

Welcome to NYPA New Hire Benefits Guide

Management (non-union) Employees
2021

This Guide is only intended as a brief summary of the benefit plans. If there is a difference between this summary and the documents, contracts or policies, the plan documents, contracts or policies will govern in every instance. The Authority reserves the right to change or terminate any of these benefits, programs or pieces of programs at any time. More details on all benefits are available at nypa.gov/benefits.

Provisional employees are eligible for all benefits described within except: dependent life insurance; reduced benefits credits; and pro-rated life insurance, long-term disability, tuition reimbursement and time away from work benefits.



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Our Mission

Lead the transition to a carbon-free, economically vibrant New York through customer partnerships, innovative energy solutions, and the responsible supply of affordable, clean and reliable electricity.

Total Rewards

At NYPA, you will have the chance to make a difference. Your work will help tackle climate change and bring clean, affordable energy to people across New York. You will be recognized and rewarded for your work with fair compensation and a comprehensive benefits package for you and your family. You will have opportunities to learn, stretch and grow both on and off the job. Joining NYPA, you will become part of a community that genuinely cares about our work and each other.

Benefits Webpage

The NYPA benefits webpage, nypa.gov/benefits, has an icon for Management (non-union) employees. While this New Hire Guide contains a summary of benefits, you can access details on all NYPA's benefits there. You'll find information on various topics such as health & wellness, life at NYPA, planning for the future, forms, communication & regulations and locate Open Enrollment information. A schedule of benefit events and contact information is also easily accessible.

Eligibility

As a full-time employee, you're eligible to enroll in a range of benefits to customize to your individual and family needs.

Your coverage will become effective your first day of employment. You will have thirty days from your hire date to enroll in your benefits. Once a year during an open enrollment period you will have the opportunity to change certain benefit elections.

Based on your family status, you will receive benefit credits, which are dollars you apply toward the cost of your benefits. The final cost to you will depend upon the combination of benefits you choose. If your selections cost more than your available credits, you will pay the difference through payroll deductions. You may deposit any unused credits into a Flexible Spending Account or receive the credits as cash in your paycheck, prorated over 26 pay periods.

Medical Coverage

NYPA offers several medical plans or the option to waive medical coverage.

- The NYPA preferred provider organization (PPO) Plan provides major medical care, hospitalization and prescription drug coverage. If you use a network provider, you are only responsible for the copay. If you use an out-of-network provider, you will be responsible for paying the annual deductible and coinsurance, as well as any charges over the reasonable and customary limit.
- The Choice Plan provides major medical care, hospitalization and prescription drug coverage. If you use a participating provider, you are only responsible for the copay. Out-of-network benefits are not available under this plan.
- In some geographic locations, Health Maintenance Organizations (HMOs) are also available. HMOs cover your medical expenses when you use a health care provider affiliated with the HMO that you choose. Out-of-network benefits may be available but vary by individual HMO.

The following grid gives you an at-a-glance comparison of the plans offered.

Benefits



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Medical Plans	United Healthcare (UHC) PPO Plan		UHC Choice Plan	CDPHP HMO (Generally Albany, Blenheim-Gilboa, Clark and St. Lawrence locations, plus Dutchess & Orange Counties)	Independent Health HMO Flex Fit Active (Buffalo, Niagara)	Independent Health HMO Flex Fit Family (Buffalo, Niagara)
Bi-Weekly Cost — Employee Only	\$67.53		\$48.23	\$56.48	\$46.35	\$46.35
Bi-Weekly Cost — Family	\$243.29		\$210.84	\$202.48	\$165.54	\$165.54
Type of Services	In-Network	Out-of-Network	In-Network	In-Network	In-Network	In-Network
Preventive Care copay	\$0	20% coinsurance*	\$0	\$0	\$0	\$0
Virtual Visit copay	\$15	N/A	\$10	\$20	General medicine: \$10 adult / \$25 child	General medicine: \$15 adult / \$0
Primary Care copay	\$25	20% coinsurance*	\$20	\$20	\$10 adult / \$25 child	\$15 adult / \$0 child
Specialist copay	\$40	20% coinsurance*	\$35	\$20	\$25	\$25
Chiropractic copay	\$40	20% coinsurance*	\$35	\$20	\$25	\$25
Urgent Care copay	\$40	20% coinsurance*	\$35	\$30	\$35	\$35
Emergency room copay**	\$150	\$150	\$100	\$50	\$150	\$150
Hospitalization copay	\$0	\$0	\$0	\$0	\$0	\$0
Retail Prescription						
Tier 1 / Tier 2 / Tier 3 copay	\$10/\$30/\$45	\$10/\$30/\$45	\$10/\$20/\$35	\$10/\$25/\$40	\$4/\$15/\$30	\$4/\$15/\$30
Mail Order Prescription						
Tier 1 / Tier 2 / Tier 3 copay	\$20/\$60/\$90	N/A	\$20/\$40/\$70	\$25/\$62.50/\$100	\$10/\$37.50/\$75	\$10/\$37.50/\$75
Deductible						
Single	\$0	\$600	\$0	\$0	\$0	\$0
Family	\$0	\$1,200	\$0	\$0	\$0	\$0
					Out-of-network: Individual: \$1,000/ Family: \$2,000 (20% coinsurance)	
Out-of-Pocket Limit						
Single	\$3,000	\$2,000	\$2,500	\$8,550	\$6,350	\$6,350
Family	\$6,000	\$4,000	\$5,000	\$17,100	\$12,700	\$12,700
					Out-of-network: Individual: \$10,000/ Family: \$20,000 (20% coinsurance)	

*After deductible

**Waived if admitted

For questions regarding benefits, contact HR Services at HR.Services@nypa.gov or 914-287-3114.

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Dental Plan

The Delta Dental Plan covers charges for services related to care of the teeth, gums and mouth. Diagnostic and preventive care services are paid at 100%. Other dental expenses, including orthodontics, are covered as referenced in the chart below. You are responsible for the coinsurance for these services after meeting the

deductible. Selecting a provider that participates in the Delta Dental network reduces your out-of-pocket expense. Should you use an out-of-network provider, payment to the dentist is based on the negotiated rate and you are responsible for any amount over that rate.

Delta Dental Plan (in & out-of-network coverage)	
Bi-weekly Cost	Employee only: \$4.35 / Family: \$10.50
Diagnostic & Preventative	100% no deductible
Restorative Care	80% after deductible
Reconstructive Care	50% after deductible
Annual Deductible	\$25 Individual / \$50 Family
Maximum	\$2,000 per person each calendar year
Orthodontic Maximum	\$3,000 per person lifetime

Vision Coverage

You have the choice of two options:

- Core Vision Plan** is available to employees only (not dependents) and is paid by NYPA. Under this option, you are reimbursed up to \$100 for a routine eye exam, prescription lenses and frames or prescription contact lenses once every 24 months.
- Optional Vision Plan** is administered through Davis Vision and provides access to participating providers to receive benefits for eye exams, eyeglasses and contact lenses.

Optional Vision Plan	
Bi-weekly Cost	Employee only: \$2.31 / Family: \$5.38
Eye Examination	Covered in full
Frames	Selection of frames covered in full
Lenses	Selection of lenses covered in full with additional discounts available
Contact Lenses	Selection of contacts covered in full; or \$180 allowance



Employee Life Insurance

You will receive \$50,000 in core life insurance at no cost to you, or you may choose from three additional levels of life insurance coverage for yourself, up to \$400,000.

- One times your salary plus Core (\$50,000)
- Two times your salary including Core (\$50,000)
- Two times your salary plus Core (\$50,000)

What you pay is based on your salary, the amount of insurance, and your age. Life insurance coverage in excess of \$50,000 is considered taxable income and will appear on your W-2.

Dependent Life Insurance

Protect your family by electing \$20,000 coverage for your spouse/domestic partner and \$4,000 coverage for each child/domestic partner child. You will automatically be named beneficiary of any dependent life insurance.

Business Travel Life Insurance

You also have protection in case of your death due to an accident occurring while traveling on business. Your regular commute to and from work is not covered. This policy has a lump sum payment of \$250,000 to your designated surviving beneficiary.

Long-Term Disability

Long-term disability coverage provides income to protect you and your family if you are disabled and cannot work after three consecutive months of absence from work. Choose from 50% of covered salary with a maximum monthly amount of \$5,000 (Core Plan) or 60% of covered salary with a maximum monthly amount of \$10,000. Cost-of-living increases, survivor benefits, education benefits, and rehabilitation incentives are built into the coverage options.

Flexible Spending Accounts

You can contribute pre-tax dollars to Flexible Spending Accounts (FSAs), which allow you to pay for eligible out-of-pocket health and dependent day care expenses, up to annual IRS limits. You will receive a debit card to use for both types of FSA expenses.

Health Care FSA

- Pre-tax annual election \$130 to \$2,750
- Use this account for medical and dental co-pays and deductibles, vision exams, eyeglasses, contact lenses and some over-the-counter medicines without a prescription and menstrual care products.
- New for 2021: You may roll over unused funds to the following year.

Dependent Care FSA

- Pre-tax annual election \$650 to \$5,000
- Use this account for eligible dependents' childcare (under age 13) or elder care expenses while you and your spouse are at work.
- *New for 2021:* You may roll over unused funds to the following year.

Cancer Plan

The Aflac Cancer Plan helps with unexpected expenses if cancer occurs and can help maintain your lifestyle. Benefits are paid directly to you, regardless of any other insurance, copays, etc.

Accident Expense Plan

The Aflac Accident Expense Plan helps with unexpected expenses if an accident occurs. Benefits include costs associated with accident emergency treatment, accident follow-up treatment, initial accident hospitalization, accident hospital confinement, accidental death and dismemberment, physical therapy, blood and plasma, and ambulance. Levels of reimbursement for each benefit vary.



Accidental Death & Dismemberment (AD&D) Insurance

Under this plan, you're covered 24-hours a day, 365 days a year against covered accidents in the course of business or pleasure. You may select benefit amounts ranging from \$50,000 to a maximum of \$400,000.

Group Legal Plan

The Group Legal Plan provides professional legal advice and representation for most personal legal matters, such as: wills and estate planning, home and real estate matters, debt and identity theft matters, family law, and elder care.

Default Benefits

If you do not make benefit elections within 30 days of your hire date, you will automatically receive default benefits, which will remain in place through Dec. 31 of the year you're hired, unless you experience a qualified life event during the year. The default coverage includes only the following benefits (employee coverage/individual credits only):

- Medical Coverage – NYPA Choice Plan
- Life Insurance – \$50,000 (Core Plan)
- Vision – Core Plan
- Long-Term Disability - 50% of covered salary (Core)

Domestic Partner Benefits

Medical, Dental, Optional Vision, Cancer Protection Plan, Accident Expense Plan, Life Insurance, Accidental Death & Dismemberment, and Group Legal benefits may be extended to a domestic partner and dependents of the domestic partner. Eligibility criteria is in the [Domestic Partner Guide here](#).



Time Away From Work

Vacation

You're eligible for 20 vacation days per year. In your first year of employment, vacation days are credited on a prorated basis (rounded up to the nearest half day), based on your hire date (1/12th of 20 vacation days). For example, if you start in April, you receive 15 vacation days. If you start in December, you receive two vacation days. On the following January 1, you'll be credited with 20 vacation days.

After 11 years of employment a 1/2 day of vacation will be credited the following January 1 and for each succeeding year of service, another 1/2 day will be credited on the following January 1 of each year until a maximum of 25 days per year is credited upon the January 1 after reaching 20 years of service.

Sick Time

Employees who work a 37.5-hour work week accrue 3.46 hours per pay period and employees who work a 40-hour work week accrue 3.69 hours per pay period. Sick time can be used for yourself or an immediate family member who is ill. Sick time carries over each year.

Medical Leave

You may receive 50% of your salary if you're on an approved Employee Medical Leave, after exhausting sick time, for up to 12 weeks.

Parental Leave

After six months of employment, you're eligible for 11 weeks' paid leave based on your annual salary to bond with a newborn, newly fostered or adopted child.

Military Leave

- You're eligible for 30 workdays per calendar year for authorized military leave at full NYPA base pay. For longer deployment, you're eligible for differential pay (the difference between normal NYPA pay minus pay you're receiving from the military) for an additional 60 workdays and an additional 90 workdays (for a total of 180 days) for long-term deployment outside the U.S.
- In addition, veterans receive one paid day off each calendar year for a mandated VA military physical, if required, while actively at work.
- Reservists will receive two paid days per calendar year for travel to military training, drills, etc.

Death in Family

In the event of the death of an immediate family member, you are eligible for three days of paid time away from work.

Holidays

Management employees receive a total of 14 days per year. Holiday schedules vary depending on your work location.



More Benefits

Employee Assistance Program

A free, confidential assessment and counseling program for employees and family members. The program also includes childcare and elder care resource and referral services. Visit myccaonline.com (Company Code: NYPA) or call **800-833-8707** 24/7.

Tuition Reimbursement

You are eligible for our Tuition Reimbursement Program after completing six months of employment. You are responsible for payment of tuition and required fees when registering for courses at eligible institutions. Tuition and eligible fees will be reimbursed only after successful completion of the course(s) at a minimum grade level of “C” or its equivalent or a “P” in a pass/fail course (pass/fail reimbursement is limited to two courses per degree curriculum).

Commuter Benefits Program

If you use mass transportation as your regular means of commuting to work, NYPA provides you with \$50 per month to offset your commuting costs. Return [this form](#) to HR.Services@nypa.gov to begin your enrollment.

Programs Available Through Payroll Deduction

- Group auto/homeowner’s insurance program through Liberty Mutual
- Credit union membership
- New York’s 529 College Savings Program (877-697-2837, NY529@nysaves.org)
- Certain charities through State Employees Federated Appeal (SEFA)

Program	Annual reimbursement maximum	Commitment period
Certificate	\$5,000	Six months
Undergraduate	\$10,000	One year
Graduate	\$15,000	Two years

Retirement Programs

Besides the retirement plan decision below, you have two additional retirement plans available, offering a variety of investment options to help you meet your savings goals. The 2021 IRS annual maximum contribution limit for each plan below is \$19,500. Employees age 50 and older may be eligible to make catch-up contributions up to an additional \$6,500 for each plan below.

Employees' Savings Plan (401(k) Plan)

The 401(k) Plan is a defined contribution plan that consists of both a pre-tax and a Roth after-tax program. You may contribute up to a combined maximum of 100% of compensation and NYPA will match the first 6% of pre-tax contributions at a rate of \$0.50 per dollar.

Deferred Compensation Plan (457 Plan)

The Deferred Compensation Plan is a retirement savings program governed by Section 457(b) of the Internal Revenue Code. The plan has the same annual limits and other similarities to the 401(k) Plan, but some important differences, such as no employer match. You may contribute from 1% up to 100% of your eligible salary on a pre-tax basis and/or Roth (after-tax) basis.

NYSLRS vs. VDC

You must make a very important decision within 30 days of your hire date. If you earn \$75,000 or more, you must choose between the New York State and Local Retirement System (NYSLRS) and the Voluntary Defined Contribution (VDC) Program. If you earn less than \$75,000 you automatically default into NYSLRS.

Both plans are designed to provide for income needs in retirement. Which one is best for you depends on your individual circumstance. Once you make a selection (or default into NYSLRS), your decision is irrevocable. Please see the [chart here](#) for a comparison of the two plan



New Hire Benefit Checklist

- Have original identification for employment verification on your first day.
- Gather documentation for your dependents (i.e marriage certificate, birth certificate) and email to [HR Services](#) on your first day.
- Enroll in benefits on [MyPageNYPA](#) > Benefits and Payment > New Hire within 30 days of hire date. *(You must be connected to the NYPA network to access [MyPageNYPA](#).)*
- Review your benefit summary to confirm your choices and verify you've included any eligible dependents you want covered.
- If applicable, choose between the New York State and Local Retirement System (NYSLRS) and the Voluntary Defined Contribution (VDC) Program within 30 days of hire date.
- Enroll in the 401(k) and/or the 457 Plans at any time.

Designate beneficiaries:

- Life insurance beneficiaries should be done before your first day.
- 401(k) and 457 Plan beneficiaries can be designated on the [T.Rowe Price website](#).
- VDC Plan beneficiaries can be designated on the [Retirement@Work website](#) after you're vested.
- NY State and Local Retirement System beneficiaries must be designated using [this form](#).
- Receive your new ID cards for medical, pharmacy, dental and vision coverage.
- Find contact information for vendors directly [here](#).

