













**BENEFITS AT A GLANCE
UUP EMPLOYEES - FULL-TIME**

BENEFIT	DESCRIPTION	WHO IS ELIGIBLE?	WHEN IS IT EFFECTIVE?	HOW MUCH DOES IT COST?										
<p>HEALTH INSURANCE & PRESCRIPTIONS</p> 	<p>Empire Plan (PPO): Anthem Blue: Hospitalization United HealthCare: Major Medical Carelton Behavioral Health, Inc.: Mental Health/Substance Abuse CVS/Caremark, Inc.: Prescriptions</p> <p>Multiple Health Maintenance Organizations (HMOs): Explanation of the options available to you under the New York State Health Insurance Program (NYSHIP) for your health insurance and other elections can be found here.</p>	<p>Employees with appointments that exceed three months.</p> <p>You must work at least half-time.</p>	<p>There is a 28 calendar day waiting period.</p> <p>Enroll during waiting period and coverage is effective on your 29th day of employment.</p>	<p>Empire Plan biweekly rates as of 1/1/25:</p> <p>Annual Salary Rate Less Than \$50,885 (for eligible new hires appointed effective or after 7/1/2025, \$52,413): Individual: \$ 60.23 Family: \$272.67</p> <p>Annual Salary Rate Equal to or More Than \$50,885 (for eligible new hires appointed effective or after 7/1/2025, \$52,413): Individual: \$ 80.31 Family: \$324.22</p> <p>HMO rates vary. Visit www.cs.ny.gov/employee-benefits for more information.</p>										
<p>DENTAL INSURANCE</p> 	<p>Delta Dental provides partial reimbursement for services through participating and non-participating providers. Dental coverage choices of Delta Dental PPO or DeltaCare USA DHMO plan 800-887-3863</p>	<p>Must be eligible for health insurance.</p>	<p>28 day waiting period.</p>	<p>No cost to employee, regardless of coverage as Individual or Family. Paid for by New York State.</p>										
<p>VISION CARE</p> 	<p>Davis Vision provides partial reimbursement for services through participating and non-participating providers.</p>	<p>Must be eligible for health insurance.</p>	<p>28 day waiting period.</p>	<p>No cost to employee, regardless of coverage as Individual or Family. Paid for by New York State.</p>										
<p>RETIREMENT SYSTEMS</p> <p>Contribution & vesting details applicable to employees enrolling on or after 4/1/12 (under Tier 6 provisions)</p> 	<p>NYS Employees' Retirement System (ERS) and NYS Teachers' Retirement System (TRS): Defined benefit plans; benefits are based on best Final Average Salary and years of service.</p> <p>*SUNY 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% of salary for first seven years of service, 10% thereafter. Currently includes the following Authorized Investment Providers: Corebridge, Fidelity, TIAA and Voya.</p>	<p>Membership for full-time and permanent employees is mandatory.</p> <p>All full-time employees are eligible to elect ERS or the ORP; employees in teaching, librarian, or coach (including assistant) titles are also eligible for TRS and may choose any of the three plans.</p>	<p>Immediately upon enrollment. ERS & TRS: Vested after 5 full-time equivalent years.</p> <p>ORP: Vested after 366 calendar days of service, or immediately for those who have met this service requirement with prior NYS Public employment service or have a vested employer-sponsored account with TIAA, Voya, Fidelity or Corebridge.</p>	<p>Employee contribution is based on salary rate, as follows:</p> <table border="0"> <tr> <td>\$45,000 and under:</td> <td>3%</td> </tr> <tr> <td>\$45,000.01 – \$55,000:</td> <td>3.5%</td> </tr> <tr> <td>\$55,000.01 – \$75,000:</td> <td>4.5%</td> </tr> <tr> <td>\$75,000.01 – \$100,000:</td> <td>5.75%</td> </tr> <tr> <td>† More than \$100,000:</td> <td>6%</td> </tr> </table> <p>† Pensionable salary will be capped at the Governor's annual salary of \$250,000 for members of ERS or TRS. ORP limit is set by Federal government at \$350,000.</p>	\$45,000 and under:	3%	\$45,000.01 – \$55,000:	3.5%	\$55,000.01 – \$75,000:	4.5%	\$75,000.01 – \$100,000:	5.75%	† More than \$100,000:	6%
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<p>FLEXIBLE SPENDING ACCOUNTS (PRE-TAX DEDUCTIONS)</p> 	<p>A portion of salary is designated by employee to cover eligible costs paid with pre-tax dollars, such as:</p> <ul style="list-style-type: none"> Childcare, elder care (Dependent Care Advantage Account - DCAA) Out-of-pocket (i.e., co-payments) health care expenses (Health Care Spending Account - HCSA) Expenses related to the adoption of an eligible child (Adoption Advantage Account – AAA) 	<p>Employees receiving regular biweekly paychecks can enroll in DCAA.</p> <p>Employees must be eligible for health insurance to enroll in a HCSA.</p>	<p>You must enroll within 60 days of date of appointment, reimbursement available on 61st consecutive calendar day.</p> <p>Dependent care is effective immediately; health care is effective on the date of your change in status application submission or your date of employment, whichever is later.</p>	<p>The employee determines the amount to be deducted: for 2025, the HCSA min/max employee contribution is \$100/\$3,300; the DCAA max employee contribution is \$5,000/\$2,500 (based on tax filing status); the AAA max employee contribution is \$17,280.</p> <p>SUNY Contributes to the DCAA based on salary: Under \$30,000: \$1,100 \$30,001-\$40,000: \$1,000 \$40,001 - \$50,000: \$900 \$50,001 - \$60,000: \$800 \$60,001 - \$70,000: \$700 over \$70,000: \$600</p>										
<p>GROUP LIFE INSURANCE</p> 	<p>\$10,000 group life insurance plan.</p>	<p>All UUP employees</p>	<p>Date employee is placed on payroll.</p>	<p>No cost to employee.</p>										

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<p>SUNY VOLUNTARY 403(b) SAVINGS PLAN</p> <p>AND</p> <p>THE NYS DEFERRED COMPENSATION 457(b) PLAN</p> 	<p>SUNY Voluntary 403(b) Savings Plan. Current Authorized Investment Providers are: Corebridge, Fidelity, TIAA, and Voya.</p> <p>NYS Deferred Compensation 457(b) tax-deferred retirement savings plan. Provider: Nationwide.</p> <p>Both plans offer pre- and post-tax savings (Roth) options. Employees may choose to participate in either or both plans subject to IRS limits on tax deferred contributions.</p>	<p>All SUNY employees upon hire.</p> <p>For more information visit: https://www.suny.edu/benefits/vsp/</p>	<p>Upon employment or any time thereafter. Contributions are flexible and voluntary.</p> <p>Note: Enrollment in the 403(b) generally takes one or two pay periods; the 457(b), two to three pay periods. Please verify your paycheck information and contribution amount after you have enrolled.</p>	<p>Employee pre- and post-tax contributions through salary reduction subject to IRS limits.</p> <p>The 2025 basic annual limit for both plans is \$23,500. Employees age 50 and over may contribute up to \$7,500 more per year, for a total of \$31,000. Employees ages 60-63 (age on 12/31) may contribute an additional \$3,750, for a total of \$34,750.</p> <p>The IRS currently establishes separate limits for 403(b) and 457(b) plans for SUNY employees, allowing us to contribute up to twice the limit allowed under one plan alone.</p>												
<p>TUITION ASSISTANCE PUBLIC LOAN FORGIVENESS PROGRAM</p> 	<p>UUP space available program provides one free course per semester or summer/winter session with a maximum of four classes per year.</p> <p>Partial assistance for additional courses through the SUNY Tuition Waiver program (based on funding). Fees not covered by Tuition Assistance. Must be SUNY state-operated campus.</p>	<p>Appointment must cover period of support.</p>	<p>Upon employment.</p>	<p>No cost to the employee.</p>												
<p>SCHOLARSHIP PROGRAM</p> 	<p>\$750 per semester for eligible dependent children of UUP-represented employees up to age 26, must be enrolled SUNY State-operated campus.</p>	<p>All SUNY employees upon hire. https://uupinfo.org/benefits/btfscholar.php</p>	<p>Upon employment.</p>	<p>No cost to the employee.</p>												
<p>LONG TERM DISABILITY COVERAGE</p> 	<p>Monthly income benefit equal to 60% of covered monthly salary, up to \$7,500/month.</p> <p>The SUNY LTD Plan also provides a Monthly Annuity Premium Benefit (MAPB), for ORP participants, which continues to make contributions on employee's behalf.</p>	<p>Full time employees who are disabled for six consecutive months.</p>	<p>Enrollment is automatic on the first of the month following one year anniversary.</p> <p>Waiting period may be waived if you had previous coverage within three months of beginning eligible SUNY employment. To request submit waiver form to your HR office.</p>	<p>No cost to employee. Employer covers cost of premium.</p>												
<p>PAID FAMILY LEAVE</p> 	<p>PFL program provides workers with up to 12 weeks of job-protected, paid leave to bond with a new child, care for a loved one or relatives with a serious health condition or to help relieve family pressures when someone is deployed abroad on active military service.</p>	<p>Full-time: Employees who work a regular schedule of 20 or more hours/week are eligible after 26 consecutive weeks' employment.</p>	<p>PFL can be used multiple times in a 52-week period, to a maximum of the full PFL entitlement.</p> <p>Upon qualifying event, as needed according to usage guidelines.</p>	<p>Fully funded by employees through payroll deductions.</p> <p>In 2025, the contribution is 0.388% of an employee's gross wages each pay period. The maximum annual contribution is \$354.53</p> <ul style="list-style-type: none"> Partial pay (67%) paid by the Insurance Carrier (The Standard). 												
<p>PAID PARENTAL LEAVE</p> 	<p>New York State will provide 12 weeks of Paid Parental Leave for executive branch state employees to bond with a newly born, adopted, or fostered child.</p>	<p>All NYS employees who work full-time or at least 50% part-time, after completion of 6 months of service.</p>	<p>Immediately upon hire, upon a qualifying event, defined as the birth of a child or placement of a child for adoption or foster care.</p> <p>PPL is available for use once every 12-month period & must be used on a continuous basis (blocks at a time).</p>	<p>No cost to employee.</p>												
<p>VACATION, SICK, & HOLIDAY LEAVE</p>	<p>Calendar and College Year employees accrue vacation and sick leave according to a schedule. On January 2 of each Agreement year, one vacation day is added to the balance. Note: Academic Year employees do not accrue vacation.*</p> <p>Eligible for up to 13 holidays per year if they fall on a regularly scheduled work day.</p> <p>*On January 1 of each calendar year, accrued vacation leave credits shall not exceed 40 days; employee will forfeit unused annual leave if not used by last day of the calendar year. Accumulation of sick leave cannot exceed 225 days.</p>			<table border="1"> <thead> <tr> <th>Years of Service</th> <th>Days Earned</th> </tr> </thead> <tbody> <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> </tbody> </table>	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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<p>PAYROLL INFORMATION</p>	<p>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. Full-time faculty are usually paid over 26 biweekly payroll periods.</p>															

Disclaimer:

This summary highlights only some of the benefits associated with full-time, UUP-represented employment status. It has been prepared for illustrative purposes only and the information provided is partial and subject to change. This summary does not imply, convey, grant or guarantee any benefits, rights, or entitlements. For additional information, please contact your campus Human Resources Benefits Office. (Jan 25)