Outstanding Time-off Benefits

Full-time exempt employees are eligible for the following:

• 12 paid holidays each year.
• 15 paid vacation days per year. The accrual rate increases with additional years of service up to a maximum of 21 days.
• Generous sick leave allowance.
• Up to six-month leave of absence for birth or adoption of a child.

Part-time exempt employees are eligible to observe any holiday that falls on a day they would otherwise work. Part-time employees accrue vacation and sick leave on a pro-rated basis according to their full-time employment percentage.

Full-time non-exempt employees are eligible for the following:

• 12 paid holidays each year.
• 13 paid vacation days per year. The accrual rate increases with additional years of service up to a maximum of 20 days.
• Five paid personal leave days per year.
• Generous sick leave allowance.
• Up to six-month leave of absence for birth or adoption of a child.

Part-time non-exempt employees are eligible to observe any holiday that falls on a day they would otherwise work. Part-time employees accrue vacation and sick leave on a pro-rated basis according to their full-time employment percentage.

Outstanding Benefits Package

In addition to our highly competitive salaries, SUNY Upstate Medical University’s benefit package is among the best in the greater Central New York area.

The following represent some of the valuable benefits offered:

• A wide variety of health insurance options, with minimal cost sharing
• Dental and vision benefits
• Flexible Spending Account Program
• Outstanding retirement program
• Retirement Savings Programs
• Credit Union
• Day care
• On-site fitness facilities
• Employee Assistance Program
• Payroll deducted College Savings Program
• Discounts for auto and home insurance through Liberty Mutual.

This is a general guide to the benefit programs available to new employees of the Research Foundation for SUNY. It does not provide complete details or descriptions. The information provided is based on the benefit provisions in effect at the time of the printing of this booklet and is subject to change.

Prepared by the Human Resources Department (3/16)
<table>
<thead>
<tr>
<th>Health Insurance Options (Active Employees)</th>
<th>COVERAGE WAITING PERIOD</th>
<th>ELIGIBILITY</th>
<th>DESCRIPTION</th>
<th>COST/PAYMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Coverage begins on 43rd calendar day following employment or eligibility, unless you have a break in service.</td>
<td>Must be an employee working at least 50 percent on a regular appointment.</td>
<td>All options provide a wide range of benefits, including hospital, medical/surgical, prescription drugs, mental health and substance abuse.</td>
<td>You pay 15 percent of the cost for individual coverage; the RF pays 85 percent of the cost. You pay 36 percent of the cost for dependent coverage; the RF pays 64 percent of the cost. Your portion of the cost for this benefit is paid through biweekly pre-tax payroll deductions.</td>
</tr>
<tr>
<td>Dental Care</td>
<td>Coverage begins six months from the date of employment or eligibility for Preventive/Basic Orthodontics and 13 months from eligibility for Major and Posthodontic services.</td>
<td>Same as Health Insurance (Active).</td>
<td>Benefits: • Preventive, basic and major services • $100 - $3000 calendar year maximum • Orthodontic $2000 maximum lifetime benefit per child</td>
<td>Employees fund this through pre-tax salary deductions.</td>
</tr>
<tr>
<td>Vision</td>
<td>Coverage begins six months from the date of employment or eligibility for Preventive/Basic Orthodontics and 13 months from eligibility for Major and Posthodontic services.</td>
<td>Same as Health Insurance (Active).</td>
<td>Eye exams and lenses/frames from the plan selection once every 24 month period.</td>
<td>The RF pays the full cost for this coverage.</td>
</tr>
<tr>
<td>Flexible Spending Account Program</td>
<td>Coverage begins six months from the date of employment or eligibility for Preventive/Basic Orthodontics and 13 months from eligibility for Major and Posthodontic services.</td>
<td>All RF employees are eligible.</td>
<td>There are two parts to the Flex Spending Account Program – the Dependent Care Advantage Account (DCAAccount) and the Health Care Spending Account (HCSeattle). These accounts provide you with a means to pay for your dependent care or health care expenses with pre-tax dollars. Employees who enroll in the DCAA receive an employer contribution of between $300-$5000.</td>
<td>Employees fund this through pre-tax salary deductions.</td>
</tr>
<tr>
<td>Basic Life</td>
<td>Coverage begins six months from the date of employment or eligibility for Preventive/Basic Orthodontics and 13 months from eligibility for Major and Posthodontic services.</td>
<td>Same as Health Insurance (Active).</td>
<td>$50,000 basic coverage &amp; accidental death &amp; dismemberment</td>
<td>The RF pays the full cost for this coverage.</td>
</tr>
<tr>
<td>Optional Life Insurance</td>
<td>Coverage begins six months from the date of employment or eligibility for Preventive/Basic Orthodontics and 13 months from eligibility for Major and Posthodontic services.</td>
<td>Same as Health Insurance (Active).</td>
<td>You can elect $1,000 to $4,000 of coverage per year for your eligible children.</td>
<td>Employees fund this benefit through biweekly payroll deductions.</td>
</tr>
<tr>
<td>Dependent Term Life Insurance</td>
<td>Coverage begins six months from the date of employment or eligibility for Preventive/Basic Orthodontics and 13 months from eligibility for Major and Posthodontic services.</td>
<td>Same as Health Insurance (Active).</td>
<td>Employees can elect up to $100,000 coverage for spouse (not to exceed $75,000) and dependent children.</td>
<td>Employees fund the benefit through biweekly payroll deductions.</td>
</tr>
<tr>
<td>Workers' Comp</td>
<td>Coverage begins on the first day of active work. Income replacement benefits begin seven days after the day the disability begins. If the disability extends beyond 14 days, income replacement benefits begin on the first day of the disability.</td>
<td>All individuals covered under the New York State Workers' Compensation Law.</td>
<td>Medical expenses for on-the-job injury/illness reimbursed in full. Income replacement for on-the-job injury/illness in the amount of two-thirds weekly salary up to $500 per week.</td>
<td>The RF pays the full cost for this coverage.</td>
</tr>
<tr>
<td>NYS Disability</td>
<td>Coverage begins on the first day of active work. Income replacement benefits begin seven days after the day the disability begins. If the disability extends beyond 14 days, income replacement benefits begin on the first day of the disability.</td>
<td>All individuals covered under the New York State Disability Law.</td>
<td>Medical expenses for on-the-job injury/illness reimbursed in full. Income replacement for on-the-job injury/illness in the amount of two-thirds weekly salary up to $500 per week.</td>
<td>The RF pays the full cost for this coverage.</td>
</tr>
<tr>
<td>Optional Retirement</td>
<td>Coverage begins after one year waiting/vesting of qualified service. In most cases, must be an employee in active pay status working at least 50% on a regular appointment.</td>
<td>All Employees</td>
<td>Employees immediately vested after a one year waiting period. Contribution is eight percent of earnings for first seven years of service and ten percent of earnings thereafter.</td>
<td>Employees fund this through the pre-tax salary deductions.</td>
</tr>
</tbody>
</table>