Eligibility - Regular full-time and regular part-time employees are eligible to participate in the Select Benefits Program.

The Program - Through the Select Benefits Program, currently permitted by federal tax law, eligible employees can convert a portion of their salaries to non-taxable funds to pay for certain benefits-related expenses with before-tax dollars. That is, salaries are made lower before federal income tax, New York State income tax, and social security (FICA) withholdings are computed, and the converted dollars may be used to provide a:

- before-tax health care plan premium contribution;
- medical care reimbursement account;
- dependent care reimbursement account.

The Plan Year - The plan year runs from January 1 to December 31. During the plan year employees cannot change their decision to participate in a specific option or their level of participation unless there is a change in family or employment status. Options can be changed or dropped during the open enrollment period which is usually in November of each year. New employees may enroll within thirty days of the date they become eligible.

Converted Dollars - The minimum amount of salary which can be converted to before-tax dollars is $5 per pay period; the maximum is $250. The maximum annual conversion for those who participate during the full plan year is $6500.