

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

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE	COST
<a href="#"><u>HEALTH INSURANCE/ PRESCRIPTIONS</u></a>	<b>Empire Plan:</b> Empire BlueCross BlueShield: Hospitalization United HealthCare: Major Medical Beacon Health Options 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 must work at least half-time on a regularly scheduled basis and be expected to work for at least 3 months. (excl. seasonal employees)	42 day waiting period.	<b>Empire Plan biweekly rates as of 1/1/20:</b>  <b>Grade 9 &amp; Below:</b> Individual: \$ 44.63 Family: \$196.04  <b>Grade 10 &amp; Above:</b> Individual: \$ 59.51 Family: \$233.35  Visit <a href="http://www.cs.ny.gov/employee-benefits">www.cs.ny.gov/employee-benefits</a> for more information.
<a href="#"><u>DENTAL &amp; VISION COVERAGE</u></a>	Available through the CSEA Benefit Trust Fund.	Must be at least half time and eligible to receive health insurance.	28-day waiting period.	No premium cost.
<a href="#"><u>RETIREMENT SYSTEM*</u></a>  *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.	Membership for full-time permanent employees is mandatory.  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 generally effective upon the receipt of application at ERS.  Vested after 10 full-time equivalent yrs ERS service.	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%
<a href="#"><u>FLEXIBLE SPENDING ACCOUNTS (PRE-TAX DEDUCTIONS)</u></a>	A portion of salary is designated by employee to establish a fund to cover eligible costs paid with pre-tax dollars, such as: <ul style="list-style-type: none"> <li>child care, elder care (Dependent Care Advantage Account - DCAA)</li> <li>un-reimbursed 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 for dependent care. Must also be eligible for health insurance for health care.	Must enroll within 60 days of date of appointment.  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.	The employee determines the amount to be deducted; for 2019, the HCSA min/max employee contribution is \$100/\$2,650; the DCAA max employee/employer contribution is \$5,000/\$800; the AAA max employee contribution is \$13,810.  Availability of DCAA employer contributions and AAA subject to contract negotiations.
<a href="#"><u>TUITION ASSISTANCE</u></a>	Partial assistance for additional courses through the SUNY Tuition Waiver program. Fees not covered by Tuition Assistance. Must be SUNY state-operated campus.  NYS/CSEA Partnership offers full waiver of tuition for limited undergrad courses taken at participating institutions; partial waiver for grad courses; partial reimbursement available upon successful completion of courses at accredited institutions.	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 (\$225,000 as of January 2020)				

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