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## FAQs FOR PSC-REPRESENTED EMPLOYEES NEW CONTRACTUAL SALARIES, RETROACTIVE PAY, INSTRUCTIONAL STAFF & BENEFITS

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### SECTION 1: NEW CONTRACTUAL SALARIES

**1. I am an instructional staff employee represented by the PSC. When will I receive my new salary?**

Instructional staff employees represented by the PSC at Senior Colleges will be paid at the new contractual bi-weekly salary rate beginning with the March 12<sup>th</sup> paycheck.

Instructional staff employees represented by the PSC at Community Colleges will be paid at the new contractual bi-weekly salary rate beginning with the March 6<sup>th</sup> paycheck.

*Please note:*

- *Teaching adjuncts will be paid at the new contractual salary rate beginning with the Spring 2020 semester starting with the first Spring 2020 paycheck (Senior Colleges scheduled on 2/13/20, Community Colleges scheduled on 2/7/20).*
- *Guttman, LaGuardia and Kingsborough Community Colleges' teaching adjuncts will be paid at the new contractual salary rate with the first spring semester paycheck.*
- *Other employees, such as non-teaching adjuncts, continuing education teachers and adjunct CLTs who are not scheduled to receive a paycheck on 3/6/20 or 3/12/20 will receive the new contractual bi-weekly salary rates on their first paycheck after those dates.*

**2. Will I receive any additional salary schedule increases after the increase effective in Spring 2020?**

Yes, there is another salary increase of 2.0% scheduled to take effect on 11/15/20. See links to salary schedules in #3 below.

**3. How much more will I be making when the new salary schedules are implemented?**

As expressed in the Memorandum of Agreement (*MOA*) between PSC and CUNY, all employees in the same title in the PSC-CUNY bargaining unit will see the same percentages applied to their salary rates. How much that means to each employee is dependent on that employee's current salary. Below are links to the MOA and salary schedules. The first pages of the MOA detail the wage increases and effective dates.

- [2017-2023 MOA](#)
- [2017-2023 Salary Schedule](#)
- [2017-2023 EOC Salary Schedule](#)

## **SECTION 2: RETROACTIVE PAY**

**1. When will I receive my retroactive pay?**

Instructional staff employees in all titles represented by the PSC at Senior Colleges will receive their retroactive pay on the 3/12/20 paycheck. For many, this is the same paycheck in which the new salary rates will be implemented.

Instructional staff employees in all titles represented by the PSC at Community colleges will receive their retroactive pay on the 3/6/20 paycheck. For many, this is the same paycheck in which the new salary rates will be implemented.

**2. If I'm scheduled to get a regular paycheck on 3/6/20 or 3/12/20, will I get a separate check for my retroactive pay?**

No. Any retroactive pay as a result of your current position will be included in your regular bi-weekly paycheck.

**3. If I'm not scheduled to get a regular paycheck on 3/6/20 or 3/12/20, how will I receive my retroactive pay?**

Retroactive paychecks for current and former employees will be sent to the campus where they work, last worked or will be deposited into their bank accounts on either 3/6/20 or 3/12/20 if they have direct deposit. Please contact your campus HR Office about where to access your retroactive paycheck.

**4. How will I know the amount of my retroactive pay?**

Your paystub will have a separate line listing the total amount of your retroactive pay.

**5. Are retroactive payments going to be split into two separate payments?**

No, all retroactive payments are being paid at one time, on 3/12/20 for Senior Colleges and on 3/6/20 for Community Colleges.

**6. How will my retroactive pay be calculated?**

Your retroactive pay will be calculated based on the contractual salary schedules covering the period 2017-2023 (*see salary schedule links in #3 above*).

**7. I worked at different campuses during the contract period. Will I get retroactive pay in one paycheck?**

Employees who worked at one campus and in one title during the entire retroactive period will receive one retroactive paycheck from that College. Employees who worked at multiple CUNY campuses during the retroactive period will receive their retroactive payments in multiple paychecks from each campus.

There is one exception: An employee who worked at one **Senior** College and then moved to another **Senior** College in a similar title (*e.g., Higher Education Officer series employee at one senior college moved to a different Higher Education Officer series position at a different senior colleges*) may receive all of their Senior College retroactive payments in one paycheck issued from the last Senior College worked. Keep in mind that this exception is only for Senior Colleges. Employees who worked at Community Colleges will receive pay for the applicable retroactive amounts from each campus where they worked.

Employees should contact their campus HR office if they are unsure about their retroactive paychecks.

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### **SECTION 3: INSTRUCTIONAL STAFF**

#### **Full-time and Hourly Employees on a salary schedule with steps:**

Applicable pay rates (*annual salary or hourly rate*) that were in effect on 4/20/17 will be increased by the percent in the MOA, effective on the following dates:

- October 1, 2018 – 2%
- October 31, 2019 – 2% compounded
- November 15, 2020 – 2% compounded
- November 15, 2021 – 2% compounded
- November 1, 2022 – 2% compounded

Based on the dates that you were employed at CUNY, the amount of retroactive increases in your rates of pay for those periods will equate to your total retroactive pay. The increased annual/hourly pay rates for each title are shown in the above salary schedules (*see salary schedule links in #3 above in Section 1*).

#### **Full-time and hourly employees on a salary schedule without steps (*except Continuing Education Teachers*):**

If you were employed as a full-time or hourly employee – not including a Continuing Education Teacher - in a title with a salary schedule without steps, and you were in active pay status on the day prior to the effective date of the collective bargaining increase, your annual salary or hourly rate, effective on 4/20/17 will be increased by the percent in the MOA, effective on the following dates:

- October 1, 2018 – 2%
- October 31, 2019 – 2% compounded
- November 15, 2020 – 2% compounded
- November 15, 2021 – 2% compounded
- November 1, 2022 – 2% compounded

The amount of retroactive increases in your rates of pay (*bi-weekly salaries or hourly rates multiplied by hours worked during that year*) will equate to your total retroactive pay.

#### **Continuing Education Teachers (including CETs in the CLIP and CUNY Start Programs)**

If you were employed in the CET title (including CETs in the CUNY Language Immersion Program and in CUNY Start) during the term of this agreement, your hourly rate will be increased by the percent in the MOA, effective on the following dates:

- October 1, 2018 – 2%
- October 31, 2019 – 2% compounded
- November 15, 2020 – 2% compounded
- November 15, 2021 – 2% compounded
- November 1, 2022 – 2% compounded

**1. I'm an excluded Higher Education Officer and not represented by the PSC. Will I receive my new salary and retroactive pay at the same time as the represented Higher Education Officers?**

Yes. An excluded employee who is in a title that is normally represented by a union, such as a Higher Education Officer series title, will receive his/her new salary and retroactive pay at the same time as the represented staff.

**2. I was appointed to different titles at different campuses during the contract period. How will I receive retroactive pay?**

An employee who worked, or is working, at two or more campuses represented by different unions will receive paychecks for the applicable retroactive amount from each campus.

**3. My title changed during the contract period. How will this affect my retroactive pay?**

Your retroactive pay will be calculated based on your title and salary during the contract period.

*Example:* You were an Assistant to HEO from 7/1/18 to 6/30/19 and a Higher Education Assistant since 7/1/19. You will receive the appropriate retro amount on your salary for the time you were in the Assistant to HEO title (7/1/18 – 6/30/19), and you will receive the appropriate retro amount on your salary as a Higher Education Assistant from 7/1/19 onwards.

**4. I'm no longer working at CUNY. Am I entitled to retroactive pay?**

In most cases, if you were an active employee between December 2017 and February 2020, you will be eligible for retroactive pay for any period you worked at CUNY during which there was a contractual increase.

**5. I'm no longer working at CUNY. How will I receive my retroactive pay?**

Your retroactive paycheck will either be direct deposited to your bank account (*if the direct deposit is still active*) or sent to the College(s) where you were employed. Contact the College HR office(s) to find out where you should pick up your check or if alternative arrangements are available.

**6. I am a CUNY retiree. How will I receive my retroactive pay?**

Your retroactive paycheck will be delivered on either 3/6/20 or 3/12/20 to the College(s) where you worked. Please contact the College HR office(s) to find out where you should pick up your check or if alternative arrangements are available.

**7. I retired from the Employment Opportunity Center (EOC). How do I receive my retroactive pay?**

Your retroactive paycheck will be available at the College. Please contact the College HR office to find out where you should pick up your check or if alternative arrangements are available.

**8. I retired from CUNY and am now working in a part-time position at CUNY. How will I receive my retroactive pay?**

You will receive separate retroactive paychecks for your full-time and part-time titles at each campus where you worked, or are working, on the appropriate pay date (3/6/20 or 3/12/20).

**9. I am a beneficiary of a deceased employee. How will I receive the deceased's retroactive pay?**

Please contact the College HR office at the campus where the deceased party was employed.

**10. What taxes will I pay on the retroactive amount?**

Your retroactive amount is combined with your regular pay. The total gross amount will be taxed as regular salary.

For example, if your bi-weekly salary is \$1,000 and your retro amount is \$5,000, your federal, state and city (*if applicable*) tax rate will be based on the gross amount of \$6,000.

Keep in mind any retirement and supplemental retirement deductions are a percentage of salary and will also be applied to the total gross amount.

**11. The total amount of my retroactive pay may have tax implications for the tax year 2020. What can I do?**

Please speak with an accountant or tax advisor.

**12. Will the College Benefits Officer or Human Resources staff give me tax advice?**

No.

**13. I am no longer working at CUNY, may I opt out of paying union dues on my retroactive pay?**

No, neither current nor previous employees can opt out of paying these dues because payment of dues and fees is a collectively bargained obligation, and the retro pay is based upon the period of time you were in active service with the University.

**14. I am a retiree collecting my pension benefit and am currently working at CUNY. My annual earnings are limited to \$30,000 but I know I will receive a large retroactive amount in 2020. May I opt out of receiving the retro payment?**

No, you cannot opt out of receiving the retroactive payment, as this is a collectively bargained provision based upon the period of time you were in active service with the University. You should consult with your pension system for appropriate advice.

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**SECTION 4: BENEFITS**

**General Benefits**

**1. My salary is going up significantly and I think I want to start saving more for my retirement or increase the amount I contribute to my current retirement plan. Whom should I speak with?**

You may contact the campus Benefits Officer for information and materials on CUNY's various retirement savings plans that are available for you. You should contact an accountant, tax advisor, or a financial advisor as soon as possible to determine the most appropriate plans for you.

If you are considering adjusting your current retirement contribution, keep in mind that it typically takes a period of time before the transaction can be reflected in your paycheck. Employees are encouraged to discuss options as soon as possible with an accountant, tax advisor or financial advisor.

## **Retroactive Pay Benefits**

**2. I want to increase my TIAA TDA contribution for the retroactive paycheck. What do I have to do?**

The retroactive amount you receive is eligible for TIAA TDA 403(b) contributions. If you are increasing your contributions for the 3/6/20 or 3/12/20 paycheck, you **must** submit a Salary Reduction Agreement (SRA) to your campus Benefits Officer by no later than **2/14/20**. *Please be sure to indicate on top of the SRA “Please process this increase for the retroactive paycheck only”.*

If you don’t want your contributions to remain at the increased percentage for the remainder of the year – i.e., for the paychecks subsequent to the retroactive paycheck – you must be sure to simultaneously submit another SRA to decrease your percentage to the desired amount. Please contact your campus Benefits Office for assistance. *Please be sure to indicate on top of the SRA “Please process this change for pay period after the retroactive paycheck”*

**3. I will receive a retroactive paycheck because of my work at a Community College and I want to increase my TRS TDA contribution for the retroactive paycheck. What do I have to do?**

The retroactive amount you receive is eligible for TRS TDA 403(b) contributions. If you are receiving a retroactive paycheck for work done at a Community College on 3/6/20, you must change your contribution rate online with TRS by 2/5/20.

If you don’t want your contribution to remain at the increased percentage for the remainder of the year – i.e., for the paychecks subsequent to the retroactive paycheck – you must change your contribution rate online with TRS by 2/19/20.

**4. I will receive a retroactive paycheck because of my work at a Senior College and I want to increase my TRS TDA contribution for the retroactive paycheck. What do I have to do?**

The retroactive amount you receive is eligible for TRS TDA 403(b) contributions. If you are receiving a retroactive paycheck for work done at a Senior College on 3/12/20, you must change your contribution rate online with TRS by 2/11/20.

If you don’t want your contribution to remain at the increased percentage for the remainder of the year – i.e., for the paychecks subsequent to the retroactive paycheck – you must change your contribution rate online with TRS by 2/25/20.

**5. I want to increase my New York State Deferred Compensation Plan 457(b) contribution. What do I have to do?**

The retroactive amount you receive is eligible for 457(b) contributions. If you are increasing your 457(b) contributions for the 3/6/20 or 3/12/20 paycheck, you must call the NYSDCP and request the increased contribution for that particular paycheck. You must call NYSDCP by 2/14/20 to request the change for the retroactive paycheck. You may also notify NYSDCP on the call that you would also like to change your contribution for the paycheck subsequent to the retroactive paycheck.

Please note that while NYSDCP allows you to increase your contributions online, their system will not allow you to make an increase or decrease on a particular check. To ensure that the contribution changes occur on the correct check date, please call NYSDCP at the number listed below.

When calling the NYSDCP 457(b) plan please be sure to have your paystub handy during the call so that the representative can verify your Employee ID and/or Department ID. The NYSDCP 457(b) plan can be reached at 1-800-422-8463.

**6. What is the maximum percentage that I can contribute to my TIAA 403(b) or TRS 403(b) TDA and/or NYSDCP 457(b) TDA from my retroactive paycheck?**

The maximum combined contribution among plans should not exceed 50% from your retroactive paycheck to ensure that enough earnings remain for other required tax and benefit deductions.

**7. How much annually can I contribute to my TIAA TDA 403(b)?**

If you are under age 50, the maximum contribution permitted for calendar year 2020 is \$19,500. If you are age 50 or over, the maximum contribution permitted for calendar year 2020 is \$26,000 per year. You can distribute your contributions over the rest of the pay periods in 2020 to reach the maximum listed above.

**8. How much annually can I contribute to my TRS TDA 403(b)?**

If you are under age 50, the maximum contribution permitted for calendar year 2020 is \$19,500. If you are age 50 or over, the maximum contribution permitted for calendar year 2020 is \$26,000 per year. You can distribute your contributions over the rest of the pay periods in 2020 to reach the maximum listed above.

**9. How much annually can I contribute to the 457(b) TDA?**

If you are under age 50, the maximum contribution permitted for calendar year 2020 is \$19,500. If you are age 50 or over, the maximum contribution permitted for calendar year 2020 is \$26,000 per year. You can distribute your contributions over the rest of the pay periods in 2020 to reach the maximum listed above.

**10. Can I contribute the maximum to both my TDA 403(b) and my 457(b) TDA?**

Yes, if you have a TDA 403(b) (with either TIAA or TRS) and a 457(b) you can make the maximum contribution in both plans individually.