






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>HEALTH INSURANCE & PRESCRIPTIONS</p> 	<p>Student Employee Health Plan (SEHP): 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.</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>Empire Plan biweekly rates as of 1/1/25:</p> <p>Individual: \$ 33.59 Family: \$207.84</p> <p>Visit https://www.cs.ny.gov/employee-benefits/group/4/15/1/ for more information.</p>										
<p>DENTAL & VISION INSURANCE</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.</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>RETIREMENT SYSTEM*</p> <p>*contribution & vesting details applicable to employees enrolling on or after 4/1/12 (under Tier 6 provisions)</p> 	<p>New York State Employees Retirement System (ERS): 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. Unless newly eligible for a different retirement system.</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>FLEXIBLE SPENDING ACCOUNT (PRE-TAX DEDUCTIONS)</p> 	<p>A portion of salary is designated by employee to cover eligible costs paid with pre-tax dollars, such as:</p> <ul style="list-style-type: none"> Childcare, elder care (Dependent Care Advantage Account - DCAA) Expenses related to the adoption of an eligible child (Adoption Advantage Account – AAA) 	<p>Must be receiving regular biweekly paychecks for dependent care.</p>	<p>For dependent care, effective immediately; must enroll within 60 days of appointment. Coverage will start on 61st consecutive calendar days of employment.</p>	<p>The employee determines the amount to be deducted: for 2025; the DCAA max employee contribution is \$5,000/\$2,500 (based on tax filing status); the AAA max employee contribution is \$17,280.</p> <p>SUNY Contributions to the DCAA: \$900</p> <p>Availability of DCAA employer contributions and AAA subject to contract negotiations.</p>										
<p>SUNY VOLUNTARY 403(b) SAVINGS PLAN</p> <p>AND</p> <p>THE NYS DEFERRED COMPENSATION 457(b) PLAN</p> 	<p>SUNY Voluntary 403(b) Saving Plan. Current Authorized Investment Providers include: Corebridge, TIAA, Fidelity and Voya.</p> <p>NYS Deferred Compensation 457(b) tax-deferred retirement savings plan offers a variety of investment options.</p> <p>Both plans offer pre- and post-tax savings options. Employees may choose to participate in either or both plans subject to IRS limits on tax deferral.</p>	<p>All SUNY employees upon hire.</p> <p>For more information visit: https://www.suny.edu/benefits/vsp/</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- and post-tax contributions through salary reduction subject to IRS limits.</p> <p>The 2025 basic annual limit for both plans is \$23,500. Employees age 50 and over may contribute up to \$7,500 more per year, for a total of \$31,000. Employees ages 60-63 (age on 12/31) may contribute an additional \$3,750, for a total of \$34,750.</p> <p>The IRS currently establishes separate limits for 403(b) and 457(b) plans for SUNY employees, allowing us to contribute up to twice the limit allowed under one plan alone.</p>										
<p>SICK LEAVE & HOLIDAYS</p>	<p>Graduate Assistants are entitled to a maximum of five days of sick leave per academic year after one semester of service.</p>													
<p>PAYROLL INFORMATION</p>	<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>													

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 Jan 2025)