

# BENEFITS AT A GLANCE

## ALL CLASSIFIED SERVICE EMPLOYEES REPRESENTED BY CSEA (Local 1000)

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST (Rates as of 1/1/2024)
<b>HEALTH INSURANCE / PRESCRIPTIONS</b>  <b>OPT-OUT Program</b> <b>Allows employees who have other employer-sponsored health insurance to, opt-out of NYSHIP coverage in exchange for an incentive.</b>  <b>\$1000 for Individual</b>  <b>\$3000 for Family Coverage</b>	<b>Empire Plan:</b> Anthem BlueCross BlueShield: Hospitalization United HealthCare: Major Medical Carelton Behavioral Health, Inc.: Mental Health/Substance Abuse CVS/Caremark, Inc.: Prescriptions  <b>Health Maintenance Organizations (HMOs):</b> Hospitalization/medical care designated by Primary Care Physician.	Full-time employees with appointments that are expected to last 3 months or longer.  Part-time employees must work at least half-time on a regularly scheduled basis and be expected to work for at least 3 months. (excl. seasonal employees)	28 day waiting period	<b>Empire Plan PPO</b> <u>Grade 9 &amp; Below:</u> Individual: \$ 60.07 Family: \$271.92  <u>Grade 10 &amp; Above:</u> Individual: \$80.09 Family: \$323.33  <b>Emblem Health of New York HMO</b> <u>Grade 9 &amp; Below:</u> Individual: \$138.50 Family: \$364.59  <u>Grade 10 &amp; Above:</u> Individual: \$159.17 Family: \$418.72
<b>CSEA BENEFIT TRUST FUND - 1-800-323-2732</b>	CSEA Benefit Trust Fund Dental and Davis Vision Coverage	Must be at least half time and eligible to receive health insurance.	28 day waiting period	No premium cost.
<b>RETIREMENT SYSTEMS</b>	New York State Employees Retirement System (ERS): Defined benefit plan; benefits are based on best consecutive three years average salary	<b>Membership for full-time permanent employees is Mandatory.</b>  Membership for employees who are temporary or part-time is optional, except that appointees with current membership must continue to participate	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 of ERS service	Employee contribution is based on salary rate, as follows:  \$45,000 and under: 3% \$45,000 – \$55,000: 3.5% \$55,000 – \$75,000: 4.5% \$75,000 – \$100,000: 5.75% † More than \$100,000: 6%
<b>DISABILITY COVERAGE AND LIFE INSURANCE</b>	Not provided by the University, but may be purchased through the union.			
<b>FLEX BENEFITS (PRE-TAX DEDUCTIONS)</b>	A portion of salary is designated by employee to establish a fund to cover eligible costs paid with pre-tax dollars, such as: • child care, elder care (Dependent Care Advantage Account - DCAA) • un-reimbursed health care expenses (Health Care Spending Account - HCSA) • expenses related to the adoption of an eligible child (Adoption Advantage Account – AAA	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 or wait for annual enrollment in November	Employee determines the amount to be deducted, the HCSA min/max employee contribution is \$100/\$3,200; the DCAA max employee/employer contribution is \$5,000/\$2,500; the AAA max employee max employee contribution is \$16,810.  An employer contribution is available for Dependent Care, and AAA is subject to contract negotiations.

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<b>TUITION ASSISTANCE</b>	<p>Partial assistance is available through the Tuition Waiver program (based on funding) at State operated campuses.</p> <p>NYS/CSEA Partnership offer full waiver of tuition for limited undergrad courses taken at participating institutions; partial waiver for grad courses; partial reimbursement available upon successful completion of courses at accredited institutions.</p>	Appointment must cover period of support.	Upon employment.	No cost to the employee for this benefit
<b>SAVINGS PLANS – TAX DEFERRED ANNUITIES and NYS DEFERRED COMPENSATION PLAN (Pre-Tax deduction)</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 2024 basic annual limit for both plans is \$23,000. Employee age 50 and over may contribute up to \$7,500 more per year.
<b>NYS RIDE- Edenred Benefit Solutions (Pre-Tax deduction)</b>  <a href="https://login.edenredbenefits.com/NYS-Ride/NYSRegistration.aspx">https://login.edenredbenefits.com/NYS-Ride/NYSRegistration.aspx</a>	<p>Use pre-tax income to pay for your commute to work, for bus, train, ferry, or ride in a vanpool</p> <p><b>Department ID:28580</b> <b>Negotiating Unit:02</b></p>	All New York State Employees	Upon Employment	Employee determines the amount to be deducted, max is \$300 pre-tax per month
<b>HOLIDAYS*</b>	Eligible for up to 13 holidays per year.			
<b>VACATION*</b>	<p>Generally full-time employees earn at the rate of one-half day (3.75 hours) per pay period, after the completion of 13 pay periods (<b>6 months</b>) of employment; bonus days are added each year on vacation anniversary date at the rate of 1 day per year of service to a maximum of 20 days of vacation per year after 7 years. (13 days per year for first 7 years; then 20 days per year thereafter.)</p> <p>Vacation is earned as noted, with completion of 1 to 35 or more years of service. Part-time employees who work a regular schedule of at least half time, earn on a pro-rated basis. Generally, on 4/1 of each fiscal year, accumulated vacation credits in excess of 40 days are forfeited.</p>			
<b>SICK LEAVE*</b>	<p>Full-time employees earn at the rate of half a day per pay period (Total of 13 days per year), up to an accumulated maximum of 225 days. Part-time employees who work at least half time earn on a pro-rate basis</p> <p>Part-time employees who work at least half time earn on a pro-rated basis.</p>			
<b>PERSONAL LEAVE*</b>	Credited with 5 days of personal leave upon employment and 5 days each year on personal leave anniversary date. Personal leave is not cumulative and any unused leave remaining at the close of business the day preceding the personal leave anniversary date is cancelled.			
<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><b>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.</b></p>			

\*Employees paid on an hourly basis do not qualify for Attendance Rules Coverage (holidays, vacation, sick leave, personal, etc.) until completion of 19 consecutive pay periods at 50% effort.

**Disclaimer:** This summary highlights only some of the benefits associated with CSEA-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 the Human Resources Office.