BENEFITS AT A GLANCE
POLICE EMPLOYEES (APSU)

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	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.	Must work at least half-time on a regularly scheduled basis and be expected to work for at least 3 months. Eligibility for seasonal employees available at www.cs.ny.gov/employee-benefits.	56 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 INSURANCE **VISION CARE**	EmblemHealth (GHI) Preferred Dental Plan Davis Vision provides financial assistance in meeting cost of eye exams, glasses, etc.	Must be eligible to receive health insurance.	56 day waiting period.	Paid for by New York State.
RETIREMENT SYSTEM contribution & vesting details applicable to employees enrolling on or after 4/1/12 (under Tier 6 provisions)	**NYS Police & Fire Retirement System (PFRS)** Both defined benefit plans; 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 PFRS. Vested after 10 full-time equivalent years PFRS 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 and 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.
TUITION REIMBURSEMENT	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. https://goer.ny.gov/police-benevolent-association-new-york-state-inc-pbanys	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) for members of ERS.

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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). NYS Deferred Compensation 457(b) tax-deferred retirement savings plan. 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 2018 basic annual limit for both plans is $18,500. 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.
DISABILITY COVERAGE & LIFE INSURANCE	Not provided by the University, but may be purchased individually through your union.			
VACATION*	Employees entitled to earn and accumulate vacation credits presently earn and accumulate vacation at the rate of (a) 20 days annually or (b) one-half day per bi-weekly pay period plus additional vacation upon completion of each year of continuous services in accordance with the contractual schedule. Generally, vacation may be accumulated up to a maximum of 40 days; vacation balance may not exceed 40 days on 10/1 of each year.			
SICK LEAVE*	Full-time employees earn at the rate of half a day per pay period (Total of 13 days per year). Sick leave can accumulate up to 225 days, however no more than 200 days can be used for retirement service credits or as sick leave credit.			
PERSONAL LEAVE*	5 days each year on personal leave anniversary date. Personal leave cannot be carried over from year to year.			
HOLIDAYS	Eligible for up to 12 holidays per year.			
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.			

Completed Years Service	Vacation Earned (including bonus days)
1	14 days
2	15 days
3	16 days
4	17 days
5	18 days
6	19 days
7	20 days
8 to 19	20 days (approx. 1.5 days every 4 weeks)
20 to 24	21 days
25 to 29	22 days
30 to 34	23 days
35 or more	24 days

* Part-time employees who work at least half time earn on a pro-rated basis. Hourly employees do not qualify for accruals (holidays, vacation, sick leave, personal, etc.) until completion of 19 consecutive pay periods of 50% or greater service.

Disclaimer: