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# Introducing Your NYU Employee Benefits

**117 810: NYU Part-time Employees who are Members of Local 810 I.B.T**

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. NYU offers a highly competitive level of benefits to help ensure you and your family are financially secure. This brochure provides you with an overview of your benefits. For more information, contact the NYU Benefits Office at 212-998-1270 or via email at [benefits@nyu.edu](mailto:benefits@nyu.edu). If you would like to schedule an appointment with a Benefits Specialist, please call to make an appointment. The Benefits Office is located in the Fairchild Building at 7 East 12th Street, 2nd floor.

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You are entitled to receive a Summary Plan Description (SPD) according to the rights and protections guaranteed under the Employee Retirement Income Security Act of 1974 (ERISA). An SPD provides a summary of the benefits available under the employee benefit plans.

You can find and print out the SPDs from the NYU Human Resources web site at [www.nyu.edu/hr](http://www.nyu.edu/hr).

If you do not have access, please contact the NYU Benefits Office via phone at 212-998-1270 or via e-mail at [benefits@nyu.edu](mailto:benefits@nyu.edu) and you will be sent the SPDs in printed form. Furthermore, upon request of any participant, we will send the participant a paper copy of any SPD, free of charge.

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 available at the NYU Benefits Office. The formal plan documents, also 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 benefit coverage at any time. Contact the NYU Benefits Office for the most up-to-date information. New York University is an affirmative action, equal opportunity employer.

April 2004

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# Medical Plan Options

You have 3 quality medical plans from which to choose coverage.

## ***Health Maintenance Organizations***

You may choose to enroll in one of the following three health maintenance organizations (HMOs) offered by NYU as long as its services are available in your residential area:

- Aetna HMO
- HIP HMO
- Oxford Health Plans HMO

## ***When Does Coverage Begin?***

Your coverage can begin on the day after you complete three months of employment with NYU.

## ***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 provider directory or web site. To receive care from a specialist or other provider who is part of the network, you must obtain a referral from your PCP.

### ***Copays***

HMOs usually require copays for doctor's office visits, prescription drugs, and certain other services. The Health Plan Comparison Chart included in your enrollment kit or available on request from the HR Benefits web site, includes the copays you will incur for each service under each 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.

## ***What's Covered***

The HMOs cover hospitalization, doctor's office visits, surgery, and other medically necessary care. In addition, these plans each provide some wellness and preventive care services. For details on rules and coverage within each HMO, refer to the Health Plan Comparison Chart or the HMO kits. All of this information is also available online at [www.nyu.edu/hr/benefits](http://www.nyu.edu/hr/benefits).

## ***Some Important Facts about Medical Coverage***

Here are some important facts to consider:

### ***Cost***

You pay the full cost of coverage. The NYU Benefits Office can provide you with the current costs.

### ***Covering Dependents***

You may choose one of the following coverage categories:

- Single (self only);
- Two-person (self plus one eligible dependent\*); or
- Family (self plus two or more eligible dependents).

*Note: Proof of the dependent relationship (e.g., marriage certificate, birth certificate showing both the parents' and child's names) is required before dependents can be enrolled.*

In addition, you may enroll a registered same-sex domestic partner. For more information, contact the NYU Benefits Office.

*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.

### **Women's Health and Cancer Rights Act of 1998**

In 1998, the United States Congress passed the Women's Health and Cancer Rights Act. This act affects both group and individual health plans that provide medical/surgical coverage for a mastectomy. This act requires these health plans to provide coverage for reconstructive surgery and related services that may follow a mastectomy.

In compliance with the law, NYU medical plans cover the following services:

- Coverage will be provided for reconstructive surgery of the breast on which a mastectomy has been performed.
- Coverage will be provided for surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Coverage will be provided for prostheses and physical complications through all stages of a mastectomy, including swelling associated with removal of lymph nodes.
- Coverage will be in a manner that is determined in consultation with the attending physician and patient.

The plan deductibles, coinsurance, and copayments that are in effect at the time service is provided will apply to the coverage described above.

All other terms and conditions of your NYU medical plan will apply to this coverage.

If you have any questions or concerns about how this legislation affects you and your health plan, please call the customer service telephone number on your health plan identification card.

### ***Continuation of Coverage***

The Consolidated Omnibus Budget Reconciliation Act (COBRA) provides special rules that allow you to continue medical coverage for a period of time after coverage would otherwise end. Should this happen, NYU will contact you with instructions for continuing coverage. During the continuation period, you'll pay the full cost of coverage plus a 2% administrative fee.

Coverage is available if your coverage ends because of termination (except for gross misconduct) or because you are no longer eligible for coverage. You can continue coverage under your medical benefits plan for up to 18 months (if you become disabled within the first 60 days of COBRA coverage, coverage can continue for an additional 11 months).

### ***How COBRA Could End***

Continued coverage under your medical benefits plan (COBRA) could end under the following circumstances:

- NYU stops providing group health plan benefits;
- You do not make the required monthly payments in a timely manner;
- You obtain new coverage under another group health plan (for example, a new employer), unless the new plan has a pre-existing condition limitation.

### ***Coverage Certification***

Based on provisions of the Health Insurance Portability and Accountability Act, which went into effect June 1, 1997, if you leave NYU after this date, you'll receive a certificate confirming your period of coverage under your medical benefits plan. This certificate will be provided when your coverage as an active employee ends, when your coverage under COBRA ends, or upon your request within 24 months after coverage under the plan ends.

### ***Converting to an Individual Policy When Your Coverage Ends***

If you have been employed by NYU for at least three months, and your coverage under the medical benefits plan ends or the period during which coverage has been continued at your own expense has ended, you may be able to convert your coverage to an individual policy. The insurance company determines the medical coverage you receive and the premium you pay.

Keep in mind, the coverage available under an individual policy may not be as comprehensive as that provided by NYU. In addition, you'll pay more for coverage because your premiums will be based on an individual policy rate, not a group rate.

To make this conversion, you must apply for an individual policy in writing within 31 days after your NYU coverage ends. Contact your medical insurance carrier at the phone number on your medical identification card for an application.

### **Qualifying Status Change**

Generally, you can only change your benefit elections during the calendar year if you have a qualifying status change.

### **Changing Dependent Coverage**

You can add or delete eligible dependents from your medical coverage only:

- During the fall open enrollment period each year; or
- Within 31 days of a qualifying status change.

*Note: The change in your level of coverage will be effective as of the date of the status change.*

### **Eligible Qualifying Status Changes**

A qualifying status change occurs when:

- Your marital status changes (or you register or revoke a same-sex domestic partnership).
- You increase or decrease your number of dependents (birth, death, adoption or placement for adoption).
- 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.
- Your or your dependent's work site changes.
- Your or your dependent's residence changes.
- 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.
- NYU adds new health plan options.
- Your provider of dependent care changes.
- Your cost for dependent care significantly increases or decreases.
- You or your spouse/partner commences or returns from a Family and Medical Leave Act (FMLA) leave.

*The term "dependent" refers to any of the following as defined by the plan: your spouse, your same-sex domestic partner that you have registered with the NYU Benefits Office, your child, your step-child, your adopted child or child placed with you for adoption, the child of your registered same-sex domestic partner.*

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# Accident and Disability Insurance

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## Plan

## Your Cost

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### *Travel Accident Insurance*

You are covered under the plan by the American International Group Insurance Company (AIG) when you travel on NYU business. For more information about Travel Accident Insurance, contact the NYU Insurance Department. Coverage begins on the date you are hired.

NYU provides this coverage at no cost to you.

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### *New York State Disability Benefits*

- New York State Disability benefits replace 50% of your average weekly pay to a maximum benefit of \$170 a week.
- Benefits start after you've been absent for five consecutive working days and are payable for up to 26 weeks from the start of a qualifying period of disability.
- You must have earned income for a minimum of 8 weeks to be eligible for NYS Disability Benefits.

New York State requires that you pay \$.60 per paycheck for New York State Disability benefits.

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### *Workers' Compensation*

Workers' Compensation is insurance that provides cash benefits and medical care for workers who are injured or become ill as a direct result of their job. You are also not responsible for the cost of medical treatment when such treatment is rendered because of a work-related injury or illness. Coverage begins on the date you are hired. for details.

NYU pays the entire cost of Workers' Compensation.

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# Retirement Benefits

## *Supplemental Tax-Deferred Annuity Plan*

The Supplemental Tax-Deferred Annuity Plan (STDA) is a defined contribution plan, which is authorized by Section 403(b) of the Internal Revenue Code. You make all contributions to this plan.

### **When Can You Participate?**

You are eligible to join the Supplemental Tax-Deferred Annuity (STDA) Plan on the day you are hired at NYU.

### **How the Plan Works**

- You can contribute up to the IRS limit for your age as shown on the next page.
- Your contribution, which is deducted from your salary on a before-tax basis, is deposited into your 403(b) plan account.
- You choose where you want your contributions to be invested. You may select from 10 TIAA-CREF funds and more than 60 Vanguard mutual funds.
- You can divide your contributions among any number of these funds.

### **Advantages of the STDA Plan**

- **Tax-deferred contributions.** Your contributions are tax-deferred. This means you do not pay current federal, New York State, or New York City taxes on these amounts. (Check the provisions of your state and locality for tax deductibility of your contributions.)
- **Full vesting.** You are fully vested from the time you join. This means that you never forfeit any money accumulated in your accounts even if you leave NYU.
- **Transfer flexibility.** You may transfer money between funds at any time.
- **Compounding of returns.** Your earnings compound tax-deferred while your funds are invested in the STDA. This means that returns grow faster than if part of them went to pay taxes each year.

### **Contributions to the Plan**

You determine the amount you wish to contribute. However, the allowed maximum contribution amount is limited by law.

### **Allowed Maximum Contribution Amounts Under The Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA)**

If you are under age 50	If you are age 50 or older
2004 — \$13,000	\$16,000
2005 — \$14,000	\$18,000
2006 — \$15,000	\$20,000

*Note: NYU does not make contributions to the STDA.*

*Finding Schools  
The Office of Work-  
Life Services  
provides  
consultation and  
information to  
families with  
children ages four  
and older on  
educational options,  
issues to consider  
when choosing a  
school, and  
discounts at local  
private schools. For  
more information  
and assistance, call  
212-998-9085 or  
email  
worklife@nyu.edu.*

*For More  
Information  
For more  
information about  
these programs visit  
www.nyu.edu/hr or  
contact the Office of  
Work-Life Services  
by emailing  
worklife@nyu.edu or  
by calling  
212-998-9085.*

## Balancing Work And Home Responsibilities

### *Child and Adult Care Consultation and Referral Program*

Ceridian LifeWorks® provides comprehensive child and adult care information and referral services for all NYU employees.

The services related to parenting include:

- Choosing quality child care and referrals to licensed programs for children from birth through school age
- Accessing educational options from preschool through college
- Accessing services for children with special needs
- Becoming a parent, adopting a child, step-parenting
- Child development.

The services for adult dependent/elder care include:

- Understanding the aging process
- Dealing with disability
- Long-distance care-giving
- Choosing and evaluating home care options and community services
- Legal and financial planning.

You may contact Ceridian Life Works® by calling 888-267-2183 (TTY/TDD:800-346-9188) or by accessing their website at [www.lifeworks.com](http://www.lifeworks.com) (User ID = nyu, Password = 1103).

### *Neighborhood Child Care Programs*

Quality child care programs are located right in the NYU community; some offer priority spaces for NYU faculty and staff.

- **Creative Steps Playgroup, 4 Washington Square Village, Apt 1-D, 212-982-2273.** Part-time program serving children ages two to three. (Priority to NYU)
- **Greenwich House Preschool, 27 Barrow Street, 212-741-2231.** Full-time, year-round program serving children over ages two-and-a-half through five. (Priority to NYU)
- **Greenwich Village Center of Children's Aid Society, 219 Sullivan Street, 212-254-3074.** Early care and school-age programs serving children ages 10 months through teenage years.
- **Manhattan Kids Club, 21 East 13<sup>th</sup> Street, 212-741-7292 and 629 East 14<sup>th</sup> Street, 212-533-1977.** Full-time program serving children ages three months through five years.
- **University Plaza Nursery School, 110 Bleeker Street, 212-677-3916.** School day program, with extended day option, serving children ages two through five. (Priority to NYU)
- **Washington Square Preschool, 135-7 West 4<sup>th</sup> Street, 212-777-1620.** Full-time program serving children ages two through five. (Priority to NYU)

## Proof of Relationship

You're required to provide proof of relationship of your dependents if you elect to cover them under an NYU medical plan. This may include a copy of one of the following: Marriage certificate; NYU domestic partner registration affidavit; birth certificate that shows the names of both the parent and the child; final adoption papers; or documentation substantiating placement for adoption.

# Dependent Coverage

## Eligible Dependents

Your eligible dependents include:

- Your legal spouse;
- Your same-sex domestic partner whom you registered with the NYU Benefits Office;
- Your children and/or the children of your spouse or registered same-sex domestic partner:
  - Children must be natural, legally adopted, or placed with you for legal adoption;
  - Children must be unmarried;
  - Children are eligible for coverage through the latest of:
    - The end of the calendar year in which they reach age 19 if they are not a full-time student;
    - The end of the month in which they graduate or are no longer enrolled as a full-time student at an accredited educational institution;
    - The end of the calendar year in which they reach age 25 if still enrolled as a full-time student at an accredited educational institution; and
    - The date they get married.

Please note that children can be covered indefinitely, as long as they were found to be mentally retarded, physically handicapped, mentally ill, or developmentally disabled before they reach age 19 and they remain unmarried and dependent on you for support.

*To continue coverage beyond the age restriction, you may need to provide requested satisfactory proof (no more than once a year) to the medical provider confirming that the child remains unable to work and is dependent on you for support.*

## What is a Domestic Partner?

A domestic partnership is defined as two individuals of the same gender 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 which would prohibit legal marriage in the state in which they legally reside.

You are encouraged to speak with a tax advisor before enrolling your Domestic Partner and/or your Partner's child(ren). With regard to the NYU Supplemental Tax Deferred Annuity Plan, you may name anyone as your beneficiary. Change of beneficiary forms for TIAA-CREF and Vanguard are available from the NYU Benefits Office.

*Domestic partners must register with the NYU Benefits Office before they can enroll for coverage.*

## NYU Resources

### *How and Where to Reach Us*

The NYU Benefits Office is available to assist you.

- **By phone**  
212-998-1270
  - **By email**  
benefits@nyu.edu
  - **By visiting our Human Resources home page**  
www.nyu.edu/hr
  - **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 – Thursday: 9 a.m. to 5 p.m.  
Friday: 9 a.m. to 12 noon

### *How to Reach the Plans*

You can call the health plans for more information or to locate a doctor or specialist in your geographic area. Contact TIAA-CREF or Vanguard for retirement-related information. Here's how:

<b>Plan or Group Number</b>	<b>Provider</b>	<b>Phone Number</b>	<b>Internet Address</b>
SI 139423	Aetna HMO	800-323-9930	www.aetna.com
1009164000	HIP HMO	800-447-8632	www.hipusa.com
NY00901	Oxford Health Plans HMO	800-444-6222	www.oxfordhealth.com
CRK NYUNV	Caremark Prescription Drug Program	800-421-5504	www.caremark.com
<b>Retirement Plans</b>			
L164 (STDA)	TIAA-CREF	800-842-2776	www.tiaa-cref.org
090789	Vanguard	800-523-1188	www.vanguard.com