New York Public Library

Hourly Staff Benefits Resource Guide

2026

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Hourly employees generally are eligible for the programs described in this Benefit Resource Guide. Some plans have an additional age requirement.

This guide is intended to provide information on current benefit plans offered to Hourly employees and is not to be construed as a promise of employment or future benefits. The New York Public Library reserves the right, in its sole and absolute discretion, to amend, modify, or discontinue, in whole or in part, any of the provisions of the benefits described herein, including any health benefits that may be extended to employees, retirees, and their dependents. Further, the Library reserves the exclusive right, power and authority, in its sole and absolute discretion, to administer, apply and interpret the benefit plans described herein and to decide all matters arising in connection with the operation or administration of such plan.

For Questions, Please Contact:
The New York Public Library, The HR Service Center
270 Madison Avenue, New York, NY 10016
Phone: 1.212.621.0500, prompt 4
Fax: 1.646.918.1962

BENEFITS-AT-A-GLANCE

Below is a quick glance at the benefits available to you at The Library.

RETIREMENT BENEFITS	
New York Public Library Retirement Plans	The New York State and Local Retirement System SUNY Voluntary Defined Contribution Plan (If eligible)
EMPLOYER-PAID BENEFITS	
Short Term Disability / NY Paid Family Leave*	Lincoln Financial Group
Business Travel Accident Insurance	Chubb
Employee Assistance Program; Health Care Help	Corporate Counseling Associates
Workers' Compensation	Sentry
VOLUNTARY BENEFITS	
403(b) Tax Deferred Annuity Plans	TIAA and Voya Financial
Pet Insurance	Pet's Best

CHUBB BUSINESS TRAVEL ACCIDENT INSURANCE

Business Travel Accident Insurance

You are covered for "injuries" sustained anywhere in the world while traveling on business with The Library.

A business trip begins when you leave your residence or place of regular employment for the purpose of going on such trip, whichever first occurs, and continues until such time as you return to your residence or place of regular employment, whichever occurs first.

The term "while on business with The Library" means while on assignment by or at the direction of The Library. Injuries sustained during the course of everyday travel to and from work and during leaves of absence or vacation is not considered business travel with The Library.

Beneficiary Designation

Benefits paid in the event of your death will be paid to your designated beneficiary. This designation must be on file with The Library.

Payment of Benefits

A cash payment to your designated beneficiary will be three times your base annual earnings, up to a maximum of $1,000,000.

More information can be found on Lair.

NEW YORK STATE AND LOCAL RETIREMENT SYSTEM

New York State and Local Retirement System Pension Plan

The New York State and Local Retirement System (NYSLRS) provides access to pension, disability, and death benefits for employees of The Library. Although the Library is not a State agency, it has elected to participate in the program. Enrollment is mandatory for all full-time employees. Part-time employees have the option of enrolling.

To become a member of NYSLRS you must complete the State membership application. You will be a Tier 6 member if you join (or rejoin) after April 1, 2012. Benefits associated with Tier 6 membership under Article 21 of the New York State Retirement and Social Security Law (RSSL) are described below.

Contributions

Beginning April 1, 2013, Tier 6 members are required to contribute a percentage of their gross earnings toward the pension based on the chart below. NYSLRS will notify NYPL before April 1 each fiscal year if your contribution percentage requires a change based on your earnings.

Annual Earnings	Contribution Percent
$45,000 or less	3%
$45,000.01 - $55,000	3%
$55,000.01 - $75,000	3%
$75,000.01 - $100,000	4%
$100,000.01 - $125,000	5.25%
$125,000.01 or greater	5.75%

Important Note: If you enroll contributions are required as of your date of hire.

Contributions are tax-deferred and reduce federal reported earnings. Contributions become reportable taxable income (federal tax) if they are withdrawn upon termination of membership or at retirement. Contributions should be included in NY State income at the time of filing.

Vesting

Upon reaching 5 years of membership (as determined by NYSLRS, not The Library), Tier 6 members are considered vested. You can request a retirement benefit at age 55 with 5 years of vested service in the system. When you reach age 63, there is no reduction in the retirement benefit calculation.

Prior Service

Prior service credit with NYSLRS, or another New York City or State pension system before becoming employed by NYPL, may be eligible for credit under the current membership. Be sure to consult the prior system to determine how to transfer that service time to the new system. It is important to transfer service before filing for your retirement benefit to ensure it will be considered in overall service of your retirement calculation.

Death Benefit

In the event of your death while employed in covered service (not as a result of an on-the-job accident), an Ordinary Death Benefit will be paid to your designated beneficiary(ies). This benefit is your annual salary times your years of service (not to exceed three years of salary). Your contributions plus interest earned are also payable to your beneficiary. Up to $50,000 of this benefit is paid in the form of group term life insurance, which is currently exempt from federal tax. The death benefit is reduced 4% per year if you are still in service after reaching age 61.

A post-retirement death benefit is also available and pays 50% of the ordinary death benefit amount to designated beneficiaries if you retired directly from service or filed for retirement within one year of leaving covered employment. You should consult the NYSLRS plan booklet for more details.

NEW YORK STATE VOLUNTARY DEFINED CONTRIBUTION PLAN

New York State Voluntary Defined Contribution Plan

As of July 1, 2013, non-represented (non-union and hourly) employees with an estimated annual salary of $75,000 or more (of an employer participating in the New York State and Local Employee Retirement System) have an alternative option to the Tier 6 pension plan. You can participate in the Voluntary Defined Contribution Plan (VDC).

To be eligible, you must be hired, or become eligible after July 1, 2013 and have an annual base salary of $75,000 ($41.20 per hour) or more at date of hire. *

*Temporary and Seasonal Employees are not eligible for the VDC plan.

How to Enroll

Eligible employees have 31 days to choose between the NYSLRS defined benefit plan and the VDC plan. Automatic placement in the NYSLRS plan will occur if no choice is made within 31 days. You will enroll in the VDC online through the TIAA VDC portal (login information will be provided to you.) Note: Once you enroll in this plan, you forfeit your right to enroll in the NYSLRS plan at a later date.

Contributions

As of your date of hire, you are required to contribute a portion of your estimated gross annual wages into the VDC plan based on the chart below.

Gross Annual Wages	Employee Contribution	Employer Contribution
Less than $75,0000	3%	9%
$75,000.01 to $100,000	4%	9%
$100,000.01 to $125,000	5.25%	9%
$125,000.01 and over	5.75%	9%

Contributions are made on a pre-tax basis and are not subject to Federal income tax until they are withdrawn. If enrollment in the VDC plan is delayed, retroactive contributions will be taken on the first paycheck after enrollment in the plan has been established.

Earnings on plan contributions are also tax-deferred until withdrawn. All contributions are made based on IRS compensation and contribution limits, which are determined annually; 2026 limits are as follows:

- Compensation limit: $350,000
- Contribution limit: $72,000

Vesting

You will become fully vested in the VDC plan after 366 days of service. Contributions begin upon your hire date and accumulate in an escrow account held by the New York Public Library. At the end of the vesting period, all employee and employer contributions plus interest are released to the investment options chosen when you enrolled in the plan.

Exceptions to the vesting rule are as follows:

- Immediate vesting for employees who become eligible and have previously vested employer-funded retirement contracts from any of the VDC investment providers (Fidelity, TIAA-CREF, CoreBridge Financial (formerly AIG), or Voya).
- Immediate vesting for employees who are active members of any public retirement system within NYS with at least 366 days of service credit. If less than 366 days of service, credit is applied to the vesting period.
- Immediate vesting for employees who have 366 days of service with any public employer within New York State.

Investment Options

Plan options include investments through TIAA, Corebridge, Fidelity, and Voya. You can choose a combination of investments with all of the providers.

Additional information about the fund options can be found on the VDC website at www.vdc.ny.gov.

VOLUNTARY RETIREMENT SAVINGS PLANS

Tax Deferred 403(b) Annuity Plan

The Library allows all employees to enroll in a **403(b) Tax Deferred Annuity Plan** to save for retirement. You can decide to contribute on a pre-tax basis, a Roth after tax basis, or a combination of both. There is no waiting period to enroll in a TDA.

- **403(b) tax-deferred -** Contributions are made with pre-tax dollars, which lowers your taxable income in the year you contribute. When you withdraw the money in retirement, you'll pay income tax on the distributions.
- **Roth 403(b) -** Contributions are made with after-tax dollars, so you pay taxes on your contributions in the year you contribute. However, withdrawals in retirement, including earnings, are tax-free if you meet certain requirements (see the IRS explanation for more information).

Plan Choices

TIAA — Tax Deferred Annuity TIAA plan gives you the option to build your own retirement portfolio (choosing from individual investments in different asset classes) or to participate in a LifeCycle fund, which targets funds according to your estimated retirement year and invests automatically, adjusting from a more aggressive to a more conservative investment allocation as the targeted retirement date approaches.

Contact: 1.800.842.2252 or tiaa.org/public/tcm/nypl

Voya Financial — Tax Deferred Annuity Voya Financial offers 30 investment options, including 10 Target Date Retirement Funds to help you plan for retirement. Retirement planning tools and account access are available online at www.VoyaRetirementPlans.com. Voya also offers a Retirement Readiness Contact Center at 1.800.584.6001 to provide you with account information once you have enrolled in the plan.

Contact: 1.800.584.6001 or VoyaRetirementPlans.com

Contributions

You can elect, through Workday, to have a percentage of your salary deducted pre-tax or post tax from each paycheck and contributed to your 403(b). There is no minimum contribution percentage amount.

- The maximum contribution limit for 2026 is $24,500.
- If you are over age 50, you have a "Catch-Up" opportunity, and can contribute an additional $8,000 during 2026.
- The year in which you turn 60-63, you will be allowed to contribute a total of $11,250 to the "Catch-Up".

If you contributed to another TDA prior to your NYPL employment, your total contributions between all accounts for the calendar year cannot not exceed the maximum amount. Indirect or direct rollovers and plan-to-plan transfer contributions are permitted. If you wish to roll over or transfer funds, you must contact the TDA provider for any rules and restrictions.

VOLUNTARY RETIREMENT SAVINGS PLANS

Vesting

All contributions made to your account will be 100% vested upon enrollment.

Designating Beneficiaries

Upon enrollment in the TDA, you will need to designate a beneficiary(ies) who would be entitled to your benefit in the event of your death.

Distributions

You can begin receiving distributions from your account upon termination of employment (tax penalty applies if under age 59 1/2), becoming disabled, attaining age 59 1/2, death, or a financial hardship you incur.

Loans & Financial Hardship Withdrawals

Loans are available and shall not exceed the value of your individual account. You may also apply for a withdrawal in the event of a financial hardship. For rules and restrictions contact TIAA or Voya Financial directly.

Enroll

For TIAA: You can enroll online at www.tiaa.org/public/tcm/nypl. The access code for NYPL employees is **NY103500**. Once enrolled in TIAA, you can access your account and view your elections via tiaa.org.

For Voya Financial: Go to https://enroll.voya.com and enter Plan Number: **664352**, Verification Code: **081787** and Location Code: **1-0000**. Once enrolled, you can access your account at www.VoyaRetirementPlans.com.

Contributions will begin once you have established an account (under NYPL) with either TIAA Cref or VOYA Financial **and** initiated a 403(b) Contribution Change in Workday.

EMPLOYEE ASSISTANCE PROGRAM

Employee Assistance Program (EAP)

The Library provides an Employee Assistance Program (EAP) through Corporate Counseling Associates (CCA).

The EAP + Work/Life is a comprehensive program designed to support you and your eligible family members in a time of need, with:

- 24/7/365 telephonic assistance and up to 5 in-person visits
- Access to licensed, Master's or Ph.D. level professional counselors help with stress, anxiety, depression, family issues, substance abuse and more
- Coordinate referrals to a provider under medical plan for long-term counseling or specialized care
- Locate eldercare, childcare, legal and financial counselors, and other support services
- Access to the Work/Life website, webinars and on site seminars

The Employee Assistance Program and Work/Life Specialists can assist with the following:

- Stress, depression and anxiety
- Marital relationship and family/parenting issues
- Work conflicts
- Anger, grief and loss
- Substance abuse
- Legal and financial issues
- Time management
- Parenting and adoption

Access CCA

You can access CCA for EAP and Work/Life services as follows:

- **Phone:** 1.800.833.8707
- **Website:** ccaplatform.com/go/nypl

A mobile app is also available for Apple and Android devices so you can access services on the go.

Confidentiality

Corporate Counseling Associates is an independent third-party company, not connected to any provider. Your personal information will be kept strictly confidential under the provisions of the Health Insurance Portability and Accountability Act of 1996 (HIPAA).

INCOME PROTECTION BENEFITS

Employees over the age of 18 are covered under Short Term Disability automatically at no cost. Disability coverage is provided to protect you financially if you are unable to work due to a serious illness or injury.

Short Term Disability (STD)

Lincoln Financial administers the state-mandated short term disability plan. Under this plan, you can receive up to 50% of your regular salary (up to a maximum of $170 per week) for up to 26 weeks of disability.

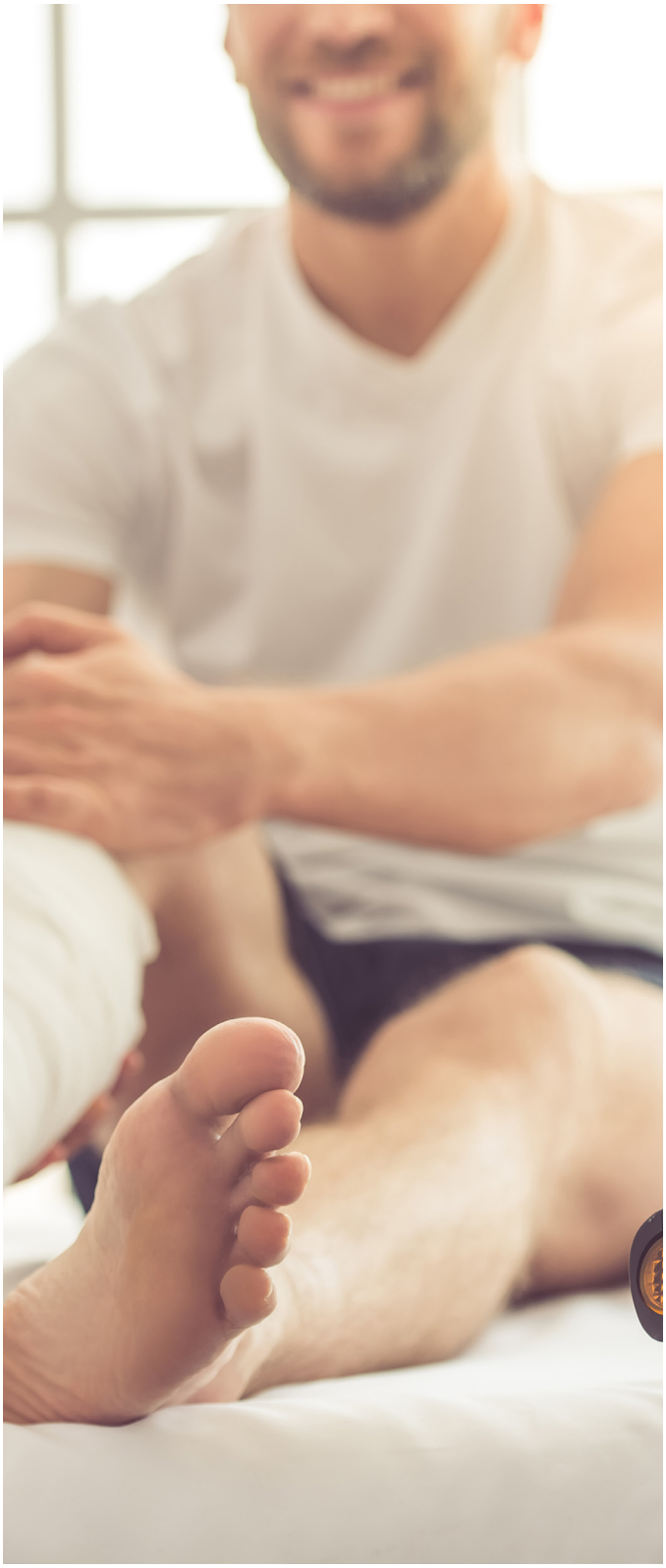
You must notify the HR Service Center of absences exceeding five (5) consecutive scheduled workdays, as additional documentation will be required.

Short Term Disability	
Elimination Period	Seven consecutive days of disability and have exhausted sick leave accrual
Benefit Duration	Up to 26 weeks
Benefit Amount	50% of regular earnings
Maximum Benefit	Up to $170 per week*

*Disability benefits are subject to tax withholding

Applying for Disability

Before disability benefits are paid out, Lincoln Financial Group will review the documents to determine benefit eligibility for short term disability.



PET INSURANCE

Pet Insurance

Keep your pet's health and protected with customizable Pet Insurance from Pets Best, now available to employees at an exclusive discount. Whether you have a cat or dog, this plan offers comprehensive coverage and peace of mind when it comes to your pet's care.

Key features include:

- Covers cats & dogs: Flexible coverage options for your furry companions.
- Nationwide Veterinary Access: Use your coverage with any licensed veterinarian across the U.S., Canada, and U.S. Territories.
- Customizable Plans: Tailor your plan to meet your pet's needs, with options for guidance on your pet's health.
- Exclusive Employee Discount: Enjoy up to a 10% discount on your pet insurance premium as part of your employee benefits.
- Pets Best Mobile App: Easily manage your policy, submit claims, and access coverage details through the convenient Pets Best mobile app.
- Simple Claims Submission: Fast and easy claims process for reimbursement of eligible expenses.

To enroll, visit www.petsbest.com/nypl or call 1.888.984.8700. Use referral discount code **NYPL** for your employee-exclusive discount.

PAID LEAVES

NYPL offers you a valuable paid time off program to help you balance your work and personal life. Detailed information can be found on Lair.

Sick Leave

Paid interns and non-union part-time employees, whose terms and conditions of employment are not governed by a valid Collective Bargaining Agreement, shall accumulate one (1) hour of paid Sick Leave for every thirty (30) hours worked, up to fifty-six (56) hours of accumulated paid Sick Leave per calendar year. Paid interns and non-union part-time employees may begin to use their accrued Sick Leave on the 120th day after the commencement of employment or engagement.

No more than fifty-six (56) hours of paid Sick Leave shall be used in a calendar year by paid interns and non-union part-time employees whose terms and conditions of employment are not governed by a valid Collective Bargaining Agreement.

Supervisors must be called immediately in the case of illness. When out ill more than three consecutive workdays, medical notes must be presented to your supervisor or the HR Service Center upon return to work.

Wellness Days

The Library offers "Wellness Days," which are available to all employees.

- Part-time employees are eligible for eight hours and can use them based on their schedule on the day they decide to use their Wellness Day (i.e., if they are scheduled to work for four hours, they use four hours).

Employees hired between January 1 and October 31 will be eligible for both Wellness Days (or eight hours if part-time) for the calendar year in which they are hired. Employees hired November 1 and later will not be eligible for Wellness Days for that calendar year but will be eligible the following year.

"Wellness Days" are meant to be flexible and can be used for any reason, including unexpected personal or family emergencies or your own need for a wellness day to focus on self-care. More information can be found in the policy on Lair.

Bereavement

Up to a maximum of four (4) workdays of paid bereavement leave may be granted in the case of the death of an employee's spouse; domestic partner; natural, foster, or step-parent; sibling; child; parent-in-law; a grandchild; or a relative residing in the employee's household. The Library recognizes the emotional, physical, and mental toll of a miscarriage and, as such, provides four (4) workdays of leave for this circumstance.

One (1) day of paid bereavement leave may be granted in the case of the death of an aunt, uncle, niece, nephew, grandparent, sister-in-law, or brother-in-law who does not reside in the employee's household. More information can be found in the policy on Lair.

Jury Duty

Paid leave for jury duty shall be granted, subject to approval in advance by the unit head. You must notify your supervisor as soon as the jury notification is received.

NYS Paid Family Leave

In accordance with the New York Paid Family Leave Benefits Law, eligible employees are entitled to a leave of absence to care for a family member with a serious health condition, bond with a new child, or assist with obligations that arise when a spouse, domestic partner, child or parent is called into active military service. PFL may not be taken for the employee's own disability or health condition.

If eligible, you may be eligible to receive wage replacement benefits during the leave through a state-mandated Paid Family Leave Benefits program or through the Library's paid time off policies.

You are required to contribute to PFL unless you will not meet the requirement of 175 working days in a calendar year. The current contribution for 2026 is 0.432% of the employee's weekly wages not to exceed $411.91 per year. More information on PFL, eligibility, and contributions can be found on Lair or in the employee handbook.

IMPORTANT CONTACT INFORMATION

NYPL Resource: Benefits Office	**Phone: 1.212.621.0500, Option 4** **Fax: 1.646.918.1962** **E-mail: hrcervicecenter@nypl.org** **Submit a ticket in ServiceNow**

Benefit	Administrator	Telephone	Website
Business Travel Accident	Chubb	N/A	www.chubb.com
Short Term Disability	Lincoln Financial Group	1.800.423.2765	www.lfg.com
403(b) Tax Deferred Annuity Plan	TIAA Voya Financial	1.800.842.2252 1.800.584.6001	www.tiaa-cref.org/nypl www.voyaretirementplans.com
Retirement Plans	New York State and Local Retirement System (NYSLRS) VDC	1.866.805.0990 N/A	www.osc.state.ny.us/retire/members/index.htm www.suny.edu/benefits/vdc.cfm
Employee Assistance Program	Corporate Counseling Associates (CCA)	1.800.833.8707	ccaplatform.com/go/nypl
Pet Insurance	Pets Best	1.877.738.7237	www.petsbest.com/customerportal

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