

## 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>	Appointments that exceed three months.	42-day waiting period	<p><b>Empire Plan biweekly rates as of 1/1/19:</b></p> <p><b>Earnings/Salary Rate up to \$44,311:</b> Individual: \$ 42.90 Family: \$189.12</p> <p><b>Earnings/Salary Rate \$44,312 or more:</b> Individual: \$ 57.20 Family: \$225.09</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>	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.	Must be eligible for health insurance.	42-day waiting period	No cost to employees.										
<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 10 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> <b>(PRE-TAX DEDUCTIONS)</b>	<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>	Must be receiving regular biweekly paychecks for dependent care. Must also be eligible for health insurance for health care.	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>The employee determines the amount to be deducted; for 2019, the HCSA min/max employee contribution is \$100/\$2,650; the DCAA max employee/employer contribution is \$5,000/\$800; the AAA max employee contribution is \$13,810.</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, VALIC, and Voya.

† Pensionable salary will be capped at the Governor's annual salary (\$179,000 as of April 2012) for members of ERS or TRS.

