

**BENEFITS AT A GLANCE**  
**CLASSIFIED SERVICE EMPLOYEES REPRESENTED BY PUBLIC EMPLOYEES**  
**FEDERATION (PEF)**

<b>BENEFIT</b>	<b>DESCRIPTION</b>	<b>ELIGIBILITY</b>	<b>EFFECTIVE DATE</b>	<b>COST</b>
<b>HEALTH INSURANCE and PRESCRIPTIONS</b>	<p><b>Empire Plan:</b> 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>Full-time employees with appointments that are expected to last 3 months or longer.</p> <p>Part-time employees need to work at least half-time on a regularly scheduled basis</p>	56 day waiting period.	<p><b>2012 Empire Plan biweekly rates:</b> *Grade 10 &amp; Above: Individual: \$ 43.90 Family: \$158.19</p> <p><b>2012 MVP Plan biweekly rates:</b> *Grade 10 &amp; Above: Individual: \$ 59.47 Family: \$198.76</p> <p><b>2012 HMO Plan biweekly rates:</b> *Grade 10 &amp; Above: Individual: \$ 94.18 Family: \$283.15</p> <p>See NYSHIP Rates and publication, available online at <a href="http://www.cs.ny.gov/ebd">www.cs.ny.gov/ebd</a>, for more information.</p>
<b>DENTAL INSURANCE</b>	GHI Preferred Dental Plan	Must be at least half time and eligible to receive health insurance.	56 day waiting period	Paid for by New York State.
<b>VISION CARE</b>	Davis Vision Care Plan			
<b>RETIREMENT SYSTEM</b>	<p><b>New York State Employees Retirement System (ERS):</b> Defined benefit plan; benefits are based on best Final Average Salary and years of service.</p>	<p>Membership for full-time permanent employees is mandatory.</p> <p>Membership for employees who are temporary or part-time is optional, except that appointees with current must continue to participate membership</p>	<p>Permanent full-time employees: membership is effective on the date of appointment.</p> <p>Temporary &amp; Part-time employees: membership is effective upon the receipt of application at ERS.</p> <p>Vested after 10 full-time equivalent years ERS service.</p>	<p>Employee contribution is 3 percent of salary (Tier V) towards pension cost so long as they accumulate additional pension credits.</p> <p>Tier V members may retire at age 62, or later, with unreduced benefits, or as early as age 55 with reduced benefits.</p>
<b>DISABILITY COVERAGE AND LIFE INSURANCE</b>	Not provided by the University, but may be purchased individually through the union.			
<b>LONG-TERM CARE INSURANCE</b>	Coverage for care in a nursing home, assisted living facility, or at home.	Must be eligible for health insurance.	If enrolled within 60 days of eligible appointment, guaranteed issue. Otherwise, subject to medical underwriting.	Premiums determined by amount of coverage purchased. Paid fully by employee.

<b>FLEX 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 un-reimbursed 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.	For dependent care, effective immediately; must enroll within 60 days of appointment. For health care, 60 days from date of appointment, but must enroll within 60 days of date of appointment.	The employee determines the amount to be deducted. Maximum \$5,000 for child/elder care; minimum \$150. Maximum \$4,000 for health care; minimum \$100.
<b>SUNY VOLUNTARY 403(b) TAX-DEFERRED SAVINGS PLAN AND THE NYS DEFERRED COMPENSATION 457(b) PLAN</b>	<p>SUNY Voluntary 403(b) Tax-Deferred Saving Plan. Current Authorized Investment Providers include: TIAA-CREF, ING, MetLife, and VALIC.</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>	Upon employment.	Choice of employee.	<p>Employee pre-tax contributions through salary reduction subject to IRS limit.</p> <p>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>
<b>HOLIDAYS*</b>	Eligible for up to 12 holidays per year.			
<b>VACATION*</b>	Generally full-time employees earn at the rate of one-half day per pay period, after the completion of 13 pay periods of employment. (13 days/year for first 7 years then 20 days/year thereafter). Part-time employees who work a regular schedule of at least half time, earn accruals on a pro-rated basis. One bonus vacation day for each year of completed service for the second through seventh year of employment.			
<b>SICK LEAVE*</b>	Full-time employees earn at the rate of one half day per pay period. (Total of 13 days/year) Part-time employees who work at least half time earn on a pro-rated basis.			
<b>PERSONAL LEAVE*</b>	5 days each year on personal leave anniversary date.			
<b>PAYROLL INFORMATION</b>	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. In addition, there is a five-day salary deferral. That means that one day's pay is deducted from each of the first five checks. This is returned to the employee upon separation from service.			

\*Employees paid on an hourly basis do not qualify for Attendance Rules Coverage (holidays, vacation, sick leave, personal, etc.) until completion of 19 consecutive pay periods of at least half time service.

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