

## BENEFITS AT A GLANCE FULL-TIME UUP EMPLOYEES

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST										
<a href="#"><u>HEALTH INSURANCE &amp; PRESCRIPTIONS</u></a>	<p><b>Empire Plan:</b> Empire BlueCross BlueShield: Hospitalization United HealthCare: Major Medical Beacon Health Options Inc.: Mental Health/Substance Abuse CVS/Caremark, Inc.: Prescriptions</p> <p><b>Health Maintenance Organizations (HMOs):</b> Hospitalization/medical care designated by Primary Care Physician.</p>	<p>Appointments that exceed three months.</p>	<p>42-day waiting period</p>	<p><b>Empire Plan biweekly rates as of 1/1/23:</b></p> <p><b>Earnings/Salary Rate up to \$47,024:</b> Individual: \$ 56.01 Family: \$241.79</p> <p><b>Earnings/Salary Rate \$47,024 or more:</b> Individual: \$ 74.68 Family: \$287.98</p> <p>Premiums re-assigned annually. Visit <a href="http://www.cs.ny.gov/employee-benefits">www.cs.ny.gov/employee-benefits</a> for more information.</p>										
<a href="#"><u>DENTAL AND VISION PLANS</u></a>	<p>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.</p>	<p>Must be eligible for health insurance.</p>	<p>42-day waiting period</p>	<p>No cost to employees.</p>										
<a href="#"><u>RETIREMENT SYSTEMS</u></a>  contribution & vesting details applicable to employees enrolling on or after 4/1/12 (under Tier 6 provisions)	<p><b>Options</b></p> <p><b>*ERS and TRS:</b> Defined benefit plans; benefits are based on best Final Average Salary and years of service.</p> <p><b>**ORP:</b> 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 for full-time and permanent employees is mandatory.</p> <p>All full-time employees are eligible to elect ERS or the ORP; employees in teaching, librarian, or coach titles are also eligible for TRS and may choose any of the three plans.</p>	<p>Immediately upon enrollment.</p> <p>Vested after 5 full-time equivalent years in ERS &amp; TRS.</p> <p>Vested after 366 days in the ORP.</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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<a href="#"><u>FLEXIBLE SPENDING ACCOUNTS</u></a> (PRE-TAX DEDUCTIONS)	<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"> <li>• child care, elder care (Dependent Care Advantage Account - DCAA)</li> <li>• un-reimbursed health care expenses (Health Care Spending Account - HCSA)</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. Must also be eligible for health insurance for health care.</p>	<p>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.</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>										

\* The New York State Employees' Retirement System (ERS) and the New York State Teachers' Retirement System (TRS).

\*\* The SUNY Optional Retirement Program (ORP); which currently includes the following Authorized Investment Providers: Fidelity, TIAA, AIG, and Voya.

† Pensionable salary will be capped at the Governor's annual salary (\$250,000 as of 10/27/2021) for members of ERS or TRS.

