

Benefit Highlights

Benefits Department: Arlene De La Rosa at delarosa@newschool.edu or 212-229-5671 x3848

Health Care Coverage

The New School Health Care Coverage Plans – The University offers two health care plans with UnitedHealthcare (UHC): Choice Plus 1000 is a point-of-service (POS) plan that allows you to receive care either from UHC participating (in-network) providers or providers who do not participate in the UHC provider network (out-of-network), and Choice EPO Plan which covers only services received from UHC participating (in-network) providers. Dental coverage is through Delta Dental and consists of an all in-network, DHMO, plan.

You may elect to participate in The New School Health Care Coverage Plans if you meet the eligibility criteria set forth in the collective bargaining agreement and Memorandum of Agreement between the University and ACT-UAW Local 7902 (the “Union Contract”). For a checklist that will help you determine whether you may be eligible for coverage, you may go to <http://www.newschool.edu/human-resources/part-time-faculty-benefits/>. For a copy of the Union Contract, go to <http://www.newschool.edu/human-resources/labor-relations-part-time-faculty/>. For more information about the New School health care coverage plans, including costs and who you can cover, go to the following New School benefits websites:

- Choice Plus 1000 or Choice EPO Health Care Plan Coverage:
<http://www.newschool.edu/human-resources/part-time-health-and-vision-insurance/>
- Delta Care USA (DHMO) or Delta Dental PPO Plus Premier Plan Coverage:
<http://www.newschool.edu/human-resources/part-time-dental-insurance/>

Retirement Benefits

Tax Deferred Annuity (TDA) Plan: Employee Contributions – You are eligible to make voluntary contributions into the New School's Tax Deferred Annuity (TDA) plan, with TIAA, 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 pay, or a specific dollar amount each pay check. Upon enrollment you are immediately 100% vested.

To enroll, you must take two steps.

- First, login to your MyDay account through the My New School portal by entering your Net ID and password. You can then navigate to the benefits worklet on your MyDay homepage and click on “Benefits” under change. Select the “Retirement Savings Change – Employee Contribution” benefit event type and submit. Your election will take effect on the first of the month following the submission of your benefit event.
- Second, you must go to www.tiaa.org/newschool for more information about your investment options, 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.

- **Note for New Hires:** You will be enrolled automatically in the TDA plan unless you decline to participate, or you make a separate contribution election during your new hire enrollment period through the MyDay system. Automatic enrollment is at 3% of your pay and is deducted on a pre-tax basis. If you do not indicate your own preferred investment allocations, your contributions will be invested automatically in a qualified default investment alternative which is a TIAA Lifecycle Fund based on your expected year of retirement (assuming age 65) until you make a subsequent change. **If you are a new hire and wish to waive participation you must decline enrollment within 30 days of your new hire date by opening your benefits task in your inbox in MyDay.**

The New School Retirement Plan for Part-Time Faculty – The University will make contributions into The New School Retirement Plan for Part-Time Faculty on your behalf once you meet the eligibility criteria set forth in the Union Contract. Generally stated, to become eligible, you must teach two consecutive academic years at the University and meet minimum requirements of teaching and/or wages earned. See Section XXX of the Union Contract. This benefits highlight sheet contains a very brief summary of benefits that may be available to you. It does not replace or supersede any plan documents or more detailed descriptions of the benefits discussed herein. Your benefits and this sheet may be revised. (Revised as of April 2017)

Contract. Contributions into this retirement plan are made by the University and there are no employee contributions required or allowed.

Once you become eligible, the University will automatically contribute 10% of your base annual salary to a TIAA account that is set up for you. You are immediately 100% vested upon enrollment in the plan. You can make investment allocations and beneficiary designations by going to www.tiaa.org/newschool. If you do not indicate your own preferred investment allocations, your contributions will be invested automatically in a qualified default investment alternative which is a TIAA Lifecycle Fund based on your expected year of retirement (assuming age 65) until you make a subsequent change. For more information see Section XXX of the Union Contract.

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.

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	\$2,550
Dependent Care FSA	\$100	\$5,000*

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

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. For more information, including a listing of eligible expenses, visit the New School's Benefits website at <http://www.newschool.edu/human-resources/part-time-flexible-spending-accounts/>.

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 New School, 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	\$255
Parking Account	\$25	\$255

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.

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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 enroll in this benefit at any time. First, navigate to your MyDay account through the My New School portal by entering your Net ID and password. You can then navigate to the benefits worklet on your MyDay homepage and then click on "Benefits" under change. Select the "Change in Transit/Parking Amount" benefit event type and submit. Your election will take effect on the first of the month following the submission of your benefit event.

Employee Assistance Program – The Bensinger, DuPont & Associates 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.eapbda.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 additional information you may go to <http://www.newschool.edu/human-resources/part-time-tuition-waiver-plan/> or 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 STD benefits. In order to apply for these benefits, you and your healthcare provider must complete and return a Notice and Proof of Claim for Disability Benefits (Form DB450) to Stephanie Basta. Based upon this documentation, The Hartford (the University's short term disability carrier) will determine whether you are eligible to receive STD benefits. If you are determined to be eligible, after the seven-consecutive-calendar-day waiting period, you will receive 50% of your pay, up to a maximum of \$170/week.
- **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.

- **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

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School. You must notify your Pamela Sabrin 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.

The FMLA period will generally run concurrently with your approved short-term disability or Workers' Compensation absence. For more information, review The New School's FMLA policy in the Institutional Policies & Procedures Manual at <http://www.newschool.edu/human-resources/procedures/>.

Discounts – As a University employee, there are many discounts available to you. You can find a complete list at <http://www.newschool.edu/human-resources/part-time-discounts-and-special-offers/>.

For Questions or More Information

Visit the websites listed throughout this highlight sheet or contact Arlene De La Rosa at (212) 229-5671 x3848 or delarosa@newschool.edu.