

**BENEFITS AT A GLANCE**  
**(M/C-13) MANAGEMENT/CONFIDENTIAL PROFESSIONAL EMPLOYEES**

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST (Rates as of 1/1/2024)
<b>HEALTH INSURANCE/PRESCRIPTIONS</b>  <b>OPT-OUT Program</b> Allows employees who have other employer-sponsored health insurance to, opt-out of NYSHIP coverage in exchange for an incentive.  \$1,000 for Individual  \$3,000 for Family Coverage	<b>Options</b> <b>Empire Plan:</b> Anthem BlueCross BlueShield: Hospitalization United HealthCare: Major Medical Carelon 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.	Appointments that exceed three months.  Must work at least half-time	28 day waiting period	<b>Empire Plan PPO</b> Salary Rate up to \$49,403: Individual: \$ 60.07 Family: \$271.92  Salary Rate \$49,403 or more: Individual: \$80.09 Family: \$323.33  <b>Emblem Health of New York HMO</b> Salary Rate up to \$49,403: Individual: \$138.50 Family: \$364.59  Salary Rate \$49,403 or more: Individual: \$159.17 Family: \$418.72
<b>DENTAL INSURANCE</b>  <b>DAVIS VISION CARE</b>	Emblem Health (GHI) Preferred Dental Plan  Davis Vision provides 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.	28 day waiting period	Paid for by New York State.
<b>RETIREMENT SYSTEMS</b>  <b>Membership for full-time employees is Mandatory.</b>  Contribution & vesting details applicable to employees enrolling on or after 4/1/12 (under Tier 6 provisions)	<b>NYS Employees' Retirement System (ERS) and NYS Teacher's Retirement System (TRS):</b> Defined benefit plans; benefits are based on best Final Average Salary and years of service.  † <b>ORP:</b> 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.  All M/C employees are eligible for ERS or the ORP. Employees in the faculty/titles of Chancellor, President, Vice-President, Provost, Dean, Associate Dean, and Assistant Dean are also eligible for TRS.	Vested after 5 years in ERS.  Vested after 366 days in ORP.	The contribution rate in a given year is based upon regular compensation, as follows:  <b>Wage Contribution - Entire Career</b> \$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%
<b>SUNY VOLUNTARY 403(b) TAX DEFERRED SAVINGS PLAN (Pre-Tax deduction)</b>  <b>NYS DEFERRED COMPENSATION PLAN 457(b) (Pre-Tax deduction)</b>	Voluntary tax-deferred savings programs designed to provide funds in retirement.  Current Authorized Investment Providers include: Corebridge, Fidelity, TIAA, and Voya.  Employees may choose to participate in either or both plans subject to IRS limits on tax deferral. Both plans offer pre- and post-tax (ROTH) savings options.	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. Age 50 and over may contribute up to \$7,500 more per year.
<b>DISABILITY COVERAGE</b>	Monthly income benefits equal to 60 percent of covered monthly salary, not to exceed \$7,500 a month; also provides a monthly annuity premium benefit, for ORP Participants Only.	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.

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<b>GROUP LIFE AND ACCIDENT INSURANCE</b>	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.
<b>TUITION ASSISTANCE</b>  For information, go to: <a href="https://nyslearn.ny.gov/">https://nyslearn.ny.gov/</a>	Public Service Program (PSWP) – M/C employees can now register for PSWP classes offered through the Public Service Workshops Program without restrictions.  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.	M/C Employee Must be at least half time	Upon employment.	No cost to the employee for this benefit.
<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: <ul style="list-style-type: none"> <li>•child care, elder care (Dependent Care Advantage Account -DCAA)</li> <li>•un-reimbursed health care expenses (Health Care Spending Account -HCSA)</li> <li>•expenses related to the adoption of an eligible child (Adoption Advantage Account –AAA)</li> </ul>	Must be receiving regular biweekly paychecks for dependent care.  Must also be eligible for health insurance for health care.	Must enroll within 60 days of date of appointment, reimbursement effective on 61 <sup>st</sup> consecutive calendar day. For dependent care, effective immediately; 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 max employee contribution is \$16,810.  An employer contribution is available for Dependent Care, and AAA is subject to contract negotiations.
<b>VACATION and SICK LEAVE</b>	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. Employee will forfeit unused annual leave if not used by the last day of the calendar year. Sick accumulation cannot exceed 225 days. Pro-rated for Part-time. On January 2 <sup>nd</sup> of each year, one vacation day shall be added to the accrual balance of all employees eligible to accrue vacation leave			
<b>HOLIDAYS</b>	<b>Eligible for up to 13 holidays per year.</b>			
<b>PAID PARENTAL LEAVE</b>	M/C employees may take leave, with pay, for up to 12 weeks for each qualifying event, defined as the birth of a child or placement of a child for adoption or foster care. Paid Parental Leave is available for use once every 12- month period. Paid Parental Leave may begin on the date of birth, the day of adoption or foster care placement or anytime thereafter within seven months.			
<b>PAYROLL INFORMATION</b>	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.  <b><u>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.</u></b>			
<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> Department ID:28580 Negotiating Unit:13	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	Employee determines the amount to be deducted, max is \$315 pre-tax per month

**Disclaimer:** This summary highlights only some of the benefits associated with classified M/C 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.