

BENEFITS AT A GLANCE
UNCLASSIFIED SERVICE EMPLOYEES REPRESENTED BY UNITED
UNIVERSITY PROFESSIONS (UUP) EMPLOYEES

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST
HEALTH INSURANCE/ PRESCRIPTIONS	<p>Empire Plan:</p> <p>Blue Cross—Hospitalization</p> <p>United HealthCare-- Major Medical.</p> <p>Health Maintenance Organizations (HMOS):</p> <p>Hospitalization/medical care by designated Primary Care Physician.</p> <ul style="list-style-type: none"> • MVP Health Care • HMO-Blue 	<p>Full time appointments that exceed three months.</p> <p>Part-time appointments: *Faculty members must teach two or more courses each semester worked. Will receive 13 pay periods of coverage for each eligible semester. *Professional Employees must earn an annual salary rate of \$13,870 or more.</p> <p>(If ineligible, health insurance maybe purchased by paying the full share cost.)</p>	Covered on 43 rd day after beginning professional obligation.	<p>2012 Empire Plan biweekly rates:</p> <p>Individual \$28.06 Family \$122.13</p> <p>2012 HMO-Blue biweekly rates:</p> <p>Individual \$77.08 Family \$241.75</p> <p>2012 MVP biweekly rates:</p> <p>Individual \$42.86 Family \$158.21</p> <p>See NYSHIP Rates and Deadlines publication, available online at www.cs.ny.gov/ebd, for more information.</p>
DENTAL (DELTA DENTAL) AND VISION (DAVIS VISION) PLANS	Partial reimbursement for services through participating and non-participating providers.	Eligible to receive health insurance	Covered on 43rd day after beginning professional obligation	No premium costs to employee.
RETIREMENT SYSTEMS	<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 appointees who have current membership in one of these plans must continue to participate, if eligible.</p> <p>All full-time employees are eligible to elect ERS or the ORP; employees in teaching, librarian, or coach titles are also eligible for TRS and may choose any of the three plans.</p>	Immediately upon enrollment. Vested after 10 full-time equivalent years in ERS & TRS. Vested after 366 days in the ORP.	<p>Employee contribution is 3% of salary for ERS and 3.5% of salary for TRS.</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. After ten years, this 3% contribution will be picked up by the 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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GROUP LIFE INSURANCE	\$6,000 group life insurance plan.	Employees represented by UUP.	Date employee is placed on payroll.	No premium cost to employee.												
FLEX BENEFITS (PRE-TAX DEDUCTIONS)	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 biweekly 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; 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.												
SUNY VOLUNTARY 403(b) TAX-DEFERRED SAVINGS PLAN AND THE NYS DEFERRED COMPENSATION 457(b) PLAN	SUNY Voluntary 403(b) Tax-Deferred Saving Plan. Current Authorized Investment Providers include: TIAA-CREF, ING, MetLife, VALIC, and Fidelity. NYS Deferred Compensation 457(b) tax-deferred retirement savings plan. Employees may choose to participate in either or both plans subject to IRS limits on tax deferral.	Upon employment.	Choice of employee.	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. 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.												
LONG TERM CARE INSURANCE	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.												
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.	Full-time employees who are disabled for six consecutive months.	First of the month following one year anniversary.	No premium costs to employee.												
VACATION/SICK LEAVE (Pro-rated for part-time staff and faculty)	<table border="0"> <tr> <td>Years of service</td> <td>Days Earned</td> </tr> <tr> <td>0-1</td> <td>1 1/4 day per month (15 days)</td> </tr> <tr> <td>2</td> <td>1 1/3 days a month (16 days)</td> </tr> <tr> <td>3, 4, 5</td> <td>1 1/2 days a month (18 days)</td> </tr> <tr> <td>6</td> <td>1 2/3 days a month (20 days)</td> </tr> <tr> <td>7</td> <td>1 3/4 days a month (21 days)</td> </tr> </table> <p>Note: Academic year employees do not accrue vacation.</p>	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)			
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HOLIDAYS	Eligible for up to 12 holidays per year if they fall on a regularly scheduled work day.															
PAYROLL INFORMATION	NYS 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.															

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).