

**BENEFITS AT A GLANCE
FULL-TIME UUP EMPLOYEES**

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST (Rates as of 1/1/2024)
HEALTH INSURANCE/PRESCRIPTIONS	<p>Empire Plan: Anthem BlueCross BlueShield: Hospitalization United HealthCare: Major Medical Carelton Behavioral Health, Inc.: Mental Health/Substance Abuse CVS/Caremark, Inc.: Prescriptions</p> <p>Health Maintenance Organizations (HMOs): Hospitalization/medical care designated by Primary Care Physician.</p>	Appointments that exceed three months.	28 day waiting period	<p>Empire Plan PPO <u>Salary Rate up to \$49,403:</u> Individual: \$ 60.07 Family: \$271.92</p> <p><u>Salary Rate \$49,403 or more:</u> Individual: \$80.09 Family: \$323.33</p> <p>Emblem Health of New York HMO <u>Salary Rate up to \$49,403:</u> Individual: \$138.50 Family: \$364.59</p> <p><u>Salary Rate \$49,403 or more:</u> Individual: \$159.17 Family: \$418.72</p>
DELTA DENTAL AND DAVIS VISION PLANS Dental coverage choices of Delta Dental PPO or DeltaCare USA DHMO plan.	Delta Dental and Davis Vision provide partial reimbursement for services through participating and non-participating providers.	Must be eligible for health insurance	28 day waiting period	No cost to employee. UUP Benefits Department Phone: 800-887-3863
RETIREMENT SYSTEMS Membership for full-time employees is mandatory Contribution & vesting details apply to employees enrolling on or after 4/1/12 (Under tier 6 provisions)	<p>**TRS or ERS: Defined benefit plans; benefits based on best Final Average Salary and years of service</p> <p>***ORP: 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 % of salary thereafter.</p>	<p>All full-time employees are eligible to elect ERS or the ORP.</p> <p>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</p> <p>Vested after 5 full-time equivalent years in ERS & TRS.</p> <p>Vested after 366 days in the ORP.</p>	<p>Employee contribution is based on salary rate, as follows:</p> <p>\$45,000 and under: 3% \$45,000 – \$55,000: 3.5% \$55,000 – \$75,000: 4.5% \$75,000 - \$100,000: 5.75% † More than \$100,000: 6%</p>
LIFE INSURANCE	\$10,000 group life insurance plan.	Employees represented by UUP.	Date employee is placed on payroll	No cost to employee.
TUITION ASSISTANCE	<p>UUP space available program provides one free course per semester with a maximum of four classes per year.</p> <p>Partial assistance for additional courses through the SUNY Tuition Waiver program (based on funding). Fees not covered by Tuition Assistance. Must be SUNY state-operated campus.</p>	Appointment must cover period of support.	Upon employment.	No cost to the employee for this benefit.
SCHOLARSHIP PROGRAM	Scholarships of \$750 per semester are available for eligible dependent children of active, UUP-represented SUNY employees. Up to age 26, must be enrolled at a SUNY State-operated campus.	<p>Upon employment.</p> <p>https://uupinfo.org/benefits/btfscholar.php</p>	Upon employment.	No cost to the employee for benefit.

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST
NYS RIDE- Edenred Benefit Solutions https://login.edenredbenefits.com/NYS-Ride/NYSRegistration.aspx (PRE-TAX DEDUCTION) Department ID:28580 Negotiating Unit:08	Use pre-tax income to pay for your commute to work, for bus, train, ferry, or ride in a van or carpool, from most Ride Share Services	All New York State Employees	Upon Employment	Employee determines the amount to be deducted, max is \$315 pre-tax per month
FLEX BENEFITS (PRE-TAX DEDUCTIONS) www.flexspend.ny.gov	A portion of salary is designated by employee to establish a fund to cover eligible costs paid with pre-tax dollars, such as: •child care, elder care (Dependent Care Advantage Account -DCAA) •un-reimbursed health care expenses (Health Care Spending Account -HCSA) •expenses related to the adoption of an eligible child (Adoption Advantage Account –AAA)	Must be receiving regular biweekly paychecks for dependent care. Must also be eligible for health insurance for health care.	Must enroll within 60 days of date of appointment, reimbursement effective on 61 st 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.	Employee determines the amount to be deducted, the HCSA min/max employee contribution is \$100/\$3,200; the DCAA max employee/employer contribution is \$5,000/\$2,500; the AAA max employee max employee contribution is \$16,810. An employer contribution is available for Dependent Care, and AAA is subject to contract negotiations.
SAVINGS PLANS – TAX DEFERRED ANNUITIES 403(b) AND NYS DEFERRED COMPENSATION PLAN 457(b) (PRE-TAX DEDUCTION)	Voluntary tax-deferred savings programs designed to provide funds in retirement. Current Authorized Investment Providers include: Corebridge, Fidelity, TIAA, and Voya. Employees may choose to participate in either or both plans subject to IRS limits on tax deferral. Both plans offer pre- and post-tax (ROTH) savings options.	Upon employment.	Choice of employee.	Employee pre-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.
DISABILITY COVERAGE LONGTERM DISABILITY COVERAGE	Monthly income benefits equal to 60 percent of covered monthly salary, not to exceed \$7,500 a month; also provides a monthly annuity premium benefit (MAPB), for Optional Retirement Program (ORP) participants ONLY.	Full-time employees who are disabled for six consecutive months.	First of the month following one-year anniversary	No cost to employee.
VACATION / SICK LEAVE NOTE: Academic year employees do not accrue vacation (10 months)	YEARS OF SERVICE 0 to 1 year 2 year 3, 4, 5 year 6 year 7 year On January 2 of each calendar year, accrued vacation leave credits shall not exceed 40 days; employee will forfeit unused annual leave if not used by the last day of the calendar year. Accumulation of sick leave can accumulate up to 225 days, however, no more than 200 days can be used as a sick leave credit.	DAYS EARNED 1 1/4 (1.25) day per month (15 days) 1 1/3 (1.33) day per month (16 days) 1 1/2 (1.50) day per month (18 days) 1 2/3 (1.66) day per month (20 days) 1 3/4 (1.75) day per month (21 days)		
PAID PARENTAL LEAVE	Employees may take leave, with pay, for up to 12 weeks for each qualifying event, defined as the birth of a child or placement of a child for adoption or foster care. Paid Parental Leave is available for use once every 12- month period. Paid Parental Leave may begin on the date of birth, the day of adoption or foster care placement or anytime thereafter within seven months.			
HOLIDAY	Eligible for up to 13 holidays per year if they fall on a regularly scheduled work day.			
PAYROLL INFORMATION	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. Full-time faculties are usually paid over 26 biweekly payroll periods.			

Disclaimer: This summary highlights only some of the benefits associated with full-time, UUP-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 the Human Resources Office.