<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
<th>EFFECTIVE DATE</th>
<th>BI-WEEKLY PREMIUM</th>
</tr>
</thead>
</table>
| Health Insurance/Prescriptions              | **Options**  
**New York State Empire Plan:**  
Blue Cross - Hospitalization  
United HealthCare – Major Medical/Surgical  
For more information go to:  
Provider search:  [www.empireplanproviders.com](http://www.empireplanproviders.com)  
**Health Maintenance Organizations (HMO):**  
Hospitalization and medical/surgical care by designated primary care physicians  
For more information and to search providers visit:  
MVP – [www.mvphealthcare.com](http://www.mvphealthcare.com)  
CDPHP – [www.cdphp.com](http://www.cdphp.com) | Effective 1/1/19, part-time academic employees who teach at least six or more credits, contact hours or credit equivalents  
Appointments must exceed three months  
Receive 13 pay periods of coverage for each eligible semester | 42 calendar-day waiting period from hire date | **NYS EMPIRE PLAN:**  
Annual Salary  
BELOW $44,312:  
Individual $ 42.90  
Family $ 189.12  
Annual Salary of $44,312 OR ABOVE:  
Individual $ 57.20  
Family $ 225.09 | **HMO BLUE:**  
Annual Salary  
BELOW $44,312:  
Individual $ 44.09  
Family $ 170.56  
Annual Salary of $44,312 OR ABOVE:  
Individual $ 57.52  
Family $ 203.38 | **MVP:**  
Annual Salary  
BELOW $44,312:  
Individual $ 75.01  
Family $ 181.98  
Annual Salary of $44,312 OR ABOVE:  
Individual $ 88.95  
Family $ 217.43 | **CDPHP**  
Annual Salary  
BELOW $44,312:  
Individual $ 90.70  
Family $ 255.36  
Annual Salary of $44,312 OR ABOVE:  
Individual $ 104.51  
Family $ 291.10  
* Bi-weekly cost effective 1/1/2019 |
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<th>EFFECTIVE DATE</th>
<th>COST</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental and Vision Plans</td>
<td>Partial reimbursement for services through participating and non-participating providers.</td>
<td>Must be eligible for health insurance coverage</td>
<td>42 day waiting period from beginning of professional obligation.</td>
<td>Jointly funded by UUP and New York State</td>
</tr>
<tr>
<td>Retirement Systems</td>
<td>Options&lt;br&gt;&lt;br&gt;TRS (Teachers’ Retirement System) and ERS (Employees’ Retirement System): Defined benefit plans; benefits are based on final five years average salary and years of employment.</td>
<td>Membership for part-time employees is optional in TRS and ERS&lt;br&gt;ORP membership is available to part-time academic employees with TERM appointments.</td>
<td>Vested after 10 years of full-time service.</td>
<td>Employee contribution is based on salary, as follows:&lt;br&gt;$45,000 and under: 3%&lt;br&gt;$45,000.01 – $55,000: 3.5%&lt;br&gt;$55,000.01 – $75,000: 4.5%&lt;br&gt;$75,000.01 – $100,000: 5.75%&lt;br&gt;More than $100,000: 6%.</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>$6,000 group life insurance plan.</td>
<td>Employees represented by UUP.</td>
<td>Date employee is placed on payroll.</td>
<td>No cost to employee.</td>
</tr>
<tr>
<td>Flexible Spending Accounts</td>
<td>Dependent Care Advantage Account: A portion of salary is designated by employee to cover child, elder and dependent care expenses with tax-free dollars.</td>
<td>Must be receiving regular bi-weekly paychecks.</td>
<td>New employees become eligible after completion of 60 consecutive days of state service, and must enroll within 60 days of hire date or during annual open enrollment period.</td>
<td>The employee determines the amount to be deducted up to IRS-established maximum allowance&lt;br&gt;Funds are “use it or lose it” by 12/31 each plan year&lt;br&gt;Enrollment does not automatically carry over each plan year</td>
</tr>
<tr>
<td>Tax Deferred Annuities &amp; Roth After-Tax 403(b) Options</td>
<td>After-tax and deferred tax retirement savings/investment plans</td>
<td>Upon employment.</td>
<td>Choice of employee.</td>
<td>Employee contributions through salary reduction subject to IRS limitations.</td>
</tr>
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<tr>
<td>Long-Term Disability Coverage</td>
<td>Monthly income benefit equal to 60 percent of covered monthly salary, not to exceed $7,500 a month; also provides a monthly annuity premium benefit.</td>
<td>Employee must teach two or more courses; benefits begin following six months of total disability.</td>
<td>First of the month following one year anniversary. If you were covered by a previous employer within the last 3 months with a similar plan, the waiting period may be waived.</td>
<td>No cost to employee.</td>
</tr>
<tr>
<td>Tuition Assistance</td>
<td>Partial assistance is available through the UUP Space Available Program or (based on funding) the SUNY Tuition Waiver Program:</td>
<td>Appointment must cover period of support.</td>
<td>Upon employment.</td>
<td>No cost to the employee for this benefit.</td>
</tr>
<tr>
<td>Sick Leave</td>
<td>Number of courses 1 course 2 courses 3 courses</td>
<td>Days Earned ¼ day per month ½ day per month 1 day per month</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paid Family Leave</td>
<td>Effective 1/1/19: Provides job-protected, paid leave for eligible employees to bond with new child, care for family member with serious health issue &amp; assist with family pressures when military service abroad is necessary</td>
<td>Funded through contributions taken as payroll deductions</td>
<td>Visit <a href="https://www.suny.edu/benefits/news/2018announcements/pfl/">https://www.suny.edu/benefits/news/2018announcements/pfl/</a> for details</td>
<td></td>
</tr>
<tr>
<td>Important Payroll Information</td>
<td>The State of New York compensates employees biweekly based on a Thursday to Wednesday work week. New York State employees are subject to a two week “lag” payroll system which means you are paid two weeks after the end of a two-week pay period.</td>
<td></td>
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</tbody>
</table>

New employees cannot be placed on the payroll or issued parking permits or ID cards until they have completed their I-9's and the required personnel/payroll forms indicated in their offer letter.

December 2018

For more information: [http://osc.state.ny.us/payroll/files/gettingpaid_2013.pdf](http://osc.state.ny.us/payroll/files/gettingpaid_2013.pdf)