



New Year Medical Deduction Reminder

The new rates for January 2023 have been updated and will be reflected in your paycheck on 1/13/2023. As you know, all employees' medical deductions are taken on a 10-month schedule, with no deductions taken in the summer.

Between January and June, deductions are collected for July and August for all employees. These adjusted pre-pay deductions are reflected in your paycheck. To make this easy to view, you will notice we have split the deductions in your paycheck. You now have two separate deductions in your paycheck for medical.

The first deduction is based on the amount determined in your union contract and reflects your semi-monthly cost for medical coverage. This is half of the monthly amount. This rate will stay the same throughout 2023 (providing there are no re-negotiations impacting your collective bargaining agreement).

You will also see a second medical deduction coded "adjusted deduction" reflecting the amount due towards July and August premiums. This deduction will only be deducted from your pay through June 30, 2023. There are no deductions during July and August. You can calculate each deduction and compare to your paycheck. If you find any discrepancies, please contact Tracy Birge at tracy_birge@boces.monroe.edu. The monthly rates and a sample of these calculations are below.

Medical Deduction Calculation Sample

The monthly rates for full time employees are included in this document on page 5. A sample of the deduction is below.

To calculate semi-monthly medical deduction:

Take the Monthly premium and divide by 2.

To calculate the adjusted deduction:

Take the Monthly premium and multiply by 2, then divide that total by 12 (pay periods between Jan. and June.)

FOR EXAMPLE ONLY: BUP Collective Bargaining Agreement / Value Single medical

Monthly: \$128.66 divided by 2 = \$64.33– Semi-monthly deduction

Monthly: \$128.66 * 2 = \$257.32 divided by 12 = \$21.44 - Adjusted deduction



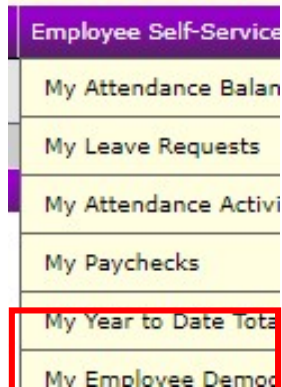
Print Your Own 2022 W-2 and 1095-C on WinCapWeb
Get them faster & sooner than paper forms!

If you consented to print your own last year, you do **NOT** need to re-consent.

- These two tax forms will be available on WinCapWeb in mid-January for you to print yourself. No more waiting for the documents to be mailed to you!
- You must elect to receive the forms electronically. You can do that today:
 1. Sign into WinCapWeb and go to Employee Self Service. Select **My W-2 Consent Elections** on the side menu or from the menu dropdown, read the information, enter your WinCapWeb password and click on

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2. Go to **My 1095-C Consent Elections** and follow the same procedure.



- A BOCES-wide email will be sent when the forms are ready for you to print them from WinCapWeb.
- You will not be mailed paper forms of your W-2 and 1095-C after consenting to receive it electronically. You can change your elections at any time.

Monroe County Civil Service has lifted the residency requirement for all exams for 2023!

For many of our employees, they were excluded from taking any Civil Service exams because there is a requirement that you must live in Monroe County. The Civil Service Commission has lifted that requirement for 2023. They have also lifted the exam fee.

If you have ever been interested in taking a Civil Service exam and do not live in Monroe County, now is the time. Check out the Monroe County website for available exams. Check often as new exams are added throughout the year.

If you are considering taking a promotional exam, please reach out to Human Resources first to find out what exams and or titles you might qualify for. Remember, that simply getting on a Civil Service list does not entitle you to a promotional position with BOCES, nor does it mean that there is a position for you to move into. Being on a Civil Service List allows you to be canvassed for positions that become available in any public sector employer.

<https://cs.monroecounty.gov/hrapply#1>


New York State Health Care and Mental Hygiene Worker Bonus (HWB) Program

The Human Resources Office has been receiving many inquiries about when HWB payments will be made for eligible employees. Please be aware that we have **not** yet received that information from the state. When we receive any updates on the program, we will be sure to inform those impacted employees.



FSA

Optional Funds you elect
Taken pre-tax.




Flex Spending/Section 125

Your new 2023 Section 125 Flex spending deduction will now appear on your paycheck. The deduction code for Medical is 370B and the deduction code for Dependent Care is 390B. This deduction is taken during the 20 pay periods between January and December (excluding July and August). To calculate your annual amount elected take your deduction amount times 20 pays. Any funds of \$570 or less, remaining from 2022, will roll into your new 2023 account.

HSA

For those in
High Deductible
Plan only.




Health Savings Account for Employees enrolled in High Deductible Medical Plan for BUP & PSP & Full Time BUSS Collective Bargaining Agreements ONLY

Your new 2023 HSA spending deduction will now appear on your paycheck. This is ONLY for employees that are enrolled in the High Deductible medical plan AND elected to have extra funds deducted for their HSA accounts. The deduction code is 380B. This deduction is taken during the 20 pay periods between January and December (excluding July and August). To calculate your annual amount elected take your deduction amount times 20 pays. Please Note: due to IRS regulations, we can no longer accept changes or new elections to this plan until the next Annual Enrollment.

HRA

Money BOCES gives
for co-pays, medical
expenses etc.



Health Reimbursement Account/105/HRA

For anyone enrolled in our RASHP 2 Value or Select plan, you received new HRA funds for 2023. Funds have been loaded in your account for the new year. If you had any leftover funds from 2022, they were also rolled into the new year.

To view your Benefit Resource account, please visit www.benefitresource.com. Then select Participant Login. If you have not logged into their new website you will need to “Register an Account”. The company code is **bocesmon**, your member id is your social security number.

MONROE #1 BOCES**2023 MONTHLY MEDICAL INSURANCE RATES - for full time employees.** **BUP (Teachers, Nurses)**

	Single	Sponsor	Family	Head/House
RASHP 2 Select	\$298.36	\$704.13	\$791.78	\$713.09
RASHP 2 Value	\$128.66	\$303.63	\$340.98	\$307.49
Signature Blue High Deductible	\$0.00	\$0.00	\$0.00	\$0.00

 BUSS (Transportation, Maintenance, Food Services, Security)

	Single	Sponsor	Family	Head/House
RASHP 2 Select	\$298.36	\$704.13	\$791.78	\$713.09
RASHP 2 Value	\$128.66	\$303.63	\$340.98	\$307.49
Signature Blue High Deductible	\$0.00	\$0.00	\$0.00	\$0.00

 BPA (Para)

	Single	Sponsor	Family	Head/House
RASHP 2 Select	\$276.91	\$653.53	\$734.95	\$661.84
RASHP 2 Value	\$107.21	\$253.03	\$284.15	\$256.24
Signature Blue High Deductible	\$0.00	\$0.00	\$0.00	\$0.00

 PSP/MISC (Prof Support - Clerical, Technology; Miscellaneous)

	Single	Sponsor	Family	Head/House
RASHP 2 Select	\$289.78	\$683.89	\$769.05	\$692.59
RASHP 2 Value	\$120.08	\$283.39	\$318.25	\$286.99
Signature Blue High Deductible	\$0.00	\$0.00	\$0.00	\$0.00

 BASA (Administrators)

	Single	Sponsor	Family	Head/House
RASHP 2 Select	\$298.36	\$704.13	\$791.78	\$713.09
RASHP 2 Value	\$128.66	\$303.63	\$340.98	\$307.49
Signature Blue High Deductible	\$0.00	\$0.00	\$0.00	\$0.00

**Please note July-August deductions for medical are taken out of the 12 pay periods from January-June.

 DENTAL INSURANCE

2023 **monthly** rates for full time employees for Dental Insurance. **Taken the 2nd check of each month.

	Single	Family
	\$5.47	\$15.16

Monroe 1 BOCES

ARE YOU AWARE OF YOUR 403(b) BENEFIT?

THE OPPORTUNITY

You have the opportunity to save for retirement by participating in your Employer's 403(b) retirement plan. A 403(b) plan is a retirement plan for certain employees of public schools, tax-exempt organizations and ministries.

We recommend that all employees visit our education page which can be found here:

<https://www.omni403b.com/Employees/Education>

WHY SAVE WITH 403(b)?

1. You do not pay income on allowable contributions until you begin making withdrawals from the plan, usually after your retirement.
2. Investment gains in the plan are not taxed until distribution.
3. Generally, retirement assets can be carried from one employer to another.

Future retirement savings value assuming 6% growth

Monthly Contributions	5 Year	15 Years	20 Years
\$50	\$3,489	\$14,541	\$23,102
\$200	\$13,954	\$58,164	\$92,408
\$500	\$34,885	\$145,409	\$231,020

HOW CAN I PARTICIPATE?

Prior to contributing you must open an account with an investment provider authorized in the Plan, a list of which is available on the right. You may then complete a Salary Reduction Agreement (SRA) online at:

<https://www.omni403b.com/SRA>

If you are already contributing to your Employer's Plan and you want to change your contribution amount or investment provider, simply complete and submit a new SRA. You can begin or change your contributions as soon as your next payment cycle following our receipt of a completed SRA.

HOW MUCH CAN I CONTRIBUTE ANNUALLY?

In 2023 you may contribute up to \$22,500 if you are 49 years of age or below and up to \$30,000 if you are 50 years of age and over. You may also be entitled to additional catch-up provisions like the 15 Year Service Catch-up. Please contact OMNI's Customer Care Center at **877.544.6664** for further details

Contribution Limits		15 Yr. Service Catch-up (if eligible)	Maximum Employer Contributions	Combined Limit	
Age 49 & below	Age 50 & above			Age 49 & below	Age 50 & above
\$22,500	\$30,000	\$3,000	\$66,000	\$66,000	\$73,500

LOOKING FOR HELP?

Click the link below for an investment professional to reach out to you.

<https://www.omni403b.com/PlanDetail>

New accounts may be opened with the following approved service providers.

AIG RETIREMENT SERVICES FORMERLY VALIC
AMERIPRISE FINANCIAL RIVERSOURCE
ASPIRE FINANCIAL SERVICES
EQUITABLE FORMERLY AXA
INVESCO OPPENHEIMERFUND
LINCOLN INVESTMENT PLANNING
METLIFE
NY LIFE INS ANNUITY CORP
ORION PORTFOLIO SOLUTIONS LLC FORMERLY FTJ FUNDCHOICE
SECURITY BENEFIT
THE LEGEND GROUP A LINCOLN INVESTMENT COMPANY
VOYA FINANCIAL NATL NY