

**BENEFITS AT A GLANCE**  
**ALL CLASSIFIED SERVICE EMPLOYEES REPRESENTED BY PEF**

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST (Rates as of 1/1/2024)
<b>HEALTH INSURANCE / PRESCRIPTIONS</b>  <b>OPT-OUT Program</b> Allows employees who have other employer-sponsored health insurance to, opt-out of NYSHIP coverage in exchange for an incentive.  <b>\$1000 for Individual</b>  <b>\$3000 for Family Coverage</b>	<b>Empire Plan:</b> Anthem BlueCross BlueShield: Hospitalization United HealthCare: Major Medical Carelon Behavioral Health, Inc.: Mental Health/Substance Abuse CVS/Caremark, Inc.: Prescriptions  <b>Health Maintenance Organizations (HMOs):</b> Hospitalization/medical care designated by Primary Care Physician.	Full-time employees with appointments that are expected to last 3 months or longer.  Part-time employees need to work at least half-time on a regularly scheduled basis.	28 day waiting period	<b>Empire Plan PPO</b> Salary Grade 9 & Below: Individual: \$ 60.07 Family: \$271.92  Salary Grade 10 & Above: Individual: \$80.09 Family: \$323.33  <b>Emblem Health of New York HMO</b> Salary Grade 9 & Below: Individual: \$138.50 Family: \$364.59  Salary Grade 10 & Above: Individual: \$159.17 Family: \$418.72
<b>DENTAL INSURANCE</b>  <b>VISION CARE</b>	Dental plan administered by Anthem Blue Cross. <b>Davis Vision</b> provides financial assistance in meeting the cost of eye exams, glasses, etc.	Must be eligible to receive health insurance.	28 day waiting period	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>New York State Employees Retirement System (ERS):</b> Defined benefit plan; benefits are based on best Final Average Salary and years of service.	<b>Membership for full-time permanent employees is Mandatory.</b>  Membership for employees who are temporary or part-time is optional, except that appointees with current membership must continue to participate	Permanent full-time Employees: membership is effective on the date of appointment.  Temporary and Part-time Employees: membership is effective upon the receipt of application at ERS.  Vested after accruing 5 years ERS service credit	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%
<b>DISABILITY COVERAGE AND LIFE INSURANCE</b>	Not provided by the University, but may be purchased individually through union.			
<b>FLEX BENEFITS</b>  <b>(PRE-TAX DEDUCTIONS)</b>	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 <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.	Employee determines the amount to be deducted, the HCSA min/max employee contribution is \$100/\$3,200 the DCAA max employee contribution is \$5,000/\$2,500 based on tax filing status; the AAA max employee contribution is \$16,810.  An employer contribution is available for Dependent Care, and AAA is subject to contract negotiations.

<b>TUITION ASSISTANCE</b>	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.  Other financial assistance available through Public Service Training Program. Visit <a href="https://oer.ny.gov/public-employees-federation-afl-cio-pef">https://oer.ny.gov/public-employees-federation-afl-cio-pef</a> for more information.	Appointment must cover period of support.	Upon employment.	No cost to the employee for this benefit
<b>SUNY VOLUNTARY 403(b) TAX DEFERRED SAVINGS PLAN</b>  <b>NYS DEFERRED COMPENSATION PLAN 457(b)</b>  <b>(PRE-TAX DEDUCTION)</b>	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.  Employees may choose to participate in either or both plans subject to IRS limits on tax deferral.	Choice of employee.	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.
<b>NYS RIDE- Edenred Benefit Solutions (PRE-TAX DEDUCTION)</b>  <a href="https://login.edenredbenefits.com/NYS-Ride/NYSRegistration.aspx">https://login.edenredbenefits.com/NYS-Ride/NYSRegistration.aspx</a> <b>Department ID:28580</b> <b>Negotiating Unit:05</b>	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
<b>HOLIDAYS*</b>	Eligible for up to 13 holidays per year			
<b>VACATION*</b>	Generally full-time employees earn at the rate of one-half day (3.75) per pay period, after the completion of 13 pay periods (6 months) of employment. (13 days per year for first 7 years; then 20 days per year thereafter.) One bonus vacation day for each year of completed service for the second through the seventh year of employment. Generally, balance may not exceed 40 days on 4/1 of any year. Employee will forfeit unused annual leave if not used by the last day of the calendar year.			
<b>SICK LEAVE*</b>	Full-time employees earn at the rate of half a day per pay period (Total of 13 days per year). Sick accumulation cannot exceed 225 days.			
<b>PERSONAL LEAVE*</b>	5 days each year on personal leave anniversary date. Personal leave expires at the close of business on the day immediately preceding anniversary date.			
*Part-time employees who work at least half time earn on a pro-rated basis.				
<b>PAYROLL INFORMATION</b>	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 PEF-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.