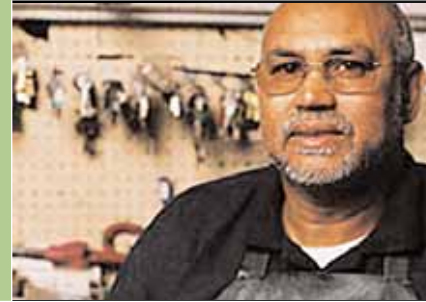




NEW YORK UNIVERSITY



# BENEFITS OVERVIEW GUIDE

FOR LOCAL 810  
MECHANICS, LOCKSMITHS, AND  
BUILDING ENGINEERS

***Welcome** to New York University! As a university, NYU is proud of its rich history and reputation in the academic field. As an employer, we're equally proud of the opportunities and advantages we offer to our employees. And, many of those advantages are found in your employee benefits and the online resources and tools that you will find on the NYU Benefits Resource Center.*

*NYU offers a highly competitive level of benefits to ensure that you have access to quality health care and resources to help you maintain a healthy lifestyle, provide for your financial security and the security of your family, and balance your work and personal responsibilities. This guide provides you with an overview of all of the benefits that NYU offers to you.*

*Note: The benefit plan descriptions in this booklet only highlight your benefits. More complete information and important exclusions can be found in the Summary Plan Descriptions which are available online on the NYU Benefits Resource Center or in the NYU Benefits Office. The formal plan documents available in the NYU Benefits Office contain all the plan details and legally govern their operation. The University reserves the right to change, amend or terminate the benefit plans at any time.*

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## NYU'S COST-SHARING STRATEGY

*New York University has a long-standing commitment to provide high-quality employee benefits and programs that meet the needs of our diverse community. When you are covered by an NYU health plan, you and NYU share the cost of health care. The amount you pay includes your contributions and any coinsurance, copayments or deductibles that the plan you choose requires. In order to keep costs down, both you and NYU need to be wise consumers of health care.*

*NYU encourages you to view and purchase health care almost like any other major consumer product or service, such as a car or even car insurance. When you adopt a healthy lifestyle and visit your doctor for annual physicals, you are taking the first steps toward being a better health care consumer. Ask questions up front, consider what will best suit your needs, and look for the highest quality and value for your health care dollars. Understanding your health care needs and how your health plan works can help ensure that you are buying the best coverage for you.*

### **Online Tools for You**

*This Guide is intended to be used with the online NYU Benefits Resource Center to help you make informed enrollment decisions. Once you are issued a University Net ID, found on the back of your ID card, you will be able to activate your NYU Home account so you can visit the NYU Benefits Resource Center (see page 21 for instructions). The Benefits Resource Center intranet site is designed to help you understand and manage your health care needs, select the NYU plan that's right for you, and keep you informed about your NYU benefits. The information and tools on the Benefits Resource Center can help you:*

- *Compare the NYU health plans and identify the plan that's right for you,*
- *Estimate your anticipated total health care costs,*
- *Evaluate and compare hospitals should you need treatment for a serious condition,*
- *Enroll in the Commutation Expense Reimbursement Accounts (CERA),*
- *Benefit from the resources and tools of WebMD in improving your overall health,*
- *Access contact information for the health plan vendors,*
- *View a calendar of Wellness events,*
- *Find current information from the NYU Benefits Office under News & Updates, and*
- *Download and print forms that you need.*

# MEDICAL PLAN OPTIONS

Your medical coverage begins on the day after you have completed three months of employment at NYU.

You have three health maintenance organization (HMO) plans from which to choose.

## HEALTH MAINTENANCE ORGANIZATIONS

You may choose to enroll in one of the following three HMOs as long as its services are available in your residential area:

- Aetna HMO with the Standard network
- HIP HMO with the HIP Prime network
- Oxford HMO with the Freedom network.

### *How the HMO Plans Work*

#### *Primary Care Physician*

When you enroll in an HMO, you select a Primary Care Physician (PCP) from the HMO's web site provider directory. To receive care from a specialist or other provider who is part of the network, you must obtain a referral from your PCP.

#### *Copays, Deductibles and Coinsurance*

HMOs usually require copays for doctor's office visits or a deductible and coinsurance for certain other services. Visit the NYU Benefits Resource Center and click on the "Compare My Health Plan Features" tab to create a comparison chart showing the costs you will incur for each type of service under the HMO.

#### *Out-of-Pocket Costs*

With an HMO, your out-of-pocket costs are typically limited. That's because the HMO negotiates with providers in its network to provide quality services at discounted rates; in exchange, you're required to receive all your treatment from physicians, specialists, hospitals, and other providers who are part of the HMO's network. You generally are not covered for services received from a provider outside the network, except in an emergency.



## FAST FACTS ABOUT YOUR MEDICAL OPTIONS

Here are some important facts to consider:

- **Cost** — NYU provides medical coverage for you and your family at no monthly cost. You pay part of the cost for your Medical Plan coverage in the form of copayments.
- **Covering Dependents** — You may choose one of the following coverage categories:
  - Employee (self only)
  - Employee + Spouse / Domestic Partner
  - Employee + Child or Children\*; or
  - Employee + Spouse / Domestic Partner + Child or Children\*

*Note:* Proof of the dependent relationship (e.g., marriage certificate, birth certificate that shows the names of both the parent and the child) is required before dependents can be enrolled. See page 17 for details about eligible dependents and required proofs.

Domestic partners must be registered with the NYU Benefits Office (see page 18 for more details).

\*Unmarried dependent children are eligible for coverage up to age 19 or up to age 25 while a full-time student.

- **Changing Coverage** — You can change your health care coverage once a year during the fall open enrollment period. If you change your coverage during the enrollment period, your new coverage will go into effect January 1 of the following year. You can change the level of your coverage during the year only if you have a qualifying status change. See page 21 for more details.
- **If You Do Not Enroll for Coverage** — You cannot waive coverage for yourself. If you do not complete an enrollment form when you are first eligible for coverage, you will receive default individual medical coverage in the HIP HMO Plan, and you will not be able to change plans or enroll dependents until the next available open enrollment period, unless you have a qualifying change in status during the year.

### *What's Covered Under the HMO Plans*

*All three HMOs cover hospitalizations, doctor's office visits, surgery, and other medically necessary care. In addition, these plans each offer some wellness and preventive care services. These plans also provide prescription drug coverage, which is administered by Caremark, Inc. For details on rules and coverage within each HMO, read the plan's Summary Plan Descriptions. Plan information and Summary Plan Descriptions are available online at the NYU Benefits Resource Center.*

*Not sure about the differences between the health plans? Visit the NYU Benefits Resource Center via NYUHome at [www.home.nyu.edu](http://www.home.nyu.edu) to identify and compare the health services covered by each plan. Use the tool called "Compare My Health Plan Features" to create your own side-by-side comparison of any or all of your health plan choices on the coverage provisions that interest you.*



## HMO PLANS — AT A GLANCE

Feature	HMO
<b>In-Network and Out-of-Network Care</b>	Coverage is provided for in-network care only
<b>Primary Care Physician (PCP)</b>	<ul style="list-style-type: none"><li>• When you enroll, you will select a PCP from the HMO's web site provider directory</li><li>• PCP referrals are <b>required</b> when seeking care from a specialist or other network provider</li></ul>
<b>Copays, Deductibles, and Coinsurance</b>	<ul style="list-style-type: none"><li>• Generally you will pay a copay for office visits or a deductible and coinsurance for certain other services</li></ul>
<b>Reasonable and Customary (R&amp;C) Charges*</b>	Not applicable, since only in-network care is covered
<b>Claim Forms</b>	Not required

### *EyeMed Vision Care Discount Program*

*EyeMed Vision Care is a discount program offered to all NYU employees regardless of which medical plan they choose, You can use your membership ID card (which will be mailed to your home) to access EyeMed preferred pricing on eyewear and vision care materials. The optical department at NYU Health Services participates in the EyeMed discount program.*



# THE NYU DENTAL ASSISTANCE PLAN

Dental coverage begins on the day after you have completed three months of employment at NYU.

You're automatically enrolled for coverage for yourself under the NYU Dental Assistance Plan, which is administered by MetLife, regardless of which HMO you choose. You will have to make an election if you want to cover your eligible dependents.

## WHAT'S COVERED

Some dental expenses are covered in full, while others are reimbursed according to a schedule of benefits. The annual maximum benefit for dental coverage per covered person is \$2,000 per calendar year and includes any charges for periodontal, TMJ or orthodontic treatment which also have separate lifetime maximums (see below).

### *Diagnostic and Preventive*

The plan pays 100% of reasonable and customary (R&C) covered expenses.

- |  |                          |
|--|--------------------------|
| • Cleaning, scaling and polishing                      | Twice each calendar year |
| • Fluoride treatments                                  | Twice each calendar year |
| • Full mouth X-ray                                     | Once every 36 months     |
| • Routine oral exams                                   | Twice each calendar year |
| • Supplemental X-rays                                  | Twice each calendar year |
| • Sealants, permanent molars only (children to age 19) | Once every 5 years       |

### *Corrective and Restorative*

Corrective and restorative services are subject to an individual deductible each calendar year. After you pay the initial cost of services, the plan reimburses you up to the amount shown on the *Schedule of Covered Dental Procedures* less the calendar year deductible\*. You can find the current schedule online at the NYU Benefits Resource Center.

- Crowns
- Fillings
- Oral surgery
- Orthodontia (lifetime maximum: \$1,500 per person)
- Periodontics (lifetime maximum: \$2,500 per person)
- Root canal therapy
- Tooth extractions
- Treatment associated with Temporomandibular Joint Syndrome (TMJ) (lifetime maximum: \$1,500 per person)

\* If you have family coverage, only three people are subject to the \$50 individual calendar year deductible.

## How Benefits Are Paid

Here's how the NYU Dental Assistance Plan pays benefits:

### *Diagnostic and Preventive Services*

The plan pays 100% of R&C charges\*. There is no annual deductible and no lifetime maximum.

The maximum total benefit paid for each covered person is \$2,000 per calendar year.

### *Corrective and Restorative Services*

- Dollar allowance amounts are listed on the *Schedule of Covered Dental Procedures*, which you'll find online at the NYU Benefits Resource Center.
- The maximum total benefit paid for each covered person is \$2,000 per calendar year.
- Each calendar year, the first \$50 of scheduled benefits will count toward your deductible.
- If you cover your family, only three people are subject to the \$50 calendar-year deductible.

### **Fast Facts about the Dental Assistance Plan**

Here are some important facts to consider:

- **Cost** — If you cover yourself only, NYU pays the full cost of coverage. If you choose to enroll your dependents, you pay a small part of the cost for the dental coverage.

- **Covering Dependents** — You may cover your dependents whether or not you choose to cover them under the NYU Medical Plan.

*Note: Proof of the dependent relationship (e.g., marriage certificate, birth certificate that shows the names of both of the parent and the child) is required before dependents can be enrolled. See page 17 for details about eligible dependents and required proofs.*

- **Changing Coverage** — You may change your dental coverage once a year during the fall open enrollment period. If you change your coverage during the enrollment period, your new coverage will go into effect January 1 of the following year. You can change the level of your coverage during the year only if you have a qualifying status change. See page 19 for more details.

\*R&C charges are the maximum charges that the NYU Dental Assistance Plan will consider for a particular service in a particular area when you use the out-of-network part of the plan. R&C limits are generally determined by geography, as charges can vary widely for the same service in different parts of the country. Your total out-of-pocket for dental may include provider charges that are above the Plan's R&C allowance.

# Tax-Advantaged BENEFITS

## COMMUTATION EXPENSE REIMBURSEMENT ACCOUNTS

You are eligible to participate in the Commutation Expense Reimbursement Account (CERA) Program on the first day of the month following completion of one month of employment. For participation to begin, you will need to enroll online through the Benefits Resource Center.

The Commutation Expense Reimbursement Accounts allow you to reduce your taxable salary to assist you in covering the cost of your commutation expenses to and from your NYU work site. NYU offers two types of CERAs—one that can be used for mass transit reimbursement and the other for parking reimbursement.

Unlike FSA's which are elected annually, the law permits CERA contributions to be administered on a month-to-month basis.

You can enroll in or change your CERAs at anytime during the year. Generally, changes made during the first 20 days of the month will take effect the following month.

### *Contributions*

Under the program, you may contribute the following amounts:

	Minimum	Maximum
<b>Mass Transit</b>		
Commutation Expense Reimbursement Account	\$10 per month	\$110 per month
<b>Parking</b>		
Commutation Expense Reimbursement Account	\$10 per month	\$215 per month

**Note:** These maximums are for 2007.

The IRS sets the maximum contributions. You cannot be reimbursed for more than the maximum contribution in any given month.

## How CERAs Work

- You set aside money from your pay to reimburse yourself for any mass transit or parking expense you anticipate you will have during the year. You may open both accounts if you incur both mass transit and parking expenses in connection with your commute to work.
- In order for expenses to be eligible for tax-free reimbursement, expenses must be incurred *only for the purpose of commuting between your residence and your work site*.
  - **Eligible Mass Transit Expenses.** To qualify for pre-tax reimbursement, expenses for mass transit must be incurred for traveling to and from work via mass transit or in a commuter vehicle such as a bus, train, ferry or subway.
  - **Eligible Parking Expenses.** To qualify for pre-tax reimbursement, expenses for parking must be incurred either near your work site or at a location from which you commute via qualified mass transit (e.g., park and ride).
- The amount you decide to contribute will be taken from your pay on a pre-tax basis each month and placed in your CERA(s).

## Direct Deposit of Reimbursements

If you choose to participate in the CERAs and your NYU paycheck is currently deposited directly into your bank account, your CERA reimbursements will be automatically deposited into your bank account. If you do not take advantage of direct deposit, you'll receive your reimbursement as a separate check from EBPA, Inc., NYU's claims administrator.

*If you currently do not have your NYU paycheck directly deposited*, you can arrange to do so by contacting the NYU Payroll Services Office at 212-998-2920 to request a direct deposit authorization form. Your CERA reimbursement will be directly deposited once this is in effect for your NYU paycheck.

### Fast Facts about CERAs

- *When you have an eligible mass transit or parking expense, you pay it and then reimburse yourself with money from the appropriate Commutation Expense Reimbursement Account.*
- *You may submit claims for costs incurred during the calendar year through January 31 of the following year.*
- *You may start, change or stop your contributions to your CERA accounts throughout the year, but not more frequently than once per month. Any change you make will apply to the next available paycheck based on NYU's pay cycle deadlines.*

**Note:** *IRS regulations do not permit NYU to issue refunds of unclaimed funds. The regulations allow unclaimed funds from the prior year to be deposited into the same type of account for the following year. NYU will handle unclaimed funds according to the IRS regulations. Should the regulations change, you will be notified.*



# NYU SUPPLEMENTAL TAX-DEFERRED ANNUITY PLAN (STDA)

You may begin to make contributions to the NYU Supplemental Tax Deferred Annuity (STDA) Plan with your first paycheck or any time thereafter. The plan is a defined contribution plan under Section 403(b) of the Internal Revenue Code.

## *How the Supplemental Tax-Deferred Annuity Plan Works*

- Participation in the Supplemental Tax-Deferred Annuity Plan is voluntary and funded completely by your own contributions.
- NYU does not make contributions to the STDA.
- You determine the amount you wish to contribute, although the allowed maximum contribution amount is limited by law, specifically under the Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA) as outlined in the box at the right. The maximum contributions are reduced by any contributions that you have made in the same calendar year to a defined contribution plan through your previous employer.

## *Advantages of the Plan*

While participation in the STDA plan is voluntary, the sooner you join, the sooner you'll enjoy many of the advantages the STDA Plan offers such as:

- **Savings.** You may generally contribute a portion of your base salary to a 403(b) plan account set up in your name.
- **Vesting.** You are fully vested from the day you join the plan.
- **Investments.** You may select from over 70 funds available through TIAA-CREF and Vanguard, allocate your contributions among these funds, and change your savings strategy from time to time. Any investment income your account may earn compounds tax-deferred while your funds are invested in the plan, so your returns grow faster.
- **Loans and Withdrawals.** While you generally cannot withdraw our contributions until you are at least age 59-1/2, you may be able to borrow against your TIAA-CREF account before then, or make a hardship withdrawal on a limited basis (subject to tax penalties).
- **Deferred Taxes.** Your savings come out of your paycheck before taxes are taken out, which lowers your income for federal, state, and city tax purposes (except for MA, NY, and PA). You, therefore, pay less in current taxes.

Calendar Year	Amount You Can Contribute to STDA	
	If You Are Under Age 50	If You Are Age 50 or Older
2007	\$15,500	\$20,500

# Other Benefits

## LIFE AND DISABILITY INSURANCE

Your coverage for group life and long term disability insurance begins on the day after you have completed three months of employment at NYU. This three month waiting period does not apply to Travel Accident insurance or New York State Disability benefits. You are automatically enrolled for coverage for yourself for Travel Accident insurance, basic Group Life insurance, Long Term Disability insurance, and New York State Disability benefits. You will have to make an election if you want to purchase Supplemental Life Insurance.

### LIFE INSURANCE

Plan	Description	Your Cost
<b>Group Life and Accidental Death and Dismemberment Insurance Plan</b>	<ul style="list-style-type: none"> <li>• This is a term life insurance plan.</li> <li>• You have basic life insurance coverage equal to \$20,000.</li> <li>• In addition, you have coverage of up to \$20,000 in case of accidental death or dismemberment.</li> <li>• This insurance is provided through a policy with The Standard Life Insurance Company.</li> </ul>	NYU provides this coverage at no cost to you.
<b>Supplemental Life Insurance Plan</b>	<ul style="list-style-type: none"> <li>• This is optional coverage that you can purchase through payroll deductions.</li> <li>• You can select coverage up to a maximum of \$30,000 in \$5,000 increments. The maximum amount starts to decline at age 65.</li> <li>• If you do not elect supplemental life insurance when you are first eligible, your application to begin coverage must be approved by the life insurance carrier, who will require proof of good health.</li> <li>• Your supplemental accidental death and dismemberment coverage equals your supplemental life insurance coverage amount.</li> <li>• This insurance is provided through a policy with The Standard Life Insurance Company.</li> </ul>	You pay a small monthly cost per month for each \$5,000 of supplemental life insurance coverage that you elect.
<b>Travel Accident Insurance</b>	<ul style="list-style-type: none"> <li>• You are covered under the plan when you travel on NYU business. For information on Travel Accident Insurance contact the NYU Insurance Department.</li> <li>• The coverage amount is for six times your annual salary to a maximum of \$1,000,000.</li> <li>• This insurance is provided through a policy with American International Group (AIG).</li> </ul>	NYU provides this coverage at no cost to you.

# LIFE AND DISABILITY INSURANCE (CONTINUED)

## DISABILITY BENEFITS

Benefit	Description	Your Cost
<b>New York State Disability Benefits</b>	<ul style="list-style-type: none"> <li>• Should you use up your accumulated days of sick pay, you can start to collect New York State Disability benefits, which replace 50% of your average weekly pay to a maximum benefit of \$170 a week.</li> <li>• Benefits start after you've been absent in excess of five consecutive working days and are payable for up to 26 weeks from the start of a qualifying period of disability.</li> </ul>	<p>New York State requires that you pay \$.60 per week for New York State Disability benefits.</p>
<b>Long Term Disability Insurance (The Standard)</b>	<ul style="list-style-type: none"> <li>• If you are totally disabled in excess of six months, you will receive a monthly income benefit which is equal to 50% of your monthly wage base up to a maximum of \$250 per month.</li> <li>• There are age or time limits applicable to payment duration. If you are age 64 or younger, the duration of the benefit is 5 years; if you are age 65 through 68, the duration of the benefit is to age 70; if you are age 69 or older, the duration of the benefit is 1 year.</li> <li>• This insurance is provided through a policy with The Standard Life Insurance Company.</li> </ul>	<p>NYU provides this coverage at no cost to you.</p>

# LONG-TERM CARE INSURANCE

You are eligible to enroll in the NYU Long-Term Care Insurance Plan on the date you are hired by NYU.

## NYU LONG-TERM CARE INSURANCE PLAN

NYU offers a voluntary Long-Term Care Insurance Plan through John Hancock Financial Services, Inc. Long-term care insurance is not medical insurance; rather, it protects you and your family against costs associated with extended care needs because of an accident, long-term illness, or the effects of aging. The plan covers charges for care received in a qualified nursing home, an alternate care facility, an adult day care center, or care at home.

## ELIGIBILITY

The plan is available to all full-time benefits-eligible employees and/or their spouse or registered domestic partner, retired employees and their spouses, surviving spouses or registered domestic partners, and parents and parents-in-law of eligible employees and retirees (under the age of 80).

## COST

If you elect long-term care insurance, you pay the full cost of this plan.

## WHY ENROLL IN THE PLAN?

If you, as an employee, apply for coverage within 31 days of your date of hire, you will be accepted automatically for coverage regardless of your current health status. You must be actively working for coverage to begin.

**Note:** You can apply for Long-Term Care Insurance coverage later, but you will have to complete a health questionnaire, and may be declined.

Your spouse or registered domestic partner who applies within 31 days of your eligibility date for University benefits must provide proof of good health by completing an enrollment form.

All other applicants will be required to provide proof of good health by completing the standard applications, including the statement of health section.

**Note:** If you are in good health, you may want to carefully consider an individual long-term care policy and compare its features and cost to this plan before joining.

### *For More Information*

Visit the NYU long-term care web site at [www.nyu.jhancock.com](http://www.nyu.jhancock.com) and enter the following information:

- Username: nyu
- Password: jhancock



## NYU TUITION BENEFITS

You, your spouse or your registered domestic partner, and your dependent children are eligible to receive tuition benefits at NYU.

- You are eligible to participate in the Tuition Remission Plan after you have completed three months of employment at NYU and successfully completed your probationary period.
- Your spouse or registered domestic partner is eligible for undergraduate tuition remission after you have completed three months of employment and successfully completed your probationary period.
- Your dependent children are eligible for undergraduate tuition remission after you have completed three years of employment at NYU.

### WHAT'S COVERED

You, your spouse or your registered domestic partner, and your dependent children receive **100% tuition remission** for the following programs at NYU:

- Associate's degree
- Bachelor's degree.

You and your spouse or your registered domestic partner also receive **100% tuition remission** for one Master's degree program at NYU.

In addition, you receive **100% tuition remission** for the following programs at NYU:

- Doctoral degree programs
- Diploma programs
- Approved work-related courses at SCPS
- Certificate programs at degree granting schools, except at the School of Continuing and Professions Studies (SCPS).

And, you receive **80% tuition remission** for the following programs at NYU:

- Certificate programs at SCPS
- Non-credit, non-work-related courses at SCPS.

#### *Who Is Eligible to Participate?*

*You, your spouse or your registered domestic partner, and your dependent children are eligible to receive tuition benefits at NYU.*



### ***Fast Facts about NYU Tuition Benefits***

- *Tuition remission benefits are not available for any programs at the following NYU schools:*
  - *NYU School of Law*
  - *NYU School of Medicine*
  - *NYU College of Dentistry\**
  - *Stern School of Business Executive MBA program (tuition remission benefits are available for the regular Stern MBA program)*
  - *Any courses at SCPS that are not approved for tuition remission.*
- *Credit limits may apply to you and your spouse or registered domestic partner*
- *The value of graduate tuition remission may be subject to taxation by the IRS. Please check with the NYU Benefits Office for details*

**Note:** *The provisions of NYU's Tuition Remission Plan are subject to change.*

*\*Tuition remission benefits are available for the following programs at the NYU College of Dentistry:*

- *AAS in Dental Hygiene*
- *BS in Dental Education*
- *MS in Biomaterials*
- *MS in Clinical Research*
- *MS in Bio/Oral Biology.*

## **SPECIAL PROGRAMS**

NYU recognizes that employees have a wide variety of needs. The University provides supplementary programs to meet employees' special or one-time needs. Information about these additional programs can be obtained from the NYU Benefits Office.

### **THE WORK-LIFE ASSISTANCE PROGRAM**

The Work-Life Assistance Program is available to all of NYU Faculty and Staff and their family members. Its counselors provide guidance and resources on a wide variety of issues such as: family concerns, marital and relationship problems, psychological and emotional stress, alcohol and substance abuse, work-related concerns, and legal and financial matters. The service is completely confidential and there is no cost to NYU employees and their family members. Services are provided by Corporate Counseling Associates. For more information visit the web site of the Work-Life Assistance Program at [www.corporatecounseling.com](http://www.corporatecounseling.com) (at member login, enter code: NYU) or call 800-833-8707.

### **WELLNESS EDUCATION PROGRAMS**

Programs are offered on a wide range of work-life issues and are led by professionals in their fields: physicians, therapists, educators, and social workers. They offer practical, up-to-date information and are designed to respond to your individual questions and concerns. Ongoing discussion groups are also sponsored.

In addition, important basic health screening for skin cancer, breast cancer, diabetes, blood pressure, and cholesterol are offered from time to time.

Most programs are free; a few charge minimal fees. They are generally scheduled on weekdays, during the lunch hour (noon to 1 p.m.). A calendar of offerings is sent regularly to all employees.

### **MEDEX TRAVEL ASSIST**

MEDEX Travel Assist is a comprehensive program of information, referral, assistance, transportation, and evacuation services designed to help you respond to medical care situations and many other emergencies that arise during travel. You are covered when you travel 100 miles or more from home or internationally for trips of up to 90 days, regardless of whether your travel is for business or pleasure. You don't have to enroll. You and your family members are covered automatically when you are a participant in NYU's group term life insurance plan through the Standard Life Insurance Company of New York. Services are provided by MEDEX Assistance Corporation. For more information about MEDEX Travel Assist call 800-527-0218.

# INFORMATION ABOUT Dependent Coverage

## ELIGIBLE DEPENDENTS

### MEDICAL AND DENTAL COVERAGE FOR YOUR ELIGIBLE DEPENDENTS

When you enroll in an NYU medical or dental plan, you may also enroll your eligible dependents for coverage.

### PROOF OF RELATIONSHIP

You are required to provide proof of relationship to your dependents if you elect to cover them under an NYU medical or dental plan. This may include a copy of one of the following:

- Marriage certificate
- Approved NYU Statement of Domestic Partner Form
- Birth certificate that shows the names of both the parent and the child
- Final adoption papers
- Legal documentation substantiating placement for adoption
- A court order from a court of competent jurisdiction showing legal guardianship, permanent or temporary custody.

### YOUR ELIGIBLE DEPENDENTS ARE ANY OF THE FOLLOWING:

- Your legal spouse
- Your domestic partner whom you registered with the NYU Benefits Office
- Your unmarried, dependent child under age 19
- Your unmarried, dependent child over age 19, up to age 25, if a full-time student at an accredited educational institution
- Your unmarried, dependent child over age 19 if mentally or physically disabled.

### YOUR DEPENDENT CHILDREN INCLUDE:

- Your natural child
- Your stepchild
- Your registered domestic partner's child
- Your legally adopted child (or child placed with you for legal adoption)
- A child for whom you have been appointed legal guardian by a court of competent jurisdiction
- A child for whom you have been given temporary or permanent custody under an order issued by a court of competent jurisdiction.

### *When Children Become Eligible for Coverage*

- A newborn child is eligible for coverage at birth.
- In the case of adoption, placement for adoption, custody or guardianship, a child becomes eligible for coverage when: the child is placed in your home, the adoption is final, the date the court awarded guardianship, temporary or permanent custody.

In order to obtain coverage for your new child, you must enroll the child within 31 days of: its birth, the date the child is placed in your home for adoption, the date the adoption is final, the date that you have been appointed legal guardian, the date you were awarded temporary or permanent custody. **Note:** In the case of temporary custody, you will be required to submit either another order that extends the period of temporary custody or an order of permanent custody in order for the child's coverage to remain in effect.

*Throughout this new hire portfolio, you will see a number of references to "dependents." Here is an explanation of eligible dependents that you can choose to cover under your NYU medical and dental plans. You will have to provide proof of the relationship to all dependents whom you wish to cover under an NYU plan, which is explained in further detail on this page.*

## **AN UNMARRIED DEPENDENT CHILD'S COVERAGE MAY CONTINUE:**

- Through the end of the calendar year in which age 19 is attained if the child is not a full-time student
- If over age 19:
  - Through the end of the month in which he or she ceases to be a full-time student; or
  - To the end of the calendar year in which age 25 is attained, if still a full-time student; or
  - Indefinitely, if your child was found to be physically or mentally handicapped, mentally ill, or developmentally disabled before the age of 19 and continues to be fully dependent on you for support.

## **WHEN YOUR DEPENDENT CHILD IS NO LONGER ELIGIBLE FOR COVERAGE**

When your child is no longer eligible to continue coverage as a dependent on your NYU medical or dental plan you will need to end his or her coverage. You must notify the NYU Benefits Office within 31 days of the date he or she is no longer eligible for dependent coverage. He or she may continue coverage through COBRA for up to 36 months by paying the full group rate, plus an additional two percent for administrative expenses. However, if you do not notify the NYU Benefits Office within 60 days of your child becoming ineligible for coverage, he or she will lose the right to continue coverage under COBRA.

## **COVERAGE UNDER ONE PLAN ONLY**

If both you and your spouse or registered domestic partner work for NYU and are both eligible for a medical plan through NYU, only one of you can cover your child as a dependent under one plan. Both of you cannot cover your child at the same time. Also, you can cover your spouse or partner as a dependent under your plan, or your spouse or partner can elect separate employee coverage. You and your spouse or partner cannot be covered as both an employee and as a dependent under a medical or dental plan through NYU.

## **DOMESTIC PARTNERSHIP**

A domestic partnership is defined as two individuals who live together in a long-term relationship of indefinite duration. Additionally, partners agree to be jointly responsible for each other's common welfare and to share financial obligations. Partners may not be related by blood to a degree of closeness that would prohibit legal marriage in the state in which they legally reside. You must register your domestic partner with the NYU Benefits Office before you can enroll him or her for coverage under an NYU medical or dental plan.

## **LEGAL SPOUSE**

A divorced spouse is no longer eligible for coverage under your NYU medical or dental plan as of the end of the month in which the divorce is finalized. You must end his or her coverage within 31 days of the date of finalization of your divorce by notifying the NYU Benefits Office. Your ex-spouse may continue coverage through COBRA for up to 36 months by paying the full group rate, plus an additional two percent for administrative expenses. If you do not notify the NYU Benefits Office within 60 days of your divorce, your ex-spouse will lose the right to continue coverage under COBRA.

# WHEN YOU CAN CHANGE YOUR COVERAGE (QUALIFYING STATUS CHANGE)

Generally, you can only change your benefit elections during the open enrollment period unless you have a qualifying status change. You can add or delete eligible dependents from your medical or dental coverage only during the fall open enrollment period each year or within 31 days of a qualifying status change.

## *Eligible Qualifying Status Changes*

*A qualifying status change occurs when:*

- *Your marital status changes (or you register or revoke a domestic partnership)*
- *You increase or decrease your number of dependents (birth, death, adoption or placement for adoption, guardianship, permanent or temporary custody)*
- *Your dependent child is no longer eligible for coverage according to the terms of the plan(s) (exceeds age 19 or 25 if a full-time student, or marries)*
- *A court decree orders that you must provide health coverage for your dependent*
- *You or your dependent's work site changes*
- *You or your dependent's residence changes and you no longer reside in your coverage area*
- *Your dependent's Medicare/Medicaid eligibility status changes*
- *Your spouse's/partner's employer's plan has a different plan year and open enrollment period than NYU's*
- *Coverage under your spouse's/partner's plan is significantly curtailed or ceases*
- *Your spouse's/partner's employer adds new health plan options*
- *You or your spouse/partner commences or returns from a Family and Medical Leave Act (FMLA) leave.*

**Note:** *The term "dependent" refers to any of the following as defined by the plan: your spouse, your domestic partner that you have registered with the NYU Benefits Office, your child, your stepchild, your adopted child or child placed with you for adoption, the child of your registered domestic partner, a child for whom you have been appointed legal guardian or been granted temporary or permanent custody.*

## CHANGING SUPPLEMENTAL LIFE INSURANCE COVERAGE

You may begin or increase the level of your supplemental life insurance coverage without proof of good health only:

- When you are first eligible for supplemental life insurance coverage; or
- Within 31 days of a qualifying status change.

To begin or increase the level of your supplemental insurance coverage at any other time, you are required to submit a written application for coverage and proof of good health to the insurance carrier. If your application is approved, coverage will begin on the first day of the month after the NYU Benefits Office receives the insurance carrier's approval.

You can decrease or cancel your supplemental life insurance coverage at any time.

**Note:** *The change in your level of coverage will be effective as of the date of the status change or, for supplemental life insurance, the date the NYU Benefits Office receives your written election.*



# Resources

## THE BENEFITS RESOURCE CENTER

The Benefits Resource Center intranet site is there to help educate and assist you in understanding your health care needs, selecting the NYU plan that's right for you, and keeping up to date on news about your NYU benefit plans.

**Step 1:** Log on to NYUHome at [www.home.nyu.edu](http://www.home.nyu.edu) with your NYU NetID and password.



**Step 2:** Visit NYU's Benefits Resource Center for plan information and online tools by clicking on the "Work" tab at the top of the screen.



**Step 3:** The Benefits Resource Center homepage is your launching pad for benefits and wellness tools and resources when it's time to enroll as well as throughout the year.



## PLAN ADMINISTRATORS

Most of NYU's partners in administration have online tools and customer service departments to work with you in getting the most from each plan.

Once you are enrolled in a plan, be sure to register for that plan's web site tools. Examples of some of the many services provided are:

- Oxford and Aetna: change your primary care physician
- Caremark: re-order mail order prescriptions
- MetLife: receive e-mail notices that your dental claim has been processed
- EyeMed Vision Care: locate participating providers
- TIAA-CREF and Vanguard: change investment funds.

### *The NYU Benefits Office*

*The NYU Benefits Office is also available to assist you. Benefits Specialists conduct monthly benefits orientation seminars, enroll employees in benefit plans, process changes in enrollment, assist with claim problems, and more. They are available by e-mail, phone, and appointment for a one-on-one consultation.*

- *By e-mail: [benefits@nyu.edu](mailto:benefits@nyu.edu)*
- *By phone: 212-998-1270*
- *By fax: 212-995-4050*
- *By visiting the NYU Benefits Office in person (please call to make an appointment):*

*Fairchild Building  
7 East 12th Street, 2nd Floor  
Campus Mail Code: 8923*

*Hours: Monday – Friday: 9 a.m. to 5 p.m.*

# DIRECTORY

Plan or Group Number	Provider	Phone Number	Internet Address
<b>HEALTH &amp; WELLNESS BENEFITS</b>			
SI 139423	Aetna HMO	800-323-9930	www.aetna.com
1009164001	HIP HMO	800-447-8632	www.hipusa.com
NY00901	Oxford HMO	800-444-6222	www.oxfordhealth.com
CRK NYUNV	Caremark, Inc. (prescription drug administrator for all NYU medical plans)	800-421-5501	www.caremark.com
84542	Metropolitan Life Insurance Company (Dental Assistance Plan)	800-942-0854	https://mybenefits.metlife.com
9236977 Discount Plan	EyeMed Vision Care	866-559-5252	www.eyemedvisioncare.com
<b>TAX-ADVANTAGED BENEFITS</b>			
639	EBPA, Inc. (Commutation Expense Reimbursement Accounts)	800-258-7298, press "2"	N/A
<b>NYU Retirement Plans</b>			
102192 (NYU Retirement Plan)	TIAA-CREF	800-842-2776	www.tiaa-cref.org
102193 (NYU STDA Plan)			
090789 (NYU Retirement Plan and NYU STDA Plan)	Vanguard	800-523-1188	www.vanguard.com
<b>OTHER BENEFITS</b>			
N/A	Travel Accident Insurance		www.nyu.edu/pages/insurance/
28229-LTC	John Hancock (Long-Term Care)	800-888-3754	nyu.jhancock.com User Name: nyu Password: jhancock
N/A	NYU Tuition Benefits	N/A	www.nyu.edu/hr/policies
<b>Balancing Work and Home Responsibilities</b>			
N/A	Work-Life Assistance Program	800-833-8707	www.corporatecounseling.com member login enter code: NYU
<b>Special Programs</b>			
7088	MEDEX Travel Assist	800-527-0218 410-453-6330	www.medexassist.com

# Notes





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