

**FREQUENTLY ASKED QUESTIONS
NEW STATE EMPLOYEES**

Q. WHEN WILL MY HEALTH, DENTAL AND VISION BENEFITS BE EFFECTIVE?

A. For eligible State employees, these benefits will be effective after the waiting periods noted below:

Category	Health Insurance	Dental	Vision
CSEA Represented	42 calendar days	28 calendar days	28 calendar days
PEF Represented	56 calendar days	56 calendar days	56 calendar days
UUP Represented	42 calendar days	42 calendar days	42 calendar days
Uniformed Police Officers	42 calendar days	Six full calendar months	28 calendar days
Management/Confidential	56 calendar days	Six full calendar months	56 calendar days

Q. WHAT DOCUMENTATION DO I NEED TO PROVIDE TO ENROLL FOR HEALTH, DENTAL AND VISION BENEFITS?

A. State employees who enroll for health insurance coverage must provide proof of date of birth (birth certificate or valid passport), proof of Social Security number (copy of Social Security card) for each person covered and proof of marriage (copy of marriage license) if covering a spouse. State employees who decline health insurance coverage do not need to provide this documentation.

Q. WHEN WILL I RECEIVE MY IDENTIFICATION CARD/S?

A. You will receive your identification card approximately 6 weeks after a Benefits staff member has processed your NYS Health Insurance Transaction Form.

If you are enrolled in the Empire Plan, you may call the Benefits Office at (315) 464-4941 to obtain identification card number(s) and effective date(s). If you enrolled in an HMO option, you must call the HMO directly for your card number. The telephone numbers of the individual HMOs are listed in the Summary of Benefits which can be found in your New Employee Orientation Packet.

Q. WHO CAN BE COVERED AS A DEPENDENT UNDER MY HEALTH INSURANCE COVERAGE?

A. You can cover your spouse or domestic partner and child(ren) (includes adopted, stepchildren, foster children or legal wards). You cannot cover parents, parents-in-law, grandparents, etc.

Q. CAN I DECLINE MY HEALTH INSURANCE COVERAGE AND STILL BE COVERED FOR DENTAL AND VISION?

A. Yes. You can decline health insurance coverage and elect either individual or family Dental and Vision coverage.

Q. WHAT IS A FLEXIBLE SPENDING ACCOUNT (FSA)

A. The FSA is a valuable employee benefit that puts money in your pocket by helping you save on health care costs and the dependent care expenses you incur to be employed.

Q. WHAT IS THE HEALTH CARE SPENDING ACCOUNT?

A. The Health Care Spending Account (HCSAccount) is a negotiated employee benefit that helps State employees pay for health-related expenses with tax-free dollars. This includes medical, hospital, laboratory, prescription drug, dental, vision, and hearing expenses that are not reimbursed by your insurance or other benefit plans.

Q. WHAT IS THE DEPENDENT CARE ADVANTAGE ACCOUNT?

A. The Dependent Care Advantage Account (DCAAccount) is a negotiated employee benefit that helps State employee families who have to pay for child care, elder care, or disabled dependent care while they are at work. An employer contribution of \$300 to \$800 will be made on behalf of eligible employees who enroll in the DCAAccount.

Q. HOW CAN I SAVE ADDITIONAL FUNDS FOR MY RETIREMENT?

State employees are eligible to participate in SUNY's tax-deferred retirement savings program which provides the opportunity to save extra money for retirement through payroll deduction. No employer contributions are made under this program. If you are interested in participating, please refer to the information in your benefits packet and be sure to mention that you want to enroll during your benefits sign-on which is conducted on the second day of new employee orientation.

Q. HOW CAN I OBTAIN ADDITIONAL BENEFITS INFORMATION?

A. You can obtain additional information by visiting the following website:
<http://www.upstate.edu/hr/benefits/>