

BENEFITS AT A GLANCE MANAGEMENT/CONFIDENTIAL PROFESSIONAL EMPLOYEES

| BENEFIT | DESCRIPTION | ELIGIBILITY | EFFECTIVE DATE | COST |
|--|--|--|---|---|
| <p>HEALTH INSURANCE and PRESCRIPTIONS</p> | <p>Empire Plan:</p> <p>Blue Cross-- Hospitalization</p> <p>United HealthCare-- Major Medical.</p> <p>Health Maintenance Organizations (HMOS): Hospitalization/medical care by designated Primary Care Physician.</p> <ul style="list-style-type: none"> • MVP Health Care • HMO-Blue | <p>Appointments that exceed three months.</p> <p>Must work at least half-time.</p> | <p>56-day waiting period.</p> | <p>2012 Empire Plan biweekly rates: (For those at or above \$40,136 annual salary)</p> <p>Individual: \$43.90 Family: \$158.19</p> <p>2012 MVP Plan biweekly rates: (For those at or above \$40,136 annual salary)</p> <p>Individual: \$59.47 Family: \$198.76</p> <p>2012 HMO Plan biweekly rates: (For those at or above \$40,136 annual salary)</p> <p>Individual: \$94.18 Family: \$283.15</p> <p>See NYSHIP Rates and publication, available online at www.cs.ny.gov/ebd, for more information.</p> |
| <p>RETIREMENT SYSTEM</p> | <p>Options:</p> <p>*ERS and TRS: Defined benefit plans; benefits are based on best Final Average Salary and years of service.</p> <p>**ORP: Defined contribution plan; benefits are based on employer and employee contributions and the success of the investments. Employer contribution is 8% of salary for first seven years of service, 10% percent for the eighth through tenth years of service, and 13% of salary 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 e 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 & TRS.</p> <p>Vested after 366 days in the ORP.</p> | <p>Employee contribution is 3% of salary for ERS and 3.5% of salary for TRS (Tier V) towards pension cost so long as they accumulate additional pension credits.</p> <p>For the ORP, a 3% required employee contribution will be withheld and directed into their ORP account for the first ten years after their original membership date.</p> <p>After ten years, this 3% contribution will be picked up by the State.</p> |
| <p>DENTAL INSURANCE</p> <p>VISION CARE</p> | <p>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>1st 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-CREF, ING, MetLife, and VALIC.

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| TUITION ASSISTANCE | <p>Partial assistance is available through the Tuition Waiver (based on funding) at state-operated campuses.</p> <p>Reimbursement of 75% of tuition (maximum \$1500 per year) for job or career-related courses at accredited institutions.</p> | <p>Appointment must cover period of support.</p> <p>Must be at least half-time.</p> | <p>Upon employment.</p> <p>Must have at least 6 months of state service before beginning the course</p> | <p>No cost to the employee for this benefit.</p> |
| FLEX BENEFITS (PRE-TAX DEDUCTIONS) | <p>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.</p> | <p>Must be receiving regular bi-weekly paychecks for dependent care. Must also be eligible for health insurance for health care.</p> | <p>Effective immediately if enrolled within 60 days of appointment.</p> | <p>The employee determines the amount to be deducted.</p> <p>Maximum \$5,000 for child/elder care; minimum \$150.</p> <p>Maximum \$4,000 for health care; minimum \$100.</p> |
| SUNY VOLUNTARY 403(b) TAX-DEFERRED SAVINGS PLAN AND THE NYS DEFERRED COMPENSATION 457(b) PLAN | <p>SUNY Voluntary 403(b) Tax-Deferred Saving Plan. Current Authorized Investment Providers include: TIAA-CREF, ING, MetLife, VALIC, and Fidelity.</p> <p>NYS Deferred Compensation 457(b) tax-deferred retirement savings plan.</p> <p>Employees may choose to participate in either or both plans subject to IRS limits on tax deferral.</p> | <p>Upon employment.</p> | <p>Choice of employee.</p> | <p>Employee pre-tax contributions through salary reduction subject to IRS limit. The 2012 basic annual limit for both plans is \$17,000. Employees over age 50 may contribute up to \$5,500 more per year.</p> <p>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.</p> |
| LONG-TERM CARE INSURANCE | <p>Coverage for care in a nursing home, assisted living facility, or at home.</p> | <p>Must be eligible for health insurance.</p> | <p>If enrolled within 60 days of eligible appointment, guaranteed issue. Otherwise, requires underwriting.</p> | <p>Premiums determined by amount of coverage purchased. Paid fully by employee.</p> |
| GROUP LIFE AND ACCIDENT INSURANCE | <p>Optional term life (max \$500,000), accidental death and dismemberment insurance; includes coverage for spouse and dependents.</p> | <p>All M/C employees.</p> | <p>First day of pay period following the pay period in which enrollment form submitted.</p> | <p>Premiums determined by amount of coverage purchased.</p> |
| DISABILITY COVERAGE | <p>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.</p> | <p>Full-time employees who are disabled for six consecutive months.</p> | <p>First of the month following one year anniversary.</p> | <p>No premium costs to employee.</p> |

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| <p>VACATION AND SICK LEAVE</p> <p>HOLIDAYS</p> | <p>Vacation and sick leave are earned at the same rate, 1.75 days per calendar month. Pro-rated for part-time.</p> <p>Eligible for up to 12 holidays per year.</p> | | | |
| <p>PAYROLL INFORMATION</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 1st 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).