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NEW YORK STATE | NY Power Authority

2027 Employee Benefits Guide

MANAGEMENT

Updated November 2026

For questions regarding benefits,
contact the Benefits Team using MyHR+

Please consider the environment before printing

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.

Additional benefits documents and information are available on PowerNet and can be found by clicking the “Benefits Documents & Forms” Quick Link.

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Eligibility

Full-time, part-time, and provisional employees are eligible to enroll in a broad range of benefits that can be customized to your individual and family needs.

You can cover eligible dependents, a spouse/domestic partner, child(ren), and eligible foster child(ren) under various benefit plans. Eligible dependent children can continue medical, dental, and vision coverage until the end of the month in which they reach age 26.

Coverage will become effective as of your first day of employment. You have thirty (30) days from your hire date to enroll in benefits. You will have the opportunity to change benefits once a year during the annual Open Enrollment period. You may also change your benefit elections during the year if you experience a mid-year Qualified Life Event (refer to page 7)

Full-Time Temporary Employees

Medical insurance is provided at no cost, and temporary employees are also eligible to contribute to one of the NYS Retirement Plans (NYSLRS or VDC), including NYPA's 401(k) and/or 457 Plans.

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 partner.

Eligibility Criteria: You must share a committed relationship with each other, have been in the relationship for at least one year, reside in the same household, document financial interdependency for at least one year, and complete an affidavit.

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.

Note: This imputed income increases your taxable wages, and your tax withholding may go up. Please consult 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 (and will apply appropriate

employee/individual flex credits accordingly). This coverage includes full-time, part-time, and provisional employees:

- Medical Coverage – NYPA Choice Plan
- Vision – Core Plan
- Life Insurance – Core Plan ($50,000)
- Long-Term Disability – 50% of salary covered to a maximum benefit of $5,000/month

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 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

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.)

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

Flex Credits

Flex Credits are automatically allotted to full-time and provisional employees to offset the cost of benefits. The amount you receive in your paycheck is based on your eligibility for individual or family coverage. On your pay statement, the flex credit will be credited to you as earnings, which will help offset the cost of benefits deductions.

If your selections cost more than your available credits, you will pay the difference through payroll deductions.

2027 Bi-Weekly Flex Credits			
Individual	$110.77	Family	$189.24

ACA 1095C Forms

When filing your taxes in 2027, for the 2026 tax plan year, a hardcopy of the 1095C form will no longer be mailed (per new IRS requirements). To access your form for the 2026 tax season:

- Register at the BenefitScape Employee Portal at https://eeportal.bencorpaca.com/
- Enter company code **NYPAca** and information about you
- After registering, create login credentials for site access
- Once registration and confirmation is complete, you can download your form and print as needed for your records.
- Employee Portal accepts requests for paper Forms, which will be mailed within 30 days.
- Please note: 2026 forms will be available online on or after March 1, 2027.

Please keep in mind that you do not need Form 1095C to file your federal tax returns. However, you may use it as a reference when completing your return.

Medical Benefits

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

In some geographic locations, an **Health Maintenance Organizations (HMO)** may be available. HMO's cover your medical expenses when you choose a health care provider affiliated with the HMO. Out-of-network benefits may be available but vary by individual HMO. To view detailed copies of the medical plan summaries or certificate for all plans, visit Management Forms.

United Healthcare

NYPA provides two options under United Healthcare:

1. The UHC preferred provider organization (PPO) Plan provides major medical care, hospitalization, and prescription drug coverage. If you use an in-network provider, you are only responsible for the copay. If you use a non-network provider, you will be responsible for paying the annual deductible, coinsurance, and any charges over the reasonable and customary limit.
2. The UHC Choice Plan (EPO) provides major medical care, hospitalization, and prescription drug coverage. You must use in-network providers and facilities. Out-of-network benefits are not available under this plan, except for a medical emergency, i.e., broken leg that needs immediate care.

Finding Providers

UHC's PPO and UHC Choice (EPO) Plans offer provider and behavioral health networks, including additional providers through the Empire network. You can verify your doctor's participation by visiting www.myuhc.com or www.empireplanproviders.com.

UHC 2nd.MD Support

If you or a family member is facing a new diagnosis or managing a chronic condition, looking at possible surgery, or have a change in your medication and have questions, you can get a virtual second opinion from a doctor with 2nd.MD. They'll provide you with evidence-based information to help you understand your options. This service can help with all adult and pediatric subspecialities, too. Contact 2nd.MD at start.2nd.md/activate or call (833) 505-1314 with any questions.

These services are provided at no additional cost to you and your family members (you must be enrolled in a NYPA UHC medical plan).

UHC Cancer Support

The program is a single source for members with cancer and their caregivers (physicians, family members, hospice, etc.) to obtain information, support, and guidance in navigating the health care system. Eligible UHC members undergoing active cancer care treatment can enroll in the program by contacting 866-936-6002

UHC Fertility Solutions

Fertility Solutions is a required program to assist you and your family, providing secure, high-quality guidance and care. Specialized nurses are available to assist with general infertility information and treatment options. They can also assist with locating doctors, clinics, and facilities. Both UHC plans cover certain fertility services that include egg preservation and three cycles of in vitro fertilization (as medically necessary), due to treatment that may directly or indirectly render a person infertile, such as surgery, radiation, or chemotherapy.

Center of Excellence (CoE)

If you wish to receive bariatric or fertility services, you must use a CoE:

- For conditions in which protocols and technology are changing rapidly UHC can identify facilities, doctors, and surgeons to provide effective treatments with fewer complications and shorter recovery times. While required for bariatric and infertility services, many other procedures, such as organ transplants, have CoE's available. Choosing one can result in more accurate diagnoses with fewer readmissions and complications. Other advantages of using a CoE include higher survival rates, better outcomes, reduced costs, and simplified billing and payment experience.
- To support members and their families, an on-site care coordinator or experienced nurse can assist as a guide throughout the process.

For more information on any additional services provided by UHC, please visit the UHC website or call UHC customer service on 866-633-2446.

Plan Overview

The chart below compares key coverage features and costs of NYPA medical plans. Refer to the summary of Benefits for additional information by visiting the following link.

Medical Plans	United Healthcare (UHC) PPO Plan		United Healthcare (UHC) Choice Plan	CDPHP HMO Albany, B-G & Clark, STL, 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	**$77.44**		**$47.05**	**$62.73**	**$50.95**	**$50.95**
Bi-Weekly Cost Family	**$266.90**		**$231.30**	**$215.02**	**$174.06**	**$174.06**
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 & Behavioral Health $0	General Medicine & Behavioral Health $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 Visit Copay	$150	$150	$100	$50	$150	$150
Hospitalization copay	$0	$0	$0	$0	$0	$0
Retail Prescriptions						
Tier 1 / Tier 2 / Tier 3	$10/$30/$45	$10/$30/$45	$10/$20/$35	See Note**	$4/$15/$30	$4/$15/$30
Mail Order Prescriptions						
Tier 1 / Tier 2 / Tier 3	$25/$60/$90	N/A	$20/$40/$70	$20/$50/$80	$10/$37.50/$75	$10/$37.50/$75
Deductible						
Single: **Family:**	$0 $0	$600 $1,200	$0 $0	$0 $0	$0 $0	$0 $0
Out-of-pocket Limit						
Single: **Family:**	$3,000 $6,000	$2,000 $4,000	$2,500 $5,000	$9,450 $18,900	$6,350 $12,700	$6,350 $12,700

*For both Independent Health Plans, the Out of Network Deductible, and Out of Network Out-of-pocket limit is: Single $10,000 and Family $20,000(20% coinsurance)

Hinge Health

Hinge Health is a digital exercise and physical therapy program that provides relief for back, knee, neck, and other joint pain. Hinge Health is available at no cost to management employees and their eligible dependents (over 18+) who are enrolled in a UHC plan.

Hinge Health can help with recovering from a recent or past injury, preparing for surgery, staying healthy, and preventing future injury. Plus, you can get the tools to move with confidence again and do so from the comfort of your home, on our schedule. Get virtual care that may include:

- A personal care team, including a physical therapist and health coach
- 1-on-1 physical therapy sessions as needed
- Second opinion on surgery or treatment plan recommended to you

To learn more and apply, visit hinge.health/enroll-today. For questions, call 855-902-2777

Dental Coverage

Dental coverage is provided through Delta Dental. Diagnostic and preventative care services are covered at 100%. You are responsible for any co-insurance for other services after meeting the deductible.

Selecting a provider that participates in the Delta Dental Network reduces our out-of-pocket expense. Should you use a non-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 Benefits Summary	
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
Implants	$2,000 annual maximum
*No annual maximum is applied to Diagnostic & Preventative service	

Vision Coverage

You have a choice of two options:

Core Vision Plan

Available for employees only (not dependents) at no cost (benefit is paid by NYPA). Under this option you will be reimbursed for up to $100 for a routine eye exam, prescription glasses, or prescription contact lenses once every 24 months.

To submit for reimbursement, please follow the pathway detailed below.

PowerNet > MyPageNYPA > Benefits & Payment > Hearing and Vision Reimb.

Davis Vision Plan (Optional)

Provides access to participating providers to receive benefits for eye exams, eyeglasses, and contact lenses.

Optional Vision Plan Benefits Summary	
Bi-weekly cost:	Employee only: $2.31 / Family: $5.38
Eye Examination	Covered in full
Frames	Selection of frames covered in full or $150 allowance
Lenses	Selection of lenses covered in full with additional discounts available
Contact Lenses	Selection of contacts covered in full; or $180 allowance

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. 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
- You may roll over unused 2027 balances not exceeding $700 to 2028.

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.

- 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 30 days of the event, are effective as of the date of the event, and cannot be adjusted retroactively.

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)).

FSA Health Care Debit Card

United Healthcare (UHC) will issue you a debit card when you select either account. The FSA debit card offers a convenient way to pay for your eligible healthcare and/or dependent care expenses.

When using your FSA Debit Card for any out-of-pocket costs (with the exception of UHC Co-Pays), the IRS requires you to substantiate the claim and submit your receipt and/or Explanation of Benefits to prove the expense is eligible for reimbursement. Failure to do so will result in your FSA account being frozen until such requirements are met

Hold onto your FSA card, even after you've used all your available funds. Your card is updated each year when you elect to contribute to an FSA account(s). Your card remains in effect until the expiration date on the card.

If you are a new enrollee or if your card is expiring, UHC will issue you a new card. Visit myuhc.com to view your account balance(s).

Employee Life Insurance

You will receive $50,000 in core life insurance at no cost to you. In addition, you may choose from three additional levels of life insurance coverage for yourself, up to a guaranteed issue limit of $400,000 as follows:

- $50,000 Core Life Insurance (Paid by NYPA)
- 1x Salary + Core Life Insurance ($50,000)
- 2x Salary
- 2x Salary + Core Life Insurance ($50,000)

Your cost 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 as imputed income.

Remember to complete a beneficiary form which is located in the Forms section of the Benefits webpage. Completed forms should be submitted to the Benefits team at MyHR+

Dependent Life Insurance

Spouse Life Insurance

You may elect $20,000 coverage for your spouse/domestic partner.

Child Life Insurance

You may elect $4,000 coverage for each child. You will automatically be named beneficiary of any dependent life insurance.

If both you and your spouse are company employees who are eligible for life insurance through the company, you may not purchase spouse life insurance for each other, and only one of you may elect child life insurance for your eligible child(ren).

Business Travel Life Insurance

You have protection in the event of accidental death 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. NYPA automatically provides coverage for 50% of covered salary with a maximum monthly amount of $5,000 at no cost to you (Core Plan) or you may choose 60% of your covered salary up to a maximum monthly amount of $10,000 (Buy-Up) for which you will pay the cost of the additional coverage. Cost-of-living increases, survivor benefits, education benefits and rehabilitation incentives are built into the coverage options. Additional information can be found in the Benefits Information Section of the Benefits webpage.

New hires may purchase additional long-term disability insurance without completing EOI during their new hire enrollment period. However, if you previously waived the buy-up option when you first became eligible and decide to elect this coverage during open enrollment, you will be required to complete an EOI questionnaire from The Hartford. The additional buy-up coverage will remain pending until review/approval by The Hartford is completed.

Aflac

Aflac provides NYPA employees with Cancer Protection and Accident Expense Plans to help prepare for unexpected claims that may not be covered in full or impact on your existing budget and make managing everyday expenses a challenge

Cancer Protection Plan

The Cancer Protection Plan helps with unexpected expenses in the event of a cancer diagnosis

Benefits are paid directly to you, regardless of any other insurance, copays, etc. Additional information can be found in the Benefits Information Section of the Benefits webpage.

Accident Expense Plan

This plan provides coverage for unexpected expenses in the event of an accident. 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. Additional information can be found in Benefits Information Section of the Benefits webpage.

Cancer and Accident Expense Enrollment Process

If you are electing the Cancer or Accident Expense Plan through Aflac for the first time or changing coverage, please review carefully:

Step 1 – Make your election on MyPageNYPA > Benefits and Payment > Open Enrollment. You must be connected to the NYPA network to access MyPageNYPA.

Step 2 – Our Aflac Representative, Jennifer Boulle, will contact you to complete your enrollment. You must speak with our rep, and complete additional paperwork for your new election or change to your existing coverage to go into effect

Accidental Death & Dismemberment (AD&D) Insurance

Under this plan, you're covered 24-hours a day, 365 days a year against covered accidents during business or pleasure. You may select benefit amounts ranging from $50,000 to a maximum of $400,000. Additional information can be found in the Benefits Information Section of the Benefits webpage.

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. Additional information can be found in the Benefits Information Section of the Benefits webpage.

Employee Assistance Program (EAP)

Our Employee Assistance Program (EAP) is a confidential assessment and referral service to help you and your family members cope with personal or professional problems. Both employees and their families are eligible for this benefit.

To maintain confidentiality, an independent consulting group provides professional assistance on a confidential basis to employees and their family. A counselor will assess your problem and, if needed, make a referral to other outside resources for treatment or help in resolving the problem, monitor treatment progress and, where necessary, design a follow-up program.

EAP Services Provided

You and your family members can receive counseling for a wide range of personal matters, including, but not limited to:

- Mental and emotional stress
- Family and marital problems
- Care of a child
- Care of an elderly relative
- Drug and alcohol dependencies
- Dealing with disabilities
- Legal or financial matters of concern

NYPA pays the cost for utilizing this service. If the counselor later refers you to another source, the cost for additional counseling is your responsibility, and charges will be considered as any other claim submitted under your health care benefits plan. Remember benefits vary by your medical insurance provider.

For more information or to utilize your EAP benefits please call 800-833-8707 or visit https://www.ccaplatform.com/go/nypa.

Headspace

Is an award-winning, research-backed app that offers guided meditation, sleep support and focus tools you can use at work and home. Free premium access is provided to NYPA employees.

Download the Headspace: Sleep and Meditation app at the App Store or Google Play.

Steps to Enroll:

Under the "Have a work or health plan benefit?" option, click on "Activate benefit," enter "New York Power Authority," use your NYPA email to register and follow the prompts.

Voluntary Retirement Programs

In addition to the retirement plan decision above, you have two retirement plans available offering a variety of investment options to help you meet your savings goals. You can contribute to both plans (401(k) and 457) up to the Internal Revenue Service (IRS) maximum including catch-up contributions for those over age 50.

Employees' Savings Plan (401(k) Plan)

The 401(k) Plan is a defined contribution plan that includes pre-tax and Roth after-tax contributions. You may contribute from 1% up to 100% of your eligible salary on a pre-tax basis and/or Roth (after-tax) basis. NYPA will match the first 6% of eligible contributions at a rate of $0.50 per dollar.

Deferred Compensation Plan (457 Plan)

The Deferred Compensation Plan is a defined contribution plan 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 with the important difference of 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.

Mandatory Retirement Programs

If you earn $75,000 or more, you must make a very important decision within 30 days of your hire date to select a retirement program. 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. Provisional employees have the option of enrolling in a retirement plan, and their membership is the date an application is completed.

Both plans are designed to provide for income needs in retirement. The one that is best for you depends on your individual circumstances. If eligible, once you make a selection, ***your decision is irrevocable***. Please see the chart below for a comparison of the two plans.

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Plan type	NYSLRS	VDC
	*A defined benefit plan (DB), also known as a traditional pension plan. Provides a fixed monthly lifetime benefit at retirement based on a preset formula that considers your salary, age and years of service at retirement. *The State/Employer bears investment risk *Administered by State of New York *Tier 6 Benefit Provisions	*A defined contribution plan (DC), similar to a 401(k) plan, that provides lifetime income benefits based on the amounts contributed by NYPA and you, and the success of the investments. Contributions are made on a pre-tax basis. *Employees bear investment risk *Recordkeeper is TIAA
Eligibility	All full-time employees	Full-time Management employees earning $75,000 or more
Employee contributions **Eff. 10/2026**	NYSLRS – Contribution Rate based on Wages $45,000.00 or less: 3% $45,000.01 to $55,000: 3% $55,000.01 to $75,000: 3% $75,000.01 to $100,000: 4% $100,000.01 to $125,000: 5.25% $125,000.01 or greater: 5.75%	VDC Contribution Rate based on Wages $74,999 or less: N/A $75,000: 3% $75,000.01 to $100,000: 4% $100,000.01 to $125,000: 5.25% $125,000.01 or greater: 5.75%
Employer contributions **Eff. 10/2026**	NYPA contributes toward general pension funds, not individual accounts	NYPA contributes 9% of an employee's eligible compensation
Vesting	*5-year vesting *Age 63 Normal Retirement, Full benefit *Age 55 Early Retirement, Reduced benefit *20 & 30-year milestones	*366 days (waived if have vested employer-funded retirement plan from any of the VDC investment providers; waived/pro-rated for prior NYS public service credit.) *No minimum age requirement *Tax penalties may apply if withdrawal before 59 1/2
Investment options	Funds are managed for employees and held in NYS Common Retirement Fund trust.	Employee elects' funds from any of the investment providers offered by the plan sponsor (AIG, Fidelity, TIAA, and VOYA).
Portability	If you leave before reaching the five-year vesting period, your contributions are refunded and employer contributions toward general pension funds are forfeited.	Subject to plan rules, employee and employer contributions plus applicable earnings are vested after 366 days.

Time Away from Work

All time away from work benefits are pro-rated for part-time employees.

Vacation

Full-time employees are 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 will receive two vacation days. On the following January 1, you will 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.

Floating Holidays

NYPA provides paid holidays each year as listed in the NYPA Holiday Schedule on nypa.gov/benefits. Floating holidays are also provided as paid days off from work in lieu of certain regular holidays. Employees actively at work, on FML, PFL, Parental Leave, or any paid leave of absence are credited with one floating holiday on the first day of each quarter, not to exceed four in a calendar year. Floating holidays do not roll over to the following year and are not paid out.

Employee Medical Leave

Employees on an approved consecutive Medical Leave or Family Medical Leave Act (FMLA) for an employee's own illness are eligible to receive 50% salary after exhausting accrued sick time for up to 12 weeks. Employees may not receive more than 12 weeks in a 12-month period. This benefit runs concurrently with Employee Medical Leave and Family Medical Leave.

Family and Medical Leave Act (FMLA)

Eligible employees may receive up to a total of 12 weeks of unpaid job protected FMLA leave in a 12-month period if you are absent from work for more than five consecutive or intermittent business days. FMLA includes leave for an Employee Medical Leave (employee's "serious health condition"), Family Medical Leave (to take care of a spouse/domestic partner, parent, sibling or child with a "serious health condition") or a Parental Leave (leave for the birth and bonding of a newborn, adoption or foster care). FMLA can also be applied when your spouse, child, or parent is on covered active duty or under an impending call to covered active duty.

Parental Leave

Eligible employees can receive 100% pay for 12 weeks to bond with a newly born, adopted or fostered child. Parental leave coordinates with FMLA and PFL when applicable.

Paid Prenatal Leave

NYPA full-time, part-time and provisional management employees who are pregnant may be eligible for up to 20 hours of paid time off during any 52-week period for prenatal medical care appointments. This time off may be used to receive medical care during an employee's pregnancy, such as doctor visits, medical procedures, monitoring and testing and discussions with a health care provider related to the pregnancy. Employees may take Paid Prenatal Leave in hourly increments at their regular rate of pay. This leave is in addition to existing leave entitlements such as paid sick and safe leave, paid family leave and leave under the Family and Medical Leave Act.

Paid Family Leave New York State Paid Family Leave (PFL)

This benefit provides job-protected, paid time away from work, to care for a family member, as mandated by New York State. PFL provides time off to bond with newly born, adopted, or fostered child; care for a family member with a serious health condition; or assist loved ones when a family member is called to active military service abroad. NYS PFL coordinates with FMLA and Parental Leave when applicable.

Military Leave

You are eligible for 30 calendar days a year for authorized military leave.

Death in Family

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

Holidays

Management employees receive a total of 11 holidays per year. Holiday schedules vary depending on your work location. Visit the Powernet for the latest Holiday calendar.

Additional Benefits

Tuition Reimbursement

Full-time employees are eligible to apply 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). Contact the Talent Development Team through MyHR+ for more information.

For all courses, NYPA will reimburse 100% for tuition, books, lab and computer fees and mandatory registration fees up to the annual reimbursement. All benefits are dependent upon the employee maintaining employment for certain commitment periods or subjected to repaying education expenses in full. Tuition Reimbursement is not available to provisional or temporary employees.

Program	Annual Reimbursement Maximum	Commitment Period
Certificate	$5,000	Six months
Undergraduate	$10,000	One year
Graduate	$15,000	Three years

Commuter Benefit Program

If you use mass transportation as your regular means of commuting to work, NYPA provides you with a $100 per month benefit to help offset your commuting costs. Visit: commutercheckdirect.com to enroll.

Plum Benefits

Plum Benefits is a cost-free benefit that saves employees time and money by providing access to thousands of exclusive discounts on shopping, services, travel, entertainment and more.

Additional Programs Available through Payroll Deduction

- 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

Benefit 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 or save your Benefits Confirmation Statement

☐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 NYSLRS.

☐Receive your new ID cards for medical, pharmacy, dental and vision 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
CDPHP HMO	800-777-2273	cdphp.com
COBRA – Baker Tilly Vantage	800-422-4661	https://mybenefitdollars.com
CVS Caremark	844-449-0372	caremark.com
Davis Vision	800-999-5431	davisvision.com
Delta Dental	800-932-0783	deltadentalins.com/nypa
EAP - Corporate Counseling Association	800-833-8707	https://app.myccaonline.com/ Co. Code: NYPA
Independent Health HMO	800-501-3439	independenthealth.com
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
Commuter Benefits	888-235-9223	myaccount.edenredbenefits.com
Legal Plan - MetLife	800-821-6400	legalplans.com

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
Voluntary Defined Contribution	866-271-0960	https://www.tiaa.org/public/ms/nyvdc/employee
401(k) and 457 Plans - T. Rowe Price	800-922-9945	rps.troweprice.com

If you experience site connection difficulties, switch to Chrome.

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