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

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE	COST
HEALTH INSURANCE/ PRESCRIPTIONS	Empire Plan: Empire BlueCross BlueShield: Hospitalization United HealthCare: Major Medical Beacon Health Options Inc.: Mental Health/Substance Abuse CVS/Caremark, Inc.: Prescriptions  Health Maintenance Organizations (HMOs): 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.	Empire Plan biweekly rates as of 1/1/20:  Grade 9 & Below: Individual: \$ 44.63 Family: \$196.04  Grade 10 & Above: Individual: \$ 59.51 Family: \$233.35  Visit www.cs.ny.gov/employee-benefits for more information.
DENTAL & VISION COVERAGE	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.
*contribution & vesting details applicable to employees enrolling on or after 4/1/12 (under Tier 6 provisions)	New York State Employees Retirement System (ERS): 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%
FLEXIBLE SPENDING ACCOUNTS (PRE-TAX DEDUCTIONS)	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.  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.
† Pensionable salary wi	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.  Il be capped at the Governor's annual salary (\$225,000 as of Janu	Appointment must cover period of support.	Upon employment	No cost to the employee for this benefit.

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE	COST		
SUNY VOLUNTARY 403(b) SAVINGS PLAN  AND  THE NYS DEFERRED COMPENSATION 457(b) PLAN	SUNY Voluntary 403(b) Saving Plan. Current Authorized Investment Providers include: TIAA, AIG, Voya, and Fidelity (offers 403(b)(7) mutual funds).  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.	Upon employment.	Choice of employee.	Employee pre- and post-tax contributions through salary reduction subject to IRS limit. The 2019 basic annual limit for both plans is \$19,000. Employees age 50 and over may contribute up to \$6,000 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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DISABILITY & LIFE INSURANCE	Not provided by the University, but may be purchased indi	vidually through the union.				
VACATION*	Generally full-time employees earn at the rate of one-half day per pay period, after the		Completed Years	Vacation Earned		
	completion of 13 pay periods of employment; bonus days a		Service	(including bonus days)		
		anniversary date at the rate of 1 day per year of service to a maximum of 20 days' vacation per		ASU, ISU & OSU		
	year after 7 years.		1	14 days		
	Upon completion of 7 years of service, vacation is earned at a rate of. (13 days/year for first 7		2	15 days		
	years then 20 days/year thereafter.) Employees also receiv		+ 3	16 days		
	years of service.		7	17 days		
			5	18 days		
	Vacation is earned as noted, with completion of 1 to 35 or 1	more years of service. Part-time	6	19 days		
	employees who work a regular schedule of at least half tim	/	20 days			
	Generally, on 4/1 of each fiscal year, accumulated vacation	8 to 14	ASU 20 days (approx. 1.5 days every 4 weeks)			
	forfeited.		15 to 19	20 days (approx. 1.5 days every 4 weeks) 21 days		
				21 days 22 days		
HOLIDAYS*	Eligible for up to 12 holidays per year.		20 to 24 25 to 29	22 days 23 days		
		30 to 34	23 days 24 days			
SICK LEAVE*	Full-time employees earn at the rate of one-half day per pay period (13 days/year total), up to an accumulated maximum of 200 days. Part-time employees who work at least half time earn on a pro-rated basis.		n 25 or more	25 days		
			a 33 of filore	ISU & OSU		
			8 to 19	20 days (approx. 1.5 days every 4 weeks)		
			20 to 24	20 days (approx. 1.3 days every 4 weeks) 21 days		
PERSONAL LEAVE*	Credited with 5 days of personal leave upon appointment and 5 days each year on personal leave anniversary date. Personal leave is not cumulative and any unused leave remaining at the close of business the day preceding the personal leave anniversary date is cancelled.			21 days 22 days		
			30 to 34	22 days 23 days		
	close of business the day preceding the personal leave anni	35 or more	24 days			
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 not receive their first check for approximately four weeks.					
	In addition, there is a five-day salary deferral. That means that one day's pay is deducted from each of the first five checks. This is returned to the employee upon separation from service.					

<sup>\*</sup>Employees paid on an hourly basis do not qualify for Attendance Rules Coverage (holidays, vacation, sick leave, personal, etc.) until completion of 19 consecutive pay periods at 50% effort.

Disclaimer: This summary highlights only some of the benefits associated with CSEA-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.