<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
<th>EFFECTIVE DATE</th>
<th>COST</th>
</tr>
</thead>
<tbody>
<tr>
<td>HEALTH INSURANCE/PRESCRIPTIONS</td>
<td>Empire Plan: Empire BlueCross BlueShield: Hospitalization</td>
<td>Must work at least half-time on a regularly scheduled basis and be</td>
<td>56 day waiting</td>
<td>Empire Plan biweekly rates as of 1/1/19:</td>
</tr>
<tr>
<td></td>
<td>United HealthCare: Major Medical</td>
<td>expected to work for at least 3 months.</td>
<td>period.</td>
<td>Grade 9 &amp; Below:</td>
</tr>
<tr>
<td></td>
<td>Beacon Health Options Inc.: Mental Health/Substance Abuse</td>
<td>Eligibility for seasonal employees</td>
<td></td>
<td>Individual: $ 43.71</td>
</tr>
<tr>
<td></td>
<td>Health Maintenance</td>
<td></td>
<td></td>
<td>Grade 10 &amp; Above:</td>
</tr>
<tr>
<td></td>
<td>Organizations (HMOs): Hospitalization/medical care designated by</td>
<td></td>
<td></td>
<td>Individual: $ 58.29</td>
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<tr>
<td></td>
<td>Primary Care Physician</td>
<td></td>
<td></td>
<td>Family: $229.33</td>
</tr>
<tr>
<td>DENTAL INSURANCE</td>
<td>EmblemHealth (GHI) Preferred Dental Plan</td>
<td>Must be eligible to receive health insurance.</td>
<td>56 day waiting</td>
<td>Paid for by New York State.</td>
</tr>
<tr>
<td>VISION CARE</td>
<td>Davis Vision provides financial assistance in meeting cost of eye exams,</td>
<td></td>
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<td></td>
<td>glasses, etc.</td>
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<tr>
<td>RETIREMENT SYSTEM</td>
<td>NYS Police &amp; Fire Retirement System (PFRS)</td>
<td>Membership for full-time permanent employees is mandatory.</td>
<td>Permanent full-time Employees: membership is effective on the date of</td>
<td>Employee contribution is based on salary rate, as follows:</td>
</tr>
<tr>
<td></td>
<td>Both defined benefit plans; benefits are based on best Final Average Salary</td>
<td>Membership for employees who are temporary or part-time is optional, except</td>
<td>appointment.</td>
<td>$45,000 and under: 3%</td>
</tr>
<tr>
<td></td>
<td>and years of service.</td>
<td>that appointees with current membership must continue to participate</td>
<td>Temporary and Part-time Employees: membership is generally effective on</td>
<td>$45,000.01 – $55,000: 3.5%</td>
</tr>
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<td></td>
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<td></td>
<td>the receipt of application at PFRS.</td>
<td>$55,000.01 – $75,000: 4.5%</td>
</tr>
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<td></td>
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<td></td>
<td>Vested after 10 full-time equivalent years PFRS service.</td>
<td>$75,000.01 – $100,000: 5.75%</td>
</tr>
<tr>
<td>FLEXIBLE SPENDING ACCOUNTS</td>
<td>A portion of salary is designated by employee to establish a fund to cover</td>
<td>Must be receiving regular biweekly paychecks and eligible for health</td>
<td>The employee determines the amount to be deducted; for 2019, the HCSA</td>
<td>Employee contribution is based on salary rate, as follows:</td>
</tr>
<tr>
<td>(PRE-TAX DEDUCTIONS)</td>
<td>eligible costs paid with pre-tax dollars, such as:</td>
<td>insurance for health care.</td>
<td>min/max employee contribution is $100/$2,650; the DCAA max employee/</td>
<td>$45,000 and under: 3%</td>
</tr>
<tr>
<td></td>
<td>• child care, elder care (Dependent Care Advantage Account - DCAA)</td>
<td></td>
<td>employer contribution is $5,000/$800; the AAA max employee contribution</td>
<td>$45,000.01 – $55,000: 3.5%</td>
</tr>
<tr>
<td></td>
<td>• un-reimbursed health care expenses (Health Care Spending Account - HCSA)</td>
<td></td>
<td>is $13,810.</td>
<td>$55,000.01 – $75,000: 4.5%</td>
</tr>
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<td></td>
<td>• expenses related to the adoption of an eligible child (Adoption Advantage</td>
<td></td>
<td>Availability of DCAA employer contributions and AAA subject to contract</td>
<td>$75,000.01 – $100,000: 5.75%</td>
</tr>
<tr>
<td></td>
<td>Account – AAA)</td>
<td></td>
<td>negotiations.</td>
<td>† More than $100,000: 6%</td>
</tr>
<tr>
<td>TUITION REIMBURSEMENT</td>
<td>Partial assistance for additional courses through the SUNY Tuition Waiver</td>
<td>Appointment must cover period of support.</td>
<td>No cost to the employee for this benefit.</td>
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<td>program (based on funding). Fees not covered by Tuition Assistance. Must be</td>
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<td>SUNY state-operated campus.</td>
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</tbody>
</table>

† Pensionable salary will be capped at the Governor’s annual salary ($200,000 as of April 2019) for members of ERS.
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<td>SUNY VOLUNTARY 403(b) SAVINGS PLAN AND THE NYS DEFERRED COMPENSATION 457(b) PLAN</td>
<td>SUNY Voluntary 403(b) Saving Plan. Current Authorized Investment Providers include: TIAA, AIG, Voya, and Fidelity (offers 403(b)(7) mutual funds). NYS Deferred Compensation 457(b) tax-deferred retirement savings plan. 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.</td>
<td>Upon employment.</td>
<td>Choice of employee.</td>
<td>Employee pre- and post-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. 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.</td>
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</tbody>
</table>

| DISABILITY COVERAGE & LIFE INSURANCE | Not provided by the University, but may be purchased individually through your union. | | | |

| VACATION* | Employees entitled to earn and accumulate vacation credits presently earn and accumulate vacation at the rate of (a) 20 days annually or (b) one-half day per bi-weekly pay period plus additional vacation upon completion of each year of continuous services in accordance with the contractual schedule. Generally, vacation may be accumulated up to a maximum of 40 days; vacation balance may not exceed 40 days on 10/1 of each year. | | |
| SICK LEAVE* | Full-time employees earn at the rate of half a day per pay period (Total of 13 days per year). Sick leave can accumulate up to 225 days, however no more than 200 days can be used for retirement service credits or as sick leave credit. | | |
| PERSONAL LEAVE* | 5 days each year on personal leave anniversary date. Personal leave cannot be carried over from year to year. | | |
| HOLIDAYS | Eligible for up to 12 holidays per year. | | |

| PAYROLL INFORMATION | 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. | | |

* Part-time employees who work at least half time earn on a pro-rated basis. Hourly employees do not qualify for accruals (holidays, vacation, sick leave, personal, etc.) until completion of 19 consecutive pay periods of 50% or greater service.

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