

### NYS FLEX SPENDING ACCOUNT

(www.flexspend.state.ny.us or 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 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 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.

\*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/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.

### VACATION AND SICK LEAVE

(Time & Attendance Office 716-673-3775)

Accrual rate **effective July 2, 2008 - July 1, 2009:**

- Salary up to \$12,483 earns .25 day @ per month.
- Salary from \$12,484 to \$18,835 earns .50 day @ per month.
- Salary from \$18,836 to \$25,186 earns 1 day @ per month.
- Salary from \$25,187 or higher earns 1.25 day @ per month.
- Academic year** employees do **not** receive vacation accruals.

-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.

### HOLIDAYS

**College year** and **12 month** employees are eligible for up to 12 holidays per year. **Academic year** employees do **not** receive holidays.

\*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](http://www.uupinfo.org/benefits.html)

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

\*NOTE: To ensure timely coverage of all benefits please contact our **BENEFITS OFFICE** in the Administrative Office Complex (716-673-3434) for information, application, and documentation requirements. For HR/Benefit updates, subscribe to [LISTSERV@LISTSERV.FREDONIA.EDU](mailto:LISTSERV@LISTSERV.FREDONIA.EDU) and command: **Subscribe HRNEWS yourfirstname yourlastname**.  
09/11



## **BENEFITS SUMMARY**

Part-Time Professionals  
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](http://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**

-Must be scheduled to earn \$13,870 (or more) between July 2, 2010 - July 1, 2011 and be appointed for at least 3 months.

-If ineligible, health insurance may be purchased by employee paying the full share cost.

#### **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 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**

-42 day waiting period.

#### **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**

-42 day waiting period.

#### **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 an 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.

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

#### **Optional Retirement Program (ORP)**

-Defined contribution plan.

-Benefit 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 year, 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 available to part-timers with **TERM** appointments.

-TRS eligibility determined by *title*.

#### **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**

-Employee contribution to NYTSTRS is 3 1/2% of salary, 3% of salary for NYSERS & ORP plans.

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

## 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 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.