

Employee Benefits Orientation

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The State University
of New York

**Farmingdale
State College**
State University of New York

Employee Benefits Orientation

- Retirement Plan Options
- Voluntary Savings Plan Options
- Health Insurance
- Dental and Vision Insurance
- Flex Spending Accounts

Retirement Plan Options

NYS ERS/TRS

- Teacher's Retirement System
- Employee's Retirement System
 - Mandatory membership for CSEA

Optional Retirement Program (ORP)

- Full Time or Part Time Employees with a Term Appointment
 - Vendors to choose from
 - TIAA
 - Corebridge Financial (Formerly AIG)
 - Voya
 - Fidelity

Retirement Plan Options

NYS ERS/TRS

- Defined Benefit Plan
 - Final Average Salary (FAS)
 - Years of Employment
 - Age at retirement

Optional Retirement Program (ORP)

- Defined Contribution Plan
 - Employer Contribution
 - Employee Contribution
 - Success of Investments

Retirement Plan Options

Vesting Periods

NYS ERS/TRS

- 5 years of full time service

Optional Retirement Program (ORP)

- 366 days, or immediately with some existing contracts

Retirement Plan Options

Employer Contribution

NYS ERS/TRS

- Lump sum payments are made annually to the pension funds, not individual employee accounts

Optional Retirement Program (ORP)

- 8% of salary for the first 7 years of service; 10% thereafter

Retirement Plan Options

Death Benefit

NYS ERS/TRS

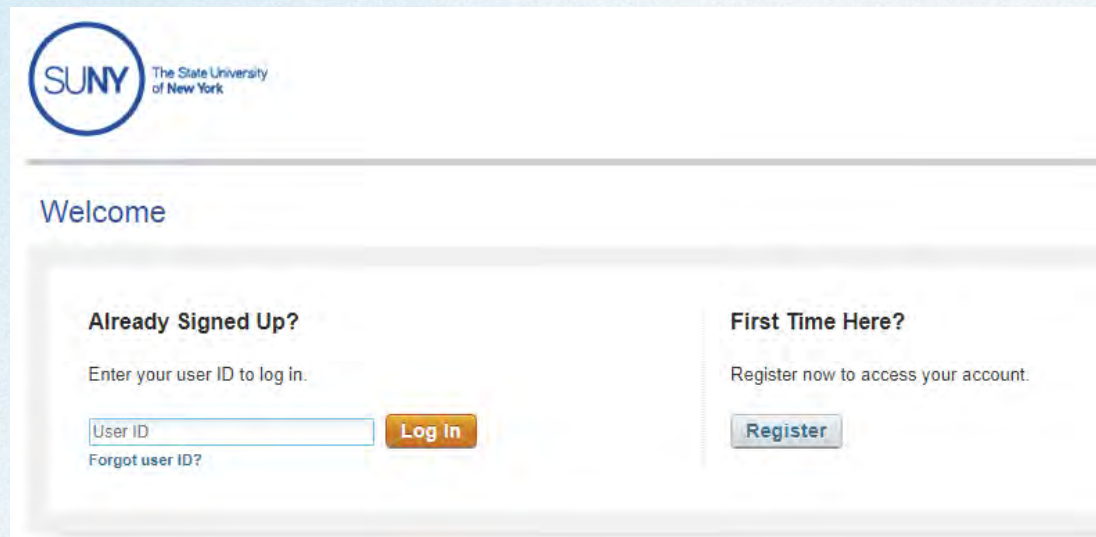
- Maximum: 3x salary
- Minimum: $\frac{1}{2}$ salary or 10,000 (whichever is less)

Optional Retirement Program (ORP)

- Value of contracts on date of death
- Minimum: $\frac{1}{2}$ salary or 10,000 (whichever is less)

SUNY Retirement @ Work

- All retirement elections are completed online at www.retirementatwork.org/suny
- Retirement Elections should be made within 30 days from your hire date
- ERS/ TRS Enrollments completed online then application turned into Human Resources



The screenshot shows the login interface for the SUNY Retirement @ Work system. At the top left is the SUNY logo with the text "The State University of New York". Below the logo is a "Welcome" message. The main content area is divided into two sections: "Already Signed Up?" and "First Time Here?". The "Already Signed Up?" section prompts the user to "Enter your user ID to log in." and features a text input field labeled "User ID" with a "Forgot user ID?" link below it, and an orange "Log In" button. The "First Time Here?" section prompts the user to "Register now to access your account." and features a blue "Register" button.

Voluntary Savings Plan Options

- Can put away more money toward retirement on a tax-deferred basis
- Can choose from a variety of investment options
- Can start or discontinue at any time
- Roth option is available
- Vendors to choose from
 - TIAA
 - Corebridge Financial (Formerly AIG)
 - Voya
 - Fidelity

Voluntary Savings Plans

SUNY 403(b) Plan

- 2023 IRS Limits
 - 100% of salary up to \$22,500
 - Employees age 50 and up can contribute an additional \$7,500
 - Enrollment is completed online at www.retirementatwork.org/suny

NYS Deferred Compensation Plan 457(b) Plan

- Enrollment is completed online at: <https://www.nysdcp.com/rsc-web-preauth/index.html>

Health Insurance

- 42-day waiting period (M/C employees 56 day)
- Individual or Family Coverage
- Rx included in the health plan options
- Empire Plan or HIP (HMO)

HMO (Health Maintenance Organization)

- HIP is the HMO provider
 - Primary care physician would designate hospitalization/medical care
 - Need referral for other providers
 - No claim forms to submit
 - No deductibles
 - Small copays

The Empire Plan

- The **Empire Plan** is a specially-made plan for New York State employees ...
- Various insurance companies (who are otherwise unaffiliated) have agreed to provide coverage under the general “umbrella” of the Empire Plan



The Empire Plan

- **Under the Empire “Umbrella”**
 - **Hospital:** Empire Blue Cross and Blue Shield
 - **Major Medical:** United Health Care
 - **Mental Health and Substance Abuse:** Beacon Health Options
 - **Prescriptions:** CVS/Caremark

The Empire Plan



Participating Provider

- No deductible
- Small copays
- Less out of pocket cost
- No claims to submit

Basic Medical (non-participating)

- Meet deductible
 - (\$1250 combined)
- 80% reimbursement
 - (“reasonable and customary”)
- Submit claim forms

Empire Plan Prescription Coverage

- Up to a 30-day supply from participating retail pharmacy or through mail service
 - \$5 generic
 - \$30 preferred brand name
 - \$60 non-preferred brand name
- Up to a 90-day supply through the mail service
 - \$5 generic
 - \$55 preferred brand name
 - \$110 non-preferred brand name
- Up to a 90-day supply from a participating retail pharmacy
 - \$10 generic
 - \$60 preferred brand name
 - \$120 non-preferred brand name

2023 Health Plan Rates

Plan	Salary \$47,024 or less Individual	Salary \$47,024 or less Family	Salary \$47,024 or more Individual	Salary \$47,024 or more Family
Empire Plan	\$56.01	\$241.79	\$74.68	\$287.98
HIP (HMO)	\$107.49	\$314.58	\$127.17	\$364.59

Health Insurance Enrollment

- To enroll in the Health Insurance Plans we need:
 - PS 404- Health Insurance Transaction Form
 - Copy of Employees Birth Certificate or Passport
 - Copy of Marriage Certificate for Spouse
 - Copy of Financial Obligation for Spouse
 - Copy of Birth Certificate or Passport for Spouse
 - Copy of Birth Certificates for Children

Enroll within 30 days of your first day of employment

Dental and Vision Insurance

CSEA

- 28 day waiting period
- No premium cost
- Must enroll with union benefit fund
- (800) 323-2732
- <https://www.cseaebf.com/contact.php>

UUP

- 42 day waiting period
- No premium cost
- Must enroll with union benefit fund
- (800) 887-3863
- <https://uupinfo.org/benefits/btf.php>

Flexible Spending Accounts

- **Health Care Spending Account:** (\$100 min./ \$3,050 max. employee contribution)
 - a way to use your pre-tax dollars on *unreimbursed* medical, dental and vision costs
- **Dependent Care Advantage Account:** (\$5,000 max. employee contribution / employer contribution will be based on your salary)
 - a way to use your pre-tax dollars to pay for child and elder care while you are at work
 - Dependent Care effective immediately
- **Adoption Advantage Account:**
 - lets you pay for expenses related to the adoption of an eligible child with pre-tax dollars

ENROLL ONLINE AT: www.flexspend.ny.gov or call 1-800-358-7202

Enroll within 60 days of your first day of employment.

Must re-enroll yearly, will not roll over.



FARMINGDALE.EDU

**Farmingdale
State College**
State University of New York

New Employee Orientation

Jorge Osorio

HRIS Specialist

Payroll / Time & Attendance



The State University
of New York


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State College**

State University of New York

Pay Cycle

- NYS employees are paid on a two-week lag basis: a two-week delay between the time the work is performed and when the salary for that work is received.
- Pay period starts on Thursday and ends two weeks later on Wednesday.
- Most full-time employees are processed on an annual salary basis, paid over a period of 12 months (normally 26 pay periods)

Lag Payroll

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2 	3	4
5	6	7	8	9	10	11
12	13	14	15 	16	17	18
19	20	21	22	23	24	25
26	27	28	29 	30		

- **Example:** If the pay period begins on the 2nd and ends on the 15th, first check would be issued on the 29th

The fast, convenient, and reliable way to receive your pay!

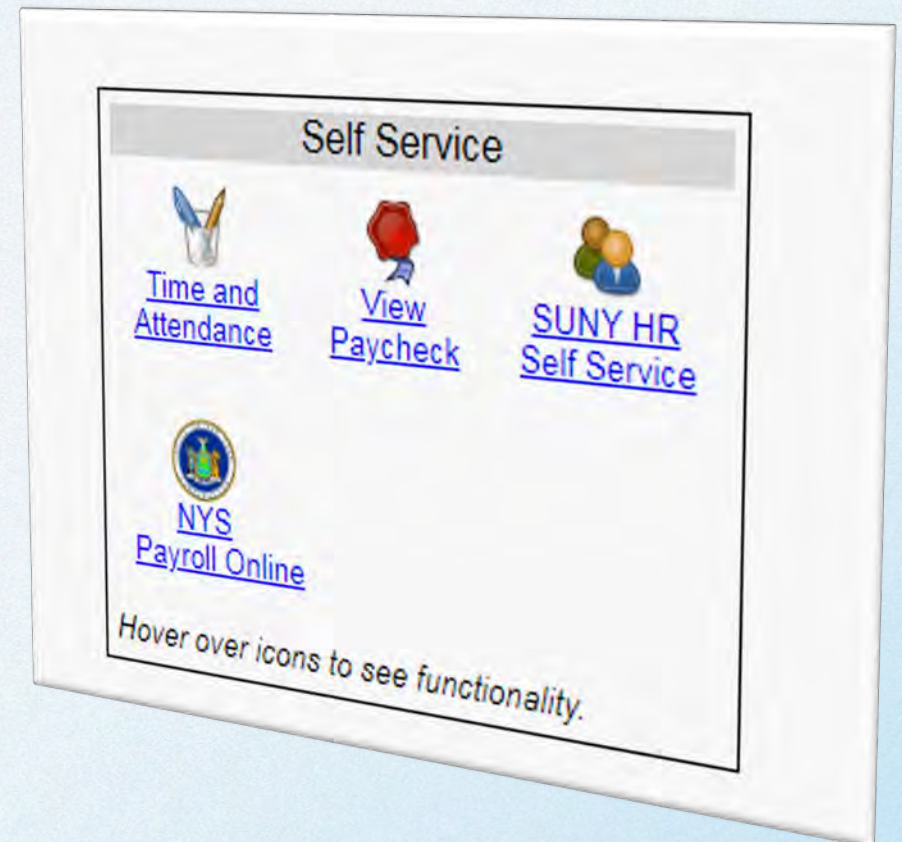
- Direct deposit is available and can be split between multiple banks.
 - Direct deposit advice is mailed to you to show the paycheck details (salary and deductions) as well as a listing of the account(s) to which the deposit(s) were made.
 - If closing accounts, notify Payroll Office *at least 3 weeks before check is due*, or delays in receiving funds could occur.
- Strongly recommend use of direct deposit, replacing lost/stolen check can take 6-8 weeks or more, especially if check was cashed.

SUNY Self Service

Self Service is currently available through the SUNY portal.
Features currently include:

- Time & Attendance
- View Paycheck
- Update Address

Employees can access these functions from this website: <https://www.suny.edu/hrportal>



Leave Accruals

- See “Benefits at a Glance” or visit the Human Resources/Benefits webpage for the accrual schedule.
- Accrual balances are maintained in the Time & Attendance System
- Faculty accrue sick leave only.
- Professionals accrue sick and vacation leave.
- Classified Service accrue sick, vacation, and personal leave.

Good news:

If you retire from state service, accrued sick leave helps pay for your health insurance throughout retirement!

Benefit Summaries

Click on the links below for summaries of the benefits available to SUNY employees within each union-represented group:

- [CSEA At-A-Glance Benefit Summary](#)
- [PEF At-A-Glance Benefit Summary](#)
- [NYSCOPBA At-A-Glance Benefit Summary](#)
- [PBANYS At-A-Glance Benefit Summary](#)
- [UUP Part Time At-A-Glance Benefit Summary](#)
- [UUP Full Time At-A-Glance Benefit Summary](#)
- [MC06 At-A-Glance Benefit Summary](#)
- [MC13 At-A-Glance Benefit Summary](#)

Time & Attendance

- All Faculty, most Professional Staff, and Administrative Classified Staff are required to submit an electronic time card through the SUNY Portal.
- Professional and Faculty time cards should be submitted on a monthly basis by the 10th of each month.
- Classified Administrative Staff must complete their timesheet at the end of each pay period.
- 10 Month Faculty are required to submit monthly time cards during their ten months of obligation (generally, August through May).

Time & Attendance

Time and Attendance Record for

Jane Smith (12345)

[Employee Info](#) | [Time Record](#) | [History](#) | [Request Time Off](#) | [Work Schedule](#) | [Adjust Balances](#) | [Manage Holidays](#) | [Setup Designee](#)

Campus: 28650

Department: 853010: System Administration Human Resources

Supervisor: John Doe

Time Off Request

Entitlement Balances

Name	Vacation	Sick*	Family Sick Used	Voluntary Reduction	Personal	Comp Time	Over 40	Floater	Holiday Regular	40+ (2)
Current	100	150	0	0	0	0	0	0	0	0
Post-Request* (on 12/22/14)	111.50	157.50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0

* - Estimated Post-Request Balances are based on the current accrual and employment information and may not reflect the actual balance on that date. These amounts are for planning purposes only.

Existing Time Off Requests

Double-click a day to add or update a Leave Request

December 2014

<< Year < Month Today Month > Year >>

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
		7.5 - Vacation Leave (P)				
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
				Christmas Day		
28	29	30	31			

- S - Saved Time Off Request
- P - Pending Time Off Request
- A - Approved Time Off Request

- Example of monthly time record.

Time & Attendance

Time and Attendance Record for

Jane Smith (12345)

[Employee Info](#)
[Time Record](#)
[History](#)
[Request Time Off](#)
[Work Schedule](#)
[Adjust Balances](#)
[Manage Holidays](#)
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Campus: 28650

Department: 853010: System Administration Human Resources

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Employee Time Record for December 4 -17, 2014

Accrual Period

19 ~ Dec 4 -17, 2014 ~ Working

Change Period

Time Record

Accrual Type: NU02 - Administrative Services - 37.5 HR OBL Scheduled Hours: 75.0

Date	Record hours "In" and "Out"				+	On Call	Mdt OT	Stand By	Tardy Min	Summary					Time Charged (Hours)												
	In	Out	In	Out						Wrk	Chg	Tot	Reg	CT	OT	Ann	SL	FSL	SL Schd	PL	DRL	CT	Holi	VRW	Lost	NoChg	
Thu 12/4	08:00a	12:00p	01:00p	04:30p	[+]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0	7.5	0	7.5	7.5	0	0												
Fri 12/5	08:00a	12:00p	01:00p	04:30p	[+]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0	7.5	0	7.5	7.5	0	0												
Sat 12/6					[+]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0	0	0	0	0	0	0												
Sun 12/7					[+]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0	0	0	0	0	0	0												
Mon 12/8	08:00a	12:00p	01:00p	04:30p	[+]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0	7.5	0	7.5	7.5	0	0												
Tue 12/9	08:00a	12:00p	01:00p	04:30p	[+]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0	7.5	0	7.5	7.5	0	0												
Wed 12/10	08:00a	12:00p	01:00p	04:30p	[+]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0	7.5	0	7.5	7.5	0	0												
Week 1 Totals									0	0	37.5	0	37.5	37.5	0	0	0	0		0	0	0	0	0	0	0	0
Thu 12/11	08:00a	12:00p	01:00p	04:30p	[+]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0	7.5	0	7.5	7.5	0	0												
Fri 12/12	08:00a	12:00p	01:00p	04:30p	[+]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0	7.5	0	7.5	7.5	0	0												
Sat 12/13					[+]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0	0	0	0	0	0	0												
Sun 12/14					[+]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0	0	0	0	0	0	0												
Mon 12/15	08:00a	12:00p	01:00p	04:30p	[+]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0	7.5	0	7.5	7.5	0	0												
Tue 12/16	08:00a	12:00p	01:00p	04:30p	[+]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0	7.5	0	7.5	7.5	0	0												
Wed 12/17	08:00a	12:00p	01:00p	04:30p	[+]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0	7.5	0	7.5	7.5	0	0												
Week 2 Totals									0	0	37.5	0	37.5	37.5	0	0	0	0		0	0	0	0	0	0	0	0
Payroll Period Totals									0	0	75	0	75	75	0	0	0	0		0	0	0	0	0	0	0	0

Time Record Comments

[No Comments.]

Additional Comments:

Paid Hours

Pay Type	Hours
Holiday	0
Overtime	0
Extra Time	0
Lost Time	0
Standby	0

Accrual Balances

All Values are Hours.

Name	Ann	Sick	Family	VRW	PL	Comp	40+(1)	Holiday Float	Reg.	40+ (2)
Beginning	117.25	161.25	0	0	0	0	0	0	7.5	0
Charged										
Sub-Total	117.25	161.25	0	0	0	0	0	0	7.5	0
Earned						0				
Adjustments										
Ending	117.25	161.25	0	0	0	0	0	0	7.5	0

- Example of hourly time record.

Questions?

Benefits Questions?

Email: benefits@farmingdale.edu



Human Resources Questions?

Email: hr@farmingdale.edu