BENEFITS AT A GLANCE
SECURITY SERVICES EMPLOYEES (NYSCOPBA)

BENEFIT	DESCRIPTION	WHO IS ELIGIBLE?	WHEN IS IT EFFECTIVE?	HOW MUCH DOES IT 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**	**Empire Plan (PPO):** Anthem Blue: Hospitalization United HealthCare: Major Medical Carelon Behavioral Health, Inc: Mental Health/Substance Abuse CVS/Caremark, Inc.: Prescriptions **Multiple Health Maintenance Organizations (HMOs):** Explanation of the options available to you under the New York State Health Insurance Program (NYSHIP) for your health insurance and other elections can be found here.	Employees with appointments that exceed three months. You must work at least half-time Visit http://www.cs.ny.gov/employee-benefits for seasonal employee eligibility criteria.	28 day waiting period.	**Empire Plan PPO** **Grade 9 & Below**: Individual: $ 65.99; Family: $298.75 **Grade 10 & Above**: Individual: $87.99; Family: $355.24 **Emblem Health of New York HMO** **Grade 9 & Below**: Individual: $171.02; Family: $445.52 **Grade 10 & Above**: Individual: $194.44; Family: $506.98
DENTAL INSURANCE **VISION CARE** 	Anthem Blue Cross is the preferred dental plan. Davis Vision provides financial assistance in meeting cost of eye exams, glasses, etc.	Must be eligible to receive health insurance.	28 day waiting period.	No cost to employee, regardless of coverage as Individual or Family. 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) 	**New York State Employees Retirement System (ERS):** Defined benefit plan; 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. Appointees w/an existing membership are required to continue it (or elect a new option).	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 ERS. Vested after 5 full-time equivalent years ERS 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% † Pensionable salary will be capped at the Governor's annual salary of $250,000.
FLEXIBLE SPENDING ACCOUNTS **(PRE-TAX DEDUCTIONS)** **NYS ID (On your pay stub)** **Department ID:28580** **Negotiating Unit:21** 	A portion of salary is designated by employee to cover eligible costs paid with **pre-tax dollars**, such as: • Childcare, elder care (Dependent Care Advantage Account - DCAA) • Out-of-pocket (i.e., co-payments) health care expenses (Health Care Spending Account - HCSA) • Expenses related to the adoption of an eligible child (Adoption Advantage Account – AAA)	Must also be eligible for health insurance for health care.	You must enroll within 60 days of date of appointment, reimbursement available on 61st consecutive calendar day. Dependent care is effective immediately; health care is effective on the date of your change in status application submission or your date of employment, whichever is later.	Employee determines amount to be deducted: • HCSA min/max employee contribution is $100/$3,400 • DCAA max employee contribution is $7,500, /$3,750 (based on tax filing status) • AAA max employee contribution is $17,670. **SUNY Contributes to the DCAA based on salary:** Under $30,000: $1,100 $30,001-$40,000: $1,000 $40,001 - $50,000: $900 $50,001 - $60,000: $800 $60,001 - $70,000: $700 over $70,000: $600

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NYS RIDE- Edenred Benefit Solutions **https://login.edenredbenefits.com/NYS-Ride/NYSRegistration.aspx** **(PRE-TAX DEDUCTION)** **Department ID:28580** **Negotiating Unit:21** NYS ID (On your pay stub)	Use pre-tax income to pay for your commute to work, for bus, train, ferry, or ride in a van or carpool, from most Ride Share Services	All New York State Employees	Upon Employment. You must place your order by the first of the month, two months before the commuting month.	Employee determines the amount to be deducted, max is $340 pre-tax per month
SUNY VOLUNTARY 403(b) SAVINGS PLAN **AND** **THE NYS DEFERRED COMPENSATION 457(b) PLAN**	SUNY Voluntary 403(b) Savings Plan. Current Authorized Investment Providers are: Corebridge, Fidelity, TIAA, and Voya. NYS Deferred Compensation 457(b) tax-deferred retirement savings plan. Provider: Nationwide. Both plans offer pre- and post-tax savings (Roth) options. Employees may choose to participate in either or both plans subject to IRS limits on tax deferred contributions.	All SUNY employees upon hire. For more information visit: https://www.suny.edu/benefits/vsp/	Upon employment or any time thereafter. Contributions are flexible and voluntary. Note: Enrollment in the 403(b) generally takes one or two pay periods; the 457(b), two to three pay periods. Please verify your paycheck information and contribution amount after you have enrolled	**Employee pre- and post-tax contributions through salary reduction subject to IRS limits.** The 2026 basic annual limit for both plans is **$24,500**. **Employees age 50** and over may contribute up to $8,000 more per year, for a total of **$32,500.** **Employees ages 60-63 (age on 12/31)** may contribute an additional $11,250, for a total of **$35,750** **Employees ages 64 and older** may contribute an additional $8,000, for a total of **$32,500**
TUITION REIMBURSEMENT **PUBLIC LOAN FORGIVENESS PROGRAM**	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. Other tuition support and/or grant opportunities available via NYS/NYSCOPBA Joint Labor Management Committee; information at https://www.nyscopba.org/	Appointment must cover period of support.	Upon employment.	No cost to the employee for this benefit.
PAID PARENTAL LEAVE (PPL)	New York State will provide 12 weeks of Paid Parental Leave for executive branch state employees to bond with a newly born, adopted, or fostered child.	All NYS employees who work full-time or at least 50% part-time after completion of 6 months of service.	Immediately upon hire, upon a qualifying event, defined as the birth of a child or placement of a child for adoption or foster care. PPL is available for use once every 12-month period & must be used on a continuous basis (blocks at a time).	No cost to employee.
DISABILITY & LIFE INSURANCE	Not provided by the University but may be purchased individually through your union.			
VACATION* **SICK LEAVE*** **PERSONAL LEAVE*** **HOLIDAYS**	Generally full-time employees earn at the rate of one-half day (3.75 hours) per pay period, (13 days per year for first 7 years; then 20 days per year thereafter.) However, vacation can only be used after 13 pay periods (6 months) of service. Vacation may be accumulated up to a maximum of 40 days; vacation balance may not exceed 40 days on 4/1 of each year. Employee will forfeit unused annual leave if not used by the last day of the calendar year. 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. 5 days each year on personal leave anniversary date. Personal leave cannot be carried over from year to year. Eligible for up to 13 holidays per year. *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			
PAYROLL INFORMATION	New York State has a two-week lag payroll system; each paycheck pays for the period two-four weeks prior to the check date. First check issued in approx. 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

Disclaimer:

This summary highlights only some of the benefits associated with NYSCOPBA-represented employment status. It has been prepared for illustrative purposes only and the information provided is partial and subject to change. This summary does not imply, convey, grant or guarantee any benefits, rights, or entitlements. For additional information, please contact your Human Resources Office. (Rev Jan 26)