

BENEFITS AT A GLANCE
ALL CLASSIFIED SERVICE EMPLOYEES REPRESENTED BY CSEA

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE	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>Full-time employees with appointments that are expected to last 3 months or longer.</p> <p>Part-time employees must work at least half-time on a regularly scheduled basis and be expected to work for at least 3 months. (excl. seasonal employees)</p>	<p>42 day waiting period.</p>	<p>Empire Plan biweekly rates as of 1/1/22:</p> <p>Grade 9 & Below: Individual: \$ 50.89 Family: \$219.75</p> <p>Grade 10 & Above: Individual: \$ 67.85 Family: \$261.73</p> <p>Visit www.cs.ny.gov/employee-benefits for more information.</p>										
<u>DENTAL & VISION COVERAGE</u>	<p>Available through the CSEA Benefit Trust Fund.</p>	<p>Must be at least half time and eligible to receive health insurance.</p>	<p>28-day waiting period.</p>	<p>No premium cost.</p>										
<u>RETIREMENT SYSTEM*</u> *contribution & vesting details applicable to employees enrolling on or after 4/1/12 (under Tier 6 provisions)	<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 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 generally effective upon the receipt of application at ERS.</p> <p>Vested after 5 full-time equivalent yrs ERS service.</p>	<p>Employee contribution is based on salary rate, 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>† More than \$100,000:</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%	† More than \$100,000:	6%
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<u>FLEXIBLE SPENDING ACCOUNTS (PRE-TAX DEDUCTIONS)</u>	<p>A portion of salary is designated by employee to establish a fund to cover eligible costs paid with pre-tax dollars, such as:</p> <ul style="list-style-type: none"> • child care, elder care (Dependent Care Advantage Account - DCAA) • un-reimbursed health care expenses (Health Care Spending Account - HCSA) • expenses related to the adoption of an eligible child (Adoption Advantage Account – AAA) 	<p>Must be receiving regular biweekly paychecks for dependent care. Must also be eligible for health insurance for health care.</p>	<p>Must enroll within 60 days of date of appointment.</p> <p>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.</p>	<p>The employee determines the amount to be deducted; for 2022, the HCSA min/max employee contribution is \$100/\$2,750; the DCAA max employee/employer contribution is \$5,000/\$800; the AAA max employee contribution is \$14,440.</p> <p>Availability of DCAA employer contributions and AAA subject to contract negotiations.</p>										
<u>TUITION ASSISTANCE</u>	<p>Partial assistance for additional courses through the SUNY Tuition Waiver program. Fees not covered by Tuition Assistance. Must be SUNY state-operated campus.</p> <p>NYS/CSEA Partnership offers full waiver of tuition for limited undergrad courses taken at participating institutions; partial waiver for grad courses; partial reimbursement available upon successful completion of courses at accredited institutions.</p>	<p>Appointment must cover period of support.</p>	<p>Upon employment</p>	<p>No cost to the employee for this benefit.</p>										

† Pensionable salary will be capped at the Governor’s annual salary (\$250,000 as of 10/27/2021)

