-No employee contribution AFTER 10 years of service credit or membership.

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 IRS limitations - up to $16,500 in BOTH 403(b) and 457 plans for 2009. "Catch-up" provisions are also available.

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 PEF for information on union tuition assistance programs.

-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 PEF.

SICK LEAVE

-Beginning 03/27/03 full-time employees earn at a rate of 3.75 or 4.0 hours per pay period, based on the number of work hours per week (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 service credit for ERS members.

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.

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.

-13 days/year for first 7 years plus * bonus days for completion of each year; 20 days/year thereafter.

-Part-time employees who work a regular schedule of at least half-time, earn accruals on a pro-rated basis.

*One bonus vacation day for each year of completed service for the first through the seventh year of employment.

-Maximum accumulation is 40 days as of April 1st each year.

* Questions regarding accruals or timesheets should be directed to the Time & Attendance Office; located at 405 Administrative Offices Complex/716-673-3775.

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

PEF benefits on-line at: www.nyspef.org

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 the Administrative Offices Complex (716-673-3434) for information, applications, and documentation requirements.

SUNY FREDONIA

BENEFITS SUMMARY

All Employees
Represented by
PEF

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:
- **H**ealth **M**aintenance **O**rganizations such as:
  1. Community Blue
  2. Independent Health - WNY
  3. Univera - 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:

-Complimentary Alternative Medicine Program
-25% discount with participating massage therapists, acupuncturists, dieticians, and nutritionists.

-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

-56 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 2008 *employee cost* is as follows:

1. **The Empire Plan Biweekly Premiums**
   Individual: $22.19
   Family: $95.10
2. **Community Blue Biweekly Premiums**
   Individual: $18.62
   Family: $124.21
3. **Independent Health - WNY Biweekly Premiums**
   Individual: $18.20
   Family: $92.52
4. **Univera - WNY Biweekly Premiums**
   Individual: $44.52
   Family: $212.13

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

-Office visit co-pays are $18/Empire Plan & $10 most HMOs.

*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 $55 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

-56 day waiting period.

Cost for Prescription Drug Coverage

-Paid for through health insurance premium.

*Co-pay varies by plan.

DENTAL INSURANCE

(www.ghi.com/1-800-624-2414)

GHI Preferred Dental Plan:

-$25 annual deductible per person/$75 family.
-Preventative, diagnostic, and orthodontic services exempt from deductible.

-Maximum $2,300 per person/year, including orthodontia. (Orthodontia covered for ***eligible*** dependents UNDER age 19)
-*Participating* dentists accept payment in full for covered services.
-Schedule of allowances used for *nonparticipating* dentists.

*Pre-determination of benefits sometimes required.

Eligibility for Dental Insurance Coverage

-Must be eligible to receive health insurance.

Effective Date for Dental Insurance Coverage

-56 day waiting period.

Cost for Dental Insurance Coverage

-Premiums paid by New York State.

VISION CARE

(www.cs.state.ny.us/1/877-226-1412)

EyeMed Vision Care:

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.

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

Eligibility for Vision Care Coverage

-Must be eligible to receive health insurance.

Effective Date for Vision Care Coverage

-56 day waiting period.

Cost for Vision Care Coverage

-Premiums paid by New York State.

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

-**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 anytime 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.
-Minimum $100, maximum $4,000 per employee for HCSA.

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 are 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.

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** when appointee 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.