

NYS FLEX SPENDING ACCOUNT - DCAA & HCSA

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

A portion of salary is 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 permanent employee; 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.

-Health Care Spending Account 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.

-Minimum \$100, maximum \$4,000 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.

*UUP offers a \$750 scholarship to dependent children (of *benefits eligible* employees) attending a SUNY school 12+ credit hours, 2+ GPA (per semester).

EMPLOYEE ASSISTANCE PROGRAM

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

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

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.

SICK LEAVE

-Teaching 1 course earns 1/4 day per month.

-Teaching 2 courses earns 1/2 day per month.

-Teaching 3 courses earns 1 day 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, accrued at the same rate as sick leave.

*Time & Attendance can answer questions regarding accruals and timesheets at 716-673-3775.

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.childcareccc.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** at 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**

08/11



BENEFITS SUMMARY

Part-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...
- Health Maintenance Organization 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**
-Must teach two or more courses each semester.
-If *ineligible*, health insurance may be purchased by employee at full share cost.

Effective Date for Health Insurance Coverage

-Covered on 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 2011 *employee cost* is as follows:

- 1. The Empire Plan Biweekly Premiums**
Individual: \$27.26
Family: \$115.12
- 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 \$20/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 \$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 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 Insurance Coverage

-Must be eligible to receive health insurance.

Effective Date for Dental Insurance Coverage

-Covered on 43rd day after beginning professional obligation.

Cost for Dental 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 SYSTEMS

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 System (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% during 8th - 10th years, 13% thereafter.

-Portability to other institutions.

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

Eligibility for Retirement System Participation

-Membership in ERS or TRS is *optional* for part-time employees, **EXCEPT** when appointee has current membership in one of the Systems. ORP membership is only available to part-time employees with TERM appointments.

Effective Date for Retirement System Participation

-Immediately upon enrollment.

-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.

-No contribution by ORP members AFTER 10 years of membership.

LIFE INSURANCE

\$6,000 life insurance policy provided to each employee.

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 TIAA-CREF, Fidelity **AND/or** ING, MetLife 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 \$16,500 in BOTH 403(b) and 457 plans during 2011. "Catch-up" provisions are also available.