

Cost for Flex Spending Coverage

- The employee determines the amount to be contributed.
- Annual maximum \$5,000 per household for DCAA.
- Minimum \$100, maximum \$4,000 per employee for HCSA.

TUITION ASSISTANCE PROGRAMS

- Available to **EMPLOYEES** who wish to improve their job-related skills and knowledge through higher education.
- Partial tuition reimbursement is available through the *SUNY Tuition Assistance Program* (based on funding).
 - Contact CSEA for union tuition assistance benefits.
 - Most **fees** are NOT covered by tuition assistance programs.
 - Course Auditing* allows employee to attend classes at no charge.
 - Subject to space availability.
 - No grades or transcripts provided.

NEW YORK'S COLLEGE SAVINGS PROGRAM

(www.nysaves.org/1-877-697-2837)

Voluntary employee contributions put aside for **any ONE** designated person (per account) to use for qualified higher education expenses.

- Offers an annual NYS income tax deduction for contributions up to \$5,000 for individuals/\$10,000 for married couples filing joint.
- Federal taxes due on earnings, at beneficiary's tax rate, upon withdrawal.
- Minimum payroll deduction is \$15.00 per pay period.

EMPLOYEE ASSISTANCE PROGRAM

(www.fredonia.edu.eap/716-673-3586)

EAP office on-site offers confidential assistance with personal problems or concerns of employees.

WORK-LIFE SERVICES

(www.worklife.state.ny.us)

An interactive web site New York State employees can access, offering resources to balance work and life.

DISABILITY AND LIFE INSURANCE

Not provided by the University, but may be purchased individually through CSEA.

SICK LEAVE

- Full-time employees earn at the rate of one-half day per pay period (Total of 13 days per year).
- Part-time employees who work at least half-time earn on a pro-rated basis.

*If eligible, up to 200 sick leave days may be converted at retirement to a cash value to aid in the payment of health insurance premiums. Up to 200 sick leave days may **also** be used for retirement service credit for ERS members.

VACATION

- Generally, full-time employees earn at the rate of one-half day per pay period, after the completion of 13 pay periods of employment.
 - Accrued at 13 days per year for first 7 years then 20 days per year thereafter.
- Part-time employees who work a regular schedule of at least half-time, earn accruals on a pro-rated basis.
- Maximum accumulation is 40 days as of April 1st each year.
- *One bonus vacation day for each year of completed service after the first and through the seventh year of employment.

PERSONAL LEAVE

Five days awarded annually on personal leave anniversary date (date of hire). Part-time employees earn on a pro-rated basis.

HOLIDAYS

Eligible for up to 12 holidays per year.

*For questions regarding accruals or timesheets, contact the Time and Attendance Office located at 405 Administrative Offices Complex, or call 716-673-3775.

The SUNY Fredonia Federal Credit Union, located in the Williams Center, offers many great services to employees.

*Parents in need of quality childcare may wish to contact the Campus & Community Children's Center (CCCC) at 673-4662 to obtain information regarding available Early Childhood and School Age Programs (www.childcarecccc.com).

CSEA benefits on-line at:

www.cseacontent.net/memberbenefits2.html

For more information about Civil Service employee benefits on-line, go to: www.cs.state.ny.us (Executive Branch)

*NOTE: To ensure timely coverage of all benefits please contact our BENEFITS OFFICE at 507 Administrative Offices Complex (716-673-3434) for information, applications, and documentation requirements.

05/11



BENEFITS SUMMARY

Classified Service Employees
Represented by
CSEA



*Where
Success
is a
Tradition*

Human Resources Office

Administrative Offices Complex

Tel 716-673-3434

Fax 716-673-3210

www.fredonia.edu/humanresources

HEALTH INSURANCE

Several Plan Options:

- The Empire Plan
or choose from one of many:
- Health Maintenance Organizations such as:
 1. Community Blue
 2. Independent Health - WNY

*Employees who select an HMO must choose a primary care physician and live or work in that HMO's designated area.

Extra Health and Wellness Programs Offered Through Most Plans.

The **EMPIRE PLAN** offers:

--Empire Plan NurseLine

-Health information and education 24 hours a day.

-Migraine Management Program

-Provides doctor/patient education and medication (in limited quantity).

Eligibility for Health Insurance Coverage

-Appointments expected to last a minimum of six biweekly pay periods AND be at least 50%.

Effective Date for Health Insurance Coverage

-42 day waiting period.

Cost for Health Insurance Coverage

-New York State pays the majority of the health insurance premium, regardless of whether employee selects individual or family coverage. The 2010 *employee cost* is as follows:

1. **The Empire Plan Biweekly Premiums**
Individual: \$28.01
Family: \$117.74
2. **Community Blue Biweekly Premiums**
Individual: \$25.36
Family: \$169.09
3. **Independent Health - WNY Biweekly Premiums**
Individual: \$24.53
Family: \$114.42

-Premiums may be taken **pre-tax**/payroll deduction.

-Office visit co-pays are \$15/Empire Plan.

*Employee may be eligible for low-cost health insurance when retiring from Fredonia with 10 years of NYSHIP (New York State Health Insurance Program) eligibility.

PRESCRIPTION DRUGS

Coverage included with health insurance plan selected by employee.

-The Empire Plan allows a 90-day supply per co-pay:

-Co-pay is \$5 for generic, \$20 for preferred brand name, and \$65 for non-preferred brand name when using *mail service pharmacy*.

Eligibility for Prescription Drug Coverage

-Must be eligible to receive health insurance.

Effective Date for Prescription Drug Coverage

-42 day waiting period.

Cost for Prescription Drug Coverage

-Paid for through health insurance premium.

*Co-pay varies by plan.

VISION and DENTAL COVERAGE

CSEA BENEFIT TRUST FUND

(1-800-323-2732)

Vision Coverage:

Provides an eye exam and eyeglasses every 24 months to eligible employees and their dependents.

*Dependent children **under** 19 may use benefit every 12 months.

-Employee may be eligible for additional pair of glasses with different prescription, if employee's job duties require 50%+ of their work hours using a video display terminal.

-No co-pay for covered services with a *participating* doctor **unless** selecting contact lenses.

Dental Coverage:

-An exam and cleaning is covered every 6 months.

-No co-pay for covered services with a *participating* dentist.

-Pre-authorization required for services exceeding \$250.00.

-\$2,500 annual maximum per person, excluding orthodontia.

Eligibility for Dental/Vision Coverage

-Must be eligible to receive health insurance.

Effective Date for Dental/Vision Coverage

-28 day waiting period.

Cost for Dental/Vision Coverage

-No premium cost to employee.

LONG-TERM CARE INSURANCE

(www.NYPERL.net/1-866-474-5824)

Provides coverage for care in a nursing home, assisted living facility, or at home.

Eligibility for Long-Term Care Coverage

-Must be eligible to receive health insurance.

-Also available to spouse/domestic partner, parents, parents-in-laws and dependent children ages 18-24.

Effective Date for Long-Term Care Coverage

-If employee enrolls within 60 days of eligible appointment, guaranteed issue. All others subject to medical underwriting.

Cost for Long-Term Care Coverage

-Premiums determined by amount of coverage, plan purchased, and age of enrollee.

RETIREMENT SYSTEM

(www.osc.state.ny.us/1-866-805-0990)

New York State Employees' Retirement System (ERS):

-Defined benefit plan.

-Benefit based on final average salary, years of NYS service credit, and age at retirement.

-Defined by Tier (membership date).

Eligibility for Retirement System Participation

-Membership for full-time permanent employees is *mandatory*.

-Membership for a part-time or full-time *temporary* employee is optional, **EXCEPT** for an appointee who has current membership.

Effective Date for Retirement System Participation

-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.

Cost of Retirement System Participation

-Employee contribution is 3% of salary, for those joining on or after July 27, 1976.

OPTIONAL RETIREMENT SAVINGS PLANS

Voluntary tax-deferred savings programs designed to provide funds in retirement.

-Employees may choose to participate in a TDA (403(b)) through TIAA-CREF and/or the NYS Deferred Compensation Plan (457).

Eligibility for Savings Plan Coverage

-Upon employment.

Effective Date for Savings Plan Coverage

-Choice of employee.

Cost for Savings Plan Coverage

-Employee contributions through payroll deduction subject to 2011 IRS limitations - up to \$16,500 in 403(b) and \$16,500 in the 457 plan.

NYS FLEX SPENDING ACCOUNT

(www.flexspend.state.ny.us/1-800-358-7202)

A portion of salary can be designated by employee to establish a fund to cover eligible childcare, elder care, and/or health care expenses with pre-tax dollars. "Use it or lose it" rule applies.

Eligibility for Flex Spending Coverage

-Must be receiving regular biweekly paychecks.

-Must enroll within 60 days of hire or during annual open enrollment period.

-Must be expected on payroll entire year or permanent employee; work half-time or more, non-hourly, and eligible for NYSHIP to participate in **HCSA**.

*Additional eligibility criteria may be required.

Effective Date for Flex Spending Coverage

-Dependent Care Advantage Account is immediate.

-Reimbursement as funds are deposited through payroll deduction. Employer contrib. available.

-Health Care Spending Account deductions and claims can begin after 60 consecutive days of State service (if outside of enrollment period).

-Total amount available anytime during period of coverage.