

Welcome to NYPA New Hire Benefits Guide

IBEW 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.





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 IBEW 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.

Medical Coverage

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

- The NYPA Plan, a 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.
- 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.
- If you choose to opt out of healthcare coverage you will receive a stipend of \$57.70 per paycheck.

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		CDPHP HMO (Generally Albany, Blenheim-Gilboa, Clark, 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	\$53.84		\$94.68	\$53.84	\$53.84
Bi-Weekly Cost — Family	\$134.61		\$261.69	\$134.61	\$134.61
Type of Services	In-Network	Out-of-Network	In-Network	In-Network	In-Network
Preventive Care copay	\$0	\$0	\$0	\$0	\$0
Virtual Visit copay	\$15	N/A	\$20	General medicine: \$10 adult / \$25 child	General medicine: \$15 adult / \$0 child
Primary Care copay	\$30	20% coinsurance*	\$20	\$10 adult / \$25 child	\$15 adult / \$0 child
Specialist copay	\$30	20% coinsurance*	\$20	\$25	\$25
Chiropractic copay	\$30	20% coinsurance*	\$20	\$25	\$25
Urgent Care copay	\$30	\$30	\$30	\$35	\$35
Emergency room copay**	\$45	\$0 p to \$1,500, then 20% coinsurance*	\$50	\$150	\$150
Hospitalization copay	\$0	\$0	\$0	\$0	\$0
Retail Prescription					
Tier 1 / Tier 2 / Tier 3 copay	\$10/\$30/\$45	\$10/\$30/\$45	\$10/\$25/\$40	\$4/\$15/\$30	\$4/\$15/\$30
Mail Order Prescription					
Tier 1 / Tier 2 / Tier 3 copay	\$25/\$75/\$112.50	N/A	\$25/\$62.50/\$100	\$10/\$37.50/\$75	\$10/\$37.50/\$75
Deductible					
Single	\$0	\$700	\$0	\$0	\$0
Family	\$0	\$2,100	\$0	\$0	\$0
				Out-of-network: Individual: \$1,000/ Family: \$2,000 (20% coinsurance)	
Out-of-Pocket Limit					
Single	\$7,150	\$900	\$8,550	\$6,350	\$6,350
Family	\$14,300	\$2,400	\$17,100	\$12,700	\$12,700
				Out-of-network: Individual: \$10,000/ Family: \$20,000 (20% coinsurance)	

*After deductible

**Waived if admitted



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: \$0 / Family: \$0
Diagnostic & Preventative	100% no deductible
Restorative Care	80% after deductible
Reconstructive Care	50% after deductible
Annual Deductible	\$25 Individual / \$100 Family
Maximum	\$2,000 per person each calendar year
Orthodontic Maximum	\$3,000 per person lifetime
Oral Surgery	Covered under medical plan if enrolled in UHC All other plans this is covered under dental only

Vision Coverage

The **Core Vision Plan** is available to employees only (not dependents) and is paid by NYPA. Under this option, you

are reimbursed up to \$75 for a routine eye exam during a 12-month period.

Hearing Aids

Hearing aid reimbursement is available to employees. You're eligible to receive reimbursement up to \$1500 for

one hearing aid every three years at no cost to you.



Employee Life Insurance

You will automatically receive core life insurance (at no cost to you) equal to 150% of your base annual wage.

Life insurance coverage in excess of \$50,000 is considered taxable income and will appear on your W-2.

Short-Term Disability

You receive benefits after the 8th consecutive calendar day of absence. At no cost to you, you'll receive 50% of basic weekly wages up to \$500 weekly maximum.

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. At no cost to you, you'll receive 50% of covered salary with a maximum monthly amount of \$3,000. 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.

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 Plan
- Life Insurance – One time salary
- Vision – Core Plan
- Long-Term Disability - 50% of covered salary

Domestic Partner Benefits

Medical, Dental, Cancer Protection Plan and Accident Expense Plan, 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

Refer to your Collective Bargaining Agreement for details.

Sick Time

Refer to your Collective Bargaining Agreement for details.

Military Leave

You're eligible for 30 workdays a year for authorized military leave at full NYPA base pay.

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

IBEW 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

Expenditures for tuition and books for certain courses approved in advance may be eligible for reimbursement after successful completion. Refer to your Collective

Bargaining Agreement for details.

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)



Retirement Programs

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. The 2021 IRS annual maximum contribution limit for both plans below is \$19,500. Employees age 50 and older may be eligible to make catch-up contributions up to an additional \$6,500.

NYSLRS

The New York State and Local Retirement System (NYSLRS) is a defined benefit plan which provides a fixed monthly income at retirement with annual cost-of-living adjustments. New hires are generally in Tier 6 under NYSLRS. [Click here](#) for a summary.

Benefits New Hire Checklist

- Have original identification for employment verification on your first day.
- Gather documentation for your dependents 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.
- Enroll in the New York State and Local Retirement System (NYSLRS) within 30 days of hire date.
- Enroll in the 457 Plan at any time.

Designate beneficiaries:

- Life insurance beneficiaries should be done before your first day.
- 457 Plan beneficiaries can be designated on the [T.Rowe Price website](#).
- NY State and Local Retirement System beneficiaries must be designated using [this form](#).
- Receive your new ID cards for medical, pharmacy and dental coverage.
- Find contact information for vendors directly [here](#).

