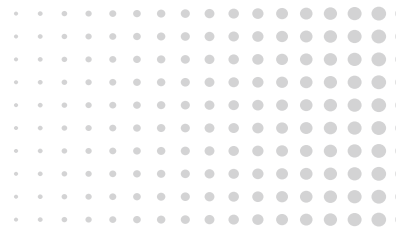


2018

YOUR TOTAL REWARDS AT NEWYORK-PRESBYTERIAN

AMAZING
THINGS
ARE
HAPPENING
HERE

 **NewYork-Presbyterian**
Your Total Rewards



WELCOME TO NEWYORK-PRESBYTERIAN

At NewYork-Presbyterian, we are committed to offering you a comprehensive and competitive benefits package that supports your overall health and wellbeing.

This guide provides important information to help you learn about your benefits, so you can make informed choices for you and your family. You must either enroll or waive your coverage within 30 days of your date of hire.

What's Inside

Benefits Overview 2

Enrolling for Your Benefits 12

NYPBeHealthy..... 13

Education Assistance Program ... 14

Guidance Resources..... 14

Retirement Programs 15

Benefit Plan Contacts 17



Benefits Overview

Following is a summary of your 2018 benefits. More information about each of these benefits can be found on www.nyp.org/benefits, the Total Rewards App (see page 11), and External Links on [Workday](https://www.myworkday.com/nyp/login.html) (<https://www.myworkday.com/nyp/login.html>).

ELIGIBILITY

Employee

Full-time and part-time employees scheduled to work at least 17.5 hours per week are eligible to enroll in NYP benefit plans. You are eligible for benefits starting from your date of hire.

Your Spouse or Domestic Partner

You can cover your spouse/domestic partner (same or opposite gender) for benefits. If you and your spouse/domestic partner are both NYP benefit-eligible employees, the higher salaried employee must enroll in medical coverage. Additionally, if both you and your spouse/domestic partner are benefit-eligible employees of NYP, neither can enroll in the Spouse/Domestic Partner Life Insurance Plan.

Children

Benefits are available for your biological children, adopted children, step-children, children for whom you are the legal guardian, children of your domestic partner, and any child you or your spouse/domestic partner are required to provide coverage for pursuant to a qualified medical child support order. Medical insurance is effective until the end of the year the dependent attains age 26. Regardless of age, disabled, unmarried dependent children remain eligible for medical coverage.

For Dental & Child Life Insurance, coverage is available until the end of the year the dependent attains age 19, or age 23, if enrolled as a full-time student. If both parents are NYP benefit-eligible employees, only one can enroll in Child Life Insurance.

COVERAGE LEVELS

Coverage levels available for Medical and Dental include:

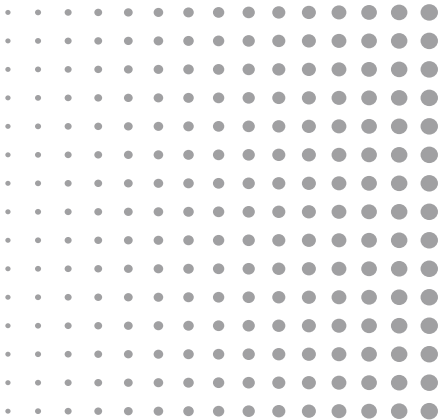
- Employee Only
- Employee + Spouse/Domestic Partner
- Employee + Child(ren)
- Employee + Family

For domestic partners or married employees who are both NYP benefit-eligible, the partner/spouse earning the higher salary is required to elect the medical coverage (Employee + Spouse/Domestic Partner or Employee + Family).

The amount that NYP contributes to the coverage of a domestic partner and, if applicable, the domestic partner's child(ren), will be reported as **imputed income**.

YOUR TOTAL REWARDS

NYP provides you with a total rewards package that is designed to support you in every aspect of your life at NewYork-Presbyterian. The package includes health care, retirement and savings, learning and development opportunities, and work/life benefits. This is a summary of your Total Rewards benefits.



MEDICAL

You have the choice of two medical plans provided through Empire BlueCross BlueShield: EPO (in-network only) or POS (in- and out-of-network services). With both plans, you automatically receive Blue View Vision coverage and CVS Caremark prescription drug coverage.

Plan Provision	Exclusive Provider Organization (EPO) & Point of Service (POS)	Point of Service (POS)
	In-Network Services	Out-of-Network Services
Primary Care Physician	No Primary Care Physician Required	No Primary Care Physician Required
Annual Deductible*	Not Applicable	Individual: \$750 Family: \$1,875
Annual Out-of-Pocket Maximum	Not Applicable	Individual: \$4,500 Family: \$11,250
In-Patient Hospital	\$100 per hospital day, not to exceed \$300 per admission	You pay 30%, after deductible
Physician's Care	Covered at 100% after: • \$25/primary care visit • \$35/specialist visit**	You pay 30%, after deductible
Preventive Care	Covered at 100% for routine physicals, well-women and well-child care to age 19	You pay 30%, after deductible
NYP OnDemand Urgent Care	\$25 copay	Not applicable
Urgent Care Facility	\$35 copay	You pay 30%, after deductible
Radiology Services	Covered at 100% after: • \$25/primary care visit • \$35/specialist visit**	You pay 30%, after deductible
Emergency Visits	\$150 copay (waived if admitted within 24 hours)	\$150 copay (waived if admitted within 24 hours)
Maternity	Covered at 100%***	You pay 30%, after deductible
Infertility Treatment	Covers infertility treatment for medically necessary diagnostic tests and certain procedures (subject to copay)	Covers infertility treatment for medically necessary diagnostic tests and certain procedures (subject to deductible and coinsurance)
In-Vitro Fertilization (IVF)	Not applicable	Total lifetime maximum of \$12,500 Services are covered only if provided by NYP: Weill Cornell, 646-962-3245 or Presbyterian/Columbia, 646-756-8282
Mental Health Services (Precertification required for in-patient only)	Covered at 100% after: • \$25/primary care visit • \$35/specialist visit**	You pay 30%, after deductible
Substance Abuse Services (Precertification required)	Covered at 100% 30 days/year rehabilitation, unlimited detox	You pay 30%, after deductible 30 days/year rehabilitation, unlimited detox

Continued from page 3.

Plan Provision	Exclusive Provider Organization (EPO) & Point of Service (POS)	Point of Service (POS)
	In-Network Services	Out-of-Network Services
Physical Therapy Services (Precertification required)	In-patient Covered at 100%, 30 days/year*** Out-patient Covered at 100% after: <ul style="list-style-type: none"> • \$25/primary care visit • \$35/specialist visit** 	In-patient You pay 30%, after deductible Out-patient Subject to coinsurance and deductible
Vision Care (Through Blue View Vision)	The following services are covered once every 24 months: Routine Eye Exam \$10 copay Frames \$130 allowance then 20% off remaining balance Eyeglass Lenses Covered in full with copay for lens options (e.g., UV coating) Contact Lenses (in lieu of lenses and frames) Coverage varies depending on type and circumstance of lenses	If you choose an out-of-network provider, you will receive an allowance toward services and you pay the rest. There are limited services out-of-network. Routine Eye Exam \$40 allowance Frames \$45 allowance Eyeglass Lenses \$25-\$55 allowance depending on type of lenses Contact Lenses (in lieu of lenses and frames) \$105-\$210 allowance depending on type and circumstance of lenses
Prescription Drugs (Generic/brand-name formulary/brand-name non-formulary)	Retail (30-day supply) \$10 / \$30 / 40%, up to \$120 Mail Order (90-day supply) \$20 / \$60 / 40%, up to \$240	No out-of-network

* For Employee + Spouse/Domestic Partner coverage, each member is subject to an Individual deductible. The same applies for Employee + Child(ren) coverage where only one child is covered in addition to the Employee. For Employee + Children and Employee + Family coverages, the Family deductible applies. Each family member is subject to an Individual deductible until the aggregate Family deductible is met.

** All visits to a provider other than a Primary Care Physician or Emergency Department will be charged the \$35 specialist copay.

*** In-patient copay applies to hospital admission.



SAVE MORE

Opt for generic or formulary medications. Talk to your doctor about the options that may be right for you.

POS PLAN: OUT-OF-NETWORK OPTION AT A HIGHER COST

When you stay in-network, the plan pays a higher benefit so you pay copays without coinsurance, deductibles and out-of-pocket maximums. When you go out-of-network, it's a different story.

Out-of-network providers haven't agreed to a set rate with the insurer, so they can charge what they want. You'll have to pay higher out-of-network coinsurance amounts plus any difference between the plan's allowable limit for the service and what the provider actually charges—and *those amounts do not count toward the annual deductible or out-of-pocket maximum.*



SAVE MORE

Need care for something that's not a true medical emergency? Consider NYP OnDemand Urgent Care (\$25) or in-network urgent care at a facility (\$35).

MAINTENANCE CHOICE: CONVENIENCE AND SAVINGS FOR MAINTENANCE PRESCRIPTIONS

Mail-order service is especially convenient and more cost-effective if you take medications on a regular basis (maintenance medications). The prescription drug plan allows for an initial prescription and one refill. More than two fills is considered ongoing "maintenance" medication. For your convenience, you can purchase ongoing maintenance medications through CVS mail order, or in person at your local retail CVS location at the reduced mail-order price.



NYP ONDEMAND URGENT CARE: CONVENIENT, QUALITY CARE ANYTIME, ANYWHERE

The same great service we provide to our patients is available to our employees and their covered dependents who are enrolled in an NYP medical plan. Confidentially and securely communicate with NYP doctors from your mobile device, tablet or computer.

You can access NYP OnDemand Urgent Care to video chat with a doctor to get an examination, diagnosis and treatment for non-life threatening illness and injuries quickly and conveniently.

NYP OnDemand Urgent Care visits will be \$25 per visit—so it's convenient, quality care at a lower cost.

Simply download the NYP App from the App Store® or Google Play.



DENTAL

You have a choice of three dental plans: Aetna DMO (in-network only), Columbia Dental Plan (in-network only), and Aetna PPO (in- and out-of-network services).

Plan Provision	Aetna DMO	Columbia Dental Underwritten by Dentcare Delivery Systems, Inc	Aetna PPO	
	In-Network Services	In-Network Services	In-Network Services	Out-of-Network Services
Annual Deductible	Not Applicable	Not Applicable	Individual: \$50 Family: \$150	Individual: \$50 Family: \$150
Preventive Services	Exams, x-rays, cleaning (1x6 months) Covered at 100%	Exams, x-rays, cleaning as needed Covered at 100%	Exams, x-rays, cleaning (1x6 months) Covered at 100% Not subject to deductible	Exams, x-rays, cleaning (1x6 months) Covered at 100% Not subject to deductible
Basic Services	Fillings, simple periodontics, simple endodontics, simple extractions (with some exceptions) Covered at 100%	Fillings, simple extractions Covered at 100%	Fillings, simple periodontics, simple endodontics, simple extractions Covered at 80%	Fillings, simple periodontics, simple endodontics, simple extractions Covered at 60%
Major Services	Onlays, dentures, crowns, bridgework Covered at 60%	Endodontics, onlays, dentures, crowns, bridgework Covered at 50%	Onlays, dentures, crowns, bridgework Covered at 50%	Onlays, dentures, crowns, bridgework Covered at 50%
Orthodontia	Covered at 50% for children and adults	Covered at 50% for children and adults \$2,000 lifetime maximum	Covered at 50% for children and adults \$1,000 lifetime maximum	Covered at 50% for children and adults \$1,000 lifetime maximum
Annual Maximum	None	\$2,000	\$2,000	\$2,000



ID CARDS

- **Medical:** Each enrolled member will receive an individual ID card from Empire BlueCross Blue Shield. Registered users of the Empire website, www.empireblue.com/nyp, can find instructions for printing a temporary medical ID card under Customer Support.
- **Vision:** Use your Empire BlueCross BlueShield card to access Blue View Vision care services.
- **Prescription Drug:** CVS Caremark provides two prescription drug ID cards per household with the name of the employee. Registered users of the CVS/Caremark website, www.caremark.com, can print a temporary ID card using Print Member ID Card under the Plans & Benefits section.
- **Dental:** Aetna is paperless with no ID cards required for the DMO and PPO plans. Provide your PPO dentist with the NYP Group #698173. Select a dentist for the DMO plan at www.aetna.com. Columbia plan participants will each receive an individual ID card.

CHOOSING AN IN-NETWORK PROVIDER

When deciding on a medical or dental provider, it helps to stay in-network because the plan has negotiated lower rates with in-network providers.

To find out if your current physician is in an NYP network, or to find a new in-network physician:

1. Go to www.empireblue.com.
2. Scroll down and click on the **Find A Doctor** link.
3. Under Search as a Guest, select **Search by selecting a Plan or Network**.
4. After selecting type of care (Medical), and your state, select a plan/network: Empire EPO for the EPO plan, or Empire POS for the POS plan.*
5. Complete the remaining prompts (physician name, specialty, or location) as indicated.

* The physicians in these two networks are the same; the plans differ in their coverage provisions as described in the chart on page 3.

To find out if your current dentist is in the DMO or PPO network follow the steps below. Note that, unlike medical, these are two separate networks.

1. Go to www.aetna.com.
2. Select **Find a Doctor** at the top right of the screen.
3. Under Not a member yet?, select **Plan from an employer**.
4. Enter the full name of your dentist and Zip code or city, state.
5. Select a plan: Dental DMO®/DNO (in-network services only) OR Dental PPO/ PDN (in-network and out-of-network services).



SAVE MORE

Stay in-network. By using health care providers that are part of your plan's network, you benefit from discounted or negotiated rates offered by in-network providers.



FLEXIBLE SPENDING ACCOUNTS

With a Flexible Spending Account (FSA), you can put aside pre-tax dollars to pay for eligible expenses. By doing so, you reduce your taxable income and increase your take home pay. You decide how much you contribute and you use the money in the accounts to reimburse yourself for eligible expenses. The FSA plan administrator is WageWorks, the provider of choice to many of the nation's largest and most innovative companies.

The “use it or lose it” rule applies to Health Care and Dependent Care FSAs. If you set aside more money than you use in a given plan year, you forfeit the unused amount. So be conservative when deciding how much to contribute to an FSA each year.

- **Health Care FSA:** Contribute up to \$2,650 per year on a pre-tax basis for eligible, out-of-pocket health care expenses, including copays and deductibles.
- **Dependent Care FSA:** Contribute up to \$5,000 per year on a pre-tax basis for eligible dependent care expenses, including day care and elder care.
- **Mass Transit FSA*:** Contribute up to \$260 per month on a pre-tax basis for work-related public transit.
- **Commuter Parking FSA*:** Contribute up to \$260 per month on a pre-tax basis for work-related parking. If you use Hospital parking, you are not eligible to enroll in this account.

** Unlike the other FSAs, you can enroll, change or disenroll from Mass Transit and Commuter Parking accounts at any time through WageWorks, the plan administrator.*

LIFE AND ACCIDENT

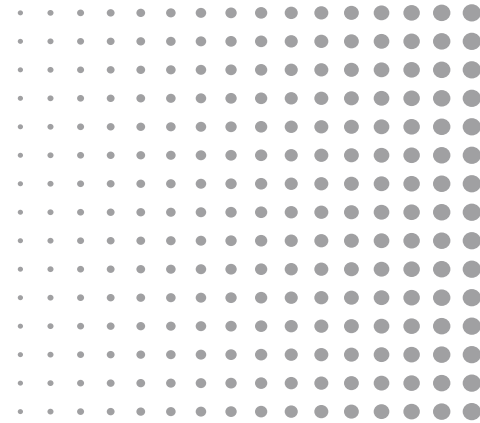
NYP offers Unum Life and Accident Insurance for financial protection for you and your family in the event of a death or an accident.

Basic Life: The Hospital provides you with Basic Life Insurance equal to 1x your annual salary, at no cost to you. You can opt out of the Hospital-provided benefit in excess of \$50,000 if you wish to avoid the imputed income generated by this coverage.

Supplemental Life: You may purchase Supplemental Life Insurance for yourself as a complement to your Basic Life Insurance coverage. You can elect 1x to 5x your annual salary. You may also purchase life insurance for your dependents, including your spouse/domestic partner and your children/domestic partner's children.

There is a combined maximum of \$4 million for Basic Life plus Supplemental Life coverage.

Employee life insurance is subject to a 65% reduction at age 65 and at age 70.



NYP employees can purchase commuter benefits for a spouse/partner, child or other dependent through WageWorks.

EVIDENCE OF INSURABILITY (EOI)

As a New Hire, you have a one-time opportunity to enroll in Supplemental Life Insurance up to 3x salary and any level of Spouse/Domestic Partner Life Insurance without providing Evidence of Insurability (EOI). If you delay enrollment in the Buy-Up Long-Term Disability plan, there is no EOI required but your coverage will be subject to a pre-existing condition limitation.

Dependent Life Insurance Coverage Levels Available

Spouse/Domestic Partner Life*	Child Life (includes Children of Domestic Partner)
\$20,000	\$2,000
\$40,000	\$4,000
\$60,000	\$6,000
\$80,000	\$8,000
\$100,000	\$10,000

* Cannot exceed 100% of employee coverage amount.

MAKE YOUR BENEFICIARY DESIGNATIONS ONLINE

When you enroll for your benefits on Workday, you will be prompted to add your Life Insurance beneficiary information. **Be sure to have the Social Security numbers for your beneficiaries ready.**

Accidental Death & Dismemberment (AD&D): You have the option to purchase AD&D to protect you and your family if an injury results in your accidental death or dismemberment. You may purchase 1x to 5x your annual salary. The maximum AD&D coverage is \$3 million.

LONG-TERM DISABILITY (LTD) INSURANCE

Disability coverage provides income if you become unable to work due to an illness, injury or other disability. The Hospital provides Basic LTD coverage, and offers the option to supplement your basic coverage through Unum.

- All employees will be enrolled in a Hospital-paid Basic LTD Plan that provides 40% of your pre-disability monthly earnings, with a monthly maximum of \$4,000, at no cost to you. *(No enrollment is required.)*
- You may enroll in a Buy-Up LTD Plan for a total LTD benefit of 60% of your pre-disability monthly earnings, up to a monthly maximum of \$15,000 when combined with Basic LTD.





Family-Friendly Benefits

At NewYork-Presbyterian, we're committed to providing programs and policies that provide inclusive coverage for our employees and their families.

PAID PARENTAL LEAVE

NewYork-Presbyterian provides Paid Parental Leave to support employees and their growing families. The Paid Parental Leave Policy covers employees welcoming a child through birth, adoption, and surrogacy. It offers primary caregivers six weeks of paid leave and secondary caregivers two weeks of paid leave. In addition, birth mothers will be eligible to receive paid, medically necessary leave related to the birth of their child, which is generally up to an additional six to eight weeks.

In addition, NewYork-Presbyterian also provides:

- Extended leave, allowing new parents to take up to six months off with the ability to return to their jobs.
- Continued medical benefit coverage for new parents at no cost to employees during any unpaid period of leave.

Note: Full-time and part-time employees who are scheduled to work at least 17.5 hours a week and have been employed with NewYork-Presbyterian for a minimum of twelve consecutive months are eligible for Paid Parental Leave.

ADOPTION ASSISTANCE BENEFIT

NYP offers an Adoption Assistance benefit to support employees seeking to adopt. NYP will reimburse up to \$5,000* per adoption for eligible employees who adopt a child.

** Depending on your modified adjusted gross income, some or all of this benefit may be taxable. Consult your accountant, tax attorney or the IRS for more details.*

BACK-UP CHILD AND ADULT/ELDER CARE

NewYork-Presbyterian offers subsidized Back-Up Child and Adult/Elder Care through Bright Horizons. The program can be used any time, even last-minute when your regular care isn't available or during school closings. You can access this benefit up to 15 days per year at subsidized rates:

- Child care in a center is \$15/child or \$25/family (two or more children)
- In-home care for well or mildly-ill children, adults, and elders is \$6/hour

Learn more and enroll at any time at www.careadvantage.com/nyp.

VOLUNTARY BENEFITS

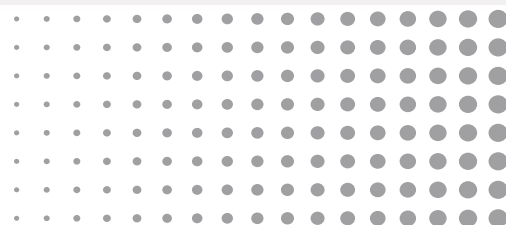
You also have the opportunity to participate in other benefits as described below. You may enroll for these benefits now as a new hire, or as specified in the table below.

Enroll now as a new hire through Workday You may also enroll during subsequent Annual Enrollment Periods	Enroll as a new hire through Employee Family Protection (EFP) You may also enroll during the Voluntary Benefit Annual Review and Enrollment Period	Enroll or disenroll at any time directly with the vendor
Contributions are through payroll deduction.	Contributions are through payroll deduction. You will receive a postcard from EFP about how to enroll.	Payroll deductions are not available for these plans. You pay the vendor directly.
<ul style="list-style-type: none"> • Hyatt Legal Plan can assist you with concerns such as debt collection, family law, immigration law, estate, traffic, and criminal matters. 	<ul style="list-style-type: none"> • Short-Term Disability Insurance protects your paycheck if you are unable to work due to a serious illness or accident. • Specified Disease with Wellness Benefit provides you with a lump sum payment if you are diagnosed with stroke, heart attack, certain cancers, end-stage renal (kidney) failure, or require a major organ transplant. • Whole Life Insurance provides your beneficiaries with financial security more flexible than term life insurance. • Accident Plan helps you meet out-of-pocket expenses and extra bills that often follow an accidental injury, on- or off-the-job. 	<ul style="list-style-type: none"> • ASPCA Pet Insurance provides employees with a 5% discount on the base premium. And, if you have more than one pet, you are eligible for a 10% discount. • InfoArmor Identity Protection offers protection to counteract fraud and resolve identity theft issues. • MetLife Auto & Home Insurance allows employees to purchase auto and home insurance at a group discount rate. • 529 College Savings Program is a NYS-sponsored investment account you can use for higher-education savings.



ACCESS NYP BENEFIT INFORMATION—ANYTIME, ANYWHERE WITH THE TOTAL REWARDS APP

- Text "NYP" to 313131 from any iPhone® or Android device
- Download the app from the App Store® or Google Play



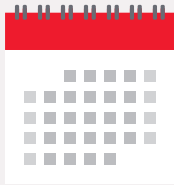
Enrolling for Your Benefits

Once you have completed the prerequisite steps in **Workday**, there will be a task in your Workday Inbox for benefit enrollment in Workday. You will be prompted to review each benefit. Follow the prompts and instructions. (To resume enrolling, return to the link in your Workday Inbox.)

Once you have reviewed and selected your benefits, click **Submit** to record your elections. You may download or print a PDF of your benefit elections.

QUESTIONS?

Contact the NewYork-Presbyterian Benefits Service Center at 212-297-5771 (Monday – Friday, 8 a.m. to 5 p.m. Eastern time) or e-mail Benefitsbridge@nyp.org.



You must enroll or waive medical benefits within 30 days of your hire date, otherwise you will be enrolled in medical with Employee Only coverage under the Empire EPO Plan. If you are enrolling dependents in medical and dental coverage, you must provide their Social Security number and date of birth.

Important Note: Your benefit coverage is effective as of your hire date. Your elections will remain in effect throughout the plan year unless you have a qualified life event (such as marriage, divorce, birth, or adoption of a child). If you have a qualified life event, you are permitted to elect change(s) in coverage within 31 days of the event. Only changes appropriate to the event will be available. For example, you can *add* your newborn to your medical plan with a birth event, but you cannot *change* your medical plan (EPO or POS). Aside from a qualified life event, your next opportunity to enroll, change, or disenroll from benefit plans on **Workday** will be annual enrollment for the following plan (calendar) year, except for Mass Transit and Commuter Parking FSAs, which can be changed at any time through WageWorks.

ENROLLING FOR COMMUTER BENEFITS (THROUGH WAGeworks)

Go to www.wageworks.com. On the top right-hand corner of the Homepage, click on **Log In/Register**. From the Dropdown List, select **Employee Registration**.

Follow the instructions to create your account and click **Submit**.

Note: Make sure you select “**NewYork-Presbyterian**” when identifying yourself.



NYPBeHealthy

NYP is committed to helping our employees improve and maintain their health and overall wellbeing through NYPBeHealthy, our Employee Health and Wellbeing Program. The goal of NYPBeHealthy is to make sure you have a supportive environment and the tools and resources you need to achieve your personal health and wellbeing goals.

As a new hire, you will have access to the MyHealthyLifestyles Website and Wellbeing Assessment Tool 4-6 weeks after your date of hire. Once you have access, complete your Health & Wellbeing Assessment online through the MyHealthyLifestyles portal to learn about your health status, areas for improvement, and goal setting.

The program offers:

- **Wellbeing Coaching** to help you transform your personal wellness goals into action. Wellness coaches can offer assistance with stress management, diet and exercise maintenance, time management, and more.
- **Restore and Relax Classes** that teach simple and effective self-care tools for daily wellbeing, such as gentle movements, stretches, and grounding exercises to alleviate tension, anxiety, and stress.
- **Health Club Discounts** to local gyms and yoga studios as well as access to an on-site fitness center located at NYP/Columbia and bike racks at various campus locations.
- **Food and Nutrition Programs** that teach you about smart food choices and portion control.
- **Wellness Wednesday Tips** with advice on small steps to be healthier, easy nutrition suggestions, and positive reinforcement/words of support.
- **Challenges and Events** include the annual Steps Challenge and Healthy Holiday Challenge.



Education Assistance Program

NYP offers an Education Assistance Program to support those employees seeking to upgrade their skills or their personal and professional development through education. Active full-time and part-time NYP benefit-eligible employees, employed for at least six months and authorized to work at least 17.5 hours per week, are eligible to apply for assistance.

Through this program, NYP may reimburse full-time employees for the cost of tuition of up to \$7,000 per calendar year, or up to \$10,000 for Care Coordinators, Pharmacy, Radiology, OR Technician, and Lab Technology, and up to \$12,000 for Nursing. Part-time employees working 17.5 to 28 hours per week are eligible for 60% of these amounts.

Coursework must meet the following criteria:

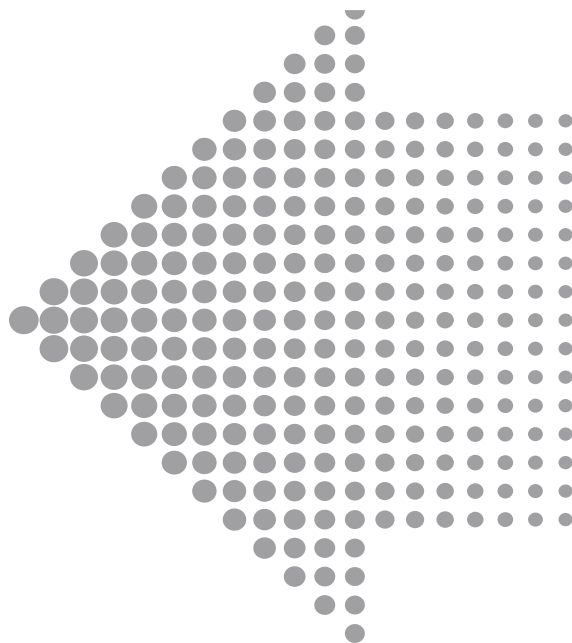
- Individual courses and courses leading to degree programs must be taken at a regionally or nationally accredited college, university, trade, or business school.
- Credits by examination must be accepted by a regionally accredited school for college credit.
- Certifications (including prep courses and exams) must result in post-nominal initials for industry-recognized certifications, as determined by NYP.

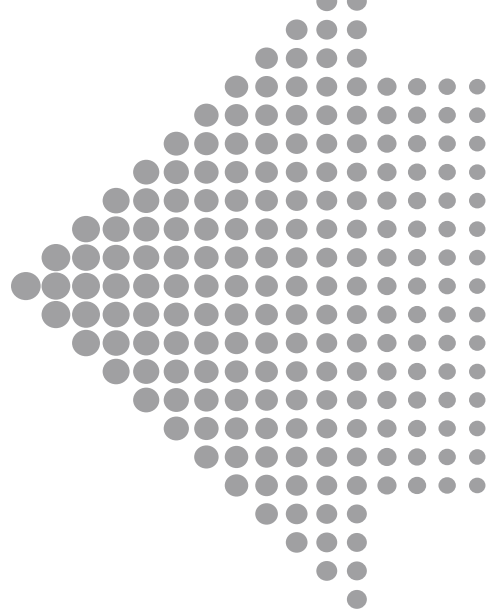
NYP's Educational Assistance Program is administered by EdAssist, with features including discounted tuition and fees at more than 220 institutions, and free academic and financial advising.

Guidance Resources

Guidance Resources provides online support, resources, confidential counseling, and information for virtually any issue you face, whether at work or at home. It includes:

- **Confidential Counseling:** This no-cost counseling service can help you address stress, anxiety, depression, substance abuse, grief and loss, relationships, and other personal issues you and your family may face.
- **Online Resources:** GuidanceResources® Online is your free and confidential source for expert information on the issues that matter most to you... relationships, work, school, children, wellness, legal, financial, and more.





Retirement Programs

NYP cares about your financial security in retirement and we want to help you plan and save for the future. That’s why we offer two programs:

- **NYP Cash Balance Plan:** A 100% NYP-paid retirement plan that grows throughout your career to help you save for retirement.
- **NYP TSA 403(b) Plan:** An employee-funded retirement plan to help you supplement your retirement savings.

NYP CASH BALANCE PLAN

Through the NYP Cash Balance Plan, each year that you are an active participant, the Hospital will credit an amount to your account that is equal to a percentage of your eligible base pay for the year. The percentage, referred to as a pay credit, will be applied as of December 31 of each year. The percentage is based on your date of hire and calculated in years and months. In addition to the annual pay credit, your Cash Balance Plan will earn quarterly interest at a minimum of 4%.

Credit Service	Annual Pay Credit
Less than 1 year	0%
1 year, but less than 5 years	5%
5 years, but less than 10 years	6%
10 years, but less than 15 years	7%
15 years, but less than 20 years	8%
20 years or more	10%

As a regular full-time or part-time employee, you are eligible to participate in the Cash Balance Plan. You are automatically enrolled on the first of the month following the one-year anniversary of your date of hire.

You become vested in the Cash Balance Plan after you have completed three years of full-time or part-time service or 1,000 hours annually for three years as a per diem employee.

HOW DOES THE NYP CASH BALANCE PLAN WORK?



MEET JANE
NYP employee
Salary: \$75,000/year
Years of Service: 8 years
Annual Pay Credit: 6%

- On December 31, 2018, she earns a *pay credit equal to 6%* of her eligible pay, or \$4,500.
- She will continue to *earn pay credits every year* she is an active eligible employee.
- Plus, she will earn *interest* on her account balance. Interest will be credited at a rate no less than 4% and compounded quarterly until she withdraws the money from her account.

NYP TSA 403(B) PLAN

The NewYork-Presbyterian Hospital Tax Sheltered Annuity (TSA) 403(b) Plan offers an opportunity for you to supplement your retirement savings. The TSA plan allows you to make both pre-tax and Roth contributions, up to a combined maximum of \$18,500 (\$24,500 if you are age 50 or older) in 2018. Roth contributions are made with after tax dollars, grow tax-free and are paid tax-free when withdrawn from the plan at retirement. You are immediately eligible to participate in the plan and are automatically enrolled. Your automatic enrollment includes:

- A pre-tax contribution of 6% of your pay
- The auto-escalation feature which will increase your pre-tax contribution by 1% every year until you are contributing 15% of your pay
- Auto enrollment contributions will be assigned to the fund whose target date is closest to the year you turn 65

You may change your contribution at time.

TSA Counselors are available on-site for assistance:

Aida Rios	Bill Shopovick	Arlene Futterman
NYP/Columbia 212-305-4361 Aida.Rios@transamerica.com	NYP Westchester, NYP Lower Manhattan, NYP Allen, 38th Street & 7th Ave., Ambulatory Care Network 914-960-0760 Bill.Shopovick@transamerica.com	NYP/Weill Cornell 212-746-5220 Arlene.Futterman@transamerica.com



Benefit Plan Contacts

Benefit Plan Contacts	Contact Information
NewYork-Presbyterian Benefits Service Center	Telephone: 212-297-5771 Fax: 212-585-6656 Email: Benefitsbridge@nyp.org www.nyp.org/benefits
NewYork-Presbyterian NYPBeHealthy	Email: NYPBeHealthy@nyp.org
NewYork-Presbyterian Retirement Services	Telephone: 212-297-5771 Fax: 212-297-4317 Email: Retirement@nyp.org www.nyp.org/pension
529 College Savings Program	Customer Service: 877-697-2837 www.nysaves.com
Aetna — Dental (NYP Group #698173)	Customer Service: 877-238-6200 www.aetna.com
ASPCA — Pet Insurance	Customer Service: 866-861-9092 www.aspcapetinsurance.com/nyp
Bright Horizons — Back-Up Child and Adult/Elder Care	Customer Service: 877-BH-CARES (242-2737) www.backup.brighthorizons.com
Blue View Vision — Vision Care (NYP Group #42117)	Customer Service: 866-723-0515 www.eyewearspecialoffers.com/blueview
Columbia — Dental	Customer Service: 800-468-0600 www.dental.columbia.edu/patient-care/columbiadoctors-dentistry www.healthplex.com
CVS Caremark — Prescription Plan	Customer Service: 877-232-8103 www.caremark.com
EdAssist — Education Assistance	Customer Service: 877-276-7110 www.tamsonline.org/nyp
Empire BlueCross BlueShield — Medical (NYP Group #42117)	Customer Service: 800-952-7695 Mental Health/Substance Abuse: 800-626-3643 www.empireblue.com/nyp
Employee Family Protection — Accident Plan, Enhanced Specified Disease, Voluntary Short-Term Disability, Whole Life Insurance	Customer Service: 800-229-5129 Email: nyp@efpnow.com
Guidance Resources	Customer Service: 844-860-0365 TDD: 800-697-0353 www.guidanceresources.com (Web ID: NYPEAP)
Hyatt Legal Plan — Legal Service	Customer Service: 800-821-6400 www.legalplans.com
InfoArmor, Inc. — Identity Protection	Customer Service: 800-789-2720 www.infoarmor.com/nyp
MetLife — Auto & Home Insurance (Group Discount Code: B5U)	Customer Service: 800-GET-MET8 www.metlife.com/nyp
Transamerica — NYP TSA 403(b) Plan	Customer Service: 800-755-5801 nyp.trsretire.com
WageWorks — Flexible Spending Accounts (FSAs)	Customer Service: 877-924-3967 www.wageworks.com

This guide highlights some of the employee benefit plans and programs sponsored by NewYork-Presbyterian. NewYork-Presbyterian's formal employee benefit plan documents govern the terms and conditions of the plans. In the event of any conflict between the formal plan documents and this guide or between the formal plan documents and any written or oral statement by a Hospital representative, the formal documents shall govern.

NewYork-Presbyterian has reserved the right to modify, change, and revise the terms and conditions of NewYork-Presbyterian's employee benefits plans, as well as the right to terminate the plans upon notice to employees. The information provided in this brochure is not a guarantee of the future availability or design of NewYork-Presbyterian's employee benefits.

