

BENEFITS AT A GLANCE

SECURITY SERVICES EMPLOYEES (NYSCOPBA/NU 21)

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST (Rates as of 1/1/2024)
HEALTH INSURANCE 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: Anthem BlueCross BlueShield: Hospitalization United HealthCare: Major Medical Beacon Health Options Inc.: Mental Health/Substance Abuse CVS/Caremark, Inc.: Prescriptions Health Maintenance Organizations (HMOs): Hospitalization/medical care designated by Primary Care Physician	Must work at least half-time on a regularly scheduled basis and be expected to work for at least 3 months.	28 day waiting period	Empire Plan PPO <u>Salary Grade 9 and below:</u> Individual: \$61.81 Family: \$279.97 <u>Salary Grade 10 and above:</u> Individual: \$82.42 Family: \$332.90 Emblem Health of New York HMO <u>Salary Grade 9 and below:</u> Individual: \$125.56 Family: \$334.44 <u>Salary Grade 10 and above:</u> Individual: \$146.82 Family: \$390.10
DENTAL INSURANCE VISION CARE	Emblem Health (GHI) 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 28 day waiting period	Paid for by New York State. Paid for by New York State.
RETIREMENT SYSTEMS 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 part-time and temporary employees 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 effective upon the receipt of application at ERS. Vested after 5 years of 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%
DISABILITY COVERAGE AND LIFE INSURANCE	Not provided by the University, but maybe purchased individually through your union.			

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NYS RIDE- Edenred Benefit Solutions (PRE-TAX DEDUCTIONS) https://login.edenredbenefits.com/NYS-Ride/NYSRegistration.aspx Department ID:28580 Negotiating Unit:21	Use pre-tax income to pay for your commute to work, for bus, train, ferry, or ride in a vanpool	All New York State Employees	Upon Employment	Employee determines the amount to be deducted, max is \$300 pre-tax per month
TUITION ASSISTANCE	Partial assistance is available through the Tuition Waiver program (based on funding) at State operated campuses.	Appointment must cover period of support.	Upon employment.	No cost to the employee
FLEX BENEFITS (PRE-TAX DEDUCTIONS)	A portion of salary is designated by employee to establish a fund to cover eligible costs paid with pre-tax dollars, such as: <ul style="list-style-type: none"> • 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 also be eligible for health insurance for health care.	Must enroll within 60 days of date of appointment, reimbursement effective on 61st consecutive calendar day. For health care, effective as of the latter of date Change in Status application is submitted or date of employment.	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 contribution is \$16,810 Availability of DCAA employer contributions and AAA subject to contract negotiations.
SAVINGS PLANS – TAX DEFERRED ANNUITIES 403(b) (PRE-TAX DEDUCTIONS) AND NYS DEFERRED COMPENSATION PLAN (PRE-TAX DEDUCTIONS)	SUNY Voluntary 403(b) Saving Plan. Current Authorized Investment Providers include: Corebridge, Fidelity, TIAA and Voya. NYS Deferred Compensation 457(b) tax-deferred retirement savings plan. Both plans offer pre- and post-tax savings options. 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. The IRS currently establishes separate limits for 403(b) and 457(b) plans, allowing employees to contribute up to twice the limit allowed under either plan alone.
HOLIDAYS*	Eligible for up to 13 holidays per year.			
VACATION*	Generally full-time employees earn at the rate of one-half day (½) per pay period, after the completion of 13 pay periods (6 months) of employment. (13 days per year for first 7 years; then 20 days per year thereafter.)			
SICK LEAVE*	Full-time employees earn at the rate of half a day per pay period (Total of 13 days per year).			
PERSONAL LEAVE*	5 days each year on personal leave anniversary date.			
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. 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.			

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 the Human Resources Office.