

BENEFITS AT A GLANCE: NYS Police Benevolent Association of NYS

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST
HEALTH INSURANCE	Options Empire Plan: Blue Cross: Hospitalization United HealthCare: Major Medical/Surgical. Health Maintenance Organizations: Hospitalization and medical/surgical care by designated primary care physician.	Full-time employees with appointments that are expected to last 3 months or longer. Part-time employees need to work at least half-time on a regularly scheduled basis.	56 day waiting period.	See summary for rates and benefits available for all three plans offered under the NYS Health Insurance Program. See NYSHIP Rates and publication, available online at http://www.cs.ny.gov/ebd , for more information.
RETIREMENT SYSTEMS	Options New York State Employees Retirement System (ERS): Defined benefit plan; benefits are based on best consecutive three years average salary* and years of employment. *As defined by TIER	Membership for full-time permanent employees is mandatory. Membership for part-time and temporary employees is optional, except that appointees with current membership must continue to participate.	Permanent full-time employees: membership is effective on the date of appointment. Temporary and Part-time Employees: membership is effective upon the receipt of application at ERS.	Employees who join ERS on or after January 1, 2010 are tier 5 members. Tier 5 members may retire at age 62, or later, with unreduced benefits, or as early as age 55 with reduced benefits. Tier 5 ERS members contribute 3% of their gross salary (before federal income taxes) towards pension cost so long as they accumulate additional pension credits. Vesting available after 10 years of full-time service credit.
PRESCRIPTION DRUGS	Coverage through health insurance program.	Must be at least half time and eligible to receive health insurance.	56 day waiting period.	Paid for through health insurance premium.
DENTAL INSURANCE	GHI Preferred Dental Plan	Must be at least half time and eligible to receive health insurance.	56 day waiting period.	Paid for by New York State.
VISION CARE	Davis Vision	Must be at least half time and eligible to receive health insurance.	56 day waiting period.	Paid for by New York State.

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DISABILITY COVERAGE AND LIFE INSURANCE	Not provided by the University, but may be purchased individually through your union.			
TUITION ASSISTANCE	Partial assistance is available through the Tuition Waiver program (based on funding) at State operated campuses.	Appointment must cover period of support.	Upon employment.	No cost to the employee for this benefit.
FLEX BENEFITS (PRE-TAX DEDUCTIONS)	A portion of salary is designated by employee to establish a fund to cover eligible child care, elder care and/or un-reimbursed health care expenses with pre-tax dollars.	Must be receiving regular biweekly paychecks for dependent care. Must also be eligible for health insurance for health care.	For dependent care, effective immediately; must enroll within 60 days of appointment. For health care, 60 days from date of appointment; must enroll within 60 days of date of appointment.	The employee determines the amount to be deducted, maximum \$5,000 for child/elder care; minimum \$100, maximum \$4,000 for health care
SAVINGS PLANS – TAX DEFERRED ANNUITIES AND NYS DEFERRED COMPENSATION PLAN	Voluntary tax-deferred savings programs designed to provide funds in retirement. Employees may choose to participate in either or both plans subject to IRS limits on tax deferral.	Upon employment.	Choice of employee.	Employee contributions through salary reduction subject to IRS limitations.
LONG-TERM CARE INSURANCE	Coverage for care in a nursing home, assisted living facility, or at home.	Must be eligible for health insurance.	If enrolled within 60 days of eligible appointment, guaranteed issue. Otherwise, subject to medical underwriting.	Premiums determined by amount of coverage purchased.
HOLIDAYS*	Eligible for up to 12 holidays per year.			
VACATION* SICK LEAVE* PERSONAL LEAVE*	Generally full-time employees earn at the rate of one-half 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.) Part-time employees who work a regular schedule of at least half time, earn accruals on a pro-rated basis. One bonus vacation day for each year of completed service for the second through seventh year of employment. Full-time employees earn at the rate of half a day per pay period (Total of 13 days per year). Part-time employees who work at least half time earn on a pro-rated basis. 5 days each year on personal leave anniversary date.			
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.			

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