New York Public Library

Union Benefits Resource Guide

2026

TABLE OF CONTENTS

INTRODUCTION 3

BENEFITS-AT-A-GLANCE 4

ELIGIBILITY & ENROLLMENT 5

MEDICAL PLAN OPTIONS 8

2026 MEDICAL CONTRIBUTIONS 9

DC37/NYPL HEALTH AND SECURITY PLAN 10

HEALTH ADVOCATE 11

FLEXIBLE SPENDING ACCOUNTS 12

COMMUTER BENEFITS 14

DISABILITY BENEFITS 15

RETIREMENT BENEFITS 16

VOLUNTARY RETIREMENT SAVINGS PLANS 18

VOLUNTARY SAVINGS PLANS 20

EMPLOYEE ASSISTANCE PROGRAM 21

TUITION.IO 22

PET INSURANCE & ID THEFT 23

CARE.COM 24

PAID LEAVE 25

IMPORTANT CONTACT INFORMATION 27

This guide summarizes the Union Benefits Program for staff in collectively bargained positions. The descriptions of each plan do not provide all the plan details. You can request each Summary Plan Description through the Benefits Office. Official plan documents will take precedence if there are discrepancies in the information presented in this guide.

This guide is intended to provide information on current benefit plans offered 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 maybe 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.

INTRODUCTION

WELCOME TO THE NEW YORK PUBLIC LIBRARY'S BENEFITS PROGRAM FOR UNION STAFF!

Our employees are our greatest asset. That's why we offer a comprehensive and competitive benefits program, which provides valuable health and financial protection to you and your family. It also encourages and supports healthy behaviors and living well! Our benefits program gives you the choice and flexibility to elect the plans that will best meet your needs.

This guide provides a summary of the Library's benefits. We encourage you to review this guide carefully along with other benefits information available to you and share it with your family before deciding which benefits are right for you and your family.

Note: Only full-time, union employees scheduled to work 20 hours or more per week are eligible for health benefits. Part-time, union employees are eligible for all other benefits in this guide except for health benefits.

If you have any questions about the Library's benefits and/or enrolling for coverage, contact the HR Service Center at 1.212.621.0500, Option 4. Detailed benefits information, including summary plan descriptions, can be found on Lair.

THINGS TO CONSIDER BEFORE YOU ENROLL

- Do you need medical, dental and/or vision coverage through the Library? Or do you have coverage under your parent(s), or a partner's employer? You may want to compare health care offerings and cost to determine which plan will meet your needs. You may want to consider the Buy Out Waiver Program if enrolled in coverage elsewhere.
- Consider a flexible spending account if you anticipate out-of-pocket health care and/or dependent care expenses for the plan year.
- Do you have monthly commuting expenses? If so, you may want to consider participating in the commuter benefits plan to help offset the cost.
- Be sure to review your retirement plan options carefully to ensure you choose the plan(s) that will help you meet your retirement savings goals.

BENEFITS-AT-A-GLANCE

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

* NY Paid Family Leave is 100% employee paid.

HEALTH CARE BENEFITS	
Medical Plans (City of New York Health Benefits Program)	Aetna EPO Anthem EPO BlueCross BlueShield Anthem EPO Blue Access Gated NYCE PPO GHI HMO HIP HMO HIP POS MetroPlus Gold Vytra
Dental	DC37/NYPL Health and Security Plan Trust
Vision	DC37/NYPL Health and Security Plan Trust
Prescription Drug Plan	OPTUM RX administered by DC37/NYPL Health and Security Plan Trust
Life Insurance	DC37/NYPL Health and Security Plan Trust
RETIREMENT BENEFITS	
New York Public Library Retirement Plan	The New York State and Local Retirement System
EMPLOYER-PAID BENEFITS	
Short Term Disability / NY Paid Family Leave*	Lincoln Financial Group
Business Travel Accident Insurance	Chubb
Employee Assistance Program	Corporate Counseling Associates
Paid Time Off	New York Public Library
Municipal Legal Services (MLS)	DC37/NYPL Health and Security Plan Trust
Personal Service Unit (PSU)	DC37/NYPL Health and Security Plan Trust
VOLUNTARY BENEFITS	
Flexible Spending Accounts	Benefit Resource, Inc.
Commuter Benefits	Benefit Resource, Inc.
403(b) Tax Deferred Annuity Plans	TIAA and Voya Financial
College Savings Plan	NY State's 529 College Savings Program
ID Theft Insurance	Allstate Identity Protection
Pet Insurance	Pets Best

ELIGIBILITY & ENROLLMENT

ELIGIBILITY

Employees hired under the Collective Bargaining Agreement with District Council 37 and The New York Public Library, Locals 1930 and 374, are eligible for the programs described in this Guide, unless otherwise noted.

Eligibility for Health Benefits. Full-time employees covered by collective bargaining scheduled consistently to work 20 hours or more per week are eligible for health benefits. Part-time employees scheduled to work 17.5 hours per week are not eligible.

Supplemental Benefits Through DC37. Full-time and part-time employees covered by collective bargaining are eligible for welfare benefits described in this Guide.

Dependents. Dependents who fall under the following categories can be enrolled in the health and supplemental benefits described in this Guide:

- Legal spouse/domestic partner (with documentation)
- Children up to age 26, including stepchildren, foster children and adopted children (to the end of the month in which they turn age 26)
- Disabled child of any age (with documentation) who is dependent on you for support due to a mental or physical handicap that occurs before reaching age 26

Dependent Verification

When you enroll your dependents, you will need to provide supporting documentation as proof of eligibility (e.g., birth certificate, marriage certificate, domestic partner registration certificate, adoption paperwork, etc.).

Unmarried children of any age if totally disabled and claimed as a dependent on your federal income tax return (documentation of disability status must be provided).

To provide dependent verification documentation, you can upload it in Workday through your Benefit Change - New Hire event, or email it to HRServiceCenter@nypl.org.

DOMESTIC PARTNER ELIGIBILITY REQUIREMENTS

You may enroll your domestic partner in group health and supplemental benefits.* Benefits available will be the same as benefits offered to married spouses (and dependents) of New York Public Library employees but contributions for domestic partner benefits are made on an after-tax basis, and there are tax consequences for domestic partner benefits.

Tax Implications Defined. Under federal law, unless your domestic partner (or domestic partner's dependent child), is considered to be your "dependent" within the meaning of the Internal Revenue Code, you will be taxed on the value of the employer-financed portion of domestic partner healthcare and/or supplemental benefits coverage. In addition to the imputed income to you, this amount will be treated as wages subject to withholding for income tax and FICA purposes and will be reported on your W-2.

Example: If the value of the plan equals $600/month, you will be taxed on this amount. Assuming a 40% tax bracket, this would mean $240/month in additional cost. You may want to consult with your CPA, attorney or tax advisor with regard to tax implications on benefits for your domestic partner.

Note: Flexible Spending Account (FSA) dollars cannot be used to reimburse out-of-pocket health care costs your domestic partner incurs due to the tax savings on your contributions to an FSA.

For more information about adding a domestic partner to your benefits, please visit Lair or contact the Benefits Office for the domestic partner guide and forms.

ELIGIBILITY & ENROLLMENT

ENROLLMENT

As a new hire, you have 31 days from your date of hire to make your health benefit elections. If you do not enroll when first eligible, you will have to wait until the next enrollment period to make any changes, unless you experience a qualifying life event. See Making Changes During the Year below.

HOW TO ENROLL

Upon your hire, you will receive a task in your Workday inbox to make your health benefits elections. You must complete the task within 31 days of your hire date.

Note: Any missed deductions due to delayed submission will be taken from the next available paycheck.

MAKING CHANGES DURING THE YEAR

The IRS requires that elections for benefits paid on a pretax basis remain in effect for the full plan year. However, the IRS permits mid-year changes within 31 days of a qualifying event. Examples of qualifying life events include:

- Your marriage, divorce, legal separation or annulment,
- The birth of your baby, or adoption or placement of a child with you for adoption, or another change in the number of your dependents,
- The death of a dependent,
- Dependents eligibility or ineligibility for coverage (e.g., they reach the plan's eligibility age limit),
- A change in work location or home address for you, your spouse or your dependents,
- A change in coverage of your spouse or your dependent under another plan,
- Your qualification for a special enrollment under the Health Insurance Portability and Accountability Act of 1996 (HIPAA),
- A court order received by the plan, such as a Qualified Medical Child Support Order (QMCSO), or
- You, your spouse or your dependent's qualification for Medicare or Medicaid.

If you need to make an election change during the year or have questions about what constitutes a life status change, contact the Benefits Office at 1.212.621.0500 Option 4.

WAIVING COVERAGE

You may decide to waive health insurance coverage through NYPL. If during the year you need to enroll in health insurance due to loss of other coverage, you may do so within 31 days of the loss. See Making Changes During the Year to the left for more information.

You may also enroll in health and supplemental benefits, or make changes to current benefits during the annual open enrollment period. Any open enrollment changes are made in Workday and will be effective January 1st of the following calendar year.

BUY-OUT WAIVER PROGRAM

You may apply for the Buy-Out Waiver Program if you are covered under another medical plan (such as your spouse's plan), provided the plan is not a Library or City of New York health plan, Medicare, Medicaid, or a health care exchange program. The Buy-Out Waiver Program provides eligible employees who waive coverage an annual cash payment of:

- Individual: $500
- Family: $1,000

Payments are considered taxable income, and are paid in two installments — half in June and half in December each year. The amounts are prorated for mid-year enrollments and changes.

An enrollment form and proof of other coverage are necessary to obtain the payment.

ELIGIBILITY & ENROLLMENT

ABOUT YOUR CONTRIBUTIONS

To help make coverage as affordable as possible, any contributions for health care coverage, flexible spending accounts and commuter benefits will be deducted from your paycheck automatically on a pre-tax basis — before Federal and Social Security taxes are withheld. By paying for coverage on a pre-tax basis, taxable income is lowered. As a result, you will pay less in taxes at the end of the year.

Note: Pre-tax deductions reduce your salary used to calculate your Social Security benefit at retirement. The impact on your Social Security is typically minor and most of the time, the money you save through pre-tax deductions outweighs the benefit gained by waiving the deduction. You may want to consult with your tax adviser if you have questions.

A NOTE ABOUT VOLUNTARY & EMPLOYER-PAID PLANS

Voluntary programs are available to you all year and are paid by you. Eligibility for these benefits is not based on a qualifying event.

Note: Voluntary programs are for active employees only.

The New York Public Library also provides employer-paid programs to assist you when you need help for life challenges. There is no cost for these benefits and you can utilize them when necessary during your employment with NYPL.

Current eligibility is outlined in the Summary Plan Description. Retiree health benefits are not vested benefits, and The Library reserves the right to amend or modify coverage at any time.

Please visit Lair for additional details on your NYPL benefits and to view Summary of Benefits.

COORDINATION OF BENEFITS

If you or your dependents are covered under The Library's medical plan and another group medical plan, payment for claims will be determined as follows:

For You. Employer-paid coverage is always primary Therefore, any claims for you will be paid by The Library plan first, and the other plan (such as your spouse or domestic partner's plan in which you are covered) will pay second.

For Your Spouse/Domestic Partner. Your spouse/domestic partner's employer-paid plan will be primary for them. Therefore, any claims paid by The Library plan, on behalf of the spouse will be secondary to your spouse/domestic partner's employer paid coverage.

For Your Dependent Children. Primary and secondary coverage is determined by the month and day of birth of the parents who are covering the dependent child(ren). The plan of the parent whose birthday falls earlier in the year will be the primary coverage for the dependent child(ren). Review each plans' coordination of benefits rules carefully if you are considering coverage under more than one plan.

MEDICAL PLAN OPTIONS

PREVENTION IS THE BEST MEDICINE.

When you elect a medical plan, you have full coverage for important preventive care services. Taking preventive measures now can help keep you healthy and identify any potential health issues early. Plus, medical benefits help protect you and your family in the event you need non-preventive care — illnesses, injuries, and health conditions/diseases.

The plan you choose will depend on your personal needs so be sure to review this section and additional materials available on Lair.

Note: If you have medical coverage available from another source, you do not have to elect an NYPL medical plan. Plus, if you have coverage through your spouse's employer, you can apply for the NYC Buy-Out Program (see page 6) provided it is not a City health plan.

Preferred Provider Organization (PPO)

PPOs negotiate discounts with a panel of providers and hospitals. Members can access panel providers for a co-payment. They can use non-panel providers as well, but they are subject to deductibles and reimbursed according to a fee schedule after the deductible is met.

The panel is similar to a network, but panel doctors do not assume the responsibility of pre-certifying treatment. There is no "primary care physician" to coordinate your care. In addition, being hospitalized by a panel provider does not ensure that the hospital, the lab, etc. are participating as well.

Members should call the NYC Healthline at 1.800.521.9574 (as listed on back of your ID card) prior to any scheduled hospital admission. Failure to call the health line can result in a penalty of up to $500.

The New York City Employees (NYCE) Plan is a PPO.

Health Maintenance Organization (HMO)

An HMO has a network of participating hospitals and medical providers. You must select a primary care provider to manage your care and get any necessary referrals to see a specialist in the network. This is an in-network only plan, unless you have an emergency.

HIP HMO, GHI HMO, MetroPlus Gold and VYTRA are all HMOs under the City Plan.

Point-of-Service Plan (POS)

A POS plan offers the choice of using a network, or using a provider who does not participate. Employee payroll contributions are typically higher with this plan. When you use the network, there are lower copays and the plan works much like an HMO. When you go out-of-network, you are subject to deductible and coinsurance. Costs are lower when you use the network, however, you can choose to use it for some services, and use non-network providers for others whenever you like. **Note:** Pre-certification is required when using out-of-network doctors.

HIP POS is a POS under the City Plan.

Exclusive Provider Organization (EPO)

An EPO has a network of participating hospitals and medical providers. You must use the network to receive coverage, unless you have an emergency. You do not have to pick a primary care physician and referrals are not necessary to see a specialist. The network is generally larger than an HMO network. Employee payroll contributions are typically higher with this plan.

Anthem EPO BlueCross BlueShield, Anthem EPO Blue Access Gated and AETNA EPO are EPO plans under the City Plan.

More information on each plan can be found in the New York City Health Benefit Program Summary Plan Description.

You can also visit their website and view the SPD on line at the following address: https://www.nyc.gov/site/olr/health/summaryofplans/health-full-spd-page.page.

2026 MEDICAL CONTRIBUTIONS

As previously noted, payroll deductions for health insurance will be made pre-tax on a semi-monthly basis. The number of dependents you choose to enroll will determine your cost. Currently, there is no payroll deduction for the supplemental benefits provided through the DC37/NYPL Health and Security Plan Trust as they are paid in full by The Library. Medical rates are subject to change and do change periodically throughout the year. The following rates are effective **July 2026**.

Type of Plan	Plan Name	Semi-Monthly Contributions	
		Individual	Family
Preferred Provider Organization (PPO)	NYCE PPO	$0.00	$0.00
Health Maintenance Organization (HMO)	HIP HMO	$0.00	$0.00
	HIP HMO w/ Optional Rider	$6.44	$15.77
	GHI HMO	$227.74	$638.32
	MetroPlus Gold	$0.00	$0.00
	VYTRA Basic	$187.70	$600.16
Point-of-Service Plan (POS)	HIP POS	$839.23	$2,055.98
Exclusive Provider Organization (EPO)	Anthem BlueCross BlueShield EPO	$756.41	$1,920.79
	Aetna EPO	$492.57	$1,691.96
	Anthem EPO Empire Blue Access Gated	$304.19	$878.50

DC37/NYPL HEALTH AND SECURITY PLAN

Supplemental Benefits

The following is a brief description of the benefits administered by DC37 on behalf of Union employees of the New York Public Library. For complete details, please refer to the District Council 37 New York Public Library Health and Security Plan Trust Benefit Booklet (Plan Booklet), which you will receive once your enrollment is on file with DC37.

Brief list of benefits provided by the DC37/NYPL Health and Security Plan Trust include:

- Prescription
- Dental Benefit
- Vision Benefit
- Death Benefit
- Weekly Indemnity (disability)

Prescription

OPTUM Rx is the pharmacy benefit manager that currently administers the prescription drug benefit for Union employees. The plan is a generic-based program, which means that generic drugs are less expensive and brand name drugs will also incur a higher copay in most cases.

To reduce the out-of-pocket expense for prescriptions, OPTUM Rx offers a Mail Order program and a 90-day fill option at participating retail pharmacies. The Mail Order program allows you to get up to a 90-day supply of maintenance medication for only two monthly copays. The 90-day Retail Pharmacy program allows you to get a 90-day supply of maintenance medication at participating pharmacies for three 30-day copays. **Taking advantage of the Mail Order Program can save you time and money!**

See below for the prescription drug copay schedule.

Prescription Drug Coverage	Retail Pharmacy 30-Day Supply	Retail Pharmacy 90-Day Supply	Mail Order 90-Day Supply
Generics in the Formulary	$10 copay	$30 copay	$20 copay
Brand in the Formulary	$20 copay	$60 copay	$40 copay
Brand Not in the Formulary without a Generic Equivalent*	$45.50 copay	$136.50 copay	$91 copay

*If you need a brand name when a generic is available, you pay the applicable copay AND the difference between the generic and brand name prices.

Note: In addition, some prescriptions are subject to step therapy. You will be sent a booklet from OPTUM Rx that explains this requirement and how it works.

PICA Program

In July 2001, an agreement was made between the City of New York Office of Labor Relations and the Municipal Labor Committee where certain prescription drugs would be made available to enrollees in a City Health Plan.

Currently, injectables and chemotherapy can be obtained through Prime Therapeutics, the pharmacy benefit manager for the PICA program. A different copay structure applies to these medications. For more information on the PICA program, please visit the Office of Labor Relations website at: http://www1.nyc.gov/site/olr/health/summaryofplans/health-pica.page.

Note: The plan documents will serve as the deciding factor should a conflict arise.

HEALTH ADVOCATE – ADVOCACY SERVICES

As healthcare has become more complicated, sorting out billing and care coordination issues can take longer than the actual medical appointment. Health Advocate is an independent service that can help you manage those time-consuming issues.

A Personal Health Advocate can help you:

- Find doctors, hospitals and other health care providers,
- Research and locate treatments for medical conditions,
- Understand test results, treatment recommendations and prescribed medications,
- Provide estimates on common medical services and treatments, and
- Address elder care issues.

A Personal Health Advocate can explain how to:

- Coordinate benefits between physicians and insurance companies,
- Schedule specialist treatment and tests,
- Deal with insurance company pre-certifications and other approvals for services,
- Transfer medical records, X-rays and lab results, and
- Arrange for home-care equipment following a hospital stay.

Confidentiality

Health Advocate 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).

How to Access Health Advocate

You can access Health Advocate for health care help as follows:

- Phone: 1.866.695.8622
- Website: www.healthadvocate.com/nypl
- Email: answers@HealthAdvocate.com

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

FLEXIBLE SPENDING ACCOUNTS

With Flexible Spending Accounts (FSAs), you can experience valuable tax savings while guaranteeing money is available for important expenditures. If you anticipate out-of-pocket health care and dependent care expenses during the year, you may want to consider contributing to one or both FSAs.

There are two types of FSAs:

- Health Care FSA
- Dependent Care FSA

You determine whether to contribute to one or both accounts. If you participate, your contributions are deducted from your pay on a pre-tax basis.

Important! If you wish to participate in an FSA in the next plan year, you must make a new election during the open enrollment period. FSA elections do not carry over from year to year.

Health Care FSA

This account allows you to set aside money to help pay for unreimbursed out-of-pocket medical, dental and vision care expenses for you and your eligible dependents. Examples of eligible expenses include:

- Deductibles, coinsurance and copays
- Orthodontia expenses and other out-of-pocket dental expenses
- Vision care such as frames, lenses, contact lenses and solutions and supplies and laser eye surgery
- Insulin
- First aid supplies

Health Care FSA: Beniversal Card
When you participate in a Health Care FSA, you will receive a Beniversal card. This card works like any other credit card. You can use it to pay for eligible health care expenses at the time of service or purchase.

Keep in mind that you should retain your receipts in the event Benefit Resource, Inc. requests that you to verify an expense.

How much can I contribute? You can contribute up to $3,400 per year into a Health Care FSA.

Accessing Your Health Care FSA Funds

You have access to the full amount of your annual contribution immediately, regardless of your current account balance.

Dependent Care FSA

This account allows you to set aside pre-tax money to help pay for eligible dependent care services for your dependent child(ren) under age 13, disabled spouse or disabled child over age 13 and or a parent. Examples of eligible expenses include:

- Dependent/child care centers
- Adult day care
- Nursery school/preschool
- After school/summer day camp

How much can I contribute? You can contribute up to $7,500 per year ($3,750 if married and filing separately). Highly Compensated employees (i.e., earning $160,000+ for 2025) may not be able to contribute the full amount into a Dependent Care FSA due to IRS non-discrimination testing rules.

Accessing Your Dependent Care FSA Funds

You will only be reimbursed for the amount of money available in your account at the time of your claim. Reimbursement will be issued for past claims after services are rendered. If you submit a claim for services that has not been rendered as of the date of the claim, you will not be reimbursed until the service has actually occurred (e.g., paying for summer camp in March).

Note: Health care and dependent care FSAs are separate. You cannot use your health care FSA to pay for dependent care expenses and vice versa.

FLEXIBLE SPENDING ACCOUNTS

Grace Period

If you have not used your full contribution amount by December 31, you can benefit from the claim submission grace period. Any claims for services rendered between January 1 and March 15 of the next year can be applied to the previous year's balance. You have until April 15th to submit these claims for reimbursement. Any unused money remaining in your account after April 15th will be forfeited. Paper claim submission is the only way to get reimbursed for these claims.

The Beniversal card will only reimburse you out of the current calendar year's health care amount.

Plan Carefully: Use-It-or-Lose-It

While there is no way to predict what the future will bring, it is a good idea to take a few minutes to review your current health care and/or dependent care expenses, and estimate what your expenses will be for the plan year, which ends December 31st. In exchange for the favorable tax breaks, the IRS requires that you forfeit any balance not used by the end of the grace period.

You can use the calculators available on benefitresource.com to help you determine how much to set aside and your projected tax savings.

Note: You do not need to be a registered participant to access these tools.

Claim Payment/Submission Method

Claim Submission Method	Description
Beniversal Card	Use this card like a credit card to pay for eligible health care expenses such as copays, deductibles, prescriptions, etc. You should save your itemized receipts in lieu of claims substantiation.
Paper Claim	Complete and submit a paper claim form for eligible dependent care expenses and/or any expenses incurred during the grace period. Claims can be faxed or mailed to Benefit Resource, Inc. with itemized receipts outlining payment of services.

Accessing & Managing Your Account

When you enroll and register on the Benefit Resource website at benefitresource.com, you can check your account balance and claims status, view a list of eligible/ineligible health care and dependent care expenses, download forms, and more. You may also contact Benefit Resource Customer Service at 1.800.473.9595.

COMMUTER BENEFITS

The commuter benefit program, administered by Benefit Resource, Inc., offers you the opportunity to set aside pre-tax money from your paycheck to cover mass transit and work-related parking expenses. The maximum monthly pre-tax deductions are:

- Transit: $340
- Parking: $340

You may, however, elect to contribute additional after-tax money above the allowable limit for each type of expense to cover the full cost of your monthly transit expenses. The allowed pre-tax amounts for mass transit and parking is exempt from Federal Income Tax, New York State and City Income, Social Security and Medicare taxes, however, deductions are not currently exempt from New Jersey State Income Tax. You may wish to consult with your tax advisor on the most recent state tax treatment of a pre-tax commuter benefit program when preparing your annual tax return.

Note: Effective January 1, 2016, participants may no longer submit expenses and receive cash reimbursement for mass transit expenses on a pre-tax basis due to IRS rules.

How to Enroll

Employees can enroll in the commuter benefits program through Workday. Workday changes will be reflected in the first paycheck of the month following the benefit event approval unless Payroll has already closed for that paycheck. You will receive an email confirmation once your benefit event has been approved. Once enrolled, you will receive a Beniversal MasterCard that can be used to pay for eligible expenses. Paper claim forms are also available if you pay cash and receive a receipt for your parking. **See Lair for more information, FAQs about the transit program and instructions on how to enroll.** All enrollment and contribution adjustment transactions must be done through Workday. You can also view your current claims, eligible expenses, the plan summary and more when you are logged in to your account at benefitresource.com.

Changing or Stopping your Contributions

If you wish to change or stop contributions to the commuter benefit program, you can do so through Workday. **See Lair for more information.**

DISABILITY BENEFITS

Union employees are covered automatically by the short-term plan through Lincoln Financial and the weekly indemnity plans through D37. Disability coverage is provided to protect you financially if you are unable to work due to a serious illness or injury. The benefits are provided at no cost to the employee.

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 be disabled for seven consecutive calendar days to be eligible for STD benefits. Available sick leave will be substituted. If sick leave is exhausted and you are still disabled, payments will be paid by the insurance carrier and coordinated with annual leave, if applicable.

Weekly Indemnity

If you have a disability that continues beyond 26 weeks, upon receipt and review of continuing disability documentation, $200 per week may be paid to full-time employees and $98 per week to part-time employees. The benefit will be reduced by any amount you receive from other income sources such as Workers' Compensation and Social Security.

The chart below provides a summary of coverage for both the STD and Weekly Indemnity plans.

For more information on all leave policies, visit Lair.

Short-Term Disability	
Benefit Duration	26 weeks following 7 consecutive days of disability
Coverage	50% of regular earnings
Maximum Benefit	Up to $170 per week*
Weekly Indemnity — Full-time	
Benefit Duration	Up to 26 weeks
Coverage	N/A
Maximum Benefit	Up to $200 per week*
Weekly Indemnity — Part-time	
Benefit Duration	Up to 13 weeks
Coverage	N/A
Maximum Benefit	Up to $98 per week*

*Disability benefits are subject to tax withholding

RETIREMENT BENEFITS

New York State and Local Retirement System Pension Plan

The New York State and Local Retirement System (NYSLRS) is a defined benefit pension plan.

Enrollment is mandatory for full-time, regular-appointment union employees. Part-time and temporary union employees have the option to enroll in NYSLRS.

Upon date of hire, you become a member of NYSLRS when you complete the NY 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: Contributions are required as of your date of hire. You may be subject to retroactive contributions if enrollment in the NYSLRS plan is delayed.

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.

RETIREMENT BENEFITS

Estimates

You can apply for a pension calculation estimate no more than 18 months prior to reaching age 55. The estimate shows what your pension benefit might be based on current age, final average salary and service.

Applying for Retirement

Service retirement occurs if you are at least age 55, fully vested and apply for a retirement benefit directly upon termination of employment from a participating employer.

Vested retirement occurs when vested members who left public employment prior to age 55 apply for a retirement benefit upon becoming eligible.

See chart for calculation of Tier 6 benefits.

Tier 6 Benefit Calculations

Years of Service	Calculation	Between Ages 55 & 63	Over Age 63
Less than 20	1.66% of FAS* for each year of service	Reduced by age	No age reduction
20 or More	1.75%of FAS* for each year of service up to 20 + 2% of FAS for years of service over 20	Reduced by age	No age reduction

*Final Average Salary

Final Average Salary (FAS)

The average of the highest 60 consecutive months of earnings in covered public employment. FAS is typically calculated using the last five years of employment, but can also be from an earlier point in your career. Earnings may be adjusted to suit the limitations based on when you joined the system and your Tier. Wages in excess of the Governor's salary are not included in the FAS calculation (currently $250,000). Other payments not included are: unused sick leave, payments made as a result of working vacation, any form of termination pay, payments made in anticipation of retirement, lump sum payments for deferred compensation, any payments made for time not worked, and lump sum payments for accumulated vacation. Overtime pay that exceeds the limit cannot be used in the FAS calculation. The limit for 2025 is $20,958. The limit is indexed for inflation and may change annually based on the Consumer Price Index.

For More Information / Member Resources

Visit the NYSLRS website at www.osc.state.ny.us/retire to review the complete booklet of benefits associated with your Tier and take advantage of the Retirement Online tool, which gives you access to their individualized pension benefits.

- Member statements are mailed out annually after the fiscal year (April 1 – March 31) has ended.
- E-News retirement bulletin provides periodic updates to members who have signed up for the service.

You may also contact the NYSLRS as follows:

General Phone Number: 1.866.805.0990

In-Person Consultation Phone: 1.866.805.0990

Consultation Website: https://www.osc.ny.gov/retirement/members/pre-retirement-consultations

General Fax Number: 1.518.402.4433

Street Address: 110 State Street, Albany, New York (open 7:30 a.m. to 4:15 p.m., Monday through Friday)

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 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.

VOLUNTARY SAVINGS PLANS

OTHER SAVINGS PROGRAMS

NYSaves 529 College Savings Program

The NYSAVES 529 College Savings Program is a state sponsored plan to help you save for college tuition and associated higher education expenses. You can choose from a number of investment portfolios or age-based tracks that match your savings timeline. A New York State tax deduction can be taken for plan contributions. Investment earnings are not subject to federal or state tax upon withdrawal for qualified expenses.

Contributions to this program can be made through convenient payroll deductions on an after-tax basis.

After enrolling in the program, you must submit the NYSAVES employer deduction form to the Payroll Office for your deductions to begin.

More information about NYSAVES can be found at www.nysaves.org.

Municipal Credit Union

The Municipal Credit Union is a member-owned, not-for-profit financial cooperative that offers favorable interest rates on savings and loans as well as low cost products and services.

Some of the services you can take advantage of as a member include:

- Savings and checking accounts
- Online banking
- Direct deposit
- Certificate of deposits
- Holiday and vacation club accounts
- Loans, mortgages, and home equity lines of credit

You can enroll in the Municipal Credit Union online at www.nymcu.org.

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, and
- 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).

TUITION.IO

The New York Public Library has partnered with Tuition.io, a service that provides PSLF Guidance and Student Loan Debt Counseling. The Tuition.io platform can help you:

- Get a counselor to provide step-by step-guidance for the PSLF program.
- Find the best student loan repayment strategy.
- Calculate how much a college education will cost you (or a college-bound family member) and explore cost savings.

Eligibility

The Tuition.io Student Loan Assistance Program is available to all full-time NYPL employees.*

*New hires will need to wait approximately two (2) weeks before being able to access the Tuition.io platform. Eligibility files are sent on the 1st and 15th of the month.

How to Sign Up?

You can access the Tuition.io portal at https://nypl.tuition.io. You will be automatically redirected to the Tuition.io portal and logged in through Single Sign On (SSO).

PET INSURANCE & ID THEFT

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.

ID Theft

Protect your identity and online presence with Allstate's AIP Pro + Cyber plan, now available as part of your benefit package. This comprehensive service provides extensive protection and monitoring to help safeguard you and your family from identity theft and cyber threats.

Key features of the plan include:

- Identity Monitoring: continuous monitoring of personal information across various databases to detect suspicious activity.
- Credit Report & Score: access to your credit report and score to help you stay on top of any changes or unauthorized inquiries.
- Coverage for minors: safeguard your children's personal information from identity theft.
- Social Media Monitoring: alerts for potential privacy and security risks on your social media accounts.
- Allstate Digital Footprint: stay informed on where and how your personal data is being used online, providing greater visibility and control.

Plan Costs

- $7.50 per month for employee only coverage
- $14.50 for employee + family coverage

Protect your identity and digital life with Allstate's trusted expertise! Please visit Lair for instructions on enrolling in Allstate ID Theft Insurance.

CARE.COM
BACKUP CHILDCARE AND ELDERCARE PROGRAM

The Care.com Backup Childcare and Eldercare program helps support our staff (see eligibility below) when they experience unexpected child care and elder care issues.

The Care.com Backup Childcare and Eldercare program can provide up to eight days of care annually for your child or adult elder relative when regular arrangements fall through. You can have quick access to family care throughout the United States using one of their partner facilities, or by requesting in-home care, all for a nominal fee. Note: You are welcome to visit participating centers before you sign up for the benefit.

Back-Up Child & Adult/Elder Care

High-quality replacement care provides eight days* of care for your child or adult/elder relative when regular arrangements fall through. Care.com offers a variety of services to help you manage your family's care needs, including:

- Backup child care in partner centers.
- In-home backup elder care and child care
- Access to the Care Membership, a broader network of individual and corporate care providers for ongoing childcare and other services.
- Access to helpful Lifemart discounts.
- Access to summer camps.

The cost for care is as follows:

- $15 per child per day in center-based care facilities
- $25 per family per day in center-based care facilities
- $6 per hour for in-home care (up to three care recipients)

*Benefit is available to union employees and full-time non-union employees on a first come, first-served basis. Continuation of the benefit is subject to overall Library usage limits quality review.

The value of the back-up day care benefit is taxable to you, however, in general, you can receive up to $7,500 ($3,750 if married filing a separate tax return) in tax-free dependent care benefits each year. There are several important things to keep in mind:

- The $7,500 maximum includes the total value of the emergency back-up day care benefit plus any pre-tax contributions you, or your spouse if applicable, made to a dependent care FSA if you participate.
- If you contribute the maximum to a Dependent Care FSA, you can still take advantage of the emergency backup care benefits, but they will be taxable to you.
- For married couples, $7,500(or $3,750 if filing separate tax returns) is the maximum amount the couple can receive in tax-free dependent care benefits, even if they have different employers. You will want to keep this in mind if you decide to make pre-tax contributions to a dependent care FSA.
- To satisfy the IRS' nondiscrimination tests, highly compensated staff members (earning above $160,000 in 2025; this threshold changes annually) may not be able To receive a full $7,500 (or $3,750) on a tax-free basis.
- The total value of dependent care benefits you receive from NYPL will be reported in Box 10 of your Form W-2, which you will receive after the end of each year. You must file Form 2441, and file it with your federal tax return, to demonstrate how much of your dependent care benefits are tax-free each year.

Register Now. Avoid Worry Later.

- Go to **nypl.care.com**.
- Your employer name will be pre-populated. Enter your preferred email address (this can be either your personal email address or your work email - whichever you prefer).
- Select Join Now. Enter your personal information to create your profile.
- Enter your NYPL email address (when prompted) to confirm your eligibility.
- Set your password.
- Log in and explore your Care.com benefits!

PAID LEAVE

Annual Leave

Newly hired union employees accrue three (3) weeks (15 days) of annual leave in a calendar year. Annual leave will be pro-rated in your first year based on your hire date. Annual leave accruals are posted monthly in E-time on the first of the month. Annual leave can be used for vacation, personal business, and any religious holidays not included in the Library's Paid Holiday calendar. You may begin to take the annual leave you have accrued after completing four full months of service. All requests for annual leave are to be made in advance and will require the approval of your manager.

Local 374 Union Staff are allowed to bank a maximum of 5 weeks and 2 days of annual leave. Any annual leave earned beyond 5 weeks and 2 days must be used in the calendar year it is earned, or it will be moved into sick leave and managed according to Library policy.

Local 1930 Union Full-time staff hired or moved into a Local 1930 Union role on or after January 1, 2023, are allowed to bank a maximum of 189 hours (5 weeks and 2 days) of annual leave (94.5 hours for part-time staff). Any annual leave earned beyond 189 hours (or 94.5 for part-timers) must be used in the calendar year it is earned, or it will be moved into sick leave and managed according to Library policy.

Sick Leave

Sick leave is used for personal illness and approved medical or dental appointments which cannot be scheduled outside of work hours. You accrue 10 sick days each year, and after five years of service, the accrual rate increases to 12 days per year. Sick days for a family member are to be used in accordance with NYC Sick Paid Leave Laws.

Holidays / Floating Holiday

At the beginning of each year, you are eligible for 11 paid holidays. All employees hired or promoted to a union position after 7/1/2004 are eligible for 1 Floating Holiday. Employees hired on or after November 1 of the calendar year will not be eligible for a floating holiday in that year.

Local 374 Union Staff will receive an additional floating holiday after completing 5 years of full-time active service.

Local 1930 Union Staff hired between July 1, 2004, and December 31, 2022, will be eligible for an additional floating holiday (for a max of 2) after 8 years of full-time equivalent service. Staff hired or moved into a union role on or after January 1, 2023, will be eligible for an additional floating holiday (for a max of 2) after 5 years of service.

Note: Paid time off is prorated for part-time employees. If there is a conflict between this guide and the collective bargaining agreement, the collective bargaining agreement prevails.

PAID LEAVE

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.

Wellness Days

Two (2) days of paid time off, which will be known as "Wellness Days," will be available to all employees (prorated for part-time and hourly employees; those who receive management leave will not be eligible for the two (2) additional days; 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, 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. Such time should be indicated as "Bereavement Leave" on the employee's eTime record. All "Bereavement Leave" should be taken within a reasonable period following an individual's death.

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.

IMPORTANT CONTACT INFORMATION

NYPL Resource: HR Operations Team	Phone: 1.212.621.0500, Option 4 Fax: 1.646.918.1962 E-mail: hrcervicecenter@nypl.org

Benefit	Administrator	Telephone	Website
Medical	Aetna EPO	1.800.445.8742	www.aetna.com
	Anthem Blue Access Gated EPO / Anthem BCBS EPO	1.800.475.3795	www.Anthemblue.com/nyc
	NYCE PPO	1.800.624.2414/1.800.433.9592	www.emblemhealth.com/city
	GHI HMO	1.877.244.4466	www.emblemhealth.com/city
	HIP HMO / HIP POS	1.800.447.6929	www.emblemhealth.com/city
	MetroPlus Gold	1.800.767.8672	www.metroplus.org
	Vytra HMO	1.800.448.2527	www.vytra.com
Prescription Drug Coverage	OptumRx	1.800.207.1561	www.optumrx.com
Dental	DC37/NYPL Health and Security Plan	1.212.815.1234	www.dc37.net/benefits/health/dental
Vision	DC37/NYPL Health and Security Plan	1.212.815.1234	www.dc37.net/benefits/health/optical
Flexible Spending Accounts	Benefit Resource, Inc.	1.866.996.5200	www.benefitresource.com
Commuter Benefits	Benefit Resource, Inc.	1.866.996.5200	www.benefitresource.com
Business Travel Accident	Chubb	N/A	www.chubb.com
Disability	Lincoln Financial Group	1.800.423.2765	www.lfg.com
403(b) Tax Deferred Annuity Plan	TIAA Voya Financial	1.800.842.2733 1.800.584.6001	www.tiaa-cref.org/nypl www.voyaretirementplans.com
Pension Plan	New York State and Local Retirement System (NYSLRS)	1.866.805.0990	www.osc.state.ny.us/retire/members/index.htm
Core Advocacy Services	Health Advocate	1.866.695.8622	www.healthadvocate.com/nypl
Employee Assistance Program	Corporate Counseling Associates (CCA)	1.800.833.8707	ccaplatform.com/go/nypl
Pet Insurance	Pets Best	1.888.984.8700	www.petsbest.com/NYPL
ID Theft Protection	Allstate	1.800.789.2720	www.myaip.com

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