

**BENEFITS AT A GLANCE
PART-TIME UUP EMPLOYEES**

| BENEFIT | DESCRIPTION | ELIGIBILITY | EFFECTIVE DATE | COST | | | | | | | | | | |
|--|---|---|--|---|---------------------|----|-------------------------|------|-------------------------|------|--------------------------|-------|------------------------|----|
| <u>HEALTH INSURANCE & PRESCRIPTIONS</u> | <p>Empire Plan: Empire BlueCross BlueShield: Hospitalization United HealthCare: Major Medical Beacon Health Options Inc.: Mental Health/Substance Abuse CVS/Caremark, Inc.: Prescriptions</p> <p>Health Maintenance Organizations (HMOs): Hospitalization/medical care designated by Primary Care Physician.</p> | <p>Faculty members must teach two or more courses each semester. Will receive 13 pay periods of coverage for each eligible semester.</p> <p>Professional Employees must earn an annual salary rate of \$14,430 or more (between 7/2/15 and 7/1/16) and be appointed for at least three months.</p> <p>(If ineligible, health insurance may be purchased at the full share cost.)</p> | 42-day waiting period. | <p>Empire Plan biweekly rates as of 1/1/16:</p> <p>Annual Salary Rate up to \$41,756: Individual: \$ 37.50 Family: \$161.62</p> <p>Annual Salary Rate \$41,757 or more: Individual: \$ 50.01 Family: \$192.52</p> <p>Visit www.cs.ny.gov/employee-benefits for more information.</p> | | | | | | | | | | |
| <u>VISION AND DENTAL PLANS</u> | Delta Dental and Davis Vision provide partial reimbursement for services through participating and non-participating providers. Dental coverage choices of Delta Dental PPO or DeltaCare USA DHMO plan. | Must be eligible for health insurance. | 42-day waiting period | No cost to employees. | | | | | | | | | | |
| <u>RETIREMENT SYSTEMS*</u> *contribution & vesting details applicable to employees enrolling on or after 4/1/12 (under Tier 6 provisions) | <p>OPTIONS NYS Employees' Retirement System (ERS) and NYS Teachers' Retirement System (TRS): Defined benefit plans; benefits based on best Final Average Salary and years of service.</p> <p>*SUNY Optional Retirement Program (ORP): 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 is optional for part-time employees, except that appointees who have current membership in one of these plans must continue to participate, if eligible.</p> <p>All part-time employees are eligible for ERS. Part-time employees in faculty, librarian, or coach titles are also eligible for TRS; part-time employees with term, as opposed to temporary, appointments are also eligible for the ORP.</p> | <p>Immediately upon enrollment.</p> <p>Vested after 10 full-time equivalent years in ERS & TRS.</p> <p>Vested after 366 days in the ORP.</p> | <p>Employee contribution is based on salary, as follows:</p> <table border="0"> <tr> <td>\$45,000 and under:</td> <td>3%</td> </tr> <tr> <td>\$45,000.01 – \$55,000:</td> <td>3.5%</td> </tr> <tr> <td>\$55,000.01 – \$75,000:</td> <td>4.5%</td> </tr> <tr> <td>\$75,000.01 – \$100,000:</td> <td>5.75%</td> </tr> <tr> <td>† More than \$100,000:</td> <td>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% | † More than \$100,000: | 6% |
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| <u>FLEXIBLE SPENDING ACCOUNTS (PRE-TAX DEDUCTIONS)</u> | A portion of salary is designated by employee to establish a fund to cover eligible child care, elder care (Dependent Care Advantage Account - DCAA) and/or un-reimbursed health care expenses (Health Care Spending Account - HCSA) with pre-tax dollars. | Must be receiving regular biweekly paychecks for dependent care. Must also be eligible for health insurance for health care. | Must enroll within 60 days of date of appointment. For dependent care, effective immediately; for health care, effective as of the latter of date Change in Status application is submitted or date of employment. | The employee determines the amount to be deducted; for 2016, the HCSA min/max employee contribution is \$100/\$2,550; the DCAA max employee/employer contribution is \$5,000/\$800. | | | | | | | | | | |

*The ORP currently includes the following Authorized Investment Providers: TIAA-CREF, Fidelity, MetLife, VALIC, and Voya (formerly ING).

†Pensionable salary will be capped at the Governor's annual salary (\$179,000 as of April 2012) for members of ERS or TRS.

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| <u>TUITION ASSISTANCE</u> | UUP space available program provides one free course per semester. Partial assistance for additional courses through the SUNY Tuition Waiver program. Fees 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. | | | | | | | | | | | | | | | | | | |
| <u>SUNY VOLUNTARY 403(b) TAX-DEFERRED SAVINGS PLAN</u> <u>AND</u> <u>THE NYS DEFERRED COMPENSATION 457(b) PLAN</u> | SUNY Voluntary 403(b) Tax-Deferred Saving Plan. Current Authorized Investment Providers include: TIAA-CREF, Voya (formerly ING), MetLife, VALIC, and Fidelity. NYS Deferred Compensation 457(b) tax-deferred retirement savings plan. Employees may choose to participate in either or both plans subject to IRS limits on tax deferral. | Upon employment. | Choice of employee. | Employee pre-tax contributions through salary reduction subject to IRS limit. The 2016 basic annual limit for both plans is \$18,000. Employees age 50 and over may contribute up to \$6,000 more per year. 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. | | | | | | | | | | | | | | | | | | |
| <u>LONG-TERM CARE INSURANCE</u> | 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. | | | | | | | | | | | | | | | | | | |
| <u>DISABILITY COVERAGE</u> | 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. | Employee must be eligible for health insurance; benefits begin following six months of total disability. | First of the month following one year anniversary. | No cost to employee. | | | | | | | | | | | | | | | | | | |
| <u>LIFE INSURANCE</u> | \$6,000 group life insurance plan. | Employees represented by UUP. | Date employee is placed on payroll. | No cost to employee. | | | | | | | | | | | | | | | | | | |
| <u>VACATION & SICK LEAVE</u> | Calendar and College Year Academic employees accrue vacation and sick leave according to a schedule. Academic year employees do not accrue vacation leave.* Calendar and College Year Professional employees accrue vacation and sick leave according to salary.* *On January 1 of each calendar year, accrued vacation leave credits shall not exceed 40 days; employee will forfeit unused annual leave if not used by last day of the calendar year. Accumulation of sick leave cannot exceed 200 days. | | | <table border="1"> <thead> <tr> <th>Number of Courses</th> <th>Days Earned</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>¼ day per month</td> </tr> <tr> <td>2</td> <td>½ day per month</td> </tr> <tr> <td>3</td> <td>1 day per month</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Salary (7/1/15-6/30/16)</th> <th>Days Earned</th> </tr> </thead> <tbody> <tr> <td>Up to \$13,508</td> <td>¼ day per month</td> </tr> <tr> <td>\$13,509 to \$20,381</td> <td>½ day per month</td> </tr> <tr> <td>\$20,382 to \$27,252</td> <td>1 day per month</td> </tr> <tr> <td>\$27,253 or higher</td> <td>1 ¼ days per month</td> </tr> </tbody> </table> | Number of Courses | Days Earned | 1 | ¼ day per month | 2 | ½ day per month | 3 | 1 day per month | Salary (7/1/15-6/30/16) | Days Earned | Up to \$13,508 | ¼ day per month | \$13,509 to \$20,381 | ½ day per month | \$20,382 to \$27,252 | 1 day per month | \$27,253 or higher | 1 ¼ days per month |
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| <u>HOLIDAYS</u> | Eligible for up to 12 holidays per year if they fall on a regularly scheduled work day. | | | | | | | | | | | | | | | | | | | | | |
| <u>PAYROLL INFORMATION</u> | 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. | | | | | | | | | | | | | | | | | | | | | |

Disclaimer:

This summary highlights only some of the benefits associated with part-time, UUP-represented employment status. It has been prepared for illustrative purposes only and the information provided is partial and subject to change. This summary does not imply, convey, grant or guarantee any benefits, rights, or entitlements. For additional information, please contact your campus Human Resources Benefits Office.