

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 1/1/23:</p> <p>Grade 9 & Below: Individual: \$ 56.01 Family: \$241.79</p> <p>Grade 10 & Above: Individual: \$ 74.68 Family: \$287.98</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 \$100,00:</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 \$100,00:	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 2023, the HCSA min/max employee contribution is \$100/\$3,050; the DCAA max employee/employer contribution is \$5,000/\$1,00; the AAA max employee contribution is \$15,950.</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)

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<p><u>SUNY VOLUNTARY 403(b) SAVINGS PLAN</u></p> <p><u>AND</u></p> <p><u>THE NYS DEFERRED COMPENSATION 457(b) PLAN</u></p>	<p>SUNY Voluntary 403(b) Saving Plan. Current Authorized Investment Providers include: TIAA, Corebridge, Voya, and Fidelity (offers 403(b)(7) mutual funds).</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>Upon employment.</p>	<p>Choice of employee.</p>	<p>Employee pre- and post-tax contributions through salary reduction subject to IRS limit. The 2023 basic annual limit for both plans is \$22,500. Employees age 50 and over may contribute up to \$7,500 more per year.</p> <p>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.</p>																																											
<p><u>DISABILITY & LIFE INSURANCE</u></p>	<p>Not provided by the University, but may be purchased individually through the union.</p>																																														
<p><u>VACATION*</u></p> <p><u>HOLIDAYS*</u></p> <p><u>SICK LEAVE*</u></p> <p><u>PERSONAL LEAVE*</u></p>	<p>Generally full-time employees earn at the rate of one-half day per pay period, after the completion of 13 pay periods of employment; bonus days are added each year on vacation anniversary date at the rate of 1 day per year of service to a maximum of 20 days' vacation per year after 7 years.</p> <p>Upon completion of 7 years of service, vacation is earned at a rate of (13 days/year for first 7 years then 20 days/year thereafter.) Employees also receive bonus days upon completion of 20+ years of service.</p> <p>Vacation is earned as noted, with completion of 1 to 35 or more years of service. Part-time employees who work a regular schedule of at least half time, earn accruals on a pro-rated basis. Generally, on 4/1 of each fiscal year, accumulated vacation credits in excess of 40 days are forfeited.</p> <p>Eligible for up to 13 holidays per year.</p> <p>Full-time employees earn at the rate of one-half day per pay period (13 days/year total), up to an accumulated maximum of 200 days. Part-time employees who work at least half time earn on a pro-rated basis.</p> <p>Credited with 5 days of personal leave upon appointment and 5 days each year on personal leave anniversary date. Personal leave is not cumulative and any unused leave remaining at the close of business the day preceding the personal leave anniversary date is cancelled.</p>	<table border="1"> <thead> <tr> <th data-bbox="1325 565 1591 620">Completed Years Service</th> <th data-bbox="1604 565 2032 620">Vacation Earned (including bonus days)</th> </tr> </thead> <tbody> <tr> <td colspan="2" data-bbox="1591 620 2032 646" style="text-align: center;">ASU, ISU & OSU</td> </tr> <tr><td data-bbox="1325 646 1591 672">1</td><td data-bbox="1604 646 2032 672">14 days</td></tr> <tr><td data-bbox="1325 672 1591 698">2</td><td data-bbox="1604 672 2032 698">15 days</td></tr> <tr><td data-bbox="1325 698 1591 724">3</td><td data-bbox="1604 698 2032 724">16 days</td></tr> <tr><td data-bbox="1325 724 1591 750">4</td><td data-bbox="1604 724 2032 750">17 days</td></tr> <tr><td data-bbox="1325 750 1591 776">5</td><td data-bbox="1604 750 2032 776">18 days</td></tr> <tr><td data-bbox="1325 776 1591 802">6</td><td data-bbox="1604 776 2032 802">19 days</td></tr> <tr><td data-bbox="1325 802 1591 828">7</td><td data-bbox="1604 802 2032 828">20 days</td></tr> <tr> <td colspan="2" data-bbox="1591 828 2032 854" style="text-align: center;">ASU</td> </tr> <tr><td data-bbox="1325 854 1591 880">8 to 14</td><td data-bbox="1604 854 2032 880">20 days (approx. 1.5 days every 4 weeks)</td></tr> <tr><td data-bbox="1325 880 1591 906">15 to 19</td><td data-bbox="1604 880 2032 906">21 days</td></tr> <tr><td data-bbox="1325 906 1591 932">20 to 24</td><td data-bbox="1604 906 2032 932">22 days</td></tr> <tr><td data-bbox="1325 932 1591 958">25 to 29</td><td data-bbox="1604 932 2032 958">23 days</td></tr> <tr><td data-bbox="1325 958 1591 984">30 to 34</td><td data-bbox="1604 958 2032 984">24 days</td></tr> <tr><td data-bbox="1325 984 1591 1010">35 or more</td><td data-bbox="1604 984 2032 1010">25 days</td></tr> <tr> <td colspan="2" data-bbox="1591 1010 2032 1036" style="text-align: center;">ISU & OSU</td> </tr> <tr><td data-bbox="1325 1036 1591 1062">8 to 19</td><td data-bbox="1604 1036 2032 1062">20 days (approx. 1.5 days every 4 weeks)</td></tr> <tr><td data-bbox="1325 1062 1591 1088">20 to 24</td><td data-bbox="1604 1062 2032 1088">21 days</td></tr> <tr><td data-bbox="1325 1088 1591 1114">25 to 29</td><td data-bbox="1604 1088 2032 1114">22 days</td></tr> <tr><td data-bbox="1325 1114 1591 1140">30 to 34</td><td data-bbox="1604 1114 2032 1140">23 days</td></tr> <tr><td data-bbox="1325 1140 1591 1166">35 or more</td><td data-bbox="1604 1140 2032 1166">24 days</td></tr> </tbody> </table>	Completed Years Service	Vacation Earned (including bonus days)	ASU, ISU & OSU		1	14 days	2	15 days	3	16 days	4	17 days	5	18 days	6	19 days	7	20 days	ASU		8 to 14	20 days (approx. 1.5 days every 4 weeks)	15 to 19	21 days	20 to 24	22 days	25 to 29	23 days	30 to 34	24 days	35 or more	25 days	ISU & OSU		8 to 19	20 days (approx. 1.5 days every 4 weeks)	20 to 24	21 days	25 to 29	22 days	30 to 34	23 days	35 or more	24 days	
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<p><u>PAYROLL INFORMATION</u></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> <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 at 50% effort.

Disclaimer: This summary highlights only some of the benefits associated with CSEA-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.