

**BENEFITS AT A GLANCE
POLICE EMPLOYEES (APSU)**

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST										
<u>HEALTH INSURANCE / PRESCRIPTIONS</u>	<p>Empire Plan: Empire BlueCross BlueShield: Hospitalization United HealthCare: Major Medical Beacon Health Options Inc.: Mental Health/Substance Abuse CVS/Caremark, Inc.: Prescriptions</p> <p>Health Maintenance Organizations (HMOS): Hospitalization/medical care by designated Primary Care Physician.</p> <ul style="list-style-type: none"> • MVP Health Care • HMO-Blue 	<p>Must work at least half-time on a regularly scheduled basis and be expected to work for at least 3 months.</p> <p>Eligibility for seasonal employees available at www.cs.ny.gov/employee-benefits.</p>	<p>56 day waiting period.</p>	<p>2022 Empire Plan biweekly rates: Salary Grade 9 and below Individual: \$50.89 Family: \$219.75 Salary Grade 10 and above Individual: \$67.85 Family: \$261.73</p> <p>2022 MVP Plan biweekly rates: Salary Grade 9 and below Individual: \$53.90 Family: \$197.41 Salary Grade 10 and above Individual: \$70.39 Family: \$235.91</p> <p>2022 HMO Blue Plan biweekly rates: Salary Grade 9 and below Individual: \$46.44 Family: \$195.73 Salary Grade 10 and above Individual: \$61.91 Family: \$233.33</p>										
<u>DENTAL INSURANCE</u> <u>VISION CARE</u>	<p>Emblem Health (GHI) Preferred Dental Plan</p> <p>Davis Vision provides financial assistance in meeting cost of eye exams, glasses, etc.</p>	<p>Must be eligible to receive health insurance.</p>	<p>56 day waiting period.</p>	<p>Paid for by New York State.</p>										
<u>RETIREMENT SYSTEM</u> contribution & vesting details applicable to employees enrolling on or after 4/1/12 (under Tier 6 provisions)	<p>NYS Police & Fire Retirement System (PFRS)</p> <p>Both defined benefit plans; benefits are based on best Final Average Salary and years of service.</p>	<p>Membership for full-time permanent employees is mandatory.</p> <p>Membership for employees who are temporary or part-time is optional, except that appointees with current membership must continue to participate.</p>	<p>Permanent full-time Employees: membership is effective on the date of appointment.</p> <p>Temporary and Part-time Employees: membership is generally effective upon the receipt of application at PFRS.</p> <p>Vested after 10 full-time equivalent years of PFRS service.</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 (\$225,000 as of January 2021) for members of ERS.</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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<u>FLEXIBLE SPENDING ACCOUNTS</u> (PRE-TAX DEDUCTIONS)	<p>A portion of salary is designated by employee to establish a fund to cover eligible costs paid with pre-tax dollars, such as:</p> <ul style="list-style-type: none"> • child care, elder care (Dependent Care Advantage Account - DCAA) • un-reimbursed health care expenses (Health Care Spending Account - HCSA) • expenses related to the adoption of an eligible child (Adoption Advantage Account – AAA) 	<p>Must be receiving regular biweekly paychecks and eligible for health insurance for health care.</p>	<p>Must enroll within 60 days of date of appointment. For dependent care, effective immediately; for health care, effective as of the latter of date Change in Status application is submitted or date of employment.</p>	<p>The employee determines the amount to be deducted; for 2022, the HCSA min/max employee contribution is \$100/\$2,850; the DCAA max employee/employer contribution is \$5,000/\$800; the AAA max employee contribution is \$14,440.</p> <p>Availability of DCAA employer contributions and AAA subject to contract negotiations.</p>										

