

**BENEFITS AT A GLANCE**  
**GRADUATE STUDENT EMPLOYEES REPRESENTED BY GSEU**

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST										
<p><a href="#"><u>HEALTH INSURANCE &amp; PRESCRIPTIONS</u></a></p> <p><a href="#"><u>VISION &amp; DENTAL INSURANCE</u></a></p>	<p><b>Student Employee Health Plan (SEHP):</b>            Empire BlueCross BlueShield: Hospitalization            United HealthCare: Major Medical</p> <p>Davis Vision and EmblemHealth (GHI) Preferred Dental Plan provide partial reimbursement for services at participating and nonparticipating providers.</p>	<p>Graduate Assistants must have at least a half assistantship and be employed on a stipend that would yield total compensation of at least \$4,293 on an annual basis.</p>	<p>Coverage becomes effective on the date of appointment. Enrollment is voluntary and must be requested within 45 days after the date of appointment.</p>	<p><b>Empire Plan biweekly rates for 2023:</b></p> <p>Individual: \$ 29.03            Family: \$182.78</p> <p>Visit <a href="http://www.cs.ny.gov/employee-benefits/">www.cs.ny.gov/employee-benefits/</a> for more information.</p>										
<p><a href="#"><u>RETIREMENT SYSTEM*</u></a></p> <p>*contribution &amp; vesting details applicable to employees enrolling on or after 4/1/12 (under Tier 6 provisions)</p>	<p><b>New York State Employees Retirement System (ERS):</b> 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 years ERS service.</p>	<p>Employee contribution is based on salary rate, as follows:</p> <table border="0"> <tr> <td>\$45,000 and under:</td> <td>3%</td> </tr> <tr> <td>\$45,000.01 – \$55,000:</td> <td>3.5%</td> </tr> <tr> <td>\$55,000.01 – \$75,000:</td> <td>4.5%</td> </tr> <tr> <td>\$75,000.01 – \$100,000:</td> <td>5.75%</td> </tr> <tr> <td>† \$100,000 or more:</td> <td>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%	† \$100,000 or more:	6%
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<p><a href="#"><u>FLEXIBLE SPENDING ACCOUNT (PRE-TAX DEDUCTIONS)</u></a></p>	<p>A portion of salary is designated by employee to establish a fund to cover eligible costs paid with pre-tax dollars, such as child/elder care (Dependent Care Advantage Account - DCAA)</p>	<p>Must be receiving regular biweekly paychecks for dependent care.</p>	<p>For dependent care, effective immediately; must enroll within 60 days of appointment. Coverage will start on 61<sup>st</sup> consecutive calendar days of employment.</p>	<p>The employee determines the amount to be deducted; for 2023, the DCAA max employee/employer contribution is \$5,000/\$1,000.</p> <p>Availability of DCAA employer contributions and AAA subject to contract negotiations.</p>										
<p><a href="#"><u>SUNY VOLUNTARY 403(b) SAVINGS PLAN</u></a></p> <p><a href="#"><u>AND THE NYS DEFERRED COMPENSATION 457(b) PLAN</u></a></p>	<p>SUNY Voluntary 403(b) Saving Plan. Current Authorized Investment Providers include: Corebridge, TIAA, Fidelity and Voya.</p> <p>NYS Deferred Compensation 457(b) tax-deferred retirement savings plan offers a variety of investment options.</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><a href="#"><u>SICK LEAVE &amp; HOLIDAYS</u></a></p>	<p>Graduate Assistants are entitled to a maximum of five days of sick leave per academic year after one semester of service.</p>													
<p><a href="#"><u>PAYROLL INFORMATION</u></a></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>† Pensionable salary will be capped at the Governor’s annual salary (\$250,000 as of 10/27/2021) for members of ERS.</p>														

**Disclaimer:**

This summary highlights only some of the benefits associated with part-time, GSEU-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.