Employee Benefits
For UUP Represented Employees

Presented by: Human Resources Department

December 2020
Information provided today is based on current contract provisions and state laws.

All benefits are subject to change.
Eligibility

To be eligible for Health, Dental and Vision Benefits employees must be employed half time on a regular basis, and be expected to be employed at least 3 months.
Effective Date of Coverage

There is a 42 calendar day waiting period* before benefits begin.

Once the waiting period is satisfied, there are no pre-existing exclusion(s) or limitation(s)

*All required proofs must be submitted prior to the end of the waiting period for coverage to begin without an additional waiting period.
Proof of Eligibility

Proof of eligibility **must be provided** in order for you and your eligible dependent(s)* to enroll in NYSHIP

*Spouse, domestic partner, dependent children to age 26.

Children over the age of 26 can be covered under the Young Adult Plan at full cost.
Required Proofs

For Enrollment in Health Insurance the following documentation is required:

**Employee:**
- Birth Certificate or Valid Passport and Social Security Card

**Spouse:**
- Birth Certificate or Valid Passport, Social Security Card, Marriage Certificate (in addition proof of inter-financial dependence if married over 1 year for example a joint tax return or joint bank statement)

**Domestic Partner:**
- Completed PS-425, in addition to above
Required Proofs

For eligible dependent child(ren) documentation of the following is required:

Child(ren) or Step Child(ren): Birth Certificate and Social Security Card

Adopted child(ren): Proof of adoption or placement of child in your home in lieu of Birth Certificate and Social Security Card

Other Child(ren): Completed PS-457 in addition to the above
Health Insurance Options

Preferred Provider Organization
The Empire Plan

Health Maintenance Organizations
HMO-Blue
MVP Health Plan
The Empire Plan gives you the freedom to choose a participating provider or a non-participating provider.

The majority of the participating providers are in New York State, Arizona, the Carolina’s and Florida.
THE EMPIRE PLAN

Blue Cross/United HealthCare

If you receive treatment from a Non-Participating Provider, you will be subject to a deductible for yourself, your spouse and all children combined.

After the deductible is met, major medical will pay 80% of reasonable & customary charges.
THE EMPIRE PLAN
Blue Cross / United HealthCare
Non-Participating Providers

2021
Annual
Deductible
$625*/$1,250

2021
Annual
Coinsurance
$1,875*/$3,750

The 2021 deductible for M/C employees is $625, and the coinsurance maximum is $1,875 for M/C employees earning a full time equivalent annual salary less than $38,651.

Maximum out-of-pocket coinsurance per year per family, after which the plan pays 100% of reasonable and customary charges.
THE EMPIRE PLAN
The components of the Empire Plan are the following

• **Blue Cross** for Hospital and related expenses.

• **United HealthCare** for services not billed by a Hospital for example office visits and lab work.

• **Benefits Management Program (BC/BS)** for Pre-Admission for hospital admissions, MRI’s, MRA’s, CAT and PET scans, nuclear medicine.

• **Managed Physical Network (MPN)** for Chiropractic Chiropractic and physical therapy.

• **Beacon Health Options** for Mental health and substance abuse
Health Maintenance Organizations
HMO-Blue and MVP

To be eligible for a HMO you must work or reside in a County in which they participate.

Below are the counties that participate with HMO-Blue and MVP

HMO-Blue – Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties

MVP – Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Otsego, Tioga and Tompkins counties
Health Maintenance Organizations

The HMO options listed on the previous slide are available for employees living or working in Onondaga County.

If you reside outside of Onondaga County, please refer to the “Choices” publication for additional coverage options included in the benefits paperwork.
Health Maintenance Organizations  
HMO-Blue and MVP  

Under an HMO you must use only providers within the HMO network you choose.  
There is no coverage for out of network providers without an out of network referral.  
Hospital admissions must be approved in advance.
Health Maintenance Organizations

• Reminder--You will not receive any benefits if you:
  • Receive treatment from a non-participating provider without an out of network referral
  • Receive treatment without a referral from your primary care physician
## Co-payments

<table>
<thead>
<tr>
<th>Service</th>
<th>Empire</th>
<th>MVP</th>
<th>HMO-Blue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Room</td>
<td>$100</td>
<td>$75</td>
<td>$100</td>
</tr>
<tr>
<td>Hospital</td>
<td>$95</td>
<td>$25</td>
<td>$40</td>
</tr>
<tr>
<td>Outpatient Office Visits</td>
<td>$25</td>
<td>$25</td>
<td>$25</td>
</tr>
</tbody>
</table>
Prescription Drug Program

The Prescription Drug coverage is provided under the corresponding health insurance (NYSHIP) option. Therefore the waiting period is the same 56 calendar days.

<table>
<thead>
<tr>
<th></th>
<th>Empire</th>
<th>MVP</th>
<th>HMO-Blue</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retail 30 day</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$5</td>
<td>$10</td>
<td>$10</td>
</tr>
<tr>
<td>Preferred</td>
<td>$30</td>
<td>$30</td>
<td>$30</td>
</tr>
<tr>
<td>Non</td>
<td>$60</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td><strong>Retail 90 day</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$10</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Preferred</td>
<td>$60</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Non Preferred</td>
<td>$120</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Mail Order 90 day</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$5</td>
<td>$25</td>
<td>$20</td>
</tr>
<tr>
<td>Preferred</td>
<td>$55</td>
<td>$75</td>
<td>$60</td>
</tr>
<tr>
<td>Non Preferred</td>
<td>$110</td>
<td>$125</td>
<td>$100</td>
</tr>
</tbody>
</table>

Under the Empire Plan you can get a 90 day supply of maintenance prescriptions at your local pharmacy.
NY State pays approximately 84-88% of the cost for individual coverage and 69-73% of additional cost for family coverage.

NOTE: the HMO subsidy will not exceed 100% of the dollar contribution for the non-prescription drug components of the Empire Plan premium.
Cost

• There are only two tiers available. Individual or Family coverage

• Family tier applies regardless of # of dependents covered
# 2021 Bi-Weekly Contribution Rates

<table>
<thead>
<tr>
<th>Plan</th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Empire Plan</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time equivalent annual salary of $46,101 or below</td>
<td>$46.30</td>
<td>$199.61</td>
</tr>
<tr>
<td>Full time equivalent annual salary of $46,102 or above</td>
<td>$61.73</td>
<td>$237.76</td>
</tr>
<tr>
<td><strong>HMO-Blue</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time equivalent annual salary of $46,101 or below</td>
<td>$44.77</td>
<td>$188.80</td>
</tr>
<tr>
<td>Full time equivalent annual salary of $46,102 or above</td>
<td>$59.69</td>
<td>$225.06</td>
</tr>
<tr>
<td><strong>MVP</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time equivalent annual salary of $46,101 or below</td>
<td>$74.28</td>
<td>$194.97</td>
</tr>
<tr>
<td>Full time equivalent annual salary of $46,102 or above</td>
<td>$89.56</td>
<td>$232.97</td>
</tr>
</tbody>
</table>
Example of Tax Savings

When you enroll in health insurance you have the option of having the deduction taken pre or post tax. If you elect to have your health insurance taken pre-tax, your health insurance cost is taken out of your check before your check is taxed. Below is an example of the saving over the course of a year.

Married employee, earning $58,670 annually, two withholding allowances, with a bi-weekly Empire family plan contribution of $237.76 (Sg. 16) Approximate Savings

<table>
<thead>
<tr>
<th></th>
<th>Biweekly</th>
<th>Annual</th>
</tr>
</thead>
<tbody>
<tr>
<td>FICA</td>
<td>$14.52</td>
<td>$377.52</td>
</tr>
<tr>
<td>Federal</td>
<td>$27.99</td>
<td>$727.74</td>
</tr>
<tr>
<td>NYS</td>
<td>$14.52</td>
<td>$377.52</td>
</tr>
<tr>
<td>Total</td>
<td>$57.03</td>
<td>$1,482.78</td>
</tr>
</tbody>
</table>
Changes

WE DO NOT HAVE AN OPEN ENROLLMENT PERIOD

• You can enroll or change to family coverage or add a dependent at any time, but there is a five a pay-period waiting period if there is no qualifying event. You must provide proof the qualifying event within 30 days.

• Once each year, during a designated period, you can change your health insurance option (i.e. move from Empire Plan to MVP).

• If you elect pre-tax premiums - once each year, during a designated period, you can cancel coverage, or change to individual coverage without a qualifying event. To cancel coverage or change to individual coverage outside of the option change period, you must have a qualifying event and must provide documentation within 30 days.
Dental/Vision Insurance

Your dental and vision benefits are administered by the UUP Benefit Trust Fund.

Delta Dental is your dental carrier and Davis Vision is your vision carrier. There are two options for the dental coverage a DHMO and a PPO due to the limitation of participating providers in the DMHO you may want to enroll in the PPO.

There is a 42 Calendar Day waiting period.

You will sign up for your free dental and vision coverage as well as your beneficiary information for the free $6,000 life insurance policy through your union.

Your dental and vision coverage is provide free for yourself and your eligible dependents by New York State. You do not need to join the union to be eligible for this benefit.
Optional Group Insurance

• These are offered by Union, not by your Employer.

• You must join the Union to participate and meet eligibility criteria (e.g., age and hours worked).

• As a NYS employee you are not eligible for NYS Short Term disability therefore you should look into a disability policy offered by your union, an insurance company or a bank.

• Please check the packet you will be given by your union representative at orientation.
Flex Spending Account Program

There are two programs available

- **Dependent Care Advantage Account**
  (for child care, elder care, or disabled dependent care while you are at work)

- **Health Care Spending Account**
  (for health-related expenses with tax-free dollars that are not reimbursed by your insurance)
Dependent Care Advantage Account

• All NYS Employees are eligible
• Help employees to pay for child care, elder care, or disabled dependent care while they are at work.
• Pre-tax contributions* up to $5,000

*Before Federal Income Tax, Social Security and NYS Income Tax
## Dependent Care Advantage Account Employer Contribution for eligible employees

<table>
<thead>
<tr>
<th>Salary</th>
<th>Employer Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Over $70,000</td>
<td>$300</td>
</tr>
<tr>
<td>$60,001 - $70,000</td>
<td>$400</td>
</tr>
<tr>
<td>$50,001 - $60,000</td>
<td>$500</td>
</tr>
<tr>
<td>$40,001 - $50,000</td>
<td>$600</td>
</tr>
<tr>
<td>$30,001 - $40,000</td>
<td>$700</td>
</tr>
<tr>
<td>Up to $30,000</td>
<td>$800</td>
</tr>
</tbody>
</table>
The Health Care Spending Account (HCSAccount) helps State employees pay for health-related expenses with tax-free dollars that are not reimbursed by your insurance.
Health Care Spending Account

• Under federal law, any money that you put into your HCSAccount must be used for expenses incurred during the Plan Year in which it was contributed.

• For the 2021 Plan Year, the maximum annual contribution allowed by the program is $2,750 and the minimum annual contribution is $100.
Health Care Spending Account

No reimbursement can be made prior to the service actually being provided.

Employee’s are entitled to receive full reimbursement for eligible expenses, up to the amount of your election once first eligible as a new hire (after 60 days)
Health Care Spending Account

Employees who enroll in the Health Care Spending will receive a Wage Works debit card.

The Wage Works Card℠ is a Visa® card that offers a secure, easy-to-use way to pay for your medically necessary health care expenses at your eligible health care providers as well as the cost of prescription drugs at your drugstore or mail order pharmacy.
Adoption Advantage Account

The Adoption Advantage Account helps pay for qualified expenses directly related to a legal adoption as defined by IRS guidelines.

*Pre-tax contributions up to maximum of $13,810 (*Before Federal income tax and NYS Income Tax)*

For additional information go to [www.flexspend.ny.gov](http://www.flexspend.ny.gov)
IRS Guidelines

• "Use it or Lose it" rule
• Cannot use federal tax credit and Dependent Care Account for the same expenses
• Claim deadline - March 31

Enrollment

• Within 60 calendar days of hire date
• Annual open window period
• For additional information or to sign up for these programs go to http://www.flexspend.ny.gov/
Retirement Systems

Full-time faculty or professionals and Part-time faculty or professionals with "Term Appointments" must elect a retirement program

1 New York State & Local Retirement System (NYSLRS)

2 S.U.N.Y. Optional Retirement Program
Retirement System

New York State & Local Retirement System (NYSLRS)

Full-time employees must join
Part-time employees may join
Tiers determined by employment date
Tier VI = hired on/after 4/1/12
NYSLRS

Membership is effective immediately

- You may retire at age 63 with unreduced benefit or as early as age 55 with a reduced benefit

- 10 year vesting

- Contributions can be refunded if you separate from service with less than 10 years of service
Do you have prior service?

If you do, you may want to determine if you can apply:

• For tier reinstatement
• To buy back your prior service credit
• For additional information go to https://www.osc.state.ny.us/retire/members/getting_credit_for_service.php
New York State & Local Retirement System (NYSLRS)

Your membership is effective upon your appointment, Tier VI if hired on/after 4/1/12

- Employee Pre-Tax Contribution will follow the below schedule throughout active membership:
  - $0 - $45,000: 3%
  - $45,000.01 - $55,000: 3.5%
  - $55,000.01 - $75,000: 4.5%
  - $75,000.01 - $100,000: 5.75%
  - $100,000 + but less than the Governor’s current salary of $200,000: 6%
NYSLRS Calculation

Greater than 10 but less than 20 years of service

\[
\text{no. years service } \times \text{ final average salary} \times 1.66\%
\]

20 years of service or more

\[
\text{no. years service } \times \text{ final average salary} \times 1.75\%
\]

For years exceeding 20 years of service credit, the benefit is 2\% for each year of service in excess of 20.

*Highest average wages earned during any 60 consecutive months of service
Tier VI Pension Calculation Example

- Employee with 15 years of service age 63 with a final average salary of $50,000.
  
  \[15 \times 50,000 \times 1.66\% = 12,450 \text{ per year or } \$1,037.50 \text{ per month.}\]

- Employee with 30 years of service age 63 with a final average salary of $50,000.
  
  \[20 \times 50,000 \times 1.75\% = 17,500 + 10 \times 50,000 \times 2\% = 10,000 \text{ yr = } 27,500 \text{ per year or } \$2,291.66 \text{ per month}\]
NYSLRS
Disability Retirement

Provides a lifetime income if you are permanently incapacitated from the performance of the duties of your position and you meet all of the other eligibility requirements.

Must have 10 years of state service

Accidental disability
(10-year requirement waived)
# NYSLRS Survivor Benefits

## Death Benefit

<table>
<thead>
<tr>
<th>Years Service</th>
<th>Death Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year</td>
<td>1 year salary</td>
</tr>
<tr>
<td>2 years</td>
<td>2 years salary</td>
</tr>
<tr>
<td>3 or more years</td>
<td>3 years salary</td>
</tr>
</tbody>
</table>

- Reduced by 10% at age 61 and each year thereafter
- After retirement - significantly reduced

- Extended death benefit for vested members who leave State service with 10 or more years of service
Optional Retirement Plan (ORP)

Employer Contribution

8% of gross State salary for the first seven years service

10% of gross State salary thereafter
If you do not already have a TIAA, AIG, Fidelity or Voya contract to which employer contributions were made, you will be vested* after 366 days of service.

*Vesting - non-forfeitable right to contributions/earnings
ORP

• For the first 366 days, employee contributions are held by the State, earning interest.

• Once vested, the money along with SUNY’s contribution are placed into your account based on the investment provider and allocations you have requested.
Employee Contributions

Due to these being State Retirement Contributions

- Are not reported as wages for federal income tax
- Are reported as wages for New York State income tax, local income tax and Social Security
Employee Retirement System or the Optional Retirement Plan (ORP)

Your membership is effective upon your appointment, Tier VI if hired on/after 4/1/12

- Employee Pre-Tax Contribution will follow the below schedule throughout active membership:
  - $0 - $45,000: 3%
  - $45,000.01 - $55,000: 3.5%
  - $55,000.01 - $75,000: 4.5%
  - $75,000.01 - $100,000: 5.75%
  - $100,000 + but less than the Governor’s current salary of $200,000: 6%
Retirement On-Line Enrollment

All employees, regardless of retirement plan option (even if you decline), must go on-line to submit election on Retirementatwork.org/SUNY

This includes enrollment into SUNY’S 403(B) Retirement Savings Program (Tax Deferred Annuity (TDA))
Retirement On-Line Enrollment

- Go to retirementatwork.org/SUNY
- Must reference your specific agency location (i.e. UPSTATE HOSPITAL or UPSTATE UNIVERSITY)
- Contact 1-866-272-0960 with any questions or enrollment assistance
- Written enrollment instruction will be provided
- Must complete enrollment within 30 days of start date
- Unclassified service eligible employees (i.e. UUP represented and M/C employees) will be eligible to enroll in either ERS or the SUNY ORP.
- If you elect ERS, you must still complete a paper application.
- If you elect the SUNY ORP you must still complete a NYS Survivor’s Benefit Enrollment form.
Supplemental Retirement Programs

SUNY’s 403(b) Retirement Savings Program
(Tax Deferred Annuities) and (Roth)

• TIAA, AIG, Voya, or Fidelity
• Pre and Post Tax Contributions
• No employer match

NYS Deferred Compensation Program

• Supplemental retirement contributions
• Pre and Post Tax Contributions
• No employer match
• No-load mutual fund investment options

Roth 403(b)
(Post Tax Contributions)

• TIAA, VALIC, Voya, or Fidelity
• Post-Tax Contributions
• No employer match

For more information on these programs go to https://www.suny.edu/benefits/vsp/
SUNY’s 403(b) tax deferred and Roth Savings enrollment and changes are done online at retirementatwork.org/SUNY
Sarah Loguen
Child Care Center

- All employees eligible
- Cost based on sliding scale
- For more information call 464-4438
Long Term Disability Coverage

SUNY Group Total Disability Insurance Plan

Administered by Standard Insurance Company

Eligibility:
- Full-time
- Part-time 50% or more

One year wait unless insured by immediate prior employer.

Benefits commence after totally disabled 6 mos.
Long Term Disability Coverage

SUNY Group Total Disability Insurance Plan

• provides 60% of basic monthly salary
• maximum benefit: $7,500 per month
• pension plan contribution
• payable to age 65, death, or return to work