


**BENEFITS AT A GLANCE**  
**CLASSIFIED SERVICE EMPLOYEES REPRESENTED BY CIVIL SERVICE EMPLOYEES**  
**ASSOCIATION (CSEA)**

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST
<b>HEALTH INSURANCE and PRESCRIPTIONS</b>	<p><b>Empire Plan:</b> Blue Cross-- Hospitalization</p> <p>United HealthCare-- Major Medical.</p> <p><b>Health Maintenance Organizations (HMOS):</b> Hospitalization/ medical care by designated Primary Care Physician.</p> <ul style="list-style-type: none"> <li>• MVP Health Care</li> <li>• HMO-Blue</li> </ul>	<p>Full-time employees with appointments that are expected to last 3 months or longer.</p> <p>Part-time employees need to work at least half-time on a regularly scheduled basis and expected to work for at least 3 months.</p>	<p>42 day waiting period.</p>	<p><b><u>2020 Empire Plan biweekly rates:</u></b>  <b>Salary Grade 9 and below</b>  Individual: \$44.63 Family: \$196.04  <b>Salary Grade 10 and above</b>  Individual: \$59.51 Family: \$233.35</p> <p><b><u>2020 MVP Plan biweekly rates:</u></b>  <b>Salary Grade 9 and below</b>  Individual: \$81.74 Family: \$194.82  <b>Salary Grade 10 and above</b>  Individual: \$96.30 Family: \$232.25</p> <p><b><u>2020 HMO Blue Plan biweekly rates:</u></b>  <b>Salary Grade 9 and below</b>  Individual: \$47.64 Family: \$190.68  <b>Salary Grade 10 and above</b>  Individual: \$62.58 Family: \$227.29</p>
<b>CSEA BENEFIT TRUST FUND</b>	<p>Dental and Vision Coverage</p>	<p>Must be at least half time &amp; eligible to receive health insurance.</p>	<p>28 day waiting period.</p>	<p>No premium cost.</p>
<b>RETIREMENT SYSTEM</b>	<p><b>New York State Employees Retirement System (ERS):</b> Defined Benefit Plans; benefits are based on Final Average Salary (or average of highest 60 consecutive months-5 years), years of service and age at time of retirement.</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 membership</p>	<p>Permanent full-time employees: membership is effective on the date of appointment.</p> <p>Temporary &amp; Part-time employees: membership is effective upon the receipt of application at ERS.</p> <p>Vested after 10 full-time equivalent years ERS service.</p>	<p>Employees who join ERS on or after April 1, 2012 will be Tier VI members. Tier VI members may retire at age 63, or later, with unreduced benefits, or as early as age 55 with reduced benefits.</p> <p>Tier VI ERS members will follow the below contribution scale based on salary (before federal income taxes) towards pension cost so long as they accumulate additional pension credits;  <u>Less than \$45,000: 3%;</u>  <u>\$45,000.01-55,000: 3.5%;</u>  <u>\$55,000.01-75,000: 4.5%;</u>  <u>\$75,000.01-100,000: 5.75%;</u>  \$100,000+ but less than the Governor's current annual salary (2020) of 225,000 (only applicable to ERS members): 6%</p> <p>Vesting available after 10 years of full-time service credit.</p>
<b>DISABILITY COVERAGE AND LIFE INSURANCE</b>	<p>Not provided by the University, but may be purchased individually through the union.</p>			

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<b>TUITION ASSISTANCE</b>	<p>Partial assistance is available through the Tuition Waiver program (based on funding) at State operated campuses.</p> <p>NYS/CSEA Partnership offers full waiver of tuition for limited undergrad courses taken at participating institutions; partial waiver for grad courses; partial reimbursement available upon successful completion of courses at accredited institutions.</p>	Appointment must cover period of support.	Upon employment	No cost to the employee for this benefit.
<b>FLEX BENEFITS (PRE-TAX DEDUCTIONS)</b>	<p>A portion of salary is designated by employee to establish a fund to cover eligible child care, elder care and/or unreimbursed health care expenses with pre-tax dollars.</p> <p>Also provides for Adoption Advantage Account that allows employee to set aside pre-tax deductions for expenses related to adoption</p>	<p>Must be receiving regular bi-weekly paychecks for dependent care. Must also be eligible for health insurance for health care.</p>	<p>For dependent care, effective immediately; must enroll within 60 days of appointment. For health care, 60 days from date of appointment, but must enroll within 60 days of date of appointment.</p>	<p>The employee determines the amount to be deducted.</p> <p>Max. Annual is \$5,000 for child/elder care; min. \$150.</p> <p>Max. Annual is \$2,700 for health care; min. \$100.</p> <p>Max. Annual is \$13,810 for adoption account.</p>
<b>SUNY VOLUNTARY 403(b) TAX-DEFERRED SAVINGS PLAN AND THE NYS DEFERRED COMPENSATION 457(b) PLAN</b>	<p>SUNY Voluntary 403(b) Tax-Deferred Saving Plan. Current Authorized Investment Providers include: TIAA, Voya, and ING, &amp; Fidelity.</p> <p>NYS Deferred Compensation 457(b) tax-deferred retirement savings plan.</p> <p>Employees may choose to participate in either or both plans subject to IRS limits on tax deferral.</p>	Upon employment.	Choice of employee.	<p>Employee pre-tax or post-tax contributions (depending on program election) through salary reduction subject to IRS limit.</p> <p>Go to: <a href="mailto:Retirement@work">Retirement@work</a> to <a href="#">create your login credentials</a> </p> <p>The 2020 basic annual limit for both plans is \$19,500. Employees over age 50 may contribute up to \$6,500 more per year. For a total of \$26,000.</p>
<b>HOLIDAYS*</b>	Eligible for up to 12 holidays per year.			
<b>VACATION*</b>	Generally full-time employees earn at the rate of one-half day per pay period, after the completion of 13 pay periods of employment (13-20 days/year for first 7 years then 20 days/year w/ additional bonus days thereafter). Part-time employees who work a regular schedule of at least half time, earn accruals on a pro-rated basis. Maximum calendar year carry over is 40 days.			
<b>SICK LEAVE*</b>	Full-time employees earn at the rate of one half day per pay period (Total of 13 days/year) with a maximum of 200 days. Part-time employees who work at least half time earn on a pro-rated basis.			
<b>PERSONAL LEAVE*</b>	5 days each year on personal leave anniversary date. Personal leave is not cumulative and any unused leave remaining at the close of business the day preceding the personal leave anniversary date is cancelled.			
<b>PAYROLL INFORMATION</b>	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. In addition, there is a five-day salary deferral. That means that one day's pay is deducted from each of the first five paychecks. This is returned to the employee upon separation from service.			

\*Employees paid on an hourly basis do not qualify for Attendance Rules Coverage (holidays, vacation, sick leave, personal, etc.) until completion of 19 consecutive pay periods of at least half-time service.

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).