









# BENEFITS AT A GLANCE POLICE EMPLOYEES (PBANYS)

BENEFIT	DESCRIPTION	WHO IS ELIGIBLE?	WHEN IS IT EFFECTIVE?	HOW MUCH DOES IT COST?
<b>HEALTH INSURANCE &amp; PRESCRIPTIONS</b>  	<b>Empire Plan (PPO):</b> Anthem Blue: Hospitalization United HealthCare: Major Medical Carelon Behavioral Health, Inc: Mental Health/Substance Abuse CVS/Caremark, Inc.: Prescriptions  <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> .	Full-time employees with appointments that are expected to last 3 months or longer.  Part-time employees must work at least half-time on a regularly scheduled basis and be expected to work for at least 3 months.	There is a 28 calendar day waiting period.  Enroll during waiting period and coverage is effective on your 29 <sup>th</sup> day of employment.	<b>Empire Plan biweekly rates as of 1/1/25:</b>  <b>Grade 9 &amp; Below:</b> Individual: \$ 60.23 Family: \$272.67  <b>Grade 10 &amp; Above:</b> Individual: \$ 80.31 Family: \$324.22  HMO rates vary. Visit <a href="http://www.cs.ny.gov/employee-benefits">www.cs.ny.gov/employee-benefits</a> for more information.
<b>DENTAL INSURANCE</b>  	<b>Anthem Blue Cross</b> is the preferred dental plan.	Must be eligible to receive health insurance.	There is a 28 calendar day waiting period.  Enroll during waiting period and coverage is effective on your 29 <sup>th</sup> day of employment.	No cost to employee, regardless of coverage as Individual or Family. Paid for by New York State.
<b>VISION CARE</b>  	Davis Vision provides financial assistance in meeting cost of eye exams, glasses, etc.	Must be eligible to receive health insurance.	There is a 28 calendar day waiting period.  Enroll during waiting period and coverage is effective on your 29 <sup>th</sup> day of employment.	No cost to employee, regardless of coverage as Individual or Family. Paid for by New York State.
<b>RETIREMENT SYSTEMS</b>  Contribution & vesting details applicable to employees enrolling on or after 4/1/12 (under Tier 6 provisions)  	<b>NYS Police &amp; Fire Retirement System (PFRS) – State University Police Plan</b>  Defined benefit plan; benefits are based on best Final Average Salary and years of service.	Membership for full-time permanent employees is mandatory. Membership for employees who are temporary or part-time is optional. Appointees w/an existing membership are required to continue it (or elect a new option).	Immediately upon enrollment. Vested after 5 full-time equivalent years.  Temporary and Part-time Employees: membership is generally effective upon the receipt of application at PFRS.	Employee contribution is based on salary rate, as follows:  \$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%  † Pensionable salary will be capped at the Governor's annual salary of \$250,000.
<b>FLEXIBLE SPENDING ACCOUNTS</b>  <b>(PRE-TAX DEDUCTIONS)</b>  	A portion of salary is designated by employee to cover eligible costs paid with <b>pre-tax dollars</b> , such as: <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>	Employees receiving regular biweekly paychecks can enroll in DCAA.  Employees must be eligible for health insurance to enroll in a HCSA.	You must enroll within 60 days of date of appointment, reimbursement available on 61 <sup>st</sup> consecutive calendar day.  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.	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.  SUNY Contributes to the DCAA based on salary: 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
<b>SUNY VOLUNTARY 403(b) SAVINGS PLAN</b>  <b>AND</b>  <b>THE NYS DEFERRED COMPENSATION 457(b) PLAN</b>  	SUNY Voluntary 403(b) Saving Plan. Current Authorized Investment Providers include: Corebridge, Fidelity, TIAA and Voya.  NYS Deferred Compensation 457(b) tax-deferred retirement savings plan. 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.	All SUNY employees upon hire.  For more information visit: <a href="https://www.suny.edu/benefits/vsp/">https://www.suny.edu/benefits/vsp/</a>	Upon employment or any time thereafter. Contributions are flexible and voluntary.  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.	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.  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.

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<div><div><div>TUITION ASSISTANCE</div><div>PUBLIC LOAN FORGIVENESS PROGRAM</div><div></div></div></div>	Partial assistance for additional courses through the <u>SUNY Tuition Waiver program</u> (based on funding). Fees not covered by Tuition Assistance. Must be SUNY state-operated campus.	Appointment must cover period of support.  Must be at least half-time.	Upon employment.  Differs by campus; check with your campus HR/benefits office.	No cost to the employee for this benefit.  Differs by campus; check with your campus HR/benefits office.																										
<div><div><div>PAID PARENTAL LEAVE (PPL)</div><div></div></div></div>	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.	All NYS employees who work full-time or at least 50% part-time, are eligible from their first day of service.	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 & must be used on a continuous basis (blocks at a time).	No cost to employee.																										
<div><div><div>DISABILITY COVERAGE &amp; LIFE INSURANCE</div></div></div>	Not provided by the University, but may be purchased individually through your union.																													
<div><div><div>VACATION*</div><div>SICK LEAVE*</div><div>PERSONAL LEAVE*</div><div>HOLIDAYS</div></div></div>	<div>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.</div> <div>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.</div> <div>5 days each year on personal leave anniversary date. Personal leave cannot be carried over from year to year.</div> <div>Eligible for up to 13 holidays per year.</div> <div>* 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.</div>	<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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<div><div><div>PAYROLL INFORMATION</div></div></div>	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.																													

**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 25)