

**PUBLIC EMPLOYEES FEDERATION (PEF) REPRESENTED EMPLOYEE FT/PT BENEFITS COMPARISON**

This summary has been prepared for illustrative purposes and is intended as a very basic description of the benefit programs available to **PEF represented employees**. It does not provide complete details or descriptions. You should contact the Benefits Office at 464-4942, if you need additional information or explanation. The information provided is based on the benefits provisions in effect at the time of the printing of this summary and is subject to change. This summary will not convey, grant or guarantee any benefit(s) or employment right(s).

<b>Benefit</b>	<b>Full-Time</b>	<b>Part-Time 50% greater</b>	<b>Less than 50%</b>																
<p><b>Health Insurance/Prescriptions</b></p> <p>(Including prescription drug coverage) (<i>Premium amounts are subject to adjustment per bargaining agreement. Amount shown is biweekly deduction.</i>)</p>	<p>Eligible for coverage under the Empire Plan, HMO-Blue or MVP after 56 day waiting period. The 2012 employee bi-weekly contribution rates are:</p> <table border="1"> <thead> <tr> <th><u>Option</u></th> <th><u>Individual</u></th> <th><u>Family</u></th> <th><u>(For Grade 10 and above)</u></th> </tr> </thead> <tbody> <tr> <td><b>1. Empire Plan</b></td> <td><b>\$43.90</b></td> <td><b>\$158.19</b></td> <td></td> </tr> <tr> <td><b>2. HMO-Blue</b></td> <td><b>\$94.18</b></td> <td><b>\$283.15</b></td> <td></td> </tr> <tr> <td><b>3. MVP</b></td> <td><b>\$59.47</b></td> <td><b>\$198.76</b></td> <td></td> </tr> </tbody> </table>	<u>Option</u>	<u>Individual</u>	<u>Family</u>	<u>(For Grade 10 and above)</u>	<b>1. Empire Plan</b>	<b>\$43.90</b>	<b>\$158.19</b>		<b>2. HMO-Blue</b>	<b>\$94.18</b>	<b>\$283.15</b>		<b>3. MVP</b>	<b>\$59.47</b>	<b>\$198.76</b>		Same coverage at same employee share cost as Full-Time.	Not eligible.
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<b>Flexible Spending Account (Pre-Tax)</b>	The Dependent Care Advantage Account and the Health Care Spending Account provide a means to be reimbursed for dependent care or health care expenses with pre-tax dollars.	Same as Full-Time.	Not eligible.																
<b>Vision Care Plan</b>	Coverage under Davis Vision Care Program provided at no cost to employees following completion of 56-day waiting period.	Same as Full-Time.	Not eligible.																
<b>Dental Plan</b>	Coverage under GHI Preferred provided at no cost to employees following completion of 56-day waiting period.	Same as Full-Time.	Not eligible.																
<b>Death Benefits</b>	<p>The Employees' Retirement System (ERS) provides a death benefit equal to annual salary multiplied by years of service (not to exceed three years). The Survivor's Benefit Program will supplement the death benefit payment made by ERS if it is less than ½ of annual salary (not to exceed \$10,000).</p> <p>Additional life insurance can be purchased via union sponsored programs.</p>	Same as Full-Time. If employee elects not to join the ERS, the Survivor's Benefit Program will provide death benefit of up to ½ annual salary (not to exceed \$10,000).	Same as Part-Time Employees 50% or greater. Annual salary must be \$2,000 or higher to qualify for Survivor's Benefit Program.																
<b>Disability</b>	<p>Employees who are absent from work due to an occupational injury or disease may be eligible for benefits provided under the New York State Workers' Compensation Law. If greater than 50% disabled, may also be eligible for supplemental payments up to 60% of pre-disability gross salary.</p> <p>Optional short and long term coverage can be purchased via union sponsored program.</p> <p>Eligible employees who are ERS members can file for ordinary disability retirement if they have 10 or more full time equivalent years of service credit. In the case of disability resulting from an on-the-job accident, employees may receive disability benefits <i>regardless of length of service</i>, providing the disabling accident is not a result of the employee's negligence.</p>	Same as Full-Time.	Same as Full-Time. Only those working at least 18-3/4 hours per week on a regularly scheduled basis are eligible for the PEF LTD plan. Certain restrictions apply to part-time hourly employees who elect PEF STD plan.																
<b>Retirement Plan</b>	<p>All full-time employees must join the New York State Employees' Retirement System (ERS) which is a Defined Benefit Plan. Employees who join ERS on or after April 1, 2012 will be Tier VI members. Tier VI members may retire at age 63, or later, with unreduced benefits, or as early as age 55 with reduced benefits.</p> <p>Tier VI ERS members contribute 3% of their salary (before federal income taxes) towards pension cost so long as they accumulate additional pension credits; however effective 4/1/13 employees will follow the below contribution scale based on salary: <u>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%.</u></p> <p>Vesting available after 10 years of full-time service credit.</p>	Part-time employees may elect to join ERS. If a full-time employee becomes part-time with no break in service, s/he must remain an ERS member.	Same as Part-Time Employees 50% or greater.																
<b>Supplemental/Optional Retirement Savings Programs/NYS College Savings/ Credit Union Membership</b>	Eligible. Voluntary tax-deferred savings program(s) (403b & 457b) designed to provide funds in retirement.	Same as Full-Time.	Same as Full-Time.																