

**BENEFITS AT A GLANCE
POLICE EMPLOYEES (PBANYS)**

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST (Rates as of 1/1/2024)
<p>HEALTH INSURANCE</p> <p>OPT-OUT Program Allows employees who have other employer-sponsored health insurance to, opt-out of NYSHIP coverage in exchange for an incentive.</p> <p>\$1000 for Individual</p> <p>\$3000 for Family Coverage</p>	<p>Empire Plan: Anthem BlueCross BlueShield: Hospitalization United HealthCare: Major Medical Beacon Health Options Inc.: Mental Health/Substance Abuse CVS/Caremark, Inc.: Prescriptions</p> <p>Health Maintenance Organizations (HMOs): Hospitalization/medical care designated by Primary Care Physician.</p>	<p>Must work at least half-time on a regularly scheduled basis and be expected to work for at least 3 months.</p> <p>Eligibility for seasonal employees available at www.cs.ny.gov/employeebenefits</p>	<p>28 day waiting period</p>	<p>Empire Plan PPO <u>Salary Grade 9 and below:</u> Individual: \$61.81 Family: \$279.97</p> <p><u>Salary Grade 10 and above:</u> Individual: \$82.42 Family: \$332.90</p> <p>Emblem Health of New York HMO <u>Salary Grade 9 and below:</u> Individual: \$125.56 Family: \$334.44</p> <p><u>Salary Grade 10 and above:</u> Individual: \$146.82 Family: \$390.10</p>
<p>DENTAL INSURANCE</p> <p>VISION CARE</p>	<p>EmblemHealth (GHI) Preferred Dental Plan</p> <p>Davis Vision provides financial assistance in meeting cost of eye exams, glasses, etc.</p>	<p>Must be eligible to receive health insurance</p>	<p>28 day waiting period</p>	<p>Paid for by New York State.</p>
<p>RETIREMENT SYSTEMS</p>	<p>NYS Police & Fire Retirement System (PFRS)</p> <p>Both defined benefit plans; benefits are based on best Final Average Salary and years of service.</p>	<p>Membership for full-time permanent employees is mandatory.</p> <p>Membership for part-time and temporary employees is optional, except that appointees with current membership must continue to participate.</p>	<p>Permanent full-time Employees: membership is effective on the date of appointment.</p> <p>Temporary and Part-time Employees: membership is generally effective upon the receipt of application at PFRS.</p> <p>Vested after 5 full-time equivalent years PFRS service.</p>	<p>Employee contribution is based on salary rate, as follows:</p> <p>\$45,000 and under: 3%</p> <p>\$45,000.01 – \$55,000: 3.5%</p> <p>\$55,000.01 – \$75,000: 4.5%</p> <p>\$75,000.01 – \$100,000: 5.75%</p> <p>† More than \$100,000: 6%</p>
<p>DISABILITY COVERAGE AND LIFE INSURANCE</p>	<p>Not provided by the University, but may be purchased individually through your union.</p>			
<p>NYS RIDE- Edenred Benefit Solutions (PRE-TAX DEDUCTION) https://login.edenredbenefits.com/NYS-Ride/NYSRegistration.aspx Department ID:28580 Negotiating Unit:31</p>	<p>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</p>	<p>All New York State Employees</p>	<p>Upon Employment</p>	<p>Employee determines the amount to be deducted, max is \$315 pre-tax per month</p>

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TUITION REIMBURSEMENT	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. https://goer.ny.gov/police-benevolent-association-new-york-state-inc-pbanys	Appointment must cover period of support.	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 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 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 available on 61st 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.
SAVINGS PLANS – TAX DEFERRED ANNUITIES 403(b) AND NYS DEFERRED COM 457(b) (Pre-Tax Deduction)	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. Employee age 50 and over may contribute up to \$7,500 more per year.
HOLIDAYS*	Eligible for up to 13 holidays per year.			
VACATION*	Generally full-time employees earn at the rate of one-half day per pay period, (13 days per year for first 7 years; then 20 days per year thereafter.) Vacation may be accumulated up to a maximum of 40 days; vacation balance may not exceed 40 days on 10/1 of each year. Employee will forfeit unused annual leave if not used by the last day of the calendar year.			
SICK LEAVE*	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 a sick leave credit.			
PERSONAL LEAVE*	5 days each year on personal leave anniversary date. Personal leave cannot be carried over from year to year.			
*Part-time employees who work a regular schedule of at least half time, earn accruals 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. 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.			

Disclaimer: This summary highlights only some of the benefits associated with PBANYS-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.