

## **Adjunct Staff - Teaching and Non-Teaching**

### **Adjunct Staff Voluntary Benefits**

#### **Retirement Benefits**

Employees are eligible to enroll in the Teachers' Retirement System of the City of New York (TRS) however, enrollment/membership is optional. TRS is a defined benefit plan and participants would be required to contribute 3% to 6% of their gross salary depending on the duration of their employment and requires ten (10) years of full-time credited service in order to be vested. For enrollment forms and further information, please visit the TRS website at [www.trs.nyc.ny.us](http://www.trs.nyc.ny.us). (EOC Adjuncts are not eligible for this benefit at this time)

#### **Tax-Deferred Annuity Plans**

You may participate in a tax-deferred annuity (TDA) plan with TIAA-CREF, or the Teachers' Retirement System of the City of New York (TRS) if you are a TRS member. The TDA plan allows you to set aside pre-tax dollars in a supplemental retirement account subject to the annual maximum IRS limit. For information regarding the TRS TDA plan, call 888-869-2877 or TIAA at 800-842-2252.

#### **New York State Deferred Compensation 457(b) Plan**

The NYSDCP 457(b) Plan is a voluntary, supplemental retirement savings plan offered by New York State. Employees have two options:

- Tax-Deferred Contributions – not subject to current federal or New York State income taxes; contributions and any earnings grow tax deferred; withdrawals will be taxed as ordinary income when you may be in a lower tax bracket (generally at retirement).
- Roth After-Tax Contributions – contributions are made after tax so withdrawals are tax free (as long as you're at least age 59½ and do not take withdrawals from your Roth account for at least five years after your first Roth contribution is made to the plan). For more information, please visit the NYSDCP 457(b) website at <https://www.nysdcp.com/iApp/tcm/nysdcp/about/index.jsp>.

#### **Transit Benefit**

Employees can elect to enroll in this pre-tax transportation benefit plan offered by Edenred. The program offers a variety of options to suit your monthly transit needs and works for virtually any transit system in the Tri-State area. It can be used for MTA, NYCT, Long Island Railroad, Metro-North, NJ Transit, NJ Path and NY Waterway. For further information, please visit the Edenred website at [www.commuterbenefts.com](http://www.commuterbenefts.com).

#### **Tuition Waiver**

Teaching Adjuncts are eligible for the Tuition Waiver Program. There is a ten (10) consecutive semester requirement to be eligible, and a Teaching Adjunct is eligible for a waiver for either one undergraduate or graduate course in the fall or spring semester. Tuition waiver is not available in the summer or winter session.

#### **CUNY Work/Life Program**

This Employee Assistance Program is a voluntary, free and confidential benefit for employees and their family members. Services are available 24 hours a day, 7 days a week. For additional information, please call CCA at 1-800-833-8707 or visit the CUNY Work/Life Program website at [www.myccaonline.com](http://www.myccaonline.com). To log in use Company Code: CUNY.

#### **CUNY e-MALL**

CUNY employees are eligible for discounts at various stores and websites. Please visit <http://www.cuny.edu/about/administration/offices/ohrm/university-benefits.html> to register for additional information.

#### **Paid Leave**

Adjuncts may be excused for personal illness or personal emergencies including religious observance, death in the immediate family or similar personal needs which cannot be postponed

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for a period of 1/15 of the total number of clock hours in the particular session or semester.

Request for such leave, where possible, must be made in advance, in writing.

- Non-Teaching Adjuncts and Adjunct College Laboratory Technicians:

May be excused for 1/15 of the total number of clock hours in the particular semester you teach.

For example, for teaching 225 hours a semester you will excused for 15 hours.

- Teaching Adjuncts:

May be excused for 1/15 of the total number of clock hours in the particular semester you teach.

For example, if you teach one three-hour course you may be excused for three hours during the semester, without loss of pay.

For more information, refer below to Article 14.8 on page 25 in the PSC-CUNY contract 2002-

2007 available at [http://www.cuny.edu/about/administration/offices/lr/lr-contracts/2002-2007\\_PSC\\_CUNY\\_Contract.pdf](http://www.cuny.edu/about/administration/offices/lr/lr-contracts/2002-2007_PSC_CUNY_Contract.pdf)