

**BENEFITS AT A GLANCE**  
**MANAGEMENT/CONFIDENTIAL PROFESSIONAL EMPLOYEES**

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST
<b>HEALTH INSURANCE/PRESCRIPTIONS</b>	<p><b>Options</b></p> <p><b>Empire Plan:</b> Blue Cross: Hospitalization United HealthCare: Major Medical/Surgical.</p> <p><b>Health Maintenance Organizations:</b> Hospitalization and medical/surgical care by designated primary care physician.</p>	<p>Appointments that exceed three months. Must work at least half-time</p>	<p>42-day waiting period.</p>	<p><b>*Empire Plan biweekly rates:</b> Individual \$21.07 Family \$85.25</p> <p>See "<a href="#">Rates and Deadlines</a>" for a complete listing of HMO rates.</p>
<b>RETIREMENT SYSTEMS</b>	<p><b>**TRS and ERS:</b> Defined benefit plans; benefits are based on best consecutive three years average salary and years of employment.</p> <p>†<b>ORP:</b> Defined contribution plan; benefits are based on employer and employee contributions and the success of the investments. Employer contribution is 8 percent of salary for first seven years of service; 10 percent of salary thereafter.</p>	<p>Membership for full-time employees is mandatory. Membership is optional for part-time employees except that appointees who have current membership must continue to participate, if eligible. All M/C employees are eligible for ERS or the ORP. Employees in the titles of Chancellor, President, Vice-President, Provost, Dean, Associate Dean, and Assistant Dean are also eligible for TRS.</p>	<p>Immediately upon enrollment. Vested after 5 years in ERS &amp; TRS. Vested after 366 days in ORP.</p>	<p>Employee contribution is 3 percent of salary for those joining on or after July 27, 1976. No contribution required after 10 years of service for members of ERS and TRS.</p>
<b>PRESCRIPTION DRUGS</b>	<p>Coverage through health insurance program.</p>	<p>At least half-time and eligible to receive health insurance.</p>	<p>42-day waiting period.</p>	<p>Paid for through health insurance premium.</p>
<b>DENTAL INSURANCE</b>	<p>GHI Preferred Dental Plan</p>	<p>At least half-time and eligible to receive health insurance.</p>	<p>First of the month after six calendar months of employment.</p>	<p>Paid for by New York State.</p>
<b>VISION CARE</b>	<p>Financial assistance in meeting cost of eye exams, glasses, etc.</p>	<p>Annual salaried and working at least half-time.</p>	<p>28-day waiting period.</p>	<p>Paid for by New York State.</p>

\*2006 Biweekly premiums  
 \*New York State Teachers' Retirement System  
 \*\*New York State Employees' Retirement System  
 †Optional Retirement Program (ING, Met Life, TIAA-CREF, VALIC)

<b>BENEFIT</b>	<b>DESCRIPTION</b>	<b>ELIGIBILITY</b>	<b>EFFECTIVE DATE</b>	<b>COST</b>
<b>TUITION ASSISTANCE</b>	<p>Partial assistance is available through the Tuition Waiver (based on funding) at state-operated campuses.</p> <p>Reimbursement of 75% of tuition (maximum \$1500 per year) for job or career-related courses at accredited institutions</p>	<p>Appointment must cover period of support.</p> <p>Must be at least half-time.</p>	<p>Upon employment.</p> <p>Must have at least 6 months of state service before beginning the course</p>	<p>No cost to the employee for this benefit.</p>
<b>FLEX BENEFITS (PRE-TAX DEDUCTIONS)</b>	<p>A portion of salary is designated by employee to establish a fund to cover eligible child care, elder care and/or un-reimbursed health care expenses with pre-tax dollars.</p>	<p>Must be receiving regular biweekly paychecks for dependent care. Must also be eligible for health insurance for health care.</p>	<p>For dependent care, effective immediately; must enroll within 60 days of appointment. For health care, 60 days from date of appointment; must enroll within 60 days of date of appointment.</p>	<p>The employee determines the amount to be deducted, maximum \$5,000 for child/elder care; minimum \$150, maximum \$3,000 for health care</p>
<b>SAVINGS PLANS – TAX DEFERRED ANNUITIES AND NYS DEFERRED COMPENSATION PLAN</b>	<p>Voluntary tax-deferred savings programs designed to provide funds in retirement. Employees may choose to participate in either or both plans subject to IRS limits on tax deferral.</p>	<p>Upon employment.</p>	<p>Choice of employee.</p>	<p>Employee contributions through salary reduction subject to IRS limitations.</p>
<b>LONG-TERM CARE INSURANCE</b>	<p>Coverage for care in a nursing home, assisted living facility, or at home.</p>	<p>Must be eligible for health insurance.</p>	<p>If enrolled within 60 days of eligible appointment, guaranteed issue. Otherwise, subject to medical underwriting.</p>	<p>Premiums determined by amount of coverage purchased.</p>
<b>DISABILITY COVERAGE</b>	<p>Monthly income benefit equal to 60 percent of covered monthly salary, not to exceed \$5,000 a month; also provides a monthly annuity premium benefit.</p>	<p>Full and part-time (50% +) M/C employees who are disabled for six consecutive months.</p>	<p>First of the month following one year anniversary.</p>	<p>No cost to employee.</p>
<b>GROUP LIFE AND ACCIDENT INSURANCE</b>	<p>Optional term life, accidental death and dismemberment insurance; includes coverage for spouse and dependents.</p>	<p>All M/C employees.</p>	<p>First day of pay period following the pay period in which enrollment form submitted.</p>	<p>Premiums determined by amount of coverage purchased.</p>
<b>VACATION AND SICK LEAVE HOLIDAYS</b>	<p>Vacation and sick leave are earned at the same rate, 1.75 days per calendar month. Pro-rated for part-time.</p> <p>Eligible for up to 12 holidays per year.</p>			
<b>PAYROLL INFORMATION</b>	<p>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.</p> <p>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.</p>			