, treatments and medications.

Help to make informed decisions
We will research conditions and treatment options, and facilitate second opinions.

Your Health Advocate benefit is being offered by your employer at no additional cost for you and covers eligible employees, their spouses, dependent children, parents and parents-in-law.*
The Decision Support Tool will open when you click on the “Medical” enrollment screen when making your elections. Click yes to open a new window to use the tool.
Choose who you will cover under your plan and enter their age and gender
Select health care needs estimates by choosing low, moderate, or high, or customize by entering estimate of healthcare usage throughout the year.
Choose plan preferences. Is lower cost or lower financial risk more important?
The Decision Support Tool will rank your options according to the information you entered.
The Annual Enrollment period is from October 23 through November 6

Please note that Annual Enrollment dates apply to active employees only.

I want to...

What would you like to do? -

33 Days until Enrollment Begins

Annual Enrollment starts on October 23, 2017 and ends on November 6, 2017

Online access to care

A virtual visit lets you see and talk to a doctor from your computer or mobile device at any time.

Learn more about Virtual Visits
Health Savings Account Calculators

- Figure out your maximum contribution
- Estimate your tax savings with an HSA
- See how your savings may grow over time

What you’ll need before you start:
- Your type of medical coverage - individual or family
- The year and month when your medical coverage takes effect
- Your federal income tax bracket
- Your state income tax rate, if your state has an income tax

Maximum HSA Contribution

Select your plan coverage type

Select a tax year

Are you already 55 or will you turn 55 in 2018?

Yes  No
Virtual Visits

Get access to care online.
Any where. Any time.

UHC participants only
Planning for Retirement

Eligibility

Medical Plans
Eligibility for Retiree Medical and Life Insurance Benefits

You are eligible for retiree medical and life insurance benefits from NYU if:

- your age plus years of continuous, full-time service equals 70 or more, and you're at least age 55 with at least ten years of service;
- you completed ten years of continuous, full-time service as of September 1, 1991, regardless of age;
- or if you have 10 or more years of continuous, full-time service and you are found eligible for Long-Term Disability.

If you die after being employed by NYU for at least 10 full-time continuous years, your survivors are eligible for continuation of medical coverage.
Medical Plans

NYU offers several types of medical benefits to its retirees, depending on your faculty status as of September 1, 2011, when the University changed its Retiree Medical Benefits:

To learn more about your retiree benefits options, please select a button below based on your age and faculty status as of September 1, 2011:

- Faculty Hired On or After 9/1/11 (any age)
- Active Faculty Age 50 and Over as of 9/1/11
- Active Faculty Under Age 50 on 9/1/11

June 6, 2011 Announcement about Changes to Retiree Medical Benefits (PDF)
Retirement Accounts

Distributions from Your NYU Retirement Plan, Supplemental Tax-Deferred Annuity Plan, and NYU Section 457(b) Deferred Compensation Plan

Once you retire, you can receive income from the NYU Retirement Plan and Supplemental Tax-Deferred Annuity (STDA) Plan at any time. For the NYU Section 457(b) Deferred Compensation Plan, your first option to receive a distribution will be on or about March 1 following the calendar year of your termination. For the NYU Retirement, STDA, and 457(b) plans, you can elect immediate payment in a single sum, make partial withdrawals, or choose an annuity. You may also delay receiving any form of benefit until April 1 of the year following the calendar year you turn age 70 1/2.

On this page:
- Withdrawals Upon Retirement
- Withdrawals Before Retirement
Questions?
General Announcements
● Safe NYU
  ○ Free campus safety app development by NYU Public Safety and its Division of Emergency Preparedness and Communications
    ■ 911-calling capability for life threatening situations
    ■ Mobile “call box” that can send your location and contact Public Safety
    ■ Anonymous reporting of incidents and tips via in-app forms, real-time chats, or voice calls

● More information available at:
Upcoming Events

● AMC Town Hall with President Andrew Hamilton
  ○ Thursday, October 12th from 9:00 AM - 10:30 AM
  ○ NYU Law - Greenberg Lounge

● AMC November Meeting
  ○ Tuesday, November 14th from 9:00 AM - 10:30 AM
  ○ *Eisner and Lubin Auditorium*
    ■ Guest Speakers:
    ● Provost Katy Fleming
    ● Trish Halley - NYU Savings and Retirement Plan Update
amc.info@nyu.edu