

BENEFITS AT A GLANCE FULL-TIME UUP EMPLOYEES

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST
HEALTH INSURANCE/PRESCRIPTIONS	<p>Options</p> <p>Empire Plan: Blue Cross: Hospitalization United HealthCare: Major Medical/Surgical.</p> <p>Health Maintenance Organizations: Hospitalization and medical/surgical care by designated primary care physicians</p>	Appointments that exceed three months.	Covered on 43rd day after beginning professional obligation.	<p>Empire Plan biweekly rates:</p> <p>Individual \$21.07 Family \$85.25</p> <p>See "Rates and Deadlines" for a complete listing of HMO rates.</p>
DENTAL AND VISION PLANS	Partial reimbursement for services through participating and non-participating providers.	Eligible to receive health insurance	Covered on 43rd day after beginning professional obligation	No cost to employee.
RETIREMENT SYSTEMS	<p>Options</p> <p>**TRS and ERS: Defined benefit plans; benefits are based on best consecutive three years average salary and years of employment.</p> <p>_ORP: 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.</p> <p>All full-time employees are eligible to elect ERS or the ORP; employees in teaching, librarian, or coach titles are also eligible for TRS and may choose any of the three plans.</p>	Immediately upon enrollment. Vested after 5 full-time equivalent years in ERS & TRS. Vested after 366 days in the ORP.	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.
LIFE INSURANCE	\$6,000 group life insurance plan.	Employees represented by UUP.	Date employee is placed on payroll.	No cost to employee.

* 2006 Biweekly premiums

**New York State Teachers' or Employees' Retirement Systems

_ Optional Retirement Program (ING, Met Life, TIAA-CREF, VALIC)

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST
TUITION ASSISTANCE	UUP space available program provides one free course a semester. Partial assistance for additional courses through the SUE Tuition Waiver program (based on funding) Fees are not covered by Tuition Assistance. Must be SUNY state-operated campus.	Appointment must cover period of support.	Upon employment.	No cost to the employee for this benefit.
FLEX BENEFITS (PRE-TAX DEDUCTIONS)	A portion of salary is designated by employee to establish a fund to cover eligible child care, elder care and/or unreimbursed health care expenses with pre-tax dollars.	Must be receiving regular biweekly paychecks for dependent care. Must also be eligible for health insurance for health care.	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.	The employee determines the amount to be deducted, maximum \$5,000 for child/elder care; minimum \$150, maximum \$3,000 for health care
SAVINGS PLANS – TAX DEFERRED ANNUITIES AND NYS DEFERRED COMPENSATION PLAN	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.	Upon employment.	Choice of employee.	Employee contributions through salary reduction subject to IRS limitations.
LONG-TERM CARE INSURANCE	Coverage for care in a nursing home, assisted living facility, or at home.	Must be eligible for health insurance.	If enrolled within 60 days of eligible appointment, guaranteed issue. Otherwise, subject to medical underwriting.	Premiums determined by amount of coverage purchased.
DISABILITY COVERAGE	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.	Full-time employees who are disabled for six consecutive months.	First of the month following one year anniversary.	No cost to employee.
VACATION/SICK LEAVE	<p>Years of service*</p> <p>0-1 2 3, 4, 5 6 7</p> <p>Days Earned</p> <p>1 1/4 day per month (15 days) 1 1/3 days a month (16 days) 1 1/2 days a month (18 days) 1 2/3 days a month (20 days) 1 3/4 days a month (21 days)</p> <p>*Refer to UUP contract for rates prior to July 1, 1982 Note: Academic year employees do not accrue vacation.</p>			
HOLIDAYS	Eligible for up to 12 holidays per year if they fall on a regularly scheduled work day.			
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. Full-time faculty are usually paid over 26 biweekly payroll periods.			