NYS FLEX SPENDING ACCOUNT – DCAA & HCSA

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

A portion of salary can be designated by employees 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; non-hourly, and eligible for NYSHIP to participate in **HCSA**.
*Additional eligibility criteria may be required.

Effective Date for Flex Spending Coverage

-**D**ependent **C**are **A**dvantage **A**ccount is immediate.
-Reimbursement as funds are deposited through payroll deduction.
-**H**ealth **C**are **S**pending **A**ccount deductions and claims can begin after 60 consecutive days of State service (if outside of enrollment period).
-Total amount available during period of coverage.

Cost for Flex Spending Coverage

-The employee determines the amount to be contributed.
-Annual maximum $5,000 per household for DCAA, including *possible* employer contribution.
-$100/$4,000 min./max. 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).
-UUP space available program provides for one tuition-free course at SUNY per semester - up to four semesters a year.
-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 or 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.

DISABILITY COVERAGE

Monthly income benefit equal to 60% of covered monthly salary, not to exceed $5,000 a month (*inclusive* of other income). Also provides a monthly annuity premium benefit.

Eligibility for Disability Coverage

-Must be eligible to receive health insurance.
-Totally disabled for **six consecutive months.**

Effective Date for Disability Coverage

-First of the month following one year anniversary of hire date. Waiting period may be waived with proof of recent total disability insurance from prior employer.

Cost for Disability Coverage

-No cost to employee.

EMPLOYEE ASSISTANCE PROGRAM

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

EAP office on-site offers confidential assessment and referral services to employees experiencing problems in their personal and/or work life.

SICK LEAVE

(Time & Attendance Office 716-673-3775)

-0-1 years of service earns employee 1 1/4 days per month.
-2 years of service earns employee 1 1/3 days per month.
-3-5 years of service earns employee 1 1/2 days per month.
-6 years of service earns employee 1 2/3 days per month.
-7 years of service earns employee 1 3/4 days per month.

-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.

-Only **12 month** and **college year** employees receive vacation days. They are accrued at the same rate as sick leave.

*The SUNY Fredonia Federal Credit Union, located near 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).

For additional UUP benefits on-line, go to: www.uupinfo.org/benefits.html

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

*NOTE: To ensure timely coverage of benefits please contact our BENEFITS OFFICE, 508 Administrative Office Complex (716-673-3434) for information, application, and documentation requirements. For HR/benefit updates, subscribe to LISTSERV@LISTSERV.FREDONIA.EDU and command: **Subscribe HRNEWS yourfirstname yourlastname**.

07/12

SUNY FREDONIA

BENEFITS SUMMARY

Full-Time Faculty
Represented by
UUP

Where Success is a Tradition

Human Resources Office

280 Central Avenue
Administrative Office 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...
-**H**ealth **M**aintenance **O**rganizations 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.

-Eligibility for Health Insurance Coverage
-Appointments expected to last a minimum of 6 biweekly pay periods.

Effective Date for Health Insurance Coverage
-Covered on the 43rd day after beginning professional obligation.

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 **2012** *employee cost* is as follows:

1. **The Empire Plan Biweekly Premiums**
   Individual: $27.93
   Family: $121.77
2. **Community Blue Biweekly Premiums**
   Individual: $26.77
   Family: $150.11
3. **Independent Health - WNY Biweekly Premiums**
   Individual: $38.15
   Family: $148.70

-Premiums may be taken **pre**-tax/payroll deduction.
-Office visit co-pays are $20/Empire Plan & $10/most HMOs.
*Employee may be eligible for low-cost health insurance when retiring from Fredonia with 10 years of NYSHIP 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
-Covered on the 43rd day after beginning professional obligation.

Cost for Prescription Drug Coverage
-Paid for through health insurance premium.
*Co-pay varies by plan.

LONG-TERM CARE INSURANCE

(www.NYPERL.net or 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 are subject to medical underwriting.

Cost for Long-Term Care Coverage
-Premiums determined by amount of coverage, plan purchased, and age of enrollee.

DENTAL/VISION COVERAGE

Provides reimbursement for services through participating and nonparticipating providers.

Eligibility for Dental/Vision Insurance Coverage
-Must be eligible to receive health insurance.

Effective Date for Dental/Vision Insurance Coverage
-Covered on the 43rd day after beginning professional obligation.

Cost for Dental/Vision Insurance Coverage
-No cost to employee.

Delta Dental PPO
(www.deltadentalins.com/UUP or 1-800-471-7093)
Provides FREE exam and cleaning twice a year to eligible employees and their dependents, when using a *participating* provider.
- Basic restorative care is covered at 80% of a participating provider's network allowance.
-Major restorative care and orthodontics are covered at 50% of a participating provider's network allowance.
- $2,500 annual maximum benefit per person.
-Predetermination of benefits encouraged when treatment plan is expected to exceed $500.

Davis Vision
(www.davisvision.com or 1-800-999-5431)
Provides FREE eye exam and eyeglasses every 12 months (or exam and contact lenses with co-pay) to eligible employees and their dependents, when using a *participating* provider.

RETIREMENT SYSTEM

Choice of Three Plans:
New York State Employees' Retirement System (ERS)
New York State Teachers' Retirement System (TRS)
-Defined benefit plan.
-Benefits based on final average salary, years of NYS service credit, and age at retirement.

Optional Retirement Program (ORP)
-Defined contribution plan.
-Benefits are based on employer and employee contributions and the success of the investments.
-**Employer** contribution for a **new** SUNY employee is 8% of salary for first 7 years of service; 10% thereafter.
-Portability to other institutions.

Carriers: TIAA-CREF, ING, MetLife, and VALIC.

Eligibility for Retirement System Participation
-Membership for a full-time employee is *mandatory.*

Effective Date for Retirement System Participation
-Immediately upon enrollment, retro to date of hire.
-Vested after 10 years (full-time equivalent) in ERS and TRS.
-Vested after 366 days in ORP.

Cost of Retirement System Participation
-Mandatory employee contribution to NYSTRS plan is 3 1/2% + of salary, 3% + of salary for NYSERS & ORP plans.

LIFE INSURANCE

$6,000 group life insurance policy provided to employees.

Eligibility for Life Insurance Coverage
-Represented by the UUP bargaining unit.

Effective Date for Life Insurance Coverage
-Date employee is placed on payroll.

Cost for Life Insurance Coverage
-No cost to employee.

OPTIONAL RETIREMENT SAVINGS PLANS

Voluntary tax-deferred savings program designed to provide additional funds in retirement.
-Employees may choose to participate in a tax-deferred annuity/403(b) through Fidelity, ING, MetLife, TIAA-CREF and/or VALIC. Employees may ALSO participate in the NYS Deferred Compensation Plan/457.

Eligibility for Tax Deferred Savings Plan Coverage
-Upon Employment.

Effective Date for Tax Deferred Savings Plan Coverage
-Choice of employee.

Cost for Tax Deferred Savings Plan Coverage
-Employees may elect to contribute up to $17,000 in BOTH 403(b) and 457 plans during 2012. "Catch-up" provisions are also available.