

CSEA Memorandum of Agreement (MOA) with Westchester County for 2012-2021 Contract
ESTIMATED SALARY INCREASES / RETRO PAYMENT / HEALTH BENEFIT CONTRIBUTIONS

GRADE 3

CSEA Represented Employees at Step 5 as of January 1, 2014

	Annual	Per Pay Period	
Current Base Salary Before Taxes	40,245	1,548	[Effective January 1, 2011]
2018 NEW Base Salary Before Taxes	42,715	1,643	[Effective after Adoption of Ratified Agreement by BOL]
Estimated RETRO Salary 2014-2018	6,537		
Estimated RETRO Longevity 2012-2018	700		
Estimated TOTAL RETRO Payment Before Taxes	7,237		
Estimated Taxes Withheld *	(2,842)		
Estimated NET RETRO PAYMENT [December 2018]	4,395		

Your Health Benefit Premium Contribution Percentage is:

5%

*The 2019 UMR Premium will be 11,470 for the Individual plan, and 30,251 for the Family plan.
Payroll Deduction for Health Benefit Contributions does not start until January 2019.*

2014-2019 RAISE Before Taxes > > > >

2019 New Base Salary Before Taxes

2019 Health Benefit Contributions **

2019 Total Raise After Contributions

2019 Net Base Salary Before Taxes

2020 RAISE Before Taxes

2020 New Base Salary Before Taxes

2020 MAXIMUM Health Benefit Contributions ***

2020 Total Raise After Contributions

2020 Net Base Salary Before Taxes

2021 RAISE Before Taxes

2021 New Base Salary Before Taxes

2021 MAXIMUM Health Benefit Contributions ***

2021 Total Raise After Contributions

2021 Net Base Salary Before Taxes

INDIVIDUAL UMR Health Plan		FAMILY UMR Health Plan	
Annual	Per Pay Period	Annual	Per Pay Period
3,325	128	3,325	128
43,570	1,676	43,570	1,676
(574)	(24)	(1,513)	(63)
2,752	106	1,812	70
42,997	1,652	42,057	1,613
980	38	980	38
44,550	1,713	44,550	1,713
(608)	(25)	(1,603)	(67)
946	36	889	34
43,942	1,688	42,947	1,647
1,005	39	1,005	39
45,555	1,752	45,555	1,752
(644)	(27)	(1,700)	(71)
969	37	909	35
44,911	1,725	43,856	1,681

*** RETRO PAYMENT:**

1. If you are in a lower tax bracket than the Estimated Lump Sum Withholding of **39.27%**, part of this withholding may be refunded when you file 2018 taxes.
2. You may elect to deposit all or part of your RETRO PAYMENT into your **Mass Mutual 457 Deferred Compensation** account, up to the annual limit. Contact the Mass Mutual representative for the Westchester County plan for more details at 1-603-583-3085.

**** HEALTH BENEFIT CONTRIBUTIONS** are deducted before taxes, **24** pay periods per year. No deductions will be made the remaining 2 pay periods out of 26.

***** MAXIMUM Health Benefit Contributions:**

1. This agreement provides for a **6% cap** on the amount the new Health Benefit Contributions for **UMR PLANS** can increase each year. The contribution amounts above are calculated at the **maximum increase of 6%**. If the increase is lower than 6%, the contributions will be lower.
2. CSEA Members who choose the **HIP PLAN** will now pay the new Health Benefit Contributions listed above, **in addition to** the difference between the two plans currently required.

CSEA Memorandum of Agreement (MOA) with Westchester County for 2012-2021 Contract
ESTIMATED SALARY INCREASES / RETRO PAYMENT / HEALTH BENEFIT CONTRIBUTIONS

GRADE 4

CSEA Represented Employees at Step 5 as of January 1, 2014

	Annual	Per Pay Period	
Current Base Salary Before Taxes	42,840	1,648	[Effective January 1, 2011]
2018 NEW Base Salary Before Taxes	45,470	1,749	[Effective after Adoption of Ratified Agreement by BOL]
Estimated RETRO Salary 2014-2018	6,958		
Estimated RETRO Longevity 2012-2018	700		
Estimated TOTAL RETRO Payment Before Taxes	7,658		
Estimated Taxes Withheld *	(3,007)		
Estimated NET RETRO PAYMENT [December 2018]	4,651		

Your Health Benefit Premium Contribution Percentage is:

5%

*The 2019 UMR Premium will be 11,470 for the Individual plan, and 30,251 for the Family plan.
Payroll Deduction for Health Benefit Contributions does not start until January 2019.*

2014-2019 RAISE Before Taxes > > > >

2019 New Base Salary Before Taxes

2019 Health Benefit Contributions **

2019 Total Raise After Contributions

2019 Net Base Salary Before Taxes

2020 RAISE Before Taxes

2020 New Base Salary Before Taxes

2020 MAXIMUM Health Benefit Contributions ***

2020 Total Raise After Contributions

2020 Net Base Salary Before Taxes

2021 RAISE Before Taxes

2021 New Base Salary Before Taxes

2021 MAXIMUM Health Benefit Contributions ***

2021 Total Raise After Contributions

2021 Net Base Salary Before Taxes

INDIVIDUAL UMR Health Plan		FAMILY UMR Health Plan	
Annual	Per Pay Period	Annual	Per Pay Period
3,540	136	3,540	136
46,380	1,784	46,380	1,784
(574)	(24)	(1,513)	(63)
2,967	114	2,027	78
45,807	1,760	44,867	1,721
1,045	40	1,045	40
47,425	1,824	47,425	1,824
(608)	(25)	(1,603)	(67)
1,011	39	954	37
46,817	1,799	45,822	1,757
1,065	41	1,065	41
48,490	1,865	48,490	1,865
(644)	(27)	(1,700)	(71)
1,029	40	969	37
47,846	1,838	46,791	1,794

*** RETRO PAYMENT:**

1. If you are in a lower tax bracket than the Estimated Lump Sum Withholding of **39.27%**, part of this withholding may be refunded when you file 2018 taxes.
2. You may elect to deposit all or part of your RETRO PAYMENT into your **Mass Mutual 457 Deferred Compensation** account, up to the annual limit. Contact the Mass Mutual representative for the Westchester County plan for more details at 1-603-583-3085.

**** HEALTH BENEFIT CONTRIBUTIONS** are deducted before taxes, **24** pay periods per year. No deductions will be made the remaining 2 pay periods out of 26.

***** MAXIMUM Health Benefit Contributions:**

1. This agreement provides for a **6% cap** on the amount the new Health Benefit Contributions for **UMR PLANS** can increase each year. The contribution amounts above are calculated at the **maximum increase of 6%**. If the increase is lower than 6%, the contributions will be lower.
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GRADE 5

CSEA Represented Employees at Step 5 as of January 1, 2014

	Annual	Per Pay Period	
Current Base Salary Before Taxes	45,870	1,764	[Effective January 1, 2011]
2018 NEW Base Salary Before Taxes	48,685	1,873	[Effective after Adoption of Ratified Agreement by BOL]
Estimated RETRO Salary 2014-2018	7,450		
Estimated RETRO Longevity 2012-2018	700		
Estimated TOTAL RETRO Payment Before Taxes	8,150		
Estimated Taxes Withheld *	(3,201)		
Estimated NET RETRO PAYMENT [December 2018]	4,950		

Your Health Benefit Premium Contribution Percentage is:

5%

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Payroll Deduction for Health Benefit Contributions does not start until January 2019.*

2014-2019 RAISE Before Taxes > > > >

2019 New Base Salary Before Taxes

2019 Health Benefit Contributions **

2019 Total Raise After Contributions

2019 Net Base Salary Before Taxes

2020 RAISE Before Taxes

2020 New Base Salary Before Taxes

2020 MAXIMUM Health Benefit Contributions ***

2020 Total Raise After Contributions

2020 Net Base Salary Before Taxes

2021 RAISE Before Taxes

2021 New Base Salary Before Taxes

2021 MAXIMUM Health Benefit Contributions ***

2021 Total Raise After Contributions

2021 Net Base Salary Before Taxes

INDIVIDUAL UMR Health Plan		FAMILY UMR Health Plan	
Annual	Per Pay Period	Annual	Per Pay Period
3,790	146	3,790	146
49,660	1,910	49,660	1,910
(574)	(24)	(1,513)	(63)
3,217	124	2,277	88
49,087	1,886	48,147	1,847
1,120	43	1,120	43
50,780	1,953	50,780	1,953
(608)	(25)	(1,603)	(67)
1,086	42	1,029	40
50,172	1,928	49,177	1,886
1,140	44	1,140	44
51,920	1,997	51,920	1,997
(644)	(27)	(1,700)	(71)
1,104	42	1,044	40
51,276	1,970	50,221	1,926

*** RETRO PAYMENT:**

1. If you are in a lower tax bracket than the Estimated Lump Sum Withholding of **39.27%**, part of this withholding may be refunded when you file 2018 taxes.
2. You may elect to deposit all or part of your RETRO PAYMENT into your **Mass Mutual 457 Deferred Compensation** account, up to the annual limit. Contact the Mass Mutual representative for the Westchester County plan for more details at 1-603-583-3085.

**** HEALTH BENEFIT CONTRIBUTIONS** are deducted before taxes, **24** pay periods per year. No deductions will be made the remaining 2 pay periods out of 26.

***** MAXIMUM Health Benefit Contributions:**

1. This agreement provides for a **6% cap** on the amount the new Health Benefit Contributions for **UMR PLANS** can increase each year. The contribution amounts above are calculated at the **maximum increase of 6%**. If the increase is lower than 6%, the contributions will be lower.
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ESTIMATED SALARY INCREASES / RETRO PAYMENT / HEALTH BENEFIT CONTRIBUTIONS

GRADE 6

CSEA Represented Employees at Step 5 as of January 1, 2014

	Annual	Per Pay Period	
Current Base Salary Before Taxes	50,035	1,924	[Effective January 1, 2011]
2018 NEW Base Salary Before Taxes	53,110	2,043	[Effective after Adoption of Ratified Agreement by BOL]
Estimated RETRO Salary 2014-2018	8,127		
Estimated RETRO Longevity 2012-2018	700		
Estimated TOTAL RETRO Payment Before Taxes	8,827		
Estimated Taxes Withheld *	(3,466)		
Estimated NET RETRO PAYMENT [December 2018]	5,360		

Your Health Benefit Premium Contribution Percentage is:

5%

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Payroll Deduction for Health Benefit Contributions does not start until January 2019.*

2014-2019 RAISE Before Taxes > > > >

2019 New Base Salary Before Taxes

2019 Health Benefit Contributions **

2019 Total Raise After Contributions

2019 Net Base Salary Before Taxes

2020 RAISE Before Taxes

2020 New Base Salary Before Taxes

2020 MAXIMUM Health Benefit Contributions ***

2020 Total Raise After Contributions

2020 Net Base Salary Before Taxes

2021 RAISE Before Taxes

2021 New Base Salary Before Taxes

2021 MAXIMUM Health Benefit Contributions ***

2021 Total Raise After Contributions

2021 Net Base Salary Before Taxes

INDIVIDUAL UMR Health Plan		FAMILY UMR Health Plan	
Annual	Per Pay Period	Annual	Per Pay Period
4,135	159	4,135	159
54,170	2,083	54,170	2,083
(574)	(24)	(1,513)	(63)
3,562	137	2,622	101
53,597	2,060	52,657	2,020
1,220	47	1,220	47
55,390	2,130	55,390	2,130
(608)	(25)	(1,603)	(67)
1,186	46	1,129	43
54,782	2,105	53,787	2,064
1,245	48	1,245	48
56,635	2,178	56,635	2,178
(644)	(27)	(1,700)	(71)
1,209	46	1,149	44
55,991	2,151	54,936	2,107

*** RETRO PAYMENT:**

1. If you are in a lower tax bracket than the Estimated Lump Sum Withholding of **39.27%**, part of this withholding may be refunded when you file 2018 taxes.
2. You may elect to deposit all or part of your RETRO PAYMENT into your **Mass Mutual 457 Deferred Compensation** account, up to the annual limit. Contact the Mass Mutual representative for the Westchester County plan for more details at 1-603-583-3085.

**** HEALTH BENEFIT CONTRIBUTIONS** are deducted before taxes, **24** pay periods per year. No deductions will be made the remaining 2 pay periods out of 26.

***** MAXIMUM Health Benefit Contributions:**

1. This agreement provides for a **6% cap** on the amount the new Health Benefit Contributions for **UMR PLANS** can increase each year. The contribution amounts above are calculated at the **maximum increase of 6%**. If the increase is lower than 6%, the contributions will be lower.
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GRADE 7
CSEA Represented Employees at Step 5 as of January 1, 2014

	Annual	Per Pay Period	
Current Base Salary Before Taxes	55,030	2,117	[Effective January 1, 2011]
2018 NEW Base Salary Before Taxes	58,410	2,247	[Effective after Adoption of Ratified Agreement by BOL]
Estimated RETRO Salary 2014-2018	8,938		
Estimated RETRO Longevity 2012-2018	700		
Estimated TOTAL RETRO Payment Before Taxes	9,638		
Estimated Taxes Withheld *	(3,785)		
Estimated NET RETRO PAYMENT [December 2018]	5,853		

Your Health Benefit Premium Contribution Percentage is:
7.5%

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2014-2019 RAISE Before Taxes > > > >
2019 New Base Salary Before Taxes
2019 Health Benefit Contributions **
2019 Total Raise After Contributions
2019 Net Base Salary Before Taxes
2020 RAISE Before Taxes
2020 New Base Salary Before Taxes
2020 MAXIMUM Health Benefit Contributions ***
2020 Total Raise After Contributions
2020 Net Base Salary Before Taxes
2021 RAISE Before Taxes
2021 New Base Salary Before Taxes
2021 MAXIMUM Health Benefit Contributions ***
2021 Total Raise After Contributions
2021 Net Base Salary Before Taxes

INDIVIDUAL UMR Health Plan		FAMILY UMR Health Plan	
Annual	Per Pay Period	Annual	Per Pay Period
4,550	175	4,550	175
59,580	2,292	59,580	2,292
(860)	(36)	(2,269)	(95)
3,690	142	2,281	88
58,720	2,256	57,311	2,197
1,340	52	1,340	52
60,920	2,343	60,920	2,343
(912)	(38)	(2,405)	(100)
1,288	50	1,204	46
60,008	2,305	58,515	2,243
1,370	53	1,370	53
62,290	2,396	62,290	2,396
(967)	(40)	(2,549)	(106)
1,315	51	1,226	47
61,323	2,355	59,741	2,290

*** RETRO PAYMENT:**

- If you are in a lower tax bracket than the Estimated Lump Sum Withholding of **39.27%**, part of this withholding may be refunded when you file 2018 taxes.
- You may elect to deposit all or part of your RETRO PAYMENT into your **Mass Mutual 457 Deferred Compensation** account, up to the annual limit. Contact the Mass Mutual representative for the Westchester County plan for more details at 1-603-583-3085.

**** HEALTH BENEFIT CONTRIBUTIONS** are deducted before taxes, **24** pay periods per year. No deductions will be made the remaining 2 pay periods out of 26.

***** MAXIMUM Health Benefit Contributions:**

- This agreement provides for a **6% cap** on the amount the new Health Benefit Contributions for **UMR PLANS** can increase each year. The contribution amounts above are calculated at the **maximum increase of 6%**. If the increase is lower than 6%, the contributions will be lower.
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ESTIMATED SALARY INCREASES / RETRO PAYMENT / HEALTH BENEFIT CONTRIBUTIONS

GRADE 8
CSEA Represented Employees at Step 5 as of January 1, 2014

	Annual	Per Pay Period	
Current Base Salary Before Taxes	60,535	2,328	[Effective January 1, 2011]
2018 NEW Base Salary Before Taxes	64,255	2,471	[Effective after Adoption of Ratified Agreement by BOL]
Estimated RETRO Salary 2014-2018	9,832		
Estimated RETRO Longevity 2012-2018	700		
Estimated TOTAL RETRO Payment Before Taxes	10,532		
Estimated Taxes Withheld *	(4,136)		
Estimated NET RETRO PAYMENT [December 2018]	6,396		

Your Health Benefit Premium Contribution Percentage is:
7.5%

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Payroll Deduction for Health Benefit Contributions does not start until January 2019.*

2014-2019 RAISE Before Taxes > > > > >
2019 New Base Salary Before Taxes
2019 Health Benefit Contributions **
2019 Total Raise After Contributions
2019 Net Base Salary Before Taxes

2020 RAISE Before Taxes
2020 New Base Salary Before Taxes
2020 MAXIMUM Health Benefit Contributions ***
2020 Total Raise After Contributions
2020 Net Base Salary Before Taxes

2021 RAISE Before Taxes
2021 New Base Salary Before Taxes
2021 MAXIMUM Health Benefit Contributions ***
2021 Total Raise After Contributions
2021 Net Base Salary Before Taxes

INDIVIDUAL UMR Health Plan		FAMILY UMR Health Plan	
Annual	Per Pay Period	Annual	Per Pay Period
5,005	193	5,005	193
65,540	2,521	65,540	2,521
(860)	(36)	(2,269)	(95)
4,145	159	2,736	105
64,680	2,485	63,271	2,426
1,470	57	1,470	57
67,010	2,577	67,010	2,577
(912)	(38)	(2,405)	(100)
1,418	55	1,334	51
66,098	2,539	64,605	2,477
1,510	58	1,510	58
68,520	2,635	68,520	2,635
(967)	(40)	(2,549)	(106)
1,455	56	1,366	53
67,553	2,595	65,971	2,529

*** RETRO PAYMENT:**

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2. You may elect to deposit all or part of your RETRO PAYMENT into your **Mass Mutual 457 Deferred Compensation** account, up to the annual limit. Contact the Mass Mutual representative for the Westchester County plan for more details at 1-603-583-3085.

**** HEALTH BENEFIT CONTRIBUTIONS** are deducted before taxes, **24** pay periods per year. No deductions will be made the remaining 2 pay periods out of 26.

***** MAXIMUM Health Benefit Contributions:**

1. This agreement provides for a **6% cap** on the amount the new Health Benefit Contributions for **UMR PLANS** can increase each year. The contribution amounts above are calculated at the **maximum increase of 6%**. If the increase is lower than 6%, the contributions will be lower.
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GRADE 9
CSEA Represented Employees at Step 5 as of January 1, 2014

	Annual	Per Pay Period	
Current Base Salary Before Taxes	66,480	2,557	[Effective January 1, 2011]
2018 NEW Base Salary Before Taxes	70,565	2,714	[Effective after Adoption of Ratified Agreement by BOL]
Estimated RETRO Salary 2014-2018	10,798		
Estimated RETRO Longevity 2012-2018	700		
Estimated TOTAL RETRO Payment Before Taxes	11,498		
Estimated Taxes Withheld *	(4,515)		
Estimated NET RETRO PAYMENT [December 2018]	6,983		

Your Health Benefit Premium Contribution Percentage is:
7.5%

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2014-2019 RAISE Before Taxes > > > > >
2019 New Base Salary Before Taxes
2019 Health Benefit Contributions **
2019 Total Raise After Contributions
2019 Net Base Salary Before Taxes

2020 RAISE Before Taxes
2020 New Base Salary Before Taxes
2020 MAXIMUM Health Benefit Contributions ***
2020 Total Raise After Contributions
2020 Net Base Salary Before Taxes

2021 RAISE Before Taxes
2021 New Base Salary Before Taxes
2021 MAXIMUM Health Benefit Contributions ***
2021 Total Raise After Contributions
2021 Net Base Salary Before Taxes

INDIVIDUAL UMR Health Plan		FAMILY UMR Health Plan	
Annual	Per Pay Period	Annual	Per Pay Period
5,495	211	5,495	211
71,975	2,768	71,975	2,768
(860)	(36)	(2,269)	(95)
4,635	178	3,226	124
71,115	2,732	69,706	2,674
1,620	62	1,620	62
73,595	2,831	73,595	2,831
(912)	(38)	(2,405)	(100)
1,568	60	1,484	57
72,683	2,793	71,190	2,730
1,655	64	1,655	64
75,250	2,894	75,250	2,894
(967)	(40)	(2,549)	(106)
1,600	62	1,511	58
74,283	2,854	72,701	2,788

*** RETRO PAYMENT:**

1. If you are in a lower tax bracket than the Estimated Lump Sum Withholding of **39.27%**, part of this withholding may be refunded when you file 2018 taxes.
2. You may elect to deposit all or part of your RETRO PAYMENT into your **Mass Mutual 457 Deferred Compensation** account, up to the annual limit. Contact the Mass Mutual representative for the Westchester County plan for more details at 1-603-583-3085.

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GRADE 10

CSEA Represented Employees at Step 5 as of January 1, 2014

	Annual	Per Pay Period	
Current Base Salary Before Taxes	73,265	2,818	[Effective January 1, 2011]
2018 NEW Base Salary Before Taxes	77,765	2,991	[Effective after Adoption of Ratified Agreement by BOL]
Estimated RETRO Salary 2014-2018	11,900		
Estimated RETRO Longevity 2012-2018	700		
Estimated TOTAL RETRO Payment Before Taxes	12,600		
Estimated Taxes Withheld *	(4,948)		
Estimated NET RETRO PAYMENT [December 2018]	7,652		

Your Health Benefit Premium Contribution Percentage is:

7.5%

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2014-2019 RAISE Before Taxes > > > >
2019 New Base Salary Before Taxes
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2021 RAISE Before Taxes
2021 New Base Salary Before Taxes
2021 MAXIMUM Health Benefit Contributions ***
2021 Total Raise After Contributions
2021 Net Base Salary Before Taxes

INDIVIDUAL UMR Health Plan		FAMILY UMR Health Plan	
Annual	Per Pay Period	Annual	Per Pay Period
6,055	233	6,055	233
79,320	3,051	79,320	3,051
(860)	(36)	(2,269)	(95)
5,195	200	3,786	146
78,460	3,015	77,051	2,956
1,785	69	1,785	69
81,105	3,119	81,105	3,119
(912)	(38)	(2,405)	(100)
1,733	67	1,649	63
80,193	3,081	78,700	3,019
1,825	70	1,825	70
82,930	3,190	82,930	3,190
(967)	(40)	(2,549)	(106)
1,770	68	1,681	65
81,963	3,149	80,381	3,083

*** RETRO PAYMENT:**

1. If you are in a lower tax bracket than the Estimated Lump Sum Withholding of **39.27%**, part of this withholding may be refunded when you file 2018 taxes.
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GRADE 11

CSEA Represented Employees at Step 5 as of January 1, 2014

	Annual	Per Pay Period	
Current Base Salary Before Taxes	83,630	3,217	[Effective January 1, 2011]
2018 NEW Base Salary Before Taxes	88,765	3,414	[Effective after Adoption of Ratified Agreement by BOL]
Estimated RETRO Salary 2014-2018	13,583		
Estimated RETRO Longevity 2012-2018	700		
Estimated TOTAL RETRO Payment Before Taxes	14,283		
Estimated Taxes Withheld *	(5,609)		
Estimated NET RETRO PAYMENT [December 2018]	8,674		

Your Health Benefit Premium Contribution Percentage is:

7.5%

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2014-2019 RAISE Before Taxes > > > >

2019 New Base Salary Before Taxes

2019 Health Benefit Contributions **

2019 Total Raise After Contributions

2019 Net Base Salary Before Taxes

2020 RAISE Before Taxes

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2020 MAXIMUM Health Benefit Contributions ***

2020 Total Raise After Contributions

2020 Net Base Salary Before Taxes

2021 RAISE Before Taxes

2021 New Base Salary Before Taxes

2021 MAXIMUM Health Benefit Contributions ***

2021 Total Raise After Contributions

2021 Net Base Salary Before Taxes

INDIVIDUAL UMR Health Plan		FAMILY UMR Health Plan	
Annual	Per Pay Period	Annual	Per Pay Period
6,910	266	6,910	266
90,540	3,482	90,540	3,482
(860)	(36)	(2,269)	(95)
6,050	233	4,641	179
89,680	3,446	88,271	3,388
2,040	78	2,040	78
92,580	3,561	92,580	3,561
(912)	(38)	(2,405)	(100)
1,988	76	1,904	73
91,668	3,523	90,175	3,461
2,080	80	2,080	80
94,660	3,641	94,660	3,641
(967)	(40)	(2,549)	(106)
2,025	78	1,936	74
93,693	3,600	92,111	3,535

*** RETRO PAYMENT:**

- If you are in a lower tax bracket than the Estimated Lump Sum Withholding of **39.27%**, part of this withholding may be refunded when you file 2018 taxes.
- You may elect to deposit all or part of your RETRO PAYMENT into your **Mass Mutual 457 Deferred Compensation** account, up to the annual limit. Contact the Mass Mutual representative for the Westchester County plan for more details at 1-603-583-3085.

**** HEALTH BENEFIT CONTRIBUTIONS** are deducted before taxes, **24** pay periods per year. No deductions will be made the remaining 2 pay periods out of 26.

***** MAXIMUM Health Benefit Contributions:**

- This agreement provides for a **6% cap** on the amount the new Health Benefit Contributions for **UMR PLANS** can increase each year. The contribution amounts above are calculated at the **maximum increase of 6%**. If the increase is lower than 6%, the contributions will be lower.
- CSEA Members who choose the **HIP PLAN** will now pay the new Health Benefit Contributions listed above, **in addition to** the difference between the two plans currently required.

CSEA Memorandum of Agreement (MOA) with Westchester County for 2012-2021 Contract
ESTIMATED SALARY INCREASES / RETRO PAYMENT / HEALTH BENEFIT CONTRIBUTIONS

GRADE 12

CSEA Represented Employees at Step 5 as of January 1, 2014

	Annual	Per Pay Period	
Current Base Salary Before Taxes	93,255	3,587	[Effective January 1, 2011]
2018 NEW Base Salary Before Taxes	98,980	3,807	[Effective after Adoption of Ratified Agreement by BOL]
Estimated RETRO Salary 2014-2018	15,147		
Estimated RETRO Longevity 2012-2018	700		
Estimated TOTAL RETRO Payment Before Taxes	15,847		
Estimated Taxes Withheld *	(6,223)		
Estimated NET RETRO PAYMENT [December 2018]	9,624		

Your Health Benefit Premium Contribution Percentage is:

10.0%

*The 2019 UMR Premium will be 11,470 for the Individual plan, and 30,251 for the Family plan.
Payroll Deduction for Health Benefit Contributions does not start until January 2019.*

2014-2019 RAISE Before Taxes > > > >

2019 New Base Salary Before Taxes

2019 Health Benefit Contributions **

2019 Total Raise After Contributions

2019 Net Base Salary Before Taxes

2020 RAISE Before Taxes

2020 New Base Salary Before Taxes

2020 MAXIMUM Health Benefit Contributions ***

2020 Total Raise After Contributions

2020 Net Base Salary Before Taxes

2021 RAISE Before Taxes

2021 New Base Salary Before Taxes

2021 MAXIMUM Health Benefit Contributions ***

2021 Total Raise After Contributions

2021 Net Base Salary Before Taxes

INDIVIDUAL UMR Health Plan		FAMILY UMR Health Plan	
Annual	Per Pay Period	Annual	Per Pay Period
7,705	296	7,705	296
100,960	3,883	100,960	3,883
(1,147)	(48)	(3,025)	(126)
6,558	252	4,680	180
99,813	3,835	97,935	3,757
2,275	88	2,275	88
103,235	3,971	103,235	3,971
(1,216)	(51)	(3,207)	(134)
2,206	85	2,093	81
102,019	3,920	100,028	3,837
2,320	89	2,320	89
105,555	4,060	105,555	4,060
(1,289)	(54)	(3,399)	(142)
2,247	86	2,128	82
104,266	4,006	102,156	3,918

*** RETRO PAYMENT:**

- If you are in a lower tax bracket than the Estimated Lump Sum Withholding of **39.27%**, part of this withholding may be refunded when you file 2018 taxes.
- You may elect to deposit all or part of your RETRO PAYMENT into your **Mass Mutual 457 Deferred Compensation** account, up to the annual limit. Contact the Mass Mutual representative for the Westchester County plan for more details at 1-603-583-3085.

**** HEALTH BENEFIT CONTRIBUTIONS** are deducted before taxes, **24** pay periods per year. No deductions will be made the remaining 2 pay periods out of 26.

***** MAXIMUM Health Benefit Contributions:**

- This agreement provides for a **6% cap** on the amount the new Health Benefit Contributions for **UMR PLANS** can increase each year. The contribution amounts above are calculated at the **maximum increase of 6%**. If the increase is lower than 6%, the contributions will be lower.
- CSEA Members who choose the **HIP PLAN** will now pay the new Health Benefit Contributions listed above, **in addition to** the difference between the two plans currently required.

CSEA Memorandum of Agreement (MOA) with Westchester County for 2012-2021 Contract
ESTIMATED SALARY INCREASES / RETRO PAYMENT / HEALTH BENEFIT CONTRIBUTIONS

GRADE 13

CSEA Represented Employees at Step 5 as of January 1, 2014

	Annual	Per Pay Period	
Current Base Salary Before Taxes	102,395	3,938	[Effective January 1, 2011]
2018 NEW Base Salary Before Taxes	108,685	4,180	[Effective after Adoption of Ratified Agreement by BOL]
Estimated RETRO Salary 2014-2018	16,631		
Estimated RETRO Longevity 2012-2018	700		
Estimated TOTAL RETRO Payment Before Taxes	17,331		
Estimated Taxes Withheld *	(6,806)		
Estimated NET RETRO PAYMENT [December 2018]	10,525		

Your Health Benefit Premium Contribution Percentage is:

10.0%

*The 2019 UMR Premium will be 11,470 for the Individual plan, and 30,251 for the Family plan.
Payroll Deduction for Health Benefit Contributions does not start until January 2019.*

2014-2019 RAISE Before Taxes > > > >

2019 New Base Salary Before Taxes

2019 Health Benefit Contributions **

2019 Total Raise After Contributions

2019 Net Base Salary Before Taxes

2020 RAISE Before Taxes

2020 New Base Salary Before Taxes

2020 MAXIMUM Health Benefit Contributions ***

2020 Total Raise After Contributions

2020 Net Base Salary Before Taxes

2021 RAISE Before Taxes

2021 New Base Salary Before Taxes

2021 MAXIMUM Health Benefit Contributions ***

2021 Total Raise After Contributions

2021 Net Base Salary Before Taxes

INDIVIDUAL UMR Health Plan		FAMILY UMR Health Plan	
Annual	Per Pay Period	Annual	Per Pay Period
8,460	325	8,460	325
110,855	4,264	110,855	4,264
(1,147)	(48)	(3,025)	(126)
7,313	281	5,435	209
109,708	4,216	107,830	4,138
2,495	96	2,495	96
113,350	4,360	113,350	4,360
(1,216)	(51)	(3,207)	(134)
2,426	93	2,313	89
112,134	4,309	110,143	4,226
2,550	98	2,550	98
115,900	4,458	115,900	4,458
(1,289)	(54)	(3,399)	(142)
2,477	95	2,358	91
114,611	4,404	112,501	4,316

*** RETRO PAYMENT:**

- If you are in a lower tax bracket than the Estimated Lump Sum Withholding of **39.27%**, part of this withholding may be refunded when you file 2018 taxes.
- You may elect to deposit all or part of your RETRO PAYMENT into your **Mass Mutual 457 Deferred Compensation** account, up to the annual limit. Contact the Mass Mutual representative for the Westchester County plan for more details at 1-603-583-3085.

**** HEALTH BENEFIT CONTRIBUTIONS** are deducted before taxes, **24** pay periods per year. No deductions will be made the remaining 2 pay periods out of 26.

***** MAXIMUM Health Benefit Contributions:**

- This agreement provides for a **6% cap** on the amount the new Health Benefit Contributions for **UMR PLANS** can increase each year. The contribution amounts above are calculated at the **maximum increase of 6%**. If the increase is lower than 6%, the contributions will be lower.
- CSEA Members who choose the **HIP PLAN** will now pay the new Health Benefit Contributions listed above, **in addition to** the difference between the two plans currently required.

CSEA Memorandum of Agreement (MOA) with Westchester County for 2012-2021 Contract
ESTIMATED SALARY INCREASES / RETRO PAYMENT / HEALTH BENEFIT CONTRIBUTIONS

GRADE 14

CSEA Represented Employees at Step 5 as of January 1, 2014

	Annual	Per Pay Period	
Current Base Salary Before Taxes	111,910	4,304	[Effective January 1, 2011]
2018 NEW Base Salary Before Taxes	118,785	4,569	[Effective after Adoption of Ratified Agreement by BOL]
Estimated RETRO Salary 2014-2018	18,177		
Estimated RETRO Longevity 2012-2018	700		
Estimated TOTAL RETRO Payment Before Taxes	18,877		
Estimated Taxes Withheld *	(7,413)		
Estimated NET RETRO PAYMENT [December 2018]	11,464		

Your Health Benefit Premium Contribution Percentage is:

10.0%

*The 2019 UMR Premium will be 11,470 for the Individual plan, and 30,251 for the Family plan.
Payroll Deduction for Health Benefit Contributions does not start until January 2019.*

2014-2019 RAISE Before Taxes > > > >

2019 New Base Salary Before Taxes

2019 Health Benefit Contributions **

2019 Total Raise After Contributions

2019 Net Base Salary Before Taxes

2020 RAISE Before Taxes

2020 New Base Salary Before Taxes

2020 MAXIMUM Health Benefit Contributions ***

2020 Total Raise After Contributions

2020 Net Base Salary Before Taxes

2021 RAISE Before Taxes

2021 New Base Salary Before Taxes

2021 MAXIMUM Health Benefit Contributions ***

2021 Total Raise After Contributions

2021 Net Base Salary Before Taxes

INDIVIDUAL UMR Health Plan		FAMILY UMR Health Plan	
Annual	Per Pay Period	Annual	Per Pay Period
9,250	356	9,250	356
121,160	4,660	121,160	4,660
(1,147)	(48)	(3,025)	(126)
8,103	312	6,225	239
120,013	4,612	118,135	4,534
2,725	105	2,725	105
123,885	4,765	123,885	4,765
(1,216)	(51)	(3,207)	(134)
2,656	102	2,543	98
122,669	4,714	120,678	4,631
2,785	107	2,785	107
126,670	4,872	126,670	4,872
(1,289)	(54)	(3,399)	(142)
2,712	104	2,593	100
125,381	4,818	123,271	4,730

*** RETRO PAYMENT:**

- If you are in a lower tax bracket than the Estimated Lump Sum Withholding of **39.27%**, part of this withholding may be refunded when you file 2018 taxes.
- You may elect to deposit all or part of your RETRO PAYMENT into your **Mass Mutual 457 Deferred Compensation** account, up to the annual limit. Contact the Mass Mutual representative for the Westchester County plan for more details at 1-603-583-3085.

**** HEALTH BENEFIT CONTRIBUTIONS** are deducted before taxes, **24** pay periods per year. No deductions will be made the remaining 2 pay periods out of 26.

***** MAXIMUM Health Benefit Contributions:**

- This agreement provides for a **6% cap** on the amount the new Health Benefit Contributions for **UMR PLANS** can increase each year. The contribution amounts above are calculated at the **maximum increase of 6%**. If the increase is lower than 6%, the contributions will be lower.
- CSEA Members who choose the **HIP PLAN** will now pay the new Health Benefit Contributions listed above, **in addition to** the difference between the two plans currently required.

CSEA Memorandum of Agreement (MOA) with Westchester County for 2012-2021 Contract
ESTIMATED SALARY INCREASES / RETRO PAYMENT / HEALTH BENEFIT CONTRIBUTIONS

GRADE 15

CSEA Represented Employees at Step 5 as of January 1, 2014

	Annual	Per Pay Period	
Current Base Salary Before Taxes	122,330	4,705	[Effective January 1, 2011]
2018 NEW Base Salary Before Taxes	129,845	4,994	[Effective after Adoption of Ratified Agreement by BOL]
Estimated RETRO Salary 2014-2018	19,869		
Estimated RETRO Longevity 2012-2018	700		
Estimated TOTAL RETRO Payment Before Taxes	20,569		
Estimated Taxes Withheld *	(8,077)		
Estimated NET RETRO PAYMENT [December 2018]	12,492		

Your Health Benefit Premium Contribution Percentage is:

10.0%

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Payroll Deduction for Health Benefit Contributions does not start until January 2019.*

2014-2019 RAISE Before Taxes > > > >
2019 New Base Salary Before Taxes
2019 Health Benefit Contributions **
2019 Total Raise After Contributions
2019 Net Base Salary Before Taxes
2020 RAISE Before Taxes
2020 New Base Salary Before Taxes
2020 MAXIMUM Health Benefit Contributions ***
2020 Total Raise After Contributions
2020 Net Base Salary Before Taxes
2021 RAISE Before Taxes
2021 New Base Salary Before Taxes
2021 MAXIMUM Health Benefit Contributions ***
2021 Total Raise After Contributions
2021 Net Base Salary Before Taxes

INDIVIDUAL UMR Health Plan		FAMILY UMR Health Plan	
Annual	Per Pay Period	Annual	Per Pay Period
10,110	389	10,110	389
132,440	5,094	132,440	5,094
(1,147)	(48)	(3,025)	(126)
8,963	345	7,085	272
131,293	5,046	129,415	4,968
2,980	115	2,980	115
135,420	5,208	135,420	5,208
(1,216)	(51)	(3,207)	(134)
2,911	112	2,798	108
134,204	5,158	132,213	5,075
3,045	117	3,045	117
138,465	5,326	138,465	5,326
(1,289)	(54)	(3,399)	(142)
2,972	114	2,853	110
137,176	5,272	135,066	5,184

*** RETRO PAYMENT:**

1. If you are in a lower tax bracket than the Estimated Lump Sum Withholding of **39.27%**, part of this withholding may be refunded when you file 2018 taxes.
2. You may elect to deposit all or part of your RETRO PAYMENT into your **Mass Mutual 457 Deferred Compensation** account, up to the annual limit. Contact the Mass Mutual representative for the Westchester County plan for more details at 1-603-583-3085.

**** HEALTH BENEFIT CONTRIBUTIONS** are deducted before taxes, **24** pay periods per year. No deductions will be made the remaining 2 pay periods out of 26.

***** MAXIMUM Health Benefit Contributions:**

1. This agreement provides for a **6% cap** on the amount the new Health Benefit Contributions for **UMR PLANS** can increase each year. The contribution amounts above are calculated at the **maximum increase of 6%**. If the increase is lower than 6%, the contributions will be lower.
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