Benefits Guide

UWUA Employees 2027

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Welcome to NYPA

For Questions regarding benefits, contact the Benefits Team vis MyHR+ or call at 914-287-3114

We are pleased to offer a comprehensive suite of benefits to promote health and financial security for you and your family. This booklet provides you with a summary of your benefits. Please review it carefully so you can choose the coverage that is right for you and your family. For additional information, visit nypa.gov/benefits

This guide is only intended as a 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 benefits, programs, or pieces of programs at any time.

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Benefits Webpage

The NYPA benefits webpage, Employee Benefits an icon for UWUA 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, communications & regulations, and Open Enrollment information. A schedule of benefit events and benefit vendor contact information is also available. *(You must have access to PowerNet)*

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 is effective on your first day of employment. You have thirty (30) days from your hire date to enroll in your benefits. Once a year during Open Enrollment period you will have the opportunity to change certain benefit elections.

Domestic Partner Benefits

Medical, dental, cancer protection plan, and accident expense plan benefits may be extended to a domestic partner and dependents of the partner.

Eligibility Criteria: You must share a committed relationship with each other, you have been in a relationship for at least six (6) months, reside in the same household, document financial interdependency for at least six (6) months, and complete an affidavit.

For further information regarding adding your Domestic Partner, refer to this link.

Domestic Partner Benefits Imputed Income Tax

When you cover a domestic partner under company sponsored benefits, the IRS requires that the value of those benefits be treated as taxable income unless your domestic partner qualifies as your tax dependent. This added taxable amount is called imputed income.

The domestic imputed income tax will be recalculated by payroll using best practices outlined identified by IRS tax guidelines. Because it increases your taxable wages, your tax withholding may go up. Please consult with a tax advisor if you have questions.

Default Benefits

If you do not make benefit elections within thirty (30) days of your hire date, you will automatically receive default benefits, which will remain in effect until December 31 of the calendar year, unless you experience a qualifying life event. Default coverage includes the following benefits, as employee/individual credits only. This coverage includes full-time, part-time, and provisional employees:

- Medical Coverage – NYPA Choice Plan
- Vision – Core Plan
- Life Insurance
- Long-Term Disability – 50% of salary covered to a maximum benefit of $3,000/month
- Hearing Aids Reimbursement

If you receive default benefits, you are not eligible to change health plans, choose the Cancer Plan or the Accident Expense Plan, open a Flexible Spending Account(s), or waive medical coverage until the next open enrollment period or if you incur a qualifying event.

Qualifying Life Event

Outside of the open enrollment period, you may only make changes to your benefits under limited circumstances known as “qualifying life events”. The Internal Revenue Service (IRS) requires that changes must be reported/requested within thirty (30) days of the qualifying life event.

Qualifying life events include changes circumstances that change you or your covered dependents’ benefit eligibility, including:

- Marriage
- Divorce
- Birth or adoption of a child
- Change in employment status of your spouse/domestic partner or dependent child(ren)
- Moving out of an HMO Network area
- A dependent child reaching the maximum age of coverage

A change in status form must be submitted with documentation of the change. This can be requested on MyHR+.

When adding new dependents, you must also provide appropriate dependent verification documents. Acceptable documents are marriage certificates, birth certificates, adoption certificates, divorces, recent redacted IRS tax return, etc.)

Medical Coverage

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

United Healthcare

- 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.
- The Choice Plan provides major medical care, hospitalization, and prescription drug coverage. If you use a network provider, you are only responsible for the copay. **Out of Network Benefits are not available under this plan.**

Waiving Coverage

If you choose to opt out of healthcare coverage you will receive a stipend of **$76.93** per paycheck.

Coverage Cost

Annual Health Care Contributions		
Medical Plan	Individual Coverage	Family Coverage
UHC PPO Plan	$1,400	$3,650
UHC Choice Plan	$1,000	$1,100

Plan Overview

2027 Medical and Prescription Benefits at a Glance			
Medical Plans	**United Healthcare (UHC) PPO Plan**		**United Healthcare Choice Plan**
Bi-Weekly Cost – Employee Only	**$53.84**		**$38.46**
Bi-Weekly Cost Family	**$140.38**		**$42.30**
Type of Services	**In-Network**	**Out-of-Network**	**In-Network**
Preventive Care copay	$0	20% coinsurance*	$0
Virtual Visit copay	$15	N/A	$10
Primary Care copay	$30	20% coinsurance*	$20
Specialist copay	$30	20% coinsurance*	$35
Chiropractic copay	$30	20% coinsurance*	$35
Urgent Care copay	$25	20% coinsurance*	$35
Emergency Room Visit Copay**	$0	$0	$100
Hospitalization copay	$0	$0	$0
Retail Prescriptions			
Tier 1 / Tier 2 / Tier 3	$10/$30/$50	$10/$30/$50	$10/$20/$35
Mail Order Prescriptions			
Tier 1 / Tier 2 / Tier 3	$25/$75/$125	N/A	$20/$40/$70
Deductible			
Single	$0	$700	$0
Family	$0	$2,100	$0
Out-of-pocket Limit			
Single	$7,150	$900	$2,500
Family	$14,300	$2,400	$5,000

*For more information about limitations and exceptions, see the plan or policy document at welcometouhc.com.

Dental Plan

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

Eligibility	For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).			
Deductibles Deductibles waived for Diagnostic & Preventive (D & P)?	$25 per person / $50 per family each calendar year Yes			
Maximums D & P counts toward maximum?	$2,000 per person each calendar year Yes			
Waiting Period(s)	Basic Services None	Major Services None	Prosthodontics None	Orthodontics None

Benefits and Covered Services*	Delta Dental PPO dentists**	Non-Delta Dental PPO dentists**
Diagnostic & Preventive Services (D & P) Exams, cleanings and x-rays	0%	0%
Basic Services Fillings and posterior composites	20%	20%
Endodontics (root canals)	20%	20%
Periodontics (gum treatment)	20%	20%
Oral Surgery	20%	20%
Major Services Crowns, onlays and cast restorations	50%	50%
Prosthodontics Bridges and dentures	50%	50%
Temporomandibular Joint (TMJ) Benefits	20%	20%
Orthodontic Benefits Adults and dependent children	25%	25%
Orthodontic Maximums	$3,000 Lifetime	$3,000 Lifetime

* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

** The coinsurance shown here reflects your cost-sharing responsibility. Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and Premier contracted fees for non-Delta Dental dentists.

Vision Coverage

The Core Vision Plan is available to employees only (not dependents) and is paid for by NYPA. Under this option, you are reimbursed up to one-hundred dollars ($100) for lenses and frames or contact lenses but not for the cost of the eye examination.

To submit for reimbursement, click on the link. *(You must have access to PowerNet)*

Hearing Aids

NYPA provides reimbursement for hearing aids, up to a maximum of $1,500 every three years through a health reimbursement account. This is available at no cost to employees. You may elect to enroll in this benefit or choose not to participate, during your New Hire election or Open Enrollment.

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

The Short-Term Disability (STD) Plan provides continuing income for up to thirteen weeks when you are unable to work due to short-term illness or injury. The weekly STD benefit payment will equal 50% of your basic weekly wage. The maximum weekly benefit is $750.

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

Flexible Spending Accounts (FSA's) allow you to put aside pre-tax earnings to pay for out-of-pocket healthcare and/or dependent care expenses. NYPA's FSA accounts are administered by United Healthcare. The maximum amount you can contribute each year is determined by the Internal Revenue Service (IRS). You must elect to contribute to an FSA account each year at Open Enrollment or within thirty (30) days of a qualifying life event.

Note: Unused FSA Funds are subject to use-it or lose-it rules; although you may roll over unused 2027 balances not exceeding $700 to 2028.

Health Care FSA

For 2027, the maximum contribution is $3,500, with a minimum contribution of $100 required. This amount is subject to change for 2027, per IRS Guidelines. Some things the Health Care FSA can be used for:

- Medical, prescription, or dental copays
- Vision exams, glasses, and contact lenses
- Some over the counter products and menstrual care products for you and eligible family members
- Unused health care FSA funds will roll over to the following year. For 2027, the maximum rollover is $700.

Dependent Care FSA

Use this account for eligible dependents' childcare (up to age 12) or elder care expenses. For 2027, the maximum contribution is $5,000, with a minimum contribution of $260 required.

- The dependent care account is ***not*** used for health care expenses for dependent children.
- You may change your annual election if there is a change in the childcare provider or cost of coverage or you experience a qualifying life event. Changes must be reported within thirty (30) days of the event, are effective as of the date of the event, and cannot be adjusted retroactively.
- Any unused dependent care funds will be forfeited at the end of the plan year. You have until March 31 of the following year to request reimbursement for eligible expenses in the prior year.

FSAs are governed by federal tax law. The IRS defines who qualifies as a dependent for purposes of reimbursing medical or dependent care expenses.

Under IRS regulations, FSA medical and/or dependent care expenses are not eligible for reimbursement for a domestic partner unless the domestic partner qualifies as the employee's tax dependent (this also applies to domestic partner's child(ren)).

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. The cost of this plan is based on the coverage you choose.

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. The cost of this plan is based on the coverage you choose.

Mandatory Retirement Program

NYSLRS

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.

Voluntary Retirement Program

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. Maximum contributions are based on IRS regulations.

Time Away from Work

Vacation and Sick Time

Refer to your Collective Bargaining Agreement for details.

Military Leave

You're eligible for thirty (30) workdays a year for authorized military leave at full NYPA base pay. Refer to your Collective Bargaining Agreement for details.

Death in the Family

In the event of the death of an immediate family member, you are eligible for three days of paid time away from work. Refer to your Collective Bargaining Agreement for details.

Holidays

UWUA employees receive a total of thirteen (13) days per year. Holiday schedules vary depending on your work location.

Additional Benefits

Educational Assistance

Expenditure on 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.**

Employee Assistance Program

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

Plum Benefits Discount Program

This cost-free benefit provides you with access to thousands of exclusive discounts on shopping, services, travel, entertainment, and more. Visit Plum Benefits' Website and enter company code ac0224403 for more information.

Payroll Deduction Benefits

- Credit union membership with Utility Employees Credit Union
- New York's 529 College Savings Program (877-697-2837, NY529@nysaves.org)
- State Employees Federated Appeal (SEFA) makes it easy to donate to a variety of charities

Benefits New Hire Checklist

☐Bring original identification for employment verification on your first day.

☐Gather documentation for your dependents and send to the Benefits team on your first day.

☐Enroll in benefits on MyPageNYPA within 30 days of hire date.

☐Review your benefit summary to confirm your choices and verify you've included any eligible dependents you want covered.

☐Print of save your Benefits Confirmation Statement

☐Enroll in the New York State and Local Retirement System (NYSLRS) within 30 days of hire date.

☐Enroll in the 457 Plans 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 with NYSLRS.

☐Receive your new ID cards for medical, pharmacy, and dental coverage.

Benefits & Vendor Contact List

The HR Benefits team is here to answer your questions, contact us in MyHR+

Some plan eligibility varies by geography and management/union group.

Health

Plan	Phone Number	Website
COBRA – Baker Tilly Vantage	800-422-4661	https://mybenefitdollars.com
CVS Caremark	844-449-0372	caremark.com
Delta Dental	800-932-0783	deltadentalins.com/nypa
EAP - Corporate Counseling Association	800-833-8707	https://app.myccaonline.com/ Co. Code: NYPA
Long Term Disability - The Hartford	800-549-6514	thehartford.com/mybenefits
Paid Family Leave (PFL) – The Hartford	888-301-5615	thehartford.com/employeebenefits Policy#: 709424
Short Term Disability - The Hartford	800-549-6514	thehartford.com/mybenefits
United HealthCare: • PPO Plan – Options PPO Network • Choice Plan – Choice Plus Network	866-633-2446	https://member.uhc.com/myuhc
United Healthcare Flexible Spending Plan	866-755-2648	https://member.uhc.com/myuhc
United HealthCare – Empire Network	877-769-7447	empireplanproviders.com/provider.htm
UHC Behavioral Health Network	877-769-7447, *3	

Supplemental Insurance & Optional

Plan	Phone Number	Website
AIG-Reuben Warner Associates, Inc.	800-421-3005	aig.com/business
Cancer and Accident Insurance - Aflac	800-992-3522	aflac.com/individuals/default.aspx

Retirement

Plan	Phone Number	Website
New York State & Local Retirement System	866-805-0990	osc.state.ny.us/retire
NYS 529 College Savings Program	877-697-2837	nysaves.org
457 Plans - T. Rowe Price	800-922-9945	rps.troweprice.com

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