









BENEFITS AT A GLANCE
ALL CLASSIFIED SERVICE EMPLOYEES REPRESENTED BY CSEA

BENEFIT	DESCRIPTION	WHO IS ELIGIBLE?	WHEN IS IT EFFECTIVE?	HOW MUCH DOES IT COST?												
<p>HEALTH INSURANCE & PRESCRIPTIONS</p> 	<p>Empire Plan (PPO): Anthem Blue: Hospitalization United HealthCare: Major Medical Carelon Behavioral Health, Inc: Mental Health/Substance Abuse CVS/Caremark, Inc.: Prescriptions</p> <p>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.</p>	<p>Full-time employees with appointments that are expected to last 3 months or longer.</p> <p>Part-time employees must work at least half-time on a regularly scheduled basis and be expected to work for at least 3 months.</p> <p>Seasonal employees working half time or more for at least 6 months are eligible.</p>	<p>There is a 28 calendar day waiting period.</p> <p>Enroll during waiting period and coverage is effective on your 29th day of employment.</p>	<p>Empire Plan biweekly rates as of 1/1/25:</p> <p>Grade 9 & Below: Individual: \$ 60.23 Family: \$272.67</p> <p>Grade 10 & Above: Individual: \$ 80.31 Family: \$324.22</p> <p>HMO rates vary. Visit www.cs.ny.gov/employee-benefits for more information.</p>												
<p>DENTAL INSURANCE</p> 	<p>Available through the CSEA Benefit Trust Fund.</p>	<p>Must be at least half time and eligible to receive health insurance.</p>	<p>There is a 28 calendar day waiting period.</p> <p>Enroll during waiting period and coverage is effective on your 29th day of employment.</p>	<p>No cost to employee, regardless of coverage as Individual or Family.</p>												
<p>VISION CARE</p> 	<p>Available through the CSEA Benefit Trust Fund.</p>	<p>Must be at least half time and eligible to receive health insurance.</p>	<p>There is a 28 calendar day waiting period.</p> <p>Enroll during waiting period and coverage is effective on your 29th day of employment.</p>	<p>No cost to employee, regardless of coverage as Individual or Family.</p>												
<p>RETIREMENT SYSTEMS</p> <p>Contribution & vesting details applicable to employees enrolling on or after 4/1/12 (under Tier 6 provisions)</p> 	<p>NYS Employees' Retirement System (ERS) Defined benefit plan; benefits are based on best Final Average Salary and years of service.</p>	<p>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).</p>	<p>Immediately upon enrollment. Vested after 5 full-time equivalent years.</p> <p>Temporary and Part-time Employees: membership is generally effective upon the receipt of application at ERS.</p>	<p>Employee contribution is based on salary rate, as follows:</p> <table border="0"> <tr> <td>\$45,000 and under:</td> <td>3%</td> </tr> <tr> <td>\$45,000.01 – \$55,000:</td> <td>3.5%</td> </tr> <tr> <td>\$55,000.01 – \$75,000:</td> <td>4.5%</td> </tr> <tr> <td>\$75,000.01 – \$100,000:</td> <td>5.75%</td> </tr> <tr> <td>† More than \$100,000:</td> <td>6%</td> </tr> </table> <p>† Pensionable salary will be capped at the Governor's annual salary of \$250,000.</p>	\$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%		
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<p>FLEXIBLE SPENDING ACCOUNTS (PRE-TAX DEDUCTIONS)</p> 	<p>A portion of salary is designated by employee to cover eligible costs paid with pre-tax dollars, such as:</p> <ul style="list-style-type: none"> 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) 	<p>Employees receiving regular biweekly paychecks can enroll in DCAA.</p> <p>Employees must be eligible for health insurance to enroll in a HCSA.</p>	<p>You must enroll within 60 days of date of appointment, reimbursement available on 61st consecutive calendar day.</p> <p>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.</p>	<p>The employee determines the amount to be deducted: for 2025, the HCSA min/max employee contribution is \$100/\$3,300; the DCAA max employee contribution is \$5,000/\$2,500 (based on tax filing status); the AAA max employee contribution is \$17,280.</p> <p>SUNY Contributes to the DCAA based on salary:</p> <table border="0"> <tr> <td>Under \$30,000:</td> <td>\$1,100</td> </tr> <tr> <td>\$30,001-\$40,000:</td> <td>\$1,000</td> </tr> <tr> <td>\$40,001 - \$50,000:</td> <td>\$900</td> </tr> <tr> <td>\$50,001 - \$60,000:</td> <td>\$800</td> </tr> <tr> <td>\$60,001 - \$70,000:</td> <td>\$700</td> </tr> <tr> <td>over \$70,000:</td> <td>\$600</td> </tr> </table>	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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SUNY VOLUNTARY 403(b) SAVINGS PLAN AND THE NYS DEFERRED COMPENSATION 457(b) PLAN 	<p>SUNY Voluntary 403(b) Savings Plan. Current Authorized Investment Providers are: Corebridge, Fidelity, TIAA, and Voya.</p> <p>NYS Deferred Compensation 457(b) tax-deferred retirement savings plan. Provider: Nationwide.</p> <p>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 <u>tax deferred contributions</u>.</p>	<p>All SUNY employees upon hire.</p> <p>For more information visit: https://www.suny.edu/benefits/vsp/</p>	<p>Upon employment or any time thereafter. Contributions are flexible and voluntary.</p> <p>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.</p>	<p>Employee pre- and post-tax contributions through salary reduction subject to IRS limits.</p> <p>The 2025 basic annual limit for both plans is \$23,500. Employees age 50 and over may contribute up to \$7,500 more per year, for a total of \$31,000.</p> <p>Employees ages 60-63 (age on 12/31) may contribute an additional \$3,750, for a total of \$34,750.</p> <p>The IRS currently establishes separate limits for <u>403(b)</u> and <u>457(b)</u> plans for SUNY employees, allowing us to contribute up to twice the limit allowed under one plan alone.</p>																																												
TUITION ASSISTANCE PUBLIC LOAN FORGIVENESS PROGRAM 	<p>Partial assistance for additional courses through the SUNY Tuition Waiver program (based on funding). Please refer to your campus benefit office for details.</p> <p>NYS/CSEA Partnership offers 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>	<p>Appointment must cover period of support.</p> <p>Must be at least half-time.</p>	<p>Upon employment</p> <p>Differs by campus; check with your campus HR/benefits office.</p>	<p>No cost to the employee for this benefit.</p> <p>Differs by campus; check with your campus HR/benefits office.</p>																																												
PAID PARENTAL LEAVE (PPL) 	<p>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.</p>	<p>All NYS employees who work full-time or at least 50% part-time after completion of 6 months of service.</p>	<p>Upon a qualifying event, defined as the birth of a child or placement of a child for adoption or foster care.</p> <p>PPL is available for use once every 12-month period & must be used on a continuous basis (blocks at a time).</p>	<p>No cost to employee.</p>																																												
DISABILITY & LIFE INSURANCE	<p>Not provided by the University but may be purchased individually through the union.</p>																																															
VACATION* HOLIDAYS* SICK LEAVE* PERSONAL LEAVE*	<p>Generally full-time employees earn at the rate of one-half day per pay period, after the completion of 13 pay periods 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' vacation per year after 7 years.</p> <p>Upon completion of 7 years of service, vacation is earned at a rate of. (13 days/year for first 7 years then 20 days/year thereafter.) Employees also receive bonus days upon completion of 20+ years of service.</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 accruals on a pro-rated basis. Generally, on 4/1 of each fiscal year, accumulated vacation credits in excess of 40 days are forfeited.</p> <p>Eligible for up to 13 holidays per year.</p> <p>Full-time employees earn at the rate of one-half day per pay period (13 days/year total), up to an accumulated maximum of 225 days. Part-time employees who work at least half time earn on a pro-rated basis.</p> <p>Credited with 5 days of personal leave upon appointment 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.</p> <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.</p>	<table border="1"> <thead> <tr> <th>Completed Years Service</th> <th>Vacation Earned (including bonus days)</th> </tr> </thead> <tbody> <tr> <td colspan="2" style="text-align: center;">ASU, ISU & OSU</td> </tr> <tr><td>1</td><td>14 days</td></tr> <tr><td>2</td><td>15 days</td></tr> <tr><td>3</td><td>16 days</td></tr> <tr><td>4</td><td>17 days</td></tr> <tr><td>5</td><td>18 days</td></tr> <tr><td>6</td><td>19 days</td></tr> <tr><td>7</td><td>20 days</td></tr> <tr> <td colspan="2" style="text-align: center;">ASU</td> </tr> <tr><td>8 to 14</td><td>20 days (approx. 1.5 days every 4 weeks)</td></tr> <tr><td>15 to 19</td><td>21 days</td></tr> <tr><td>20 to 24</td><td>22 days</td></tr> <tr><td>25 to 29</td><td>23 days</td></tr> <tr><td>30 to 34</td><td>24 days</td></tr> <tr><td>35 or more</td><td>25 days</td></tr> <tr> <td colspan="2" style="text-align: center;">ISU & OSU</td> </tr> <tr><td>8 to 19</td><td>20 days (approx. 1.5 days every 4 weeks)</td></tr> <tr><td>20 to 24</td><td>21 days</td></tr> <tr><td>25 to 29</td><td>22 days</td></tr> <tr><td>30 to 34</td><td>23 days</td></tr> <tr><td>35 or more</td><td>24 days</td></tr> </tbody> </table>			Completed Years Service	Vacation Earned (including bonus days)	ASU, ISU & OSU		1	14 days	2	15 days	3	16 days	4	17 days	5	18 days	6	19 days	7	20 days	ASU		8 to 14	20 days (approx. 1.5 days every 4 weeks)	15 to 19	21 days	20 to 24	22 days	25 to 29	23 days	30 to 34	24 days	35 or more	25 days	ISU & OSU		8 to 19	20 days (approx. 1.5 days every 4 weeks)	20 to 24	21 days	25 to 29	22 days	30 to 34	23 days	35 or more	24 days
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PAYROLL INFORMATION	<p>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.</p>																																															

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 your campus Human Resources Benefits Office. (Rev Jan 2025)