

## BENEFITS AT A GLANCE FULL-TIME UUP EMPLOYEES

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST										
<b>HEALTH INSURANCE/PRESCRIPTIONS</b>	<p><b>Empire Plan:</b> Blue Cross: Hospitalization United HealthCare: Major Medical.</p> <p><b>Health Maintenance Organizations (HMOS):</b> Hospitalization/medical care by designated Primary Care Physician.</p>	Appointments that exceed three months.	Covered on 43 <sup>rd</sup> day after beginning professional obligation.	<p><b>Empire Plan biweekly rates:</b></p> <p>Individual: \$ 28.06 Family: \$122.13</p> <p>See NYSHIP Rates and Deadlines publication, available online at <a href="http://www.cs.ny.gov/ebd">www.cs.ny.gov/ebd</a>, for more information.</p>										
<b>DENTAL AND VISION PLANS</b>	Partial reimbursement for services through participating and non-participating providers.	Eligible to receive health insurance	Covered on 43rd day after beginning professional obligation	No cost to employee.										
<b>RETIREMENT SYSTEMS</b>	<p><b>*ERS and TRS:</b> Defined benefit plans; benefits are based on best Final Average Salary and years of service.</p> <p><b>**ORP:</b> Defined contribution plan; benefits are based on employer and employee contributions and the success of the investments. Employer contribution is 8% of salary for first seven years of service, 10% percent thereafter.</p>	<p>Membership for full-time employees is mandatory.</p> <p>All full-time employees are eligible to elect ERS or the ORP; employees in teaching, librarian, or coach titles are also eligible for TRS and may choose any of the three plans.</p>	Immediately upon enrollment. Vested after 10 full-time equivalent years in ERS & TRS. Vested after 366 days in the ORP.	<p>Employee contribution is 3% of salary for ERS and the ORP, and 3.5% of salary for TRS until 3/31/13.</p> <p>Beginning 4/1/13, employee contribution will be based on salary, as follows:</p> <table style="margin-left: 20px;"> <tr> <td>\$45,000 and under:</td> <td style="text-align: right;">3%</td> </tr> <tr> <td>\$45,000.01 – \$55,000:</td> <td style="text-align: right;">3.5%</td> </tr> <tr> <td>\$55,000.01 – \$75,000:</td> <td style="text-align: right;">4.5%</td> </tr> <tr> <td>\$75,000.01 – \$100,000:</td> <td style="text-align: right;">5.75%</td> </tr> <tr> <td>† \$100,000 or more:</td> <td style="text-align: right;">6%</td> </tr> </table>	\$45,000 and under:	3%	\$45,000.01 – \$55,000:	3.5%	\$55,000.01 – \$75,000:	4.5%	\$75,000.01 – \$100,000:	5.75%	† \$100,000 or more:	6%
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<b>LIFE INSURANCE</b>	\$6,000 group life insurance plan.	Employees represented by UUP.	Date employee is placed on payroll.	No cost to employee.										
<b>TUITION ASSISTANCE</b>	UUP space available program provides one free course a semester. Partial assistance for additional courses through the SUE Tuition Waiver program (based on funding) Fees are not covered by Tuition Assistance. Must be SUNY state-operated campus.	Appointment must cover period of support.	Upon employment.	No cost to the employee for this benefit.										

\* The New York State Employees' Retirement System (ERS) and the New York State Teachers' Retirement System (TRS).

\*\* The SUNY Optional Retirement Program (ORP); which currently includes the following Authorized Investment Providers: TIAA-CREF, ING, MetLife, and VALIC.

† Pensionable salary will be capped at the Governor's annual salary (currently \$179,000) for members of ERS or TRS.

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<b>FLEX BENEFITS (PRE-TAX DEDUCTIONS)</b>	A portion of salary is designated by employee to establish a fund to cover eligible child care, elder care and/or unreimbursed health care expenses with pre-tax dollars.	Must be receiving regular biweekly paychecks for dependent care. Must also be eligible for health insurance for health care.	For dependent care, effective immediately; must enroll within 60 days of appointment. For health care, 60 days from date of appointment; must enroll within 60 days of date of appointment.	The employee determines the amount to be deducted, maximum \$5,000 for child/elder care; minimum \$150, maximum \$3,000 for health care												
<b>SUNY VOLUNTARY 403(b) TAX-DEFERRED SAVINGS PLAN AND THE NYS DEFERRED COMPENSATION 457(b) PLAN</b>	<p>SUNY Voluntary 403(b) Tax-Deferred Saving Plan. Current Authorized Investment Providers include: TIAA-CREF, ING, MetLife, VALIC, and Fidelity.</p> <p>NYS Deferred Compensation 457(b) tax-deferred retirement savings plan.</p> <p>Employees may choose to participate in either or both plans subject to IRS limits on tax deferral.</p>	Upon employment.	Choice of employee.	<p>Employee pre-tax contributions through salary reduction subject to IRS limit. The 2012 basic annual limit for both plans is \$17,000. Employees over age 50 may contribute up to \$5,500 more per year.</p> <p>The IRS currently establishes separate limits for 403(b) and 457(b) plans, allowing employees to contribute up to twice the limit allowed under either plan alone.</p>												
<b>LONG-TERM CARE INSURANCE</b>	Coverage for care in a nursing home, assisted living facility, or at home.	Must be eligible for health insurance.	If enrolled within 60 days of eligible appointment, guaranteed issue. Otherwise, subject to medical underwriting.	Premiums determined by amount of coverage purchased.												
<b>DISABILITY COVERAGE</b>	Monthly income benefit equal to 60 percent of covered monthly salary, not to exceed \$7,500 a month; also provides a monthly annuity premium benefit.	Full-time employees who are disabled for six consecutive months.	First of the month following one year anniversary.	No cost to employee.												
<b>VACATION/SICK LEAVE</b>	<table border="0" style="width: 100%;"> <tr> <td style="width: 35%;"><b>Years of service</b></td> <td><b>Days Earned</b></td> </tr> <tr> <td>0-1</td> <td>1 1/4 day per month (15 days)</td> </tr> <tr> <td>2</td> <td>1 1/3 days a month (16 days)</td> </tr> <tr> <td>3, 4, 5</td> <td>1 1/2 days a month (18 days)</td> </tr> <tr> <td>6</td> <td>1 2/3 days a month (20 days)</td> </tr> <tr> <td>7</td> <td>1 3/4 days a month (21 days)</td> </tr> </table> <p>Note: Academic year employees do not accrue vacation.</p>				<b>Years of service</b>	<b>Days Earned</b>	0-1	1 1/4 day per month (15 days)	2	1 1/3 days a month (16 days)	3, 4, 5	1 1/2 days a month (18 days)	6	1 2/3 days a month (20 days)	7	1 3/4 days a month (21 days)
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<b>HOLIDAYS</b>	Eligible for up to 12 holidays per year if they fall on a regularly scheduled work day.															
<b>PAYROLL INFORMATION</b>	New York State has a two-week lag payroll system. This means that each paycheck pays for the period two-four weeks prior to the date of the check. New employees will not receive their first check for approximately four weeks. Full-time faculty are usually paid over 26 biweekly payroll periods.															