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.

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 membership
- Day care
- On-site fitness facilities
- Employee Assistance Program
- Union-sponsored benefits
- Payroll deducted College Savings Program
- Long Term Care available to employees, their spouses, domestic partners, dependent children ages 18 to 24, parents and parents-in-law

This is a general guide to the benefit programs available to new PEF represented employees of SUNY Upstate Medical University. It does not provide complete details or descriptions. The information provided is based on the benefit provision in effect at the time of the printing of this booklet and is subject to change.

Prepared by the Human Resources Department (3/16).
**Coverage Waiting Period**

<table>
<thead>
<tr>
<th>Health Insurance (Active Employees)</th>
<th>Employees who are enrolled in NYSHIP at the time they retire, have a minimum of 10 years of eligible service and are eligible for retirement as a member of a NY retirement system.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental Care</td>
<td>Same as Health Insurance (Active Employees)</td>
</tr>
<tr>
<td>Vision Care</td>
<td>Same as Health Insurance (Active Employees)</td>
</tr>
<tr>
<td>Flexible Spending Account Program</td>
<td>Eligible immediately for dependent care account. All State employees who receive a regular biweekly paycheck. Must be eligible for health insurance for the health care spending account.</td>
</tr>
<tr>
<td>Optional Insurance</td>
<td>Eligible upon employment.</td>
</tr>
<tr>
<td>Workers’ Comp</td>
<td>Coverage begins on the first day of active work. Income replacement benefits begin seven days after the first day the disability begins. If the disability extends beyond 14 days, income replacement benefits begin on the first day of the disability.</td>
</tr>
<tr>
<td>NY Deferred Compensation Plan</td>
<td>None. All State Employees</td>
</tr>
<tr>
<td>Special Annuity Program</td>
<td>None. All SUNY Employees</td>
</tr>
<tr>
<td>Transportation Benefits</td>
<td>None. All State Employees</td>
</tr>
</tbody>
</table>

**Eligibility**

- 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.

**Description**

- **NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP) OPTIONS**
  1. The Empire Plan
  2. HMO-Blue
  3. MVP Health Plan

  All NYSHIP options provide a wide range of benefits including hospital, surgical, prescription drug, mental health and substance abuse coverage. Eligible employees 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 $2,000 for waiving family coverage.

**Cost/Payment**

- 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. Grads 6 or below pay lower percentage, Grads 10 and above pay higher percentage.

- Employees who are enrolled in NYSHIP at the time they retire, have a minimum of 10 years of eligible service and are eligible for retirement as a member of a NY retirement system.

- Traditional Plan ($2000 annual max.)
  - Participating Dentist Program reimburses up to a scheduled amount to participating dentist.
  - Non-participating dentist – employees must pay provider in full and will be reimbursed up to scheduled amount.
  - Orthodontic benefits for eligible dependent children to age 19, subject to a $1998 lifetime maximum.

- The State pays the full cost for this coverage.

- All SHIP options provide a wide range of benefits including hospital, medical/surgical, prescription drug, mental health and substance abuse coverage. Employees selecting any of these optional plans pay the full cost of coverage through biweekly payroll deductions.

- All individuals covered under the New York State Workers’ Compensation Law.

- The State pays the full cost for this coverage.

- The NYS Deferred Compensation Plan is a voluntary retirement savings plan governed by Section 403(b) of the United States Internal Revenue Code. Federal and State income tax during the working years you opt for this plan will be levied on your reduced salary. The amount you contribute to this plan will not be taxed to you until you start withdrawing money during your retirement years.

- The NYS Deferred Compensation Plan is a contributory retirement system. The balance of the funding is provided by the State. Tier 6 ERS members make contributions based the following salary scale: less than $45,000: 3%; $45,000.01-$50,000: 3.5%; $50,000.01-$75,000: 4%; $75,000.01-$100,000: 5.75% and Greater than $100,000: 6%.