












# BENEFITS AT A GLANCE

## MANAGEMENT/CONFIDENTIAL PROFESSIONAL EMPLOYEES (MC 13)

BENEFIT	DESCRIPTION	WHO IS ELIGIBLE?	WHEN IS IT EFFECTIVE?	HOW MUCH DOES IT COST?												
<div>HEALTH INSURANCE &amp; PRESCRIPTIONS</div> <div></div>	<div><b>Empire Plan (PPO):</b> Anthem Blue: Hospitalization United HealthCare: Major Medical Carelton Behavioral Health, Inc.: Mental Health/Substance Abuse CVS/Caremark, Inc.: Prescriptions</div> <div><b>Multiple Health Maintenance Organizations (HMOs):</b> 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 <a href="#">here</a>.</div>	<div>Employees with appointments that exceed three months.</div> <div>You must work at least half-time.</div>	<div>There is a 28 calendar day waiting period.</div> <div>Enroll during waiting period and coverage is effective on your 29<sup>th</sup> day of employment.</div>	<div>Empire Plan <a href="#">biweekly rates</a> as of 1/1/25:</div> <div><b>Annual Salary Rate Less Than \$50,885 (for eligible new hires appointed effective or after 7/1/2025, \$52,413):</b> Individual: \$ 60.23 Family: \$272.67</div> <div><b>Annual Salary Rate Equal to or More Than \$50,885 (for eligible new hires appointed effective or after 7/1/2025, \$52,413):</b> Individual: \$ 80.31 Family: \$324.22</div> <div>HMO rates vary. Visit <a href="http://www.cs.ny.gov/employee-benefits">www.cs.ny.gov/employee-benefits</a> for more information.</div>												
<div>DENTAL INSURANCE</div> <div></div>	<div><a href="#">Anthem Blue Cross</a> is the preferred dental plan.</div>	<div>Employees who are at least half-time and eligible to receive health insurance.</div>	<div>There is a 28 calendar day waiting period.</div> <div>Enroll during waiting period and coverage is effective on your 29<sup>th</sup> day of employment.</div>	<div>No cost to employee, regardless of coverage as Individual or Family.</div> <div>Paid for by New York State.</div>												
<div>VISION CARE</div> <div></div>	<div>Davis Vision provides financial assistance in meeting cost of eye exams, glasses, etc.</div>	<div>Employees who are annual salaried and at least half-time.</div>	<div>There is a 28 calendar day waiting period.</div> <div>Enroll during waiting period and coverage is effective on your 29<sup>th</sup> day of employment.</div>	<div>No cost to employee, regardless of coverage as Individual or Family.</div> <div>Paid for by New York State.</div>												
<div>RETIREMENT SYSTEMS</div> <div><div>Contribution &amp; vesting details applicable to employees enrolling on or after 4/1/12 (under Tier 6 provisions)</div><div></div></div>	<div><b>Options:</b></div> <div><b>NYS Employees' Retirement System (ERS) and NYS Teachers' Retirement System (TRS):</b> Defined benefit plans; benefits are based on best Final Average Salary and years of service.</div> <div><b>*SUNY Optional Retirement Program (ORP):</b> 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.</div>	<div>Mandatory membership for full-time employees.</div> <div>Membership is optional for part-time employees, except for employees who have current membership, who must continue to participate, if eligible. Unless newly eligible for a different retirement system.</div> <div>All M/C employees are eligible for ERS or the ORP.</div> <div><a href="#">Employees in the faculty/titles of Chancellor, President, Provost, Dean, Associate Dean, and Assistant Dean are also eligible for TRS.</a></div>	<div>Immediately upon enrollment.</div> <div>ERS &amp; TRS: Vested after 5 full-time equivalent years.</div> <div>ORP: Vested after 366 calendar days of service, (partial days count as full days) 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.</div>	<div>Employee contribution is based on salary rate, as follows:</div> <div><table><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></div> <div>† 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.</div>	\$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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<div>FLEXIBLE SPENDING ACCOUNTS</div> <div><div>(PRE-TAX DEDUCTIONS)</div><div></div></div>	<div>A portion of salary is designated by employee to cover eligible costs paid with <b>pre-tax dollars</b>, such as:</div> <div><ul style="list-style-type: none"><li>Childcare, elder care (Dependent Care Advantage Account - DCAA)</li><li>Out-of-pocket (i.e., co-payments) health care expenses (Health Care Spending Account - HCSA)</li><li>Expenses related to the adoption of an eligible child (Adoption Advantage Account – AAA)</li></ul></div>	<div>Employees receiving regular biweekly paychecks can enroll in DCAA.</div> <div>Employees must be eligible for health insurance to enroll in a HCSA.</div>	<div>You must enroll within 60 days of date of appointment, reimbursement available on 61<sup>st</sup> consecutive calendar day.</div> <div>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.</div>	<div>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.</div> <div>SUNY Contributes to the DCAA based on salary:</div> <div><table><tr><td>Under \$30,000:</td><td>\$1,100</td></tr><tr><td>\$30,001-\$40,000:</td><td>\$1,000</td></tr><tr><td>\$40,001 - \$50,000:</td><td>\$900</td></tr><tr><td>\$50,001 - \$60,000:</td><td>\$800</td></tr><tr><td>\$60,001 - \$70,000:</td><td>\$700</td></tr><tr><td>over \$70,000:</td><td>\$600</td></tr></table></div>	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
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BENEFIT	DESCRIPTION	WHO IS ELIGIBLE?	WHEN IS IT EFFECTIVE?	HOW MUCH DOES IT COST?
<b>GROUP LIFE AND ACCIDENT INSURANCE</b> 	Optional term life, accidental death and dismemberment insurance; includes coverage for spouse and dependents.	All M/C employees.	1 <sup>st</sup> day of pay period following submission of enrollment form if done within 1 <sup>st</sup> six pay periods of eligible appt.  If past 1 <sup>st</sup> six pay periods, enrollment subject to late guidelines & MetLife approval.	<a href="#">Premiums</a> determined by amount of coverage purchased.
<b>SUNY VOLUNTARY 403(b) SAVINGS PLAN</b>  AND <b>THE NYS DEFERRED COMPENSATION 457(b) PLAN</b> 	<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 <a href="#">tax deferred contributions</a>.</p>	<p>All SUNY employees upon hire.</p> <p>For more information visit: <a href="https://www.suny.edu/benefits/vsp/">https://www.suny.edu/benefits/vsp/</a></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 <a href="#">403(b)</a> and <a href="#">457(b)</a> plans for SUNY employees, allowing us to contribute up to twice the limit allowed under one plan alone.</p>
<b>TUITION ASSISTANCE PUBLIC LOAN FORGIVENESS PROGRAM</b> 	<p>Partial assistance for additional courses through the SUNY Tuition Waiver program (based on funding). Please refer to your campus benefit office for details.</p> <p>Fees not covered by Tuition Assistance. Must be SUNY state-operated campus employee.</p>	<p>Appointment must cover period of support. Must be at least half-time.</p>	<p>Differs by campus; check with your campus HR/benefits office.</p>	<p>Differs by campus, and is a reimbursement program.</p>
<b>LONG TERM DISABILITY COVERAGE</b> 	<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 and part-time (50% +) M/C employees who are disabled for six consecutive months.</p>	<p>Enrollment is automatic on the first of the month following one year anniversary.  Waiting period may be waived if you had previous coverage within three months of beginning eligible SUNY employment. To request submit <a href="#">waiver form</a> to your HR office.</p>	<p>No cost to employee. Employer covers cost of premium.</p>
<b>PAID FAMILY LEAVE (PFL)</b> 	<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>Periods of separation greater than 26 weeks will require the employee to re-qualify for PFL.</p>	<p><b>Full-time:</b> Employees who work a regular schedule of 20 or more hours/week are eligible after 26 consecutive weeks' employment.</p> <p><b>Part-time:</b> Employees who work a regular schedule of &lt;20 hours/week are eligible after 175 worked days, which do not need to be consecutive or accumulated in one year.</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"> <li>Partial pay (67%) paid by the Insurance Carrier (<a href="#">The Standard</a>).</li> </ul>
<b>PAID PARENTAL LEAVE (PPL)</b> 	<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, are eligible from their first day 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. PPL is available for use once every 12-month period &amp; must be used on a continuous basis (blocks at a time).</p>	<p>No cost to employee.</p>
<b>VACATION, SICK, &amp; HOLIDAY LEAVE</b>	<ul style="list-style-type: none"> <li>Vacation and sick leave are earned at the same rate, 1.75 days per calendar month. Vacation accumulation cannot generally exceed 40 days as of 1/1 of any year. Sick accumulation cannot exceed 225 days. Pro-rated for part-time. On January 2<sup>nd</sup> of each year, one vacation day shall be added to the accrual balance of all employees eligible to accrue vacation leave.</li> <li>Eligible for up to 13 holidays per year.</li> </ul>			
<b>PAYROLL INFO</b>	<p>Employees are paid bi-weekly. New York State has a two-week lag payroll system. First check issued in approximately four weeks.</p>			

**Disclaimer:** This summary highlights only some of the benefits associated with M/C 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. (Revised Jan 2025)