

Adjunct pension issues

If you're in another retirement system...

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Last year's *Clarion* article on adjunct pensions sparked the most phone calls of any story in years. CUNY has not always done a good job of providing its part-time employees with pension information, and this article clearly filled an important gap. "Adjunct Pensions: A Surprising Return" answers most basic questions on the subject and is available on the web. (See page 9 of the February 2004 *Clarion* at www.psc-cuny.org/communications.htm.)

But when it comes to pension advice for adjuncts, one size doesn't fit all. CUNY adjunct service is pensionable through the New York City Teachers' Retirement System (TRS). However, many CUNY adjuncts already belong to another New York public pension system, and they need to take specific steps to make sure they get the maximum benefit at retirement. Most can still get pension credit for their CUNY teaching, but the details vary. Below is information for adjuncts in several categories:

● **Faculty and staff who have already retired from CUNY, SUNY, the Department of Education or any other New York City or State agency** and are now working as CUNY adjuncts cannot get additional pension credit for their post-retirement teaching. But they may open a supplemental retirement account with TIAA-CREF or HRC and deposit a percentage of their CUNY pay into this account via payroll de-

duction. There are no matching funds from the employer.

● **Teachers and supervisors in the New York City Department of Education** are already members of the New York City TRS. CUNY adjunct service makes DOE employees eligible for "multiple employment membership," which will increase the salary base TRS uses to calculate their pensions. The specifics of multiple employment membership are different for each TRS tier. For information about your tier, contact me at eballeisen@psccmail.org or 212-354-1252.

Before retiring from the NYC DOE, employees need to request a record of service from the Human Resources department of the CUNY school where they work. This document should be attached to the TRS retirement application.

● **CUNY full-time faculty and staff who also work as adjuncts** get salary base credit for their adjunct teaching automatically if their adjunct work is at their home campus. Full-timers who teach extra courses on other CUNY campuses also are entitled to salary base credit but must take the initiative to give the HR office at their second campus their pension number.

● **New York State employees in the New York State Employees' Retirement System and the New York State Teachers' Retirement System** may join the New York City TRS in order to get pension credit for their CUNY adjunct teaching. They must be vested in both pension systems before retirement and must retire from the City and State



Carolina Arentsen

on the same day. At retirement, both pensions will be combined under the New York State pension system. To make this happen, an ad-

YOUR BENEFITS

adjunct must take the initiative to request the transfer to the State.

● **Full-time SUNY employees in TIAA-CREF** may join the New York City TRS to get credit for their CUNY adjunct work. They must retire from CUNY and SUNY on the same day. They will receive separate pension checks from TIAA-CREF and from TRS.

● **Adjuncts with vested TIAA-CREF pensions from prior full-time CUNY or SUNY work** may join the New York City TRS as long as they have not yet begun receiving pension payments from TIAA-CREF. (This group includes adjuncts who previously had substitute full-

time lines and adjuncts who once had permanent full-time CUNY or SUNY positions but left these jobs before retiring.) They cannot take distributions from their TIAA-CREF CUNY or SUNY pension until they take retirement under TRS.

Adjuncts with vested TIAA-CREF pensions from private employers or public employers outside New York State may join the New York City TRS with no restrictions.

● **CUNY adjuncts who are also SUNY adjuncts** may join the New York City TRS to get pension credit for their CUNY work and either the New York State TRS or TIAA-CREF to get credit for their SUNY work. They must retire from CUNY and SUNY on the same day, and those who belong to both the New York State and New York City TRS will have both pensions combined at retirement.

● **New York City employees in the New York City Employees'**

Retirement System and the Board of Education Retirement System are not eligible to join the New York City TRS and therefore cannot get pension credit for their adjunct teaching. However, they may deposit a percentage of their CUNY pay into a supplemental retirement account with TIAA-CREF or with HRC.

● **Adjuncts who join the New York City TRS and later get a job that makes them eligible for a different New York City or State pension plan** may transfer their TRS accounts into the pension system that covers their new position. Alternatively, those eligible for a different New York City pension plan may choose to stay in TRS as transfer contributors.

Adjuncts with further questions about their pension status can contact Ellen Balleisen at eballeisen@psccmail.org or 212-354-1252.

PROFESSIONAL STAFF CONGRESS/CUNY NOTICE OF NOMINATIONS AND ELECTIONS — SPRING 2006

PSC GENERAL OFFICERS

Term of Office: 3 Years

President, First Vice President, Secretary, Treasurer, 5 University-wide Officers.

Vice President, Senior Colleges, and 3 Senior College Officers.

Vice President, Community Colleges, and 3 Community College Officers.

Vice President, Cross Campus Chapters, and 3 Cross Campus Officers.

Vice President, Part-Time Instructional Staff, and 3 Part-Time Instructional Staff Officers.

NYSUT AND AFT CONVENTION DELEGATES

Term of Office: 3 years

100 Convention Delegate Positions

ELECTION SCHEDULE:

1. Nominating petitions will be obtainable upon request from chapter chairpersons or from Ms. Barbara Gabriel, coordinator of administrative services, at the PSC office from January 26 to March 1, 2006.

2. Petitions must be received at the Professional Staff Congress, 25 West 43rd Street, 5th Floor, New York, NY 10036 by 5 pm, March 1, 2006.

3. A candidate or his/her designee may inspect the list of eligible voters at the American Arbitration Association offices at 1633 Broadway – 10th Floor, on March 27, 2006, between the hours of 9:00 am – 5:00 pm

4. Ballots will be mailed to members by the American Arbitration Association on Monday, April 3, 2006.

Anyone who does not receive a ballot by April 10, 2006 should call the American Arbitration Association at 800-529-5218 for a duplicate ballot.

5. All ballots received by the American Arbitration Association by 5 pm on Monday, April 24, 2006, will be included in the count.

6. Ballots will be counted on Tuesday, April 25, 2006, at 10 am at the American Arbitration Association offices, 1633 Broadway – basement.

ELIGIBILITY TO SERVE:

Members shall be permitted to hold a position as a general officer (serving on the Executive Council) who have been members in good standing of the Professional Staff Congress for at least one (1) year prior to the close of nominations, March 1, 2006.

ELIGIBILITY TO VOTE:

All members shall be permitted to vote in this election who have been members in good standing for at least four (4) months prior to the mailing of the ballots, April 3, 2006.

NOMINATIONS PROCEDURE:

1. Nominations shall be by written petition signed by no less than fifty (50) members of the appropriate constituency in good standing.

2. Slate nominations shall be permitted.

SLATE REGULATIONS:

A slate of candidates will be recognized if it consists of candidates for twenty-five percent or more of the officers to be elected, and if it submits, prior to the close of nominations: (1) a listing of caucus officers, all of

whom must be members in good standing, including the person designated to authorize nominees for that caucus' slate and the members of the caucus Committee on Vacancies, which, unless otherwise designated, shall be the caucus nominating committee authorized to replace any candidate on the slate whose name is withdrawn no later than 7 days prior to the mailing of the ballots; and (2) a nominating petition including the printed name, signature, department and college of each petitioner and, for each candidate running on the slate, his/her signature, as well as the printed name, department, college and position being sought. The candidate's signature on the slate petition shall constitute that candidate's acceptance of the slate designation.

ELECTION RULES:

A copy of the Rules Governing All General and Chapter Elections is available for inspection by all eligible voters from Ms. Barbara Gabriel, Coordinator of Administrative Services, at the PSC central office. Relevant sections are summarized below:

1. All voting must be on an official ballot. Write-in votes are permitted. The intent of the voter must be clear, whether the name of the candidate is written, printed or typed. In order for a write-in vote to be considered valid, the candidate must meet the same eligibility requirements as a regular candidate. A write-in candidate must receive at least 10 or 10 percent (10%) of the total votes cast in the election, whichever is less, to be elected. Write-in candidates who are elected must submit written acceptance of office to the Elections Committee within ten days of the notification of election results.

2. Each candidate, or a representative designated in writing, is entitled to observe the counting of the ballots.

3. The March issue of *Clarion* will carry biographies and/or statements by the candidates for general officers. Each candidate for general officer will be allotted 200 words. Slates of candidates for general officer may pool their allotment of words in whatever fashion they choose. The deadline for typed copy is 5 pm, March 1, 2006. For information on existing *Clarion* photos, contact the editor. Candidates for delegates to the NYSUT and AFT conventions will be listed, but they will not receive further space.

Candidates for general officers may purchase not more than one-half page of advertising space in the March issue of *Clarion*. Slates may purchase not more than one page of advertising space in the March issue of *Clarion*. The deadline for camera-ready mechanicals or an equivalent digital file is 5 pm, March 1, 2006. (Note: It would be helpful to *Clarion* if candidates can give newspaper staff advance notice of their intention to submit statements or advertisements, by February 14, 2006, or as soon as possible thereafter.) Space limitations preclude an offer of space to candidates for delegates to the NYSUT and AFT conventions.

All candidates may mail literature at their own expense through Century Direct, 30-00 47th Avenue, Long Island City, NY 11101-3415, the PSC mailing house. The PSC computer service will provide Century Direct with home-addressed labels of the membership, or will provide candidates with college-addressed labels of the membership at cost. The computer service must have five (5) days of advance notice to provide these labels.