

## 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><br/>Empire BlueCross BlueShield: Hospitalization<br/>United HealthCare: Major Medical<br/>Beacon Health Options Inc.: Mental Health/Substance Abuse<br/>CVS/Caremark, Inc.: Prescriptions</p> <p><b>Health Maintenance Organizations (HMOs):</b><br/>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 1/1/18:</b></p> <p><b>Annual Salary Rate up to \$41,756:</b><br/>Individual: \$ 43.00<br/>Family: \$ 188.41</p> <p><b>Annual Salary Rate \$41,757 or more:</b><br/>Individual: \$ 57.33<br/>Family: \$ 224.29</p> <p>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><br><br>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, 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><br><b>(PRE-TAX DEDUCTIONS)</b>   | A portion of salary is designated by employee to establish a fund to cover eligible child care, elder care (Dependent Care Advantage Account - DCAA) and/or un-reimbursed health care expenses (Health Care Spending Account - HCSA) with pre-tax dollars.   | 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. | The employee determines the amount to be deducted; for 2018, the HCSA min/max employee contribution is \$100/\$2,550; the DCAA max employee/employer contribution is \$5,000/\$800.  |                     |    |                         |      |                         |      |                          |       |                        |    |

\* 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.

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| <a href="#"><u>TUITION ASSISTANCE</u></a>  | UUP space available program provides one free course per semester.<br><br>Partial assistance for additional courses through the SUNY Tuition Waiver program (based on funding). Fees not covered by Tuition Assistance. Must be SUNY state-operated campus.  | Appointment must cover period of support.                        | Upon employment.  | No cost to the employee for this benefit.   |             |     |                               |   |                              |         |                              |   |                              |   |                              |  |
| <a href="#"><u>SUNY VOLUNTARY 403(b) TAX-DEFERRED SAVINGS PLAN</u></a><br><br><a href="#"><u>AND</u></a><br><a href="#"><u>THE NYS DEFERRED COMPENSATION 457(b) PLAN</u></a> | SUNY Voluntary 403(b) Tax-Deferred Saving Plan. Current Authorized Investment Providers include: Fidelity, TIAA, Valic, and Voya.<br><br>NYS Deferred Compensation 457(b) tax-deferred retirement savings plan.<br><br>Employees may choose to participate in either or both plans subject to IRS limits on tax deferral.  | Upon employment.   | Choice of employee.   | Employee pre-tax contributions through salary reduction subject to IRS limit. The 2018 basic annual limit for both plans is \$18,500. Employees age 50 and over may contribute up to \$6,000 more per year.<br><br>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. |             |     |                               |   |                              |         |                              |   |                              |   |                              |  |
| <a href="#"><u>DISABILITY COVERAGE</u></a>   | Monthly income benefit equal to 60 percent of covered monthly salary, not to exceed \$7,500 a month; also provides a monthly annuity premium benefit.  | Full-time employees who are disabled for six consecutive months. | First of the month following one year anniversary.  | No cost to employee.  |             |     |                               |   |                              |         |                              |   |                              |   |                              |  |
| <a href="#"><u>LIFE INSURANCE</u></a>  | \$6,000 group life insurance plan.   | Employees represented by UUP.                                    | Date employee is placed on payroll.   | No cost to employee.  |             |     |                               |   |                              |         |                              |   |                              |   |                              |  |
| <a href="#"><u>VACATION/SICK LEAVE</u></a><br><br><br><br><br><br><br><a href="#"><u>HOLIDAYS</u></a>  | Calendar and College Year employees accrue vacation and sick leave according to a schedule. On January 2 of each Agreement year, one vacation day is added to the balance. Note: Academic Year employees do not accrue vacation.*<br><br>Eligible for up to 12 holidays per year if they fall on a regularly scheduled work day.<br><br>*On January 1 of each calendar year, accrued vacation leave credits shall not exceed 40 days; employee will forfeit unused annual leave if not used by last day of the calendar year. Accumulation of sick leave cannot exceed 200 days. |  | <table border="1" data-bbox="1310 959 1581 1130"> <thead> <tr> <th data-bbox="1310 959 1619 987">Years of Service</th> <th data-bbox="1619 959 2018 987">Days Earned</th> </tr> </thead> <tbody> <tr> <td data-bbox="1310 987 1619 1015">0-1</td> <td data-bbox="1619 987 2018 1015">1 1/4 day per month (15 days)</td> </tr> <tr> <td data-bbox="1310 1015 1619 1042">2</td> <td data-bbox="1619 1015 2018 1042">1 1/3 days a month (16 days)</td> </tr> <tr> <td data-bbox="1310 1042 1619 1070">3, 4, 5</td> <td data-bbox="1619 1042 2018 1070">1 1/2 days a month (18 days)</td> </tr> <tr> <td data-bbox="1310 1070 1619 1097">6</td> <td data-bbox="1619 1070 2018 1097">1 2/3 days a month (20 days)</td> </tr> <tr> <td data-bbox="1310 1097 1619 1125">7</td> <td data-bbox="1619 1097 2018 1125">1 3/4 days a month (21 days)</td> </tr> </tbody> </table> | Years of Service  | Days Earned | 0-1 | 1 1/4 day per month (15 days) | 2 | 1 1/3 days a month (16 days) | 3, 4, 5 | 1 1/2 days a month (18 days) | 6 | 1 2/3 days a month (20 days) | 7 | 1 3/4 days a month (21 days) |  |
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| <a href="#"><u>PAYROLL INFORMATION</u></a>   | 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. Full-time faculty are usually paid over 26 biweekly payroll periods.   |  |   |   |             |     |                               |   |                              |         |                              |   |                              |   |                              |  |

**Disclaimer:**

This summary highlights only some of the benefits associated with full-time, UUP-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.