

**BENEFITS AT A GLANCE**  
**ALL CLASSIFIED SERVICE EMPLOYEES REPRESENTED BY CSEA**

<b>BENEFIT</b>	<b>DESCRIPTION</b>	<b>ELIGIBILITY</b>	<b>EFFECTIVE DATE</b>	<b>COST</b>
<b>HEALTH INSURANCE/ PRESCRIPTIONS</b>	<p><b>Options</b></p> <p><b>Empire Plan:</b> Blue Cross: Hospitalization United HealthCare: Major Medical/Surgical.</p> <p><b>Health Maintenance Organizations:</b> Hospitalization and medical/surgical care by designated primary care physician.</p>	<p>Full-time employees with appointments that are expected to last 3 months or longer.</p> <p>Part-time employees need to work at least half-time on a regularly scheduled basis.</p>	42 day waiting period.	<p><b>Empire Plan biweekly rates:</b></p> <p>Individual \$22.46 Family \$98.16</p> <p>See "<a href="#">Rates and Deadlines</a>" for a complete listing of HMO rates.</p>
<b>RETIREMENT SYSTEMS</b>	<p><b>Options</b></p> <p><b>New York State Employees Retirement System (ERS):</b> Defined benefit plan; benefits are based on best consecutive three years average salary* and years of employment.</p> <p>*As defined by TIER</p>	<p>Membership for full-time permanent employees is mandatory.</p> <p>Membership for employees who are temporary or part-time is optional, except that appointees with current membership must continue to participate</p>	<p>Permanent full-time Employees: membership is effective on the date of appointment.</p> <p>Temporary and Part-time Employees: membership is effective upon the receipt of application at ERS.</p>	Employee contribution is 3 percent of salary for those joining on or after July 27, 1976. No contribution required after 10 years of service.
<b>CSEA BENEFIT TRUST FUND</b>	Dental and Vision Coverage	Must be at least half time and eligible to receive health insurance.	28 day waiting period.	No premium cost.
<b>DISABILITY COVERAGE AND LIFE INSURANCE</b>	Not provided by the University, but may be purchased individually through the union.			
<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 un-reimbursed 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, but 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

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<b>TUITION ASSISTANCE</b>	<p>Partial assistance is available through the Tuition Waiver program (based on funding) at State operated campuses.</p> <p>Full waiver of tuition for 2 undergrad courses/yr. at participating institutions; partial waiver of grad courses; partial reimbursement for courses at other accredited institutions</p>	Appointment must cover period of support.	Upon employment.	No cost to the employee for this benefit.
<b>SAVINGS PLANS – TAX DEFERRED ANNUITIES AND NYS DEFERRED COMPENSATION PLAN</b>	Voluntary tax-deferred savings programs designed to provide funds in retirement. Employees may choose to participate in either or both plans subject to IRS limits on tax deferral.	Upon employment.	Choice of employee.	Employee contributions through salary reduction subject to IRS limitations.
<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>HOLIDAYS*</b>	Eligible for up to 12 holidays per year.			
<b>VACATION*</b>	Generally full-time employees earn at the rate of one-half day per pay period, after the completion of 13 pay periods of employment. (13 days/year for first 7 years then 20 days/year thereafter.) Part-time employees who work a regular schedule of at least half time, earn accruals on a pro-rated basis. One bonus vacation day for each year of completed service for the second through seventh year of employment.			
<b>SICK LEAVE*</b>	Full-time employees earn at the rate of one-half day per pay period. (Total of 13 days/year) Part-time employees who work at least half time earn on a pro-rated basis.			
<b>PERSONAL LEAVE*</b>	5 days each year on personal leave anniversary date.			
<b>PAYROLL INFORMATION</b>	<p>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.</p> <p>In addition, there is a five-day salary deferral. That means that one day's pay is deducted from each of the first five checks. This is returned to the employee upon separation from service.</p>			

\*Employees paid on an hourly basis do not qualify for Attendance Rules Coverage (holidays, vacation, sick leave, personal, etc.) until completion of 19 consecutive pay periods of at least half time service.