BENEFITS AT A GLANCE
MANAGEMENT/CONFIDENTIAL PROFESSIONAL EMPLOYEES

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST
HEALTH INSURANCE/PRESCRIPTIONS **OPT-OUT Program** Allows employees who have other employer-sponsored health insurance to, opt-out of NYSHIP coverage in exchange for an incentive. $1000 for Individual $3000 for Family Coverage	***Options*** **Empire Plan:** Hospitalization : Empire BC/BS Major Medical/Surgical: United HealthCare **Health Maintenance Organizations:** Hospitalization and medical / surgical care by designated primary care physician.	Appointments that exceed three months. Must work at least half-time	56-day waiting period. Salary Grade 9 and below – low amount Salary Grade 10 and above – higher amount	**Empire Plan biweekly rates***: Individual $43.00 or $57.33 Family $188.41 or $224.29 To enroll in an HMO you must live or work in the HMO's service area **HIP Health Plan of New York Biweekly rates*:** Individual $91.93 or $106.15 Family $255.18 or $291.83 **Empire BC/BS HMO Biweekly rates*:** Individual $264.69 or $279.42 Family $762.29 or $800.78
DENTAL INSURANCE **DAVIS VISION CARE**	Emblem Health (GHI) Preferred Dental Plan Financial assistance in meeting cost of eye exams, glasses, etc.	At least half-time and eligible to receive health insurance. Annual salaried and working at least half-time.	First of the month after 6 calendar months of employment. 56-day waiting period.	Paid for by New York State. Paid for by New York State.
RETIREMENT SYSTEMS **Membership for full-time employees is** **Mandatory.**	***TRS and ERS:** Defined benefit are based on best Final Average Salary and years of service. †**ORP:** Defined contribution plan; benefits are based on employer and employee contributions and the success of the investments. Employer contribution is 8% of salary for first seven years of service, 10% thereafter	All full-time employees are eligible to elect ERS or the ORP.	Vested after 10 years in ERS & TRS. Vested after 366 days in ORP.	The contribution rate in a given year is based upon regular compensation, as follows: **Wage Contribution - Entire Career** $0 - $45,000…….3% $45,000 - $55,000…….. .3.5% $55,000 - $75,000……4.5% $75,000 - $100,000…….5.75% $100,000 - $179,000……6%
NYS RIDE - www.nysride.com Department ID: 28580 Negotiating: 13	Use pre-ta income to pay for commute to work for the bus, train, ferry or ride in a vanpool	All Employees	Upon Employment	Maximum is $260 pre-tax amount per month

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST
SUNY VOLUNTARY 403(b) TAX DEFERRED SAVINGS PLAN **NYS DEFERRED COMPENSATION PLAN 457(b)**	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 pre-tax contributions through salary reduction subject to IRS limit. The 2018 basic annual limit for both plans is $18,500.Age 50 and over may contribute up to $6,000 more per year.
DISABILITY COVERAGE	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.	Full and part-time (50% +) M/C employees who are disabled for six consecutive months.	First of the month following your one year anniversary	No cost to employee.
GROUP LIFE AND ACCIDENT INSURANCE	Optional term life, accidental death and dismemberment insurance; includes coverage for spouse and dependents.	All M/C employees.	First day of pay period following the pay period in which enrollment form submitted.	Premiums determined by amount of coverage purchased.
TUITION ASSISTANCE For information, go to: https://nyslearn.ny.gov/	Public Service Program (PSWP)– M/C employees can now register for PSWP classes offered through the Public Service Workshops Program without restrictions.	M/C Employee	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 un-reimbursed 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 healthcare, 60 day waiting period must enroll with-in 60 days. For dependent-care effective immediately, must enroll within 60 days	Employee determines the amount to be deducted, maximum is $5,000 for dependent care ; minimum $100, maximum $2,600 for healthcare An employer contribution is available for Dependent Care
VACATION, SICK LEAVE, and HOLIDAYS	Vacation and sick leave are earned at the same rate, 1.75 days per calendar month. Vacation accumulation cannot generally exceed 40 days as of 1/1 of any year. Sick accumulation cannot exceed 200 days. On January 2nd of each year, one vacation day shall be added to the accrual balance of all employees eligible to accrue vacation leave Eligible for up to 12 holidays per year.			
PAYROLL INFOMATION	New York State has a two-week lag payroll system; 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. **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.**			

New York State currently does not offer Long Term insurance. If employees are interested in private long term care insurance, the NYS Partnership for Long Term Care (NYSPLTC) is one option. More information about NYSPLTC is available at http://www.nyspltc.org, or by emailing nypltc@health.ny.gov or calling 866.950.7526.

Disclaimer: This summary highlights only some of the benefits associated with M/C employment status. This summary does not imply, convey, grant or guarantee any benefits, rights, or entitlements. It has been prepared for illustrative purposes only and the information provide is partial and subject to change.