

**BENEFITS AT A GLANCE MANAGEMENT/CONFIDENTIAL PROFESSIONAL EMPLOYEES**

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST
<p><b>HEALTH INSURANCE and PRESCRIPTIONS</b></p>	<p><b>Empire Plan:</b></p> <p>Blue Cross-- Hospitalization</p> <p>United HealthCare-- Major Medical.</p> <p><b>Health Maintenance Organizations (HMOS):</b> Hospitalization/medical care by designated Primary Care Physician.</p> <ul style="list-style-type: none"> <li>• MVP Health Care</li> <li>• HMO-Blue</li> </ul>	<p>Appointments that exceed three months.</p> <p>Must work at least half-time.</p>	<p>56-day waiting period.</p>	<p><b><u>2018 Empire Plan biweekly rates:</u></b>  <b>Annual Salary Rate up to \$41,756:</b>                      Individual: \$43.00 Family: \$188.41  <b>Annual Salary Rate \$41,757 or more:</b>                      Individual: \$57.33 Family: \$224.29</p> <p><b><u>2018 MVP Plan biweekly rates:</u></b>  <b>Annual Salary Rate up to \$41,756:</b>                      Individual: \$85.04 Family: \$203.30  <b>Annual Salary Rate \$41,757 or more:</b>                      Individual: \$98.53 Family: \$237.95</p> <p><b><u>2018 HMO Blue Plan biweekly rates:</u></b>  <b>Annual Salary Rate up to \$41,756:</b>                      Individual: \$35.62 Family: \$149.06  <b>Annual Salary Rate \$41,757 or more:</b>                      Individual: \$47.50 Family: \$177.74</p>
<p><b>RETIREMENT SYSTEM</b></p>	<p><b>Options:</b></p> <p><b>*ERS and TRS (Tier VI-Eff. 4/1/12):</b> Defined Benefit Plans; benefits are based on Final Average Salary (or average of highest 60 consecutive months- 5 years), years of service and age at time of retirement.</p> <p><b>**ORP (Tier VI Eff. 4/1/12):</b> Defined Contribution Plan; benefits are based on employer and employee contributions and the success of the investments. Employer contribution is 8% of employee's salary for first seven years of service, 10% percent for the eighth and thereafter.</p>	<p>Membership for full-time employees is mandatory.</p> <p>Membership is optional for part-time employees except that employees who have current membership must continue to participate, if eligible.</p> <p>All M/C employees are eligible for ERS or the ORP.</p> <p>Employees in the titles of Chancellor, President, Vice-President, Provost, Dean, Associate Dean, and Assistant Dean are also eligible for TRS.</p>	<p>Immediately upon enrollment. Vested after 10 full-time equivalent years in ERS &amp; TRS.</p> <p>Vested after 366 days in the ORP or immediate if employee owns retirement contracts with any of the four vendors through a previous employer.</p>	<p>Employee contributions made for duration of employment.</p> <p><u>Employees will follow the below contribution scale based on salary:</u></p> <p>\$0 – \$45,000: 3%                      \$45,000.01 – \$55,000: 3.5%                      \$55,000.01 – \$75,000: 4.5%                      \$75,000.01 – \$100,000: 5.75%                      \$100,000+ but less than the Governor's current annual salary (2012) of \$179,000 (only applicable to ERS members): 6%</p> <p>Employee contributions made for duration of employment.</p> <p>The state will contribute 8% of the member's salary for the first 7 years of service and 10% of salary for all years thereafter (ORP ONLY).</p>
<p><b>DENTAL INSURANCE</b></p> <p><b>VISION CARE</b></p>	<p>Emblem Health (formally GHI) Preferred Dental Plan</p> <p>Davis Vision Care Plan</p>	<p>Must be at least half-time and eligible to receive health insurance.</p>	<p>1<sup>st</sup> day of the month after the employee completes 6 full calendar months of employment.</p> <p>56-day waiting period</p>	<p>Paid for by New York State.</p>

\* The New York State Employees' Retirement System (ERS) and the New York State Teachers' Retirement System (TRS).  
 \*\* The SUNY Optional Retirement Program (ORP); which currently includes the following Authorized Investment Providers: TIAA, Voya, VALIC, & Fidelity.

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<b>TUITION ASSISTANCE</b>	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 <sup>5</sup>	Appointment must cover period of support.  Must be at least half-time.	Upon employment.  Must have at least 6 months of state service before beginning the course	No cost to the employee for this benefit.
<b>FLEX SPENDING ACCOUNT BENEFITS (PRE-TAX DEDUCTIONS)</b>	A portion of salary is designated by employee to establish a fund to cover eligible child care, elder care and/or unreimbursed health care expenses with pre-tax dollars.	Must be receiving regular bi-weekly paychecks for dependent care. Must also be eligible for health insurance for health care.	Effective immediately if enrolled within 60 days of appointment.	The employee determines the amount to be deducted.  Maximum annual is \$5,000 for child/elder care; minimum \$150.  Maximum annual is \$2,600 for health care; minimum \$100.
<b>SUNY VOLUNTARY 403(b) TAX-DEFERRED SAVINGS PLAN AND THE NYS DEFERRED COMPENSATION 457(b) PLAN</b>	SUNY Voluntary 403(b) Tax-Deferred Saving Plan. Current Authorized Investment Providers include: TIAA, Voya, VALIC, and Fidelity.  NYS Deferred Compensation 457(b) tax-deferred retirement savings plan.  Employees may choose to participate in either or both plans subject to IRS limits on tax deferral.	Upon employment.	Choice of employee.	Employee pre-tax contributions through salary reduction subject to IRS limit. The 2018 basic annual limit for both plans is \$18,500. Employees over age 50 may contribute up to \$6,000 more per year from a total maximum of \$24,500.  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.
<b>GROUP LIFE AND ACCIDENT INSURANCE</b>	Optional term life (max. 5Xs annual salary or \$500,000), accidental death and dismemberment insurance; includes coverage for spouse and dependents.	All M/C employees.	First day of pay period following the pay period in which enrollment form submitted.	Premiums determined by amount of coverage purchased.
<b>LONG-TERM DISABILITY COVERAGE</b>	Monthly income benefit equal to 60 percent of covered monthly salary, not to exceed \$7,500 a month; also provides a monthly annuity premium benefit.	Full-time & Part-time (50% FTE or greater) employees who are disabled for six consecutive months.	First of the month following one year anniversary.	No premium costs to employee.

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<p><b>VACATION AND SICK LEAVE</b></p> <p><b>HOLIDAYS</b></p>	<p>Vacation and sick leave are earned at the same rate, 1.75 days per calendar month. Pro-rated for part-time. Sick accumulation cannot exceed 200 days.</p> <p>Eligible for up to 12 holidays per year.</p>			
<p><b>PAYROLL INFORMATION</b></p>	<p>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.</p> <p>There is a five-day salary deferral, meaning that one day's pay is deducted from each of the 1<sup>st</sup> 5 checks, which are returned to the employee upon separation.</p>			

This summary has been prepared for illustrative purposes only and the information provided is subject to change. This summary does not convey, grant or guarantee and benefit(s) or employment right(s).

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