

## BENEFITS AT A GLANCE POLICE EMPLOYEES (APSU)

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST										
<a href="#">HEALTH INSURANCE / PRESCRIPTIONS</a>	<p><b>Empire Plan:</b> Anthem Blue: Hospitalization United HealthCare: Major Medical Carelton Behavioral Health, Inc.: Mental Health/Substance Abuse CVS/Caremark, Inc.: Prescriptions</p> <p><b>Health Maintenance Organizations (HMOs):</b> Hospitalization/medical care designated by Primary Care Physician. 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>.</p>	<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 <a href="http://www.cs.ny.gov/employee-benefits">www.cs.ny.gov/employee-benefits</a>.</p>	28 day waiting period.	<p><b>Empire Plan biweekly rates as of 1/1/24:</b></p> <p><b>Grade 9 &amp; Below:</b> Individual: \$ 60.07 Family: \$271.92</p> <p><b>Grade 10 &amp; Above:</b> Individual: \$ 80.09 Family: \$323.33</p> <p>Visit <a href="http://www.cs.ny.gov/employee-benefits">www.cs.ny.gov/employee-benefits</a> for more information.</p>										
<a href="#">DENTAL INSURANCE</a>  <a href="#">VISION CARE</a>	<p>EmblemHealth (GHI) Preferred Dental Plan</p> <p>Davis Vision provides financial assistance in meeting cost of eye exams, glasses, etc.</p>	Must be eligible to receive health insurance.	28 day waiting period.	Paid for by New York State.										
<a href="#">RETIREMENT SYSTEM</a>  contribution & vesting details applicable to employees enrolling on or after 4/1/12 (under Tier 6 provisions)	<p><b>NYS Police &amp; Fire Retirement System (PFRS)</b></p> <p>Defined benefit plan; 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 5 full-time equivalent years PFRS service.</p>	<p>Employee contribution is based on salary rate, as follows:</p> <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>	\$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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<a href="#">FLEXIBLE SPENDING ACCOUNTS</a>  (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"><li>child care, 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>	Must be receiving regular biweekly paychecks and eligible for health insurance for health care.	Must enroll within 60 days of date of appointment, reimbursement available on 61 <sup>st</sup> consecutive calendar day. 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>The employee determines the amount to be deducted; for 2024, the HCSA min/max employee contribution is \$100/\$3,200; the DCAA max employee/employer contribution is \$5,000/\$2,500.</p> <p>The AAA max employee contribution is \$16,810.</p> <p>Availability of DCAA employer contributions and AAA subject to contract negotiations.</p>										
<a href="#">TUITION REIMBURSEMENT</a>	Partial assistance for additional courses through the <a href="#">SUNY Tuition Waiver program</a> (based on funding). Fees not covered by Tuition Assistance. Must be SUNY state-operated campus.	Appointment must cover period of support.	Upon employment.	No cost to the employee for this benefit.										
† Pensionable salary will be capped at the Governor’s annual salary (\$250,000 as of 10/27/2021) for members of ERS.														

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<a href="#">SUNY VOLUNTARY 403(b) SAVINGS PLAN</a>  <a href="#">AND</a>  <a href="#">THE NYS DEFERRED COMPENSATION 457(b) PLAN</a>	<p>SUNY Voluntary 403(b) Saving Plan. Current Authorized Investment Providers include: Corebridge, Fidelity, TIAA and Voya.</p> <p>NYS Deferred Compensation 457(b) tax-deferred retirement savings plan.</p> <p>Both plans offer pre- and post-tax savings options. 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- and post-tax contributions through salary reduction subject to IRS limit. The 2024 basic annual limit for both plans is \$23,000. Employees age 50 and over may contribute up to \$7,500 more per year.</p> <p>The IRS currently establishes separate limits for 403(b) and 457(b) plans, allowing employees to contribute up to twice the limit allowed under either plan alone.</p>																										
<a href="#">DISABILITY COVERAGE &amp; LIFE INSURANCE</a>	Not provided by the University, but may be purchased individually through your union.																													
<a href="#">VACATION*</a>          <a href="#">SICK LEAVE*</a>          <a href="#">PERSONAL LEAVE*</a>          <a href="#">HOLIDAYS</a>	<p>Employees entitled to earn and accumulate vacation credits presently earn and accumulate vacation at the rate of (a) 20 days annually or (b) one-half day per bi-weekly pay period plus additional vacation upon completion of each year of continuous services in accordance with the contractual schedule. Generally, vacation may be accumulated up to a maximum of 40 days; vacation balance may not exceed 40 days on 10/1 of each year.</p> <p>Full-time employees earn at the rate of half a day per pay period (Total of 13 days per year). Sick leave can accumulate up to 225 days, however no more than 200 days can be used for retirement service credits or as sick leave credit.</p> <p>5 days each year on personal leave anniversary date. Personal leave cannot be carried over from year to year.</p> <p>Eligible for up to 13 holidays per year.</p>	<table><tr><th>Completed Years Service</th><th>Vacation Earned (including bonus days)</th></tr><tr><td>1</td><td>14 days</td></tr><tr><td>2</td><td>15 days</td></tr><tr><td>3</td><td>16 days</td></tr><tr><td>4</td><td>17 days</td></tr><tr><td>5</td><td>18 days</td></tr><tr><td>6</td><td>19 days</td></tr><tr><td>7</td><td>20 days</td></tr><tr><td>8 to 19</td><td>20 days (approx. 1.5 days every 4 weeks)</td></tr><tr><td>20 to 24</td><td>21 days</td></tr><tr><td>25 to 29</td><td>22 days</td></tr><tr><td>30 to 34</td><td>23 days</td></tr><tr><td>35 or more</td><td>24 days</td></tr></table>			Completed Years Service	Vacation Earned (including bonus days)	1	14 days	2	15 days	3	16 days	4	17 days	5	18 days	6	19 days	7	20 days	8 to 19	20 days (approx. 1.5 days every 4 weeks)	20 to 24	21 days	25 to 29	22 days	30 to 34	23 days	35 or more	24 days
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<a href="#">PAYROLL INFORMATION</a>	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.																													
* Part-time employees who work at least half time earn on a pro-rated basis. Hourly employees do not qualify for accruals (holidays, vacation, sick leave, personal, etc.) until completion of 19 consecutive pay periods of 50% or greater service.																														

**Disclaimer:**

This summary highlights only some of the benefits associated with PBANYS-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. (Rev Jan 24)