


BENEFITS AT A GLANCE UNCLASSIFIED SERVICE EMPLOYEES REPRESENTED BY UNITED UNIVERSITY PROFESSIONS (UUP) EMPLOYEES

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	BI-WEEKLY COST
HEALTH INSURANCE/ PRESCRIPTIONS	<p>Empire Plan:</p> <p>Blue Cross—Hospitalization</p> <p>United HealthCare-- Major Medical.</p> <p>Health Maintenance Organizations (HMOS):</p> <p>Hospitalization/medical care by designated Primary Care Physician.</p> <ul style="list-style-type: none"> • MVP Health Care • HMO-Blue 	<p>Full eligible part-time time appointments that exceed three months.</p> <p>*Professional Employees (primarily non-teaching) hired on or after 1/1/19 must be appointed at least 50% FTE or greater.</p> <p>Academic employees (primarily teach) must teach 6 or more credit, contact hours or credit equivalent per semester.</p> <p>(If ineligible, health insurance maybe purchased by paying the full share cost.)</p>	<p>Covered on 43rd day after beginning professional obligation.</p>	<p><u>2020 Empire Plan biweekly rates-</u></p> <p>Full Time Equivalent Annual Salary Rate less than \$45,198: Individual: \$44.63 Family: \$196.04</p> <p>Full Time Equivalent Annual Salary Rate more than \$45,198: Individual: \$59.51 Family: \$233.35</p> <p><u>2020 MVP Plan biweekly rates-</u></p> <p>Full Time Equivalent Annual Salary Rate less than \$45,198: Individual: \$81.74 Family: \$194.82</p> <p>Full Time Equivalent Annual Salary Rate more than \$45,198: Individual: \$96.30 Family: \$232.25</p> <p><u>2020 HMO Blue Plan biweekly rates-</u></p> <p>Full Time Equivalent Annual Salary Rate less than \$45,198: Individual: \$47.64 Family: \$190.68</p> <p>Full Time Equivalent Annual Salary Rate more than \$45,198: Individual: \$62.58 Family: \$227.29</p>
DENTAL (DELTA DENTAL) AND VISION (DAVIS VISION) PLANS	<p>Partial reimbursement for services through participating and non-participating providers.</p>	<p>Eligible to receive health insurance</p>	<p>Covered on 43rd day after beginning professional obligation</p>	<p>No premium costs to employee.</p>
RETIREMENT SYSTEMS	<p>*ERS and TRS (Tier VI Eff. 4/1/12): 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>**ORP (Tier VI Eff. 4/1/12): Defined Contribution Plan; benefits are based on employer and employee contributions and the success of the investments. Employer contribution is 8% of employee's salary for first seven years of service, 10% percent thereafter.</p>	<p>Membership for full-time employees is mandatory.</p> <p>Membership is optional for part-time employees, except that appointees who have current membership in one of these plans must continue to participate, if eligible. All full-time employees are eligible to elect ERS or the ORP; employees in teaching, librarian, or coach titles are also eligible for TRS and may choose any of the three plans.</p>	<p>Immediately upon enrollment. Vested after 10 full-time equivalent years in ERS & TRS.</p> <p>Vested after 366 days in the ORP or immediate if employee owns retirement contracts with any of the four vendors through a previous employer.</p>	<p>Employee contributions made for duration of employment.</p> <p><u>Employees will follow the below contribution scale based on salary:</u></p> <p>\$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 annual salary (2020) of 225,000 (only applicable to ERS members): 6%</p> <p>Employee contributions made for duration of employment.</p> <p>The state will contribute 8% of the member's salary for the first 7 years of service and 10% of salary for all years thereafter (ORP ONLY).</p>

* The New York State Employees' Retirement System (ERS) and the New York State Teachers' Retirement System (TRS).

** The SUNY ORP; which currently includes the following Authorized Investment Providers: TIAA, Voya, AIG, and Fidelity.

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST
GROUP LIFE INSURANCE	\$6,000 group life insurance plan.	Employees represented by UUP.	Date employee is placed on payroll.	No premium cost to employee.
FLEX SPENDING ACCOUNT BENEFITS (PRE-TAX DEDUCTIONS)	A portion of salary is designated by employee to establish a fund to cover eligible child care, elder care and/or un-reimbursed health care expenses with pre-tax dollars. Also provides for Adoption Advantage Account that allows employee to set aside pre-tax deductions for expenses related to adoption.	Must be receiving regular biweekly paychecks for dependent care. Must also be eligible for health insurance for health care.	For dependent care, effective immediately; must enroll within 60 days of appointment. For health care, 60 days from date of appointment; must enroll within 60 days of date of appointment.	The employee determines the amount to be deducted. Max. Annual is \$5,000 for child/elder care; min. \$150. Max. Annual is \$2,700 for health care; min. \$100. Max. Annual is \$13,810 for adoption account.
SUNY VOLUNTARY 403(b) SAVINGS PLAN AND THE NYS DEFERRED COMPENSATION 457(b) PLAN The IRS currently establishes separate limits for 403(b) and 457(b) plans, <u>allowing employees to contribute up to twice the limit allowed under either plan alone.</u>	SUNY Voluntary 403(b) Tax-Deferred and Roth post-tax Saving Plan. Current Authorized Investment Providers include: TIAA, Voya, AIG, & Fidelity. NYS Deferred Compensation 457(b) tax-deferred retirement savings plan. Employees may choose to participate in either or both plans subject to IRS limits on tax deferral.	Upon employment.	Choice of employee.	Employee pre-tax or post-tax contributions (depending on program election) through salary reduction subject to IRS limit. Go to: Retirement@work to create your login credentials  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.
LONG TERM DISABILITY COVERAGE	Monthly income benefit equal to 60 percent of covered monthly salary, not to exceed \$7,500 a month; also provides a monthly annuity premium benefit.	Full-time employees who are disabled for six consecutive months.	First of the month following one-year anniversary.	No premium costs to employee.
VACATION/SICK LEAVE. Pro-rated for part-time professional staff and faculty: Professional— 20- less than 40%= .25 day mon. 40- less than 60%= .50 day mon. 60- less than 80%= 1 day mon. 80- less than 100%= 1.25 day mon. Faculty— 1-3 courses per semester=.25-1 days per month.	Years of service 0-1 2 3, 4, 5 6 7 Note: Academic year employees do not accrue vacation. *On January 1 of each calendar year, accrued vacation leave credits shall not exceed 40 days; employee will forfeit unused annual leave if not used by last day of the calendar year. Accumulation of sick leave cannot exceed 200 days.	Days Earned Per Month 1 1/4 day per month (15 days) 1 1/3 days a month (16 days) 1 1/2 days a month (18 days) 1 2/3 days a month (20 days) 1 3/4 days a month (21 days)		
HOLIDAYS	Eligible for up to 12 holidays per year for Full-Time employees.			
PAYROLL INFORMATION	NYS 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.			

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 or employment right. Rev 11/2019