The New School
Local 1205 Employees
Benefits Highlights

Benefits Associate, Tricina Stallings: stallint@newschool.edu or 212-229-5671 x3848

Health Care Coverage

Local 1205 Welfare Fund Plan - After completion of 90 days (probationary period), union members are eligible for health care insurance (medical, dental, vision, life and accidental death) through the Local 1205 Welfare Fund. Coverage is effective retroactive to the first of the month in which the union member completes 90 days of employment with The New School. For example, if an employee's hire date is May 12, he/she would complete 90 days of employment on August 10. His/her health care coverage is retroactive to August 1. A new hire should retain documentation of any covered healthcare expenses incurred during the third month of his/her employment, and submit them to the Local 1205 Welfare Fund after the 91st day of employment. The union administers this benefit and will contact new hires directly about the enrollment process. For more information, you can find the collective bargaining agreement and Memorandum of Agreement between Local 1205, Teamsters and the University (the "Union Contract") at www.newschool.edu/hr/labor-relations/union-clerical-libraries/ please contact the Local 1205 Welfare Fund at 516-501-1205, extension 5.

Retirement Benefits

Local 840 Teamsters Retirement Fund – Local 1205 provides retirement benefits to its eligible members through the Local 840 Teamsters Retirement Fund. This is a defined benefit pension plan. For more information about the Fund, call 718-859-1624.

Tax Deferred Annuity (TDA) Plan: Employee Contributions – You are eligible to make voluntary contributions to the New School's Tax Deferred Annuity (TDA) plan, with TIAA-CREF, beginning the first of the month following your hire date. You can elect to make your pre-tax contributions as either a percentage of your base annual pay, or a specific dollar amount each pay period. Upon enrollment you are immediately 100% vested.

To enroll, go to Benefits Forms and Documents at www.newschool.edu/hr/forms/ and download the Tax-Deferred Annuity (TDA) Plan (TIAA-CREF) Salary Reduction Agreement Form and return it to Tricina Stallings in the Office of Human Resources. Your election will take effect on the first of the month following receipt of your completed form. Then go to www.tiaa-cref.org/newschool for more information about your investment options, how to make your investment allocations and to designate a beneficiary.

You can enroll or make changes to your contribution and/or investment allocations at any time throughout the year.

Other Benefits

Flexible Spending Account (FSA) Plan – The University offers a Health Care Flexible Spending Account and a Dependent Care Flexible Spending Account. Both accounts are administered by EBPA. The FSA Plans enable you to save money by reducing your taxable income by setting aside pre-tax funds to pay for eligible health care

and/or dependent care expenses. Once enrolled, you will be issued a *Benefits Card* which can be used to pay for eligible expenses at point-of-sale.

- **Health Care Flexible Spending Account –** Health Care Flexible Spending Account pays for eligible, unreimbursed medical, dental, prescription drug and vision expenses incurred by you and your eligible dependents and certain over-the-counter medications. For more information on eligible health care flexible spending account expenses, please refer to the list of IRS eligible expenses which can be found on the Benefits web site at www.newschool.edu/hr/benefits/fsa-plan/.

- **Dependent Care Flexible Spending Account –** A Dependent Care Flexible Spending Account pays for incurred eligible child (up to the attainment of age 13) or eligible adult dependent care expenses such as daycare centers, in-home dependent care, nursery school or adult daycare expenses. The expenses must be necessary to enable you (and your spouse, if you are married) to work, look for employment, or go to school on a Full-Time basis.

How the FSA Plan Works

You set aside money on a pre-tax basis from each paycheck to be directed to a Health Care and/or Dependent Care FSA. How much you need to contribute depends on the amount of expenses you anticipate you will incur from January 1 through December 31.

The money set aside is deducted from each paycheck on a pre-tax basis which lowers your taxable income.

If you choose to contribute to the Health Care or Dependent Care FSA, certain **annual** minimum and maximum elections apply:

	Minimum	Maximum
Health Care FSA	$100	$2,500
Dependent Care FSA	$100	$5,000*

*The maximum is $2,500 if you are married and filing a separate return

Both accounts have a "use it or lose it" feature. Amounts contributed by you in a calendar year but not claimed are forfeited. You have until March 31st of the following calendar year to file a claim for reimbursement.

Once your account is established you can access your account online at www.ebpabenefits.com or call EBPA's Customer Service Center at 888-678-3457.
If you leave The New School your participation in the FSA plan will terminate on your employment termination date and you will not be able to use your *Benefits Card* after that date.

You are eligible to enroll in the plan at the end of each calendar year, during the annual Open Enrollment period, for the following calendar year.

Qualified Transportation Expense (QTE) Plan - The QTE Plan enables you to save money by reducing your taxable income by setting aside pre-tax funds to pay for eligible commuting expenses. There are two types of accounts:

- **Mass Transit Account –** The Mass Transit Account covers commuting expenses via mass transit (i.e., subway, train, bus, ferry, or vanpool).

- **Parking Account –** The Parking Account covers parking expenses at facilities that allow you to park at or near the workplace, or on or near a location from which you commute to work by mass transit or carpool.

How the QTE Plan Works

You set aside money on a pre-tax basis from each paycheck to be directed to a Mass Transit Account and/or Parking Account. How much you need to contribute depends on your commute. The money set aside is deducted from your paychecks on a pre-tax basis which lowers your taxable income. You will receive a Benefits Card with a MasterCard logo which you use to pay for eligible commuting or parking expenses.

If you choose to contribute to the Mass Transit or Parking Account certain monthly minimum and maximum elections apply:

	Minimum	Maximum
Mass Transit Account	$25	$245
Parking Account	$25	$245

In addition to a pre-tax contribution to the Mass Transit and/or Parking Account, the plan also permits after-tax contributions if your expenses exceed the maximum pre-tax benefit, so all your commuting expenses can be paid for by using your Benefits Card.

Funds in your account(s) not used at the end of the calendar year will be carried over to the next calendar year. Once your account is established, you can access your account online at www.ebpabenefits.com or call 888-678-3457.

If you leave The New School your participation in the QTE plan will terminate on your employment termination date and you will not be able to use your Benefits Card after that date.
You may sign up for this benefit at any time. To enroll, please go to the Benefits Forms and Documents at www.newschool.edu/hr/forms/ and download the Qualified Transportation Expense Enrollment/Change Form. Return the form to Tricina Stallings in the Office of Human Resources.

Employee Assistance Program – The Horizon Health Employee Assistance Program (EAP) offers you and the members of your household support, guidance and resources for alcohol/drug abuse, stress, financial, grief, legal services and much more with up to three confidential face-to-face counseling sessions per issue. In addition, their WorkLife services offer information and referrals for child and elder care, adoption, travel, school/college planning and other needs associated with daily living. These benefits are provided at no cost to you and are available upon your date of hire.

Call 1-888-293-6948 or visit www.horizoncarelink.com (login: *standard*, password: *eap4u*) for more information.

The New School Tuition Waiver Plan – The New School offers you a tuition waiver benefit for courses taken at the University. For more information, contact Leah Bautista at bautistl@newschool.edu or 212-229-5671 x4939.

Leaves of Absence

The University will afford you a leave of absence in accordance with relevant laws and regulations as well as relevant contractual provisions. Leaves of absence include, but are not limited to, the following:

- **Short-Term Disability (STD) Plan –** Short-term disability benefits provide wage replacement for up to 26 weeks if you are not able to work due to a qualified medical condition. If you are absent from work for more than seven consecutive calendar days due to a medical condition (planned or unplanned), including pregnancy, you may qualify for Short-Term Disability (STD) Plan benefits. If eligible, you will receive an additional benefit under the union contract called Supplemental Short Term Disability Plan (SSTD) benefit. The SSTD benefit equals 60% of your base pay. You will be required to provide medical documentation to the University, as required by the University's short-term disability administrator. The benefit is paid only after it is approved by the University's short-term disability administrator. A short-term disability leave may run concurrently with leave qualified under the Family and Medical Leave Act (FMLA).

- **Long-Term Disability (LTD) Plan** - The New School provides a Long Term Disability Plan (LTD) through the Standard Life Insurance Company of New York. This benefit is entirely paid for by the university. Coverage under the LTD Plan begins the first of the month following three (3) months of continuous employment dated from the day the employee began working in a position eligible for benefits.

  If you are disabled for at least six (6) months, you are eligible to file a claim for LTD Plan benefits. The total LTD benefit is equal to 60 percent of your monthly base earnings in effect at the onset of the disability, up to a monthly maximum of $7,500, less benefits from other sources such as Social Security, Workers' Compensation or any other benefit amounts that are payable for disability under any other group insurance coverage.

- **Family and Medical Leave Act (FMLA)** – If eligible, FMLA allows you to take up to 12 weeks of unpaid, job protected leave for the following reasons:

  - The birth of a child and in order to care for that child within one year of birth.
  - The placement of a child with you for adoption or foster care and to care for the newly placed child within one year of placement.*
  - For a serious health condition that makes you unable to perform the essential functions of your position.
  - To care for your spouse, child, or parent with a serious health condition.
  - Qualifying exigency leave for families of members of the National Guard or Reserves or of a regular component of the Armed Forces when the covered military member is on covered active duty or called to covered active duty.
  - Military caregiver leave (also known as covered servicemember leave) to care for an injured or ill servicemember or veteran. An employee whose son, daughter, parent or next of kin is a covered servicemember may take up to 26 weeks in a single 12-month period to take care of leave to care for that servicemember.

  * FMLA leave for birth, placement for adoption, or foster care must be taken within 12 months of the FMLA event.

The FMLA period will generally run concurrently with your approved disability period, if the FMLA leave is taken for your own medical condition or for the birth of a child.

For more information, review The New School's FMLA policy in the Institutional Policies & Procedures Manual at www.newschool.edu/hr/manual.aspx.

- **Workers' Compensation –** Workers' Compensation insurance provides cash benefits and/or coverage for medical care provided to you if you are injured or become ill as a direct result of your job with The New School. You must notify your supervisor and contact the Security Office to file an incident report about the injury and the way in which it occurred as soon as possible. Failure to file an incident report in writing within 30 days after the incident may cause you to lose the right to Workers' Compensation Benefits. Incident reports are available at all security guard desks. If you qualify for Workers Compensation benefits, you will receive pay continuation according to the requirements of the state law and our insurance plan.

Discounts -- As a University employee, there are many discounts available to you. You can find a complete list at www.newschool.edu/hr/benefits/ptf/discounts-offers/.

For Questions, Forms and/or More Information

Visit the websites listed throughout this highlights sheet or contact Benefits Associate, Tricina Stallings at (212) 229-5671 x3848 or stallint@newschool.edu.