







**BENEFITS AT A GLANCE**  
**GRADUATE STUDENT EMPLOYEES REPRESENTED BY GSEU**

BENEFIT	DESCRIPTION	WHO IS ELIGIBLE?	WHEN IS IT EFFECTIVE?	HOW MUCH DOES IT COST?										
<p><b>HEALTH INSURANCE &amp; PRESCRIPTIONS</b></p> 	<p><b>Student Employee Health Plan (SEHP):</b>            Anthem Blue: Hospitalization            United HealthCare: Major Medical</p>	<p>Graduate Assistants must have at least a half assistantship and be employed on a stipend that would yield total compensation of at least \$4,293 on an annual basis. Must be expected to work at least 6 consecutive biweekly pay periods.</p>	<p>Coverage becomes effective on the date of appointment. Enrollment is voluntary and must be requested within 45 days after the date of appointment.</p>	<p><b>SEHP Empire Plan biweekly rates as of 1/1/26:</b></p> <p>Individual: \$37.60            Family: \$197.98</p> <p>Visit <a href="https://www.cs.ny.gov/employee-benefits/group/4/15/1/">https://www.cs.ny.gov/employee-benefits/group/4/15/1/</a> for more information.</p>										
<p><b>DENTAL &amp; VISION INSURANCE</b></p> 	<p>Davis Vision and Anthem Dental provide partial reimbursement for services at participating and nonparticipating providers.</p>	<p>Graduate Assistants must have at least a half assistantship and be employed on a stipend that would yield total compensation of at least \$4,293 on an annual basis. Must be expected to work at least 6 consecutive biweekly pay periods.</p>	<p>Coverage becomes effective on the date of appointment. Enrollment is voluntary and must be requested within 45 days after the date of appointment.</p>	<p>No cost to employee, regardless of coverage as Individual or Family.</p> <p>Paid for by New York State.</p>										
<p><b>RETIREMENT SYSTEM*</b></p> <p>*contribution &amp; vesting details applicable to employees enrolling on or after 4/1/12 (under <a href="#">Tier 6 provisions</a>)</p> 	<p><b>New York State Employees Retirement System (ERS):</b>            Defined benefit plan; benefits are based on best Final Average Salary and years of service.</p>	<p>Membership is optional for part-time employees, except for employees who have current membership, who must continue to participate, if eligible.</p>	<p>Temporary and Part-time Employees: membership is generally effective upon the receipt of application at ERS.</p> <p>Vested after 5 full-time equivalent years ERS service.</p>	<p>Employee contribution is based on salary rate, 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>† \$100,000 or more:</td> <td>6%</td> </tr> </table> <p>† Pensionable salary will be capped at the Governor's annual salary of \$250,000 for members of ERS.</p>	\$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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<p><b>FLEXIBLE SPENDING ACCOUNT (PRE-TAX DEDUCTIONS)</b></p> 	<p>A portion of salary is designated by employee to cover eligible costs paid with <b>pre-tax dollars</b>, such as:</p> <ul style="list-style-type: none"> <li>• Childcare, elder care (Dependent Care Advantage Account - DCAA)</li> <li>• Expenses related to the adoption of an eligible child (Adoption Advantage Account – AAA)</li> </ul>	<p>Must be receiving regular biweekly paychecks for dependent care.</p>	<p>Dependent Care - New employees are immediately eligible for this benefit but must enroll within 60 calendar days of their hiring date</p>	<p>The employee determines the amount to be deducted: for 2026; the DCAA max employee contribution is \$7,500/\$3,750 (based on tax filing status); the AAA max employee contribution is \$17,670.</p> <p>SUNY Contributions to the DCAA: \$900</p> <p>Availability of DCAA employer contributions and AAA subject to contract negotiations.</p>										
<p><b>SUNY VOLUNTARY 403(b) SAVINGS PLAN</b></p> <p>AND</p> <p><b>THE NYS DEFERRED COMPENSATION 457(b) PLAN</b></p> 	<p>SUNY Voluntary 403(b) Savings Plan.            Current Authorized Investment Providers are: Corebridge, Fidelity, TIAA, and Voya.</p> <p>NYS Deferred Compensation 457(b) tax-deferred retirement savings plan.            Provider: Nationwide.</p> <p>Both plans offer pre- and post-tax savings (Roth) options. Employees may choose to participate in either or both plans.</p>	<p>All SUNY employees upon hire.</p>	<p>Upon employment or any time thereafter. Contributions are flexible and voluntary.</p> <p>Note: Enrollment in the 403(b) generally takes one or two pay periods; the 457(b), two to three pay periods.            Please verify your paycheck information and contribution amount after you have enrolled.</p>	<p>Employee pre-tax and Roth contributions through salary reduction subject to IRS limits.</p> <p>For more information, visit: <a href="https://www.suny.edu/benefits/vsp/">https://www.suny.edu/benefits/vsp/</a></p> <p>Both plans function similarly, but there are a few important key differences. View <a href="#">the 403(b) vs. 457(b) Comparison Chart</a> for more information.</p>										
<p><b>PAID PARENTAL LEAVE (PPL)</b></p> 	<p>New York State will provide 12 weeks of Paid Parental Leave for executive branch state employees to bond with a newly born, adopted, or fostered child.</p>	<p>GSEU employees are eligible after completing one semester on the payroll and if they are engaged in a full assistantship. If they fall below a full assistantship or have a break of a full semester, they must reestablish eligibility.</p>	<p>Employees who have completed one semester on the payroll and are in a full assistantship become eligible following a qualifying event (birth of a child, placement of a child for adoption or foster care).</p> <p>PPL is available for use once every 12-month period &amp; must be used on a</p>	<p>No cost to employee.</p>										

			continuous basis (blocks at a time).	
<a href="#">SICK LEAVE &amp; HOLIDAYS</a>	Graduate Assistants are entitled to a maximum of five days of sick leave per academic year after one semester of service.			
<a href="#">PAYROLL INFORMATION</a>	New York State has a two-week lag payroll system; each paycheck pays for the period two-four weeks prior to the check date. First check issued in approx. four weeks.			

**Disclaimer:**

This summary highlights only some of the benefits associated with part-time, GSEU-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. (Revised April 2026)