



## 2020 Benefit Plan Overview

The following benefits are offered to eligible employees of NewYork-Presbyterian Queens beginning on the first day of employment. An eligible employee is defined as a regular employee who is hired/scheduled to work a minimum of 17.5 hours per week.

Coverage is available for employees, their spouse, domestic partner and eligible dependent children. Medical coverage is available to eligible dependent children up to age 26 only if no other coverage is available. Dental coverage is available to eligible dependent children through the end of the year they reach age 19, or age 23 if a documented fulltime student.

Attached is an outline of the benefit plans offered. Details about each of the plans can be found on the enrollment site [www.myworkday.com/nyp](http://www.myworkday.com/nyp). You will have 30 days from your date of hire to make your elections. **If you do not make an election you will automatically be enrolled in the Aetna Open Access Core POS Plan – single coverage.**

If you have any questions regarding your benefits, please contact NewYork-Presbyterian HR Connects:

Email	<a href="mailto:HRC@nyp.org">HRC@nyp.org</a>
Call	646.697.4727
Hours	Monday – Friday 7 am to 7 pm

<b>Core Benefits</b>	
<b>Medical/Prescription</b>	<p>3 coverage options:</p> <ul style="list-style-type: none"> <li>• Aetna Medical Core and CVS/caremark Prescription Core</li> <li>• Aetna Medical Buy Up 1 and CVS/caremark Prescription Buy Up 1</li> <li>• Aetna Medical Buy Up 2 and CVS/caremark Prescription Buy Up 2</li> </ul>
<b>Dental</b>	<p>3 coverage options:</p> <ul style="list-style-type: none"> <li>• Aetna Basic PPO</li> <li>• Aetna Buy Up PPO</li> <li>• Aetna DMO</li> </ul>
<b>Life Insurance</b>	You are eligible for \$100,000 of basic life insurance.
<b>Long Term Disability</b>	<p>You are entitled to LTD coverage.</p> <p>LTD payments begin after a permanent and total disability for six months; the elimination period is 180 days of continuous disability. Salary continuation will be paid for the elimination period.</p> <p>Your LTD benefit will equal 60% of your pre-disability monthly earnings, up to the maximum monthly benefits of \$15,000. Any LTD benefit may be reduced by other disability income such as Social Security, Worker's Compensation or pension. Generally, LTD benefits continue for the duration of your disability, up to age 65.</p>
<b>Voluntary Benefits</b>	
<b>403(b) Annuity Plan</b>	<p>For 2020 you may contribute a maximum of \$19,500 in a tax deferred annuity plan. If you are age 50 or more, you can contribute an additional \$6,000. You may have your salary reduced by a set amount each pay period and deposited into the plan.</p> <p>You are not taxed on the money deducted from your check. After FICA is deducted you will be taxed on the gross amount you have earned less the annuity contribution. As long as the money is on deposit in the plan you will pay no taxes on the principal or the interest earned.</p> <p>A Roth option (post-tax deduction) is also available.</p>
<b>529 College Savings Plan</b>	Contributions may be made through payroll deductions for a college saving account. This benefit may be used for your own children, grandchildren or family members. There are a variety of investment options available.
<b>ASPCA Pet Insurance</b>	<p>Offers employees a 5% discount on the base premium. And, if you have more than one pet, you are eligible for a 10% discount.</p> <p>You pay the cost for this coverage.</p>
<b>Back-Up Child and Adult/Elder Care</b>	NewYork-Presbyterian Queens offers subsidized Back-Up Child and Adult/Elder Care through Bright Horizons.
<b>Commuter Benefits</b>	Pre-tax dollars can be deducted from your paycheck for transit, vanpool and parking benefits. The IRS does set limits on dollars used for this benefit; post-tax dollars may also be used to pay for this benefit.

<b>Flexible Spending Accounts (FSA)</b>	Contributions to an FSA are made on a pre-tax basis: <ul style="list-style-type: none"> <li>• Health Care Account</li> <li>• Dependent Care Account</li> </ul>
<b>Group Legal Services</b>	This plan gives you unlimited access to an attorney to discuss almost any legal issue. You may contact a plan attorney as often as you need. You will not be billed for covered services.  You will be responsible, however, for fines, filing fees and routine court costs. You pay the cost for this coverage.
<b>Municipal Credit Union</b>	You may arrange to have money deducted from your paycheck and deposited with the Municipal Credit Union. Members may take advantage of various loan programs, vacations and savings accounts.
<b>Vision Service Plan (VSP)</b>	A discount plan for eligible vision expenses. You pay the cost for this coverage.
<b>Voluntary Insurance Benefits</b>	Supplemental Life Insurance for you, your spouse and dependent children, Accident Insurance, and Specified Disease Insurance.  You pay the cost for this coverage.

**YOU CAN ACCESS WORKDAY FROM YOUR HOME COMPUTER, MOBILE PHONE, OR TABLET**

- On campus: You will be directed to the NewYork-Presbyterian oneID sign on page. Enter your CWID and password and click on Sign On.
- Off campus: You will see the DUO Authentication screen. Either select Push, Call Me, or Passcode to authenticate.
- Download the Workday App from iTunes or Google Play, then set the General Settings as follows: Tenant: nyp

To ensure the security of your data, you must have Dual Factor Authentication set up to use either the App or Mobile Web. If you do not have a DUO account, you can set one up by entering the website address <https://twofa.nyp.org> and following the instructions on the screen.

Please contact the NYP Service Desk if you need assistance:

- Call: 4-HELP or 212-746-4357, Option #4
- Email: [servicedesk@nyp.org](mailto:servicedesk@nyp.org)
- Self Service Portal: <https://nypres.service-now.com/nyp-portal/login.do>