



Outstanding Time-off Benefits

Full-time employees are eligible for the following:

- 12 paid holidays each year
- 13 paid vacation days per year Bonus days added for completed years of service up to seven and additional vacation credit provided to long service employees.
- Generous sick leave allowance
- 5 paid personal leave days
- Up to seven-month leave of absence for birth or adoption of a child

Part-time employees are eligible to observe holidays that fall on a day they would have otherwise worked. Part-time employees who work at least half time accrue vacation, sick leave and personal leave on a pro-rata basis.

This is a general guide to the benefit programs available to new CSEA represented employees of SUNY Upstate Medical University. 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 (1/20)



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
- Employer-paid 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
- Union-sponsored benefits
- Payroll deducted College Savings Program



SUNY Upstate Medical University ensures equal employment opportunity without regard to race, color, religion, sexual orientation, age, national origin, disability and marital status, in accordance with federal and state law.

For more information regarding employment at SUNY Upstate Medical University please visit our website or contact: 315-464-4830

For more information regarding benefits at SUNY Upstate, please contact: 315-464-4923

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Your calls and e-mails will be handled confidentially

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MEDICAL UNIVERSITY

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Benefits Summary

for **CSEA**

Represented Employees

We **Are Upstate**
Drive Innovation & Discovery
Respect People
Serve Our Community
Value Integrity
Embrace Diversity & Inclusion

We drive innovation and discovery by empowering our university family to bring forth new ideas and to ensure quality.

We respect people by treating all with grace and dignity and embracing diversity.

We serve our community by living our mission.

We value integrity by being open and honest to build trust and teamwork.

We embrace diversity and inclusion by honoring differences among us.

	COVERAGE WAITING PERIOD	ELIGIBILITY	DESCRIPTION	COST/PAYMENT
Health Insurance (Active Employees)	Coverage begins on 43rd calendar day following employment or eligibility, if you remain in a paid status.	If you work at least half-time on a regularly scheduled basis, and it is anticipated that you will be employed for at least three months, you are eligible to apply for enrollment in the New York State Health Insurance Plan immediately upon employment.	<p>NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP) OPTIONS</p> <ol style="list-style-type: none"> 1. The Empire Plan 2. HMO-Blue 3. MVP Health Plan <p>All NYSHIP options provide a wide range of benefits including hospital, medical/surgical, prescription drug, mental health and substance abuse coverage.</p> <p>Eligible employee of New York State who have other employer-sponsored group health insurance may opt out of their NYSHIP coverage in exchange for an incentive payment of \$1,000 for waiving individual coverage and \$3,000 for waiving family coverage.</p>	The State pays 84% - 88% of the cost of the premium for individual coverage and 69% - 73% of the cost of dependent coverage. The percentage paid is based on salary grade for position. Grade 9 or below pay lower percentage, Grade 10 or above pay higher percentage.
Health Insurance (Retirees)	N/A	Employees who are enrolled in NYSHIP at the time they retire, have a minimum of 10 years of benefits eligible service, and are eligible to retire as a member of a NYS retirement system.	Similar coverage to that available to active employees. Once age 65, Medicare will be primary coverage.	Retirees pay the same cost as active employees. Any accrued and unused sick leave accrual will be applied as a lifetime credit to offset this cost.
Dental Care	Coverage begins on 29th calendar day following employment or eligibility, if you remain in a paid status.	Same as Health Insurance (Active Employees)	There is a \$3,000 maximum on dental benefits per calendar year. Whenever the estimated cost of recommended treatment will exceed \$500, it must be submitted to the Employee Benefit Fund <i>before treatment</i> begins.	The State pays the full cost for this coverage.
Vision Care	Coverage begins on 29th calendar day following employment or eligibility, if you remain in a paid status.	Same as Health Insurance (Active Employees)	Eye exams and lenses/frames from the plan selection once every 24 month period (12 months for dependent children under the age of 19).	The State pays the full cost for this coverage.
Flexible Spending Account Program	Eligible immediately for Dependent care account. Eligible for Health Care Spending Account after 60 days of employment.	All State employees who receive a regular biweekly paycheck. Must be eligible for health insurance for the health care spending account.	There are two parts to the Flex Spending Account Program- the Dependent Care Advantage Account (DCA Account) and the Health Care Spending Account (HCS Account). These accounts provide you with a means to pay for your dependent care and health care expenses (including expenses related to child adoption) with pre-tax dollars. Employees may be eligible for an annual one time contribution based on salary into the DCA Account.	Employees fund this through pre-tax salary deductions.
Optional Insurance	Eligible upon employment.	Available to CSEA members. Some age restrictions apply.	CSEA sponsors a variety of low-cost group term life, accident, auto, homeowners, and disability insurance plans.	Employees selecting any of these optional plans pay the full cost of coverage through bi-weekly payroll deductions.
Workers' Comp	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.	All individuals covered under the New York State Workers' Compensation Law.	Medical expenses for on-the-job injury/illness reimbursed in full. Income replacement for an on-the job injury/illness in the amount of two-thirds (2/3) weekly salary up to \$934.11 per week.	The State pays the full cost for this coverage.
Basic Retirement	The Employees' Retirement System (ERS) offers immediate participation and a ten year vesting. Tier 6 with membership date on or after 4/1/12.	All <i>full-time permanent</i> employees must join ERS. <i>Part-time</i> employees (and full-time temporary or provisional employees) <i>may</i> elect to join the system.	ERS is a defined benefit plan that specifies a guaranteed monthly benefit based on a member's final average salary and service – which is payable for the life of the member. Benefits are statutory and are paid in accordance with the laws enacted by the New York State Legislature. Employees who join the ERS on or after April 1, 2012, are Tier 6 members. Tier 6 members may retire at age 63, or later, with unreduced benefits.	ERS is a <i>contributory</i> retirement system. The balance of the funding is provided by the State. Tier 6 ERS members will make contributions based the following salary scale: Less than \$45,000: 3%, \$45,000.01-\$55,000: 3.5%, \$55,000.01-\$75,000: 4.5%, \$75,000.01-\$100,000: 5.75% and Greater than \$100,000: 6%.
NYS Deferred Compensation Plan	None	All State Employees.	<p>The NYS Deferred Compensation Plan is a voluntary retirement savings plan governed by Section 457(b) of the United States Internal Revenue Code. You can make contributions on a pre-tax basis, or after-tax basis to the Roth 457 (b), or to a combination of the two. You choose, based on what is best for your personal circumstances and savings objectives.</p> <p>Payroll contributions to your 457 (b) are not subject to federal or New York income tax withholding while contributions to your Roth 457 (b) are subject to up front income tax withholdings.</p>	Employees fund this through pre-tax or post-tax salary deductions.
SUNY Voluntary Savings Program	None	All SUNY Employees.	You can make contributions with VOYA, TIAA, AIG or a custodial account with Fidelity on a pre-tax basis to the traditional 403 (b) or after-tax basis to the Roth 403 (b), or to a combination of the two. You choose, based on what is best for your personal circumstances and savings objectives. Payroll contributions to your traditional 403 (b) are not subject to federal or New York income tax withholding which contributions to your Roth 403 (b) are subject to up front income tax withholding.	Employees fund this through pre-tax or post-tax salary deductions.
Transportation Benefit	None	All State Employees.	Pretax income to pay for public transportation through enrollment in NYS-Rides.	Employees fund this through pre-tax salary deductions.