

BENEFITS AT A GLANCE
ALL EMPLOYEES REPRESENTED BY PEF

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST										
<u>HEALTH INSURANCE & PRESCRIPTIONS</u>	<p>Empire Plan: Empire BlueCross BlueShield: Hospitalization United HealthCare: Major Medical Beacon Health Options Inc.: Mental Health/Substance Abuse CVS/Caremark, Inc.: Prescriptions</p> <p>Health Maintenance Organizations (HMOs): Hospitalization/medical care designated by Primary Care Physician.</p>	<p>Must work at least half-time on a regularly scheduled basis and be expected to work for at least 3 months.</p> <p>For seasonal employee eligibility criteria, visit www.cs.ny.gov/employee-benefits.</p>	<p>56-day waiting period.</p>	<p>Empire Plan biweekly rates as of 1/1/19:</p> <p>Grade 9 & Below: Individual: \$ 43.71 Family: \$192.68</p> <p>Grade 10 & Above: Individual: \$ 58.29 Family: \$229.33</p> <p>Visit www.cs.ny.gov/employee-benefits for more information.</p>										
<u>DENTAL INSURANCE</u> <u>VISION CARE</u>	<p>EmblemHealth (GHI) Preferred Dental Plan</p> <p>Davis Vision provides financial assistance in meeting the cost of eye exams, glasses, etc.</p>	<p>Must be eligible to receive health insurance.</p>	<p>56-day waiting period.</p> <p>56-day waiting period.</p>	<p>Paid for by New York State</p> <p>Paid for by New York State</p>										
<u>RETIREMENT SYSTEM*</u> *contribution & vesting details applicable to employees enrolling on or after 4/1/12 (under Tier 6 provisions)	<p>New York State Employees Retirement System (ERS): 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 becomes 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 accruing 10 years ERS service credit.</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>† More than \$100,000:</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%	† More than \$100,000:	6%
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<u>FLEXIBLE SPENDING ACCOUNTS</u> (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"> • child care, elder care (Dependent Care Advantage Account - DCAA) • un-reimbursed health care expenses (Health Care Spending Account - HCSA) • expenses related to the adoption of an eligible child (Adoption Advantage Account – AAA) 	<p>Must be receiving regular biweekly paychecks and 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 2019, the HCSA min/max employee contribution is \$100/\$2,650; the DCAA max employee/employer contribution is \$5,000/\$800.</p> <p>Availability of DCAA employer contributions and AAA subject to contract negotiations.</p>										

† Pensionable salary will be capped at the Governor’s annual salary (\$200,000 as of April 2019).

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<u>TUITION ASSISTANCE</u>	<p>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.</p> <p>Other financial assistance available through Public Service Training Program. Visit https://goer.ny.gov/public-employees-federation-afl-cio-pef for information.</p>	<p>Appointment must cover period of support.</p>	<p>Upon employment.</p>	<p>No cost to the employee for this benefit.</p>																									
<u>SUNY VOLUNTARY 403(b) SAVINGS PLAN</u> <u>AND</u> <u>THE NYS DEFERRED COMPENSATION 457(b) PLAN</u>	<p>SUNY Voluntary 403(b) Saving Plan. Current Authorized Investment Providers include: TIAA, AIG, Voya, and Fidelity (offers 403(b)(7) mutual funds).</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>Employees may choose to participate in either or both plans subject to IRS limits on tax deferral.</p>	<p>Choice of employee.</p>	<p>Employee pre- and post-tax contributions through salary reduction subject to IRS limit. The 2019 basic annual limit for both plans is \$19,000. Employees age 50 and over may contribute up to \$6,000 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>																									
<u>DISABILITY & LIFE INSURANCE</u>	<p>Not provided by the University, but may be purchased individually through your union.</p>																												
<u>VACATION*</u> <u>SICK LEAVE*</u> <u>PERSONAL*</u> <u>HOLIDAYS</u>	<p>Generally full-time employees earn at the rate of ½ day per pay period, after the completion of 13 pay periods of employment. (13 days/year for first 7 years, then 20 days/year thereafter). One bonus vacation day for each year of completed service for the second through seventh year of employment. Generally, balance may not exceed 40 days on 4/1 of any year.</p> <p>Full-time employees earn at the rate of ½ day per pay period (total 13 days per year).</p> <p>Five days each year on personal leave anniversary date. Personal leave expires at the close of business on the day immediately preceding anniversary date.</p> <p>Eligible for up to 12 holidays per year.</p> <p>*Eligible part-time employees earn on a prorated basis if working at least half-time.</p>	<table border="1"> <thead> <tr> <th data-bbox="1289 899 1549 954">Completed Years Service</th> <th data-bbox="1556 899 1990 954">Vacation Earned (including bonus days)</th> </tr> </thead> <tbody> <tr><td>1</td><td>14 days</td></tr> <tr><td>2</td><td>15 days</td></tr> <tr><td>3</td><td>16 days</td></tr> <tr><td>4</td><td>17 days</td></tr> <tr><td>5</td><td>18 days</td></tr> <tr><td>6</td><td>19 days</td></tr> <tr><td>7</td><td>20 days</td></tr> <tr><td>8 to 19</td><td>20 days (approx. 1.5 days every 4 weeks)</td></tr> <tr><td>20 to 24</td><td>21 days</td></tr> <tr><td>25 to 29</td><td>22 days</td></tr> <tr><td>30 to 34</td><td>23 days</td></tr> <tr><td>35 or more</td><td>24 days</td></tr> </tbody> </table>	Completed Years Service	Vacation Earned (including bonus days)	1	14 days	2	15 days	3	16 days	4	17 days	5	18 days	6	19 days	7	20 days	8 to 19	20 days (approx. 1.5 days every 4 weeks)	20 to 24	21 days	25 to 29	22 days	30 to 34	23 days	35 or more	24 days	
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<u>PAYROLL INFORMATION</u>	<p>New York State has a two-week lag payroll system. This means that each paycheck pays for the period 2-4 weeks prior to the date of the check. New employees will not receive their first check for approximately four weeks.</p> <p>In addition, there is a five-day salary deferral. That means that one day's pay is deducted from each of the first five checks. This is returned to the employee upon separation from service.</p>																												

Disclaimer:

This summary highlights only some of the benefits associated with PEF-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.