Benefits Summary
New York Medical College
A Member of the Touro College and University System

Human Resources ♦ 40 Sunshine Cottage Road ♦ Valhalla, NY 10595 ♦ 914-594-2800

Full-Time: Faculty, Officers, Exempt I, Exempt, Non-Exempt
2018 – 2019 Benefit Plan Year

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 the Benefits Guide, the Employee Handbook, or the NYMC Administrative Policies and Procedures Manual.

MEDICAL PLANS

There are five Empire Blue Cross Blue Shield medical/prescription plan options to choose from. Please refer to the “2018-2019 Benefits Guide” for complete cost and coverage details and enrollment instructions.

– Value EPO Plan
– Core EPO Plan
– Consumer Plan with Health Savings Account (HSA)
– Classic Plan
– Care Plus PPO Plan

DENTAL PLANS

There are two Cigna dental plan options to choose from. Please refer to the “2018-2019 Benefits Guide” for complete cost and coverage details and enrollment instructions.

– Dental HMO Plan
– Dental PPO Plan

VISION PLAN

Administered by VSP. Please refer to the “2018-2019 Benefits Guide” for complete cost and coverage details and enrollment instructions.
**FLEXIBLE SPENDING / SAVINGS ACCOUNT (FSA/HSA) PLANS**


- Health Care FSA
- Limited Purpose FSA (with Consumer Medical Plan)
- Health Savings Account (with Consumer Medical Plan)
- Dependent Care FSA
- Transit Reimbursement Account
- Parking Reimbursement Account

**EMPLOYEE ASSISTANCE PROGRAM (EAP)**

Administered by **The Hartford**. Please refer to the “**2018-2019 Benefits Guide**” for coverage details and additional information.

**LEGAL PLAN**

Administered by **Hyatt Legal Plans**, a MetLife company. Please refer to the “**2018-2019 Benefits Guide**” for complete cost and coverage details and enrollment instructions.

**CREDIT UNION**

Employees have the opportunity to join the **Affinity Federal Credit Union**. Please refer to the “**2018-2019 Benefits Guide**” for additional information.

**AFLAC**

Regular full-time, non-union employees can enroll in Voluntary Supplemental Benefits through **Aflac** by contacting Marc Heinberg via email at **Marc_Heinberg@US.aflac.com** or by phone at **1-917 406-9996**. Please refer to the “**2018-2019 Benefits Guide**” for additional information.

**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 date of hire, employees are eligible to purchase benefit amounts (on a guaranteed issue basis) of up to and including a $6,000 monthly policy and 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](http://w3.unum.com/enroll/nymc). (Reference Group #0222373-001 8.)
ADDITIONAL BENEFITS

SHORT-TERM DISABILITY (STD) - 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. Sick time and short-term disability are interchangeable, and both sick time and short-term disability deduct from the same employee sick leave balance. Benefits are reinstated each calendar year on January 1st based upon continuous College service from date of hire. Administered by The Hartford.

LONG-TERM DISABILITY (LTD)

If approved, long-term disability is effective the first of the month following six (6) months of continuous short-term disability. Non-contributory coverage provides 60% of annual salary up to $40,000. Contributory coverage is available for 60% of annual salary up to $200,000. The maximum combined benefit is $10,000 per month. Administered by The Hartford.

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Basic Life and AD&D Insurance - The College provides a policy with a face value equal to one (1) times your annual base pay to a maximum of $300,000. Accidental Death and Dismemberment (AD&D) coverage equals an additional one (1) times your annual base pay. Administered by The Hartford.

Supplemental Life Insurance - You may purchase the equivalent of 1, 2, 3, or 4 times your annual salary to a maximum of $1,000,000 combined Basic and Supplemental. Rates are based on age. Your life insurance may be converted to an individual policy upon retirement or termination. “Evidence of Insurability” may be required. Administered by The Hartford.

SUPPLEMENTAL DEPENDENT LIFE INSURANCE

You may purchase Supplemental Dependent Life Insurance based on the following levels:

$5,000 spouse/$4,000 each child  Or  $5,000 spouse only
$10,000 spouse/$4,000 each child  $10,000 spouse only
$15,000 spouse/$4,000 each child  $15,000 spouse only
$25,000 spouse/$4,000 each child  $25,000 spouse only
Or  $4,000 children only

PERSONAL ACCIDENT INSURANCE

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 and cost of coverage. Administered by Zurich.
VACATION

Entitlement is as follows:

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<tr>
<th>Category</th>
<th>Non-Exempt</th>
<th>Exempt</th>
<th>Faculty, Officers, Exempt I</th>
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<tbody>
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<td>First and Second years</td>
<td>10 days/year</td>
<td>20 days/year</td>
<td>23 days/year</td>
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<td>Third year</td>
<td>15 days/year</td>
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<td>Fourth and each year</td>
<td>20 days/year</td>
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<td>Thereafter</td>
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Vacation is **accrued on a bi-weekly basis** and is earned based on the scheduled number of hours worked. Vacation may be taken 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 based on the college’s **fiscal year, July 1 - June 30**. You may carry over one-half of your annual entitlement into your regular vacation balance for use during the following fiscal year. Anything in excess of one-half of your annual accrued vacation entitlement will be rolled over into a “Vacation Bank” for use during the following fiscal year or forfeited. Your regular unused vacation time is eligible for payout upon termination, depending on the funding source. However, the “banked” vacation time is not eligible for payout upon termination.

PERSONAL DAYS

All regular full-time, non-union (1199) represented employees are entitled to four (4) personal days which are earned and may be taken each year subject to supervisory approval. **Personal days are accrued on a bi-weekly basis** based on the scheduled number of hours worked. One personal day may be carried over into the next calendar year.

HOLIDAYS - See the [NYMC Holiday Schedule for the Valhalla Campus](#).

DEPENDENT TUITION ALLOWANCE

All regular full-time, non-union employees are eligible to receive up to $1,000 per semester ($2,000 per school year/maximum $8,000 over four years) for each eligible dependent enrolled in an accredited undergraduate institution beyond the twelfth (12th) grade. Allowance is used only for tuition billed by the Institution. Checks are mailed directly to the attending school from Human Resources. Eligible dependents are sons and daughters of employees, including adopted children.

EMPLOYEE & DEPENDENT TUITION DISCOUNT– NYMC & TOURO

All regular full-time, non-union employees, their spouses and their dependent children are eligible to receive education benefits after completion of **one (1) year** of continuous employment prior to the start of the semester year. Employees are not permitted to enroll in any course scheduled during their regular work hours. The benefits are as follows:
EMPLOYEE & DEPENDENT TUITION DISCOUNT– NYMC & TOURO (continued)

For programs leading to degrees in the Graduate School of Basic Medical Sciences and School of Health Sciences and Practice, excluding the Doctor of Physical Therapy and Master of Science in Speech-Language Pathology, the tuition discount is 100% for employees and 25% for spouses and dependent children. The benefit is limited to two (2) courses per semester and six (6) courses per year. All full-time employees may, in the alternative, enroll in up to two (2) courses as non-matriculates.

For programs in any other graduate and professional schools in the Touro University System, the discount for all full-time employees, their spouses and dependent children is 25% for graduate programs and 100% for undergraduate programs, except for Touro University Worldwide, where the discount is 50%.

For additional information please refer to HR Policy: “Education Benefits for Full-Time Employed Faculty and Full-Time Employees of New York Medical College.”

TAX DEFERRED ANNUITY (TDA) PLAN

Employees are eligible to participate in the Tax Deferred Annuity Plan. Please refer to the “Tax Deferred Annuity Plan Summary Plan Description (As amended January 1, 2018)” for eligibility and plan participation information.

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.