

BENEFITS AT A GLANCE
FULL-TIME UUP REPRESENTED EMPLOYEES

HEALTH INSURANCE

Covered on 43rd calendar day after beginning professional obligation.

Empire Plan:

Blue Cross: Hospitalization

United HealthCare: Major Medical/Surgical.

Health Maintenance Organizations:

MVP

HMO-Blue

Empire Plan 2009 biweekly rates:

Individual \$22.16

Family \$97.06

MVP 2009 biweekly rates:

Individual \$38.04

Family \$161.35

HMO-Blue 2009 biweekly rates:

Individual \$66.28

Family \$232.48

DENTAL AND VISION PLANS

Partial reimbursement for services through participating and non-participating providers. Covered on 43rd calendar day after beginning professional obligation for Dental (Dental) and covered on the 43rd day for Vision (Davis). Provided at no cost to employee. Administered through UUP.

RETIREMENT SYSTEMS

Membership for full-time employees is mandatory.

Teachers' Retirement System (TRS) and Employees' Retirement System (ERS):

Defined benefit plans; benefits are based on highest consecutive three years average salary and years of service credit.

Optional Retirement Program (ORP):

Defined contribution plan; benefits are based on employer and employee contributions and the success of the investments. Employer contribution is 8 percent of salary for first seven years of service; 10 percent of salary thereafter.

All full-time employees are eligible to elect ERS or the ORP. Employees in teaching, librarian, or coach titles are also eligible for TRS. 100% vested after 5 full-time equivalent years in ERS & TRS. 100% vested after 366 days in the ORP.

Member contributions are 3 percent of salary for those joining on or after July 27, 1976. No contribution required after 10 years of membership/service credit for members of ERS and TRS.

LIFE INSURANCE

All active members and agency fee payers of UUP in the Professional Services Negotiating Unit are eligible for a maximum benefit of \$6,000.

FLEX SPENDING ACCOUNTS (PRE-TAX DEDUCTIONS)

A portion of salary is designated by employee to be reimbursed for eligible child care, elder care and/or un-reimbursed health care expenses with pre-tax dollars. Must be receiving regular biweekly paychecks to be eligible for the dependent care advantage account. Must also be eligible for health insurance to enroll in health care spending account. Must enroll within 60 days of appointment. The employee determines the amount to be deducted. The annual maximum is \$5,000 for child/elder care; minimum \$100, maximum \$4,000 for health care

SAVINGS PLANS - TAX DEFERRED ANNUITIES AND NYS DEFERRED COMPENSATION PLAN

Voluntary tax-deferred savings programs designed to provide funds in retirement. Employees may choose to participate in one or both plans subject to IRS limits on tax deferral. Employee contributions through salary reduction are subject to IRS limitations.

The limits for 2009 are \$16,500 if under age 50 and \$22,000 if age 50 or older.

LONG-TERM CARE INSURANCE

Coverage for care in a nursing home, assisted living facility, or at home. Must be eligible for health insurance to enroll for long-term care insurance. If enrolled within 60 days of eligible appointment, guaranteed issue. Otherwise, coverage is subject to medical underwriting. Premiums are determined by amount of coverage purchased.

DISABILITY COVERAGE

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. Benefits provided to full-time employees who are disabled for six consecutive months. Coverage begins the first of the month following one year anniversary, unless covered by prior eligible employer. Provided at no cost to employee.

VACATION/SICK LEAVE

A. Full Time employees:

Years of service	Days Earned
0-1	1 1/4 day per month (15 days)
2	1 1/3 days a month (16 days)
3, 4, 5	1 1/2 days a month (18 days)
6	1 2/3 days a month (20 days)
7	1 3/4 days a month (21 days)

B. Part-time professional (non-academic) employees: To accrue credits for vacation leave during each month, eligible part-time employees must be in pay status consistent with their part-time service for such month, or major fraction thereof. A part-time employee who is employed on a fee-for-service, per-diem, or hourly basis, whose professional obligation is less than a day of work per week, shall not be considered an eligible employee for purposes of accrual of vacation leave.

Part-time academic employees whose professional obligations, as determined by the College President, are primarily other than teaching classes shall be eligible to accrue vacation leave in accordance with the compensation requirements for part-time professional employees as specified below.

Effective July 2, 2008,

Professional employees who earn:	receive:
Up to \$12,120	¼ day per month
\$12,121 to \$18,287	½ day per month
\$18,288 to \$24,453	1 day per month
\$24,454 or higher	1 ¼ day per month

Effective July 2, 2009,

Professional employees who earn:	receive:
Up to \$12,483	¼ day per month
\$14,484 to \$18,835	½ day per month
\$18,836 to \$25,186	1 day per month
\$25,187 or higher	1 ¼ day per month

Effective July 2, 2010,

Professional employees who earn:	receive:
Up to \$12,983	¼ day per month
\$12,984 to \$19,589	½ day per month
\$19,590 to \$26,194	1 day per month
\$26,195 or higher	1 ¼ day per month

HOLIDAYS

Eligible for up to 12 holidays per year if they fall on a regularly scheduled work day.

PAYROLL INFORMATION

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 paycheck for approximately four weeks.

Revised 12/08

