

Benefits Summary

New York Medical College

A Member of the Touro College and University System

Human Resources ♦ 2nd Floor - Administration Bldg. ♦ Valhalla, NY 10595 ♦ 914-594-4560



Part-Time: Faculty, Officers, Exempt I, Exempt, Non-Exempt

*This summary is intended to provide the **highlights of each benefit**. For an explanation of the Administrative Guidelines for each benefit, contact the Human Resources Department or refer to your Employee Handbook or the NYMC Administrative Policies and Procedures Manual.*

Regular part-time employees **working seventeen and one-half (17.5) hours** or more per week have the ability to **purchase health coverage** through a payroll deduction on a pre-tax **fully contributory basis**. Please refer to the attached part-time rate chart. Part-time employees are entitled to pro-rated holidays, vacation, personal days and short-term disability.

MEDICAL PLANS

EMPIRE CARE PLUS PLAN (PPO)

The carrier is **Empire BlueCross BlueShield**. This plan offers the flexibility of using **in-network** or **out-of-network** health care providers. There are **co-payments** for certain in-network services, with no deductible. Other **in-network** services are subject to **annual deductibles** of \$400 for individual and \$800 for family coverage. The plan then pays **90%** of allowable fees, with annual **out-of-pocket maximums** of \$1,200 individual and \$2,400 family.

In-network services are provided by participating providers listed at www.empireblue.com or call 1-800-934-7703. The plan covers **hospitalization and preventive care**. It includes a **prescription drug card program administered by CVS/Caremark**. A **three-tier co-payment** applies at participating pharmacies: \$10 generic; \$25 preferred brand; \$40 non-preferred brand for a one-month supply. A 90-day supply of maintenance medication is available by mail order or at a local CVS pharmacy with co-payments of \$20 generic; \$50 preferred brand; and \$80 non-preferred brand.

If you use **non-participating providers**, your services will be **out-of-network** and will be subject to **annual deductibles** of \$600 for individual and \$1,200 for family coverage. The plan then pays **70%** of Usual and Customary Rates (**UCR**) with annual **out-of-pocket maximums** of \$3,600 individual and \$7,200 family. Please refer to the attached rate chart for the current employee bi-weekly contribution.

OXFORD EXCLUSIVE PROVIDER ORGANIZATION (EPO) Liberty Network

The **Oxford EPO**, Liberty Network, provides health coverage including hospitalization, preventive care, and prescription drug coverage with retail co-payments of: \$10 Tier I; \$25 Tier II; \$50 Tier III for a 30-day supply; Mail Order-\$20 Tier I; \$50 Tier II; \$100 Tier III for a 90 day supply. There is no “out-of-network” option, but referrals from a Primary Care Physician (PCP) are not required to see a specialist. Members have access to the UnitedChoicePlus network when traveling outside the tri-state (NY/NJ/CT) area. Additional details are provided on the Oxford HMO Benefit Summary. Please refer to the attached rate chart for the current employee bi-weekly contribution.

DENTAL PLANS

The **MetLife Preferred Dentist Program (PDP)** allows you to save on out-of-pocket expenses if you use a dentist who participates in the MetLife PDP. The choice is always yours to use an in-network provider or a dentist who is out-of-network. To find a participating dentist, call MetLife at 1-800-474-7371 or go to www.metlife.com/mybenefits. (**ID cards are not issued.**)

ENHANCED DENTAL PLAN

The carrier is **MetLife**. The annual deductible, excluding preventive coverage, is \$25 per person per calendar year, with a maximum family deductible of \$75. The maximum claim payment is \$1,500 per person per year. Orthodonture, for dependent children age 19 or less who are covered by the plan, has a maximum lifetime benefit of \$1,500 per individual. The Enhanced Dental Plan provides the following reimbursements of reasonable and customary charges:

100% Preventive/Diagnostic - 80% Basic Restorative - 50% Major Restorative
\$1,500 Orthodontics maximum - lifetime benefit

Please refer to the attached rate chart for the current employee bi-weekly contribution.

DENTAL ASSISTANCE PLAN

The carrier is **MetLife**. The Plan pays benefits based on a **fixed-fee** schedule for preventive, diagnostic, basic restorative, major restorative and orthodontic treatments. The annual deductible, excluding preventive coverage, is \$25 per person per calendar year, with a maximum family deductible of \$75. The maximum claim payment is \$1,000 per person per year. Orthodonture, for dependent children age 19 or less who are covered by the plan, has a maximum lifetime benefit of \$1,000. Please refer to the attached rate chart for current employee bi-weekly contribution.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Administered by **Magellan Health Services**, the program provides confidential referral to trained professionals who can assist with health and wellness issues, workplace challenges, child and elder care, and legal and financial consultation services, among others. Employees enrolled in Empire and Oxford, as well as those who have “waived” medical coverage, are eligible for this benefit. Call 1-800-523-5668 or go to www.MagellanHealth.com for additional information.

VISION PLAN

OUTLOOK VISION SERVICES

For an annual fee of \$15, employees can participate in **Outlook Vision Services**, a vision program with a schedule of benefits or a 20-50% discount that provides substantial savings off the regular retail price of eye wear and mail-order contact lenses. For additional information, contact Outlook Vision Services at 1-800-342-7188 or go to www.outlookvision.com.

SHORT-TERM DISABILITY - SICK TIME

The plan provides full and partial pay for employees who are unable to work due to a short-term illness or injury from one day up to a maximum benefit of twenty-six weeks. Benefits are reinstated each calendar year on January 1st based upon continuous College service from date of hire. Regular part-time employees are entitled to benefits based on the average number of hours normally worked.

PERSONAL ACCIDENT INSURANCE

The carrier is **Zurich**. The policy provides Accidental Death and Dismemberment Insurance coverage for you, your spouse, and dependent children on a fully **contributory** basis. It covers you 24 hours a day both on and off the job, worldwide, and is payable in addition to any other insurance you may have. Amounts may be selected from 1-5x base salary at time of election, to a maximum of \$500,000, rounded to the nearest \$1,000. (Subject to a reduction schedule at age 70.) See the Zurich plan summary for additional details, enrollment form, and monthly cost of coverage.

VACATION

All regular part-time employees are eligible for pro-rated benefits based on their scheduled hours. Entitlement is a percentage of the full-time schedule and may be taken in part after six (6) months of employment. If employment is terminated prior to six months of service, no vacation will be considered earned or paid. Vacation is ***accrued on a bi-weekly basis*** and is based on the college's ***fiscal year, July 1 - June 30***. **One-half of your annual vacation entitlement may be carried over into the next fiscal year.**

The full-time schedule upon which the percentage is based is as follows:

	Non-Exempt	Exempt	Faculty, Officers, Exempt I
First and Second years	10 days/year	20 days/year	23 days/year
Third year	15 days/year		
Fourth year and thereafter	20 days/year		

PERSONAL DAYS

All regular part-time, non-union (1199) represented employees are eligible for four (4) pro-rated personal days, which are earned quarterly and may be taken each year subject to supervisory approval. *Personal days are based on the calendar year according to their scheduled hours versus a full-time schedule of 35 hours per week. **One personal day may be carried over into the next calendar year.***

The calendar quarters are: January-March, April-June, July-September, and October-December. Employees at Affiliation locations may be required to use these personal days on holidays that their facility may close - such as Veteran's Day or Columbus Day.

HOLIDAYS - See the NYMC 2012 Holiday Schedule for the Valhalla Campus.

Part-time employees are entitled to a pro-rated amount of pay for holidays based on the normally scheduled hours in each week.

GRADUATE SCHOOL TUITION REMISSION - NYMC

All regular full-time and part-time non-union employees are eligible to apply after being employed **one year** from their latest employment date. For regular part-time employees, entitlement is on a pro-rated basis as determined each year by the combined average of the number of hours worked in the previous year and scheduled in the current year.

A spouse and/or dependent children of a part-time College employee are eligible for Graduate School Tuition Remission, when the employee is eligible, on a pro-rated basis as determined each year by the combined average of the number of hours the employee worked in the previous year and scheduled in the current year. The definition of a dependent child follows IRS guidelines: the taxpayer's child is under age 19 or a student under age 24.

TAX DEFERRED ANNUITIES (TDA)

College contributions are made on behalf of *all eligible faculty and non-union (1199) represented staff*. You are eligible if you are a regular full-time or part-time employee scheduled to **work 20 or more hours per week**. College contributions to the TDA program are based on the following:

For employees under age 40 *or* with less than five years of service, the College contributes:

6.3% up to Social Security Wage Base
12.0% over Social Security Wage Base*

For employees over age 40 *and* with five+ years of service, the College contributes:

6.5% up to Social Security Wage Base
12.2% over Social Security Wage Base*

For an employee over age 55 *and* with 15+ years of service, the College contributes:

10.0% up to Social Security Wage Base
15.0% over Social Security Wage Base*

*The maximum annual compensation is capped each year, effective January 1, per the Omnibus Reconciliation Act of 1993 (OBRA '93).

Vesting in the college contribution is summarized below for all employees eligible after January 1, 1989:

Years Participating Vesting

<i>0-2 years</i>	<i>0%</i>
<i>2-3 years</i>	<i>20%</i>
<i>3-4 years</i>	<i>50%</i>
<i>Over 4 years</i>	<i>100%</i>

Part-time employees are also eligible to contribute to the TDA program through payroll reduction with *pre-tax dollars*. There is no minimum salary reduction. All employees may participate in this voluntary portion of the program.

Under the Tax-Deferred Annuity program, you have three TDA carriers from which to choose for your contributions: Mutual of America, TIAA-CREF, and The Vanguard Group.

LONG-TERM CARE (LTC)

Sponsored by **Unum**, the program is available to full-time and part-time (non-1199) employees and offers a flexible plan design with four different levels of coverage. Within 30 days of your new hire orientation, employees are eligible to purchase benefit amounts on a guaranteed issue basis of up to and including a \$6,000 monthly policy and a facility benefit duration of 3 or 6 years **without a physical**. Employees can also purchase coverage for their immediate families, although a medical questionnaire is required for that option. For additional information, please contact Unum at

1-800-227-4165 (Option 2) and speak with a customer service representative or view their website: <http://w3.unum.com/enroll/nymc>.

For further information and details on all of the above benefits, please refer to your Employee Handbook, the Administrative Policies & Procedures Manual, see your Department Administrator, or contact the Human Resources Department.