

**BENEFITS FOR CLASSIFIED STAFF
REPRESENTED BY COUNCIL 82 (ALES)**

HEALTH INSURANCE

FULL-TIME EMPLOYEES ARE ELIGIBLE TO ENROLL IN THE NEW YORK STATE HEALTH INSURANCE PROGRAM. PART-TIME EMPLOYEES WHO ARE EXPECTED TO WORK AT LEAST SIX BIWEEKLY PAYROLL PERIODS AT A MINIMUM 50% OBLIGATION ARE ALSO ELIGIBLE. COVERAGE BEGINS ON 43RD CALENDAR DAY OF EMPLOYMENT AND IS AVAILABLE TO EMPLOYEE, ELIGIBLE DEPENDENTS AND ELIGIBLE DOMESTIC PARTNERS.

You may choose The Empire Plan or choose from several Health Maintenance Organizations. Documentation of date of birth, social security number, and date of marriage (if applicable) must be provided before dependents can be enrolled. Information about the New York State Health Insurance Program can be found on the Internet at www.suny.edu/benefits

THE EMPIRE PLAN

The Empire Plan is a comprehensive worldwide health insurance program and its components are administered by several companies:

Provides coverage at Centers of Excellence for infertility and transplants.

Empire Blue Cross - provides hospitalization coverage (inpatient hospital services, emergency room and outpatient services in a hospital setting).

Inpatient care for covered services is paid in full. A \$35 co-pay applies to covered outpatient services; \$60 emergency room.

United HealthCare - administers major medical coverage (doctor's office visits, office surgery, lab and radiology). Charges by Participating Providers are subject to a \$18 co-pay per visit. Charges by Non-Participating Providers are reimbursed at a rate of 80% of reasonable and customary fees after a \$349 deductible each per enrollee, enrolled spouse and all dependent children. Out-of-pocket expense is \$1,292/year. You must call for pre-certification for any scheduled MRI.

Managed Physical Medicine Program - administers chiropractic treatment and physical therapy. \$18 co-payment for office visits to a Managed Physical Network provider. Substantial deductible and coinsurance if using a non-network provider.

Home Care Advocacy Program (HCAP) - administers home care services, diabetic supplies, skilled nursing services and durable medical equipment. Use of the HCAP provides a paid-in-full benefit. Substantial costs to employee if using out of network providers.

GHI/Value Options - administers the inpatient and outpatient mental health and substance abuse portion of the Empire Plan. Network provider co-payment is \$18/visit; non-network benefit substantially reduced.

Empire Blue Cross - administers the Empire Plan's hospital pre-admission certification program for maternity, scheduled hospital admission, and skilled nursing facility admission.

Empire Blue Cross Blue Shield/Caremark Rx - administers the prescription program. Co-payments will vary depending on whether prescription is generic, preferred brand name or non-preferred brand name and whether you fill the prescription at a retail pharmacy or through mail order. For a 30-day supply at a pharmacy or through mail order, the co-payment is \$5, preferred brand name is \$15 and non-preferred brand name is \$40. 31-90 day supply through mail order is \$5 generic, \$20 preferred brand name, \$65 non-preferred brand name. 31-90 day supply at retail pharmacy is \$10 generic, \$30 preferred brand name, \$70 non-preferred brand name.

HEALTH MAINTENANCE ORGANIZATIONS (HMOs)

All NYSHIP HMOs provide a wide range of health services. Each offers a specific package of hospital benefits, medical, surgical and preventive care and prescriptions to employees living or working in the counties they cover. These services are provided or arranged by a primary care physician whom you have selected from the HMO's staff or physician directory. Inpatient hospital care is covered in full. Emergency care worldwide.

Capital District Physicians' Health Plan (CDPHP) (300) - serves Broome, Chenango, Delaware, Herkimer, Madison, Oneida, Otsego, Tioga counties. \$20 office visit; prescriptions \$10/generic, \$25/formulary, \$40 non-formulary for 30-day supply. Visit www.cdphp.com

HMO-Blue (CNY) (072) - serves Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties. \$25 PCP office visit; prescriptions \$10/ Tier 1, \$30/Tier 2, \$50/Tier 3 (30 day supply). Visit www.bcbscny.org

HMO-Blue (Utica-Watertown)(160)- serves Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties. \$25 PCP office visit; prescriptions \$10/Tier 1, \$30/Tier 2, \$50/Tier 3 (30 day supply). Visit www.bcbsuw.com.

MVP Health Plan(330) - serves Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Lewis, Jefferson, Madison, Oneida, Onondaga, Otsego, Oswego, Tioga, Ulster counties. \$20 office visit; prescriptions \$10/generic, \$30/brand, \$50 non-formulary (30 day supply). Visit www.mvphealthplan.com

Other HMOs are available.

2008 BI-WEEKLY RATES

	INDIVIDUAL	FAMILY
The Empire Plan (Code #001)	\$22.19	\$95.10
Capital District Physician's Health Plan (CDPHP) (Code #300)	\$18.78	\$106.96
HMO-Blue (Central NY) (Code #072)	\$28.69	\$114.67
HMO-Blue (Utica-Watertown) (Code #160)	\$42.05	\$167.79
MVP Health Plan (Code #330)	\$39.33	\$166.31

RETIREMENT PLAN

Participation in the New York State Employees' Retirement System is mandatory for full-time permanent employees. Membership is optional for full-time temporary and part-time employees. Part-time employees earn service credit on a pro-rated basis.

- Employee contributes 3% of salary; State contribution rate is calculated by an actuary each year.
- The 3% employee contribution ceases after 10 years of credited service or once 10 years has lapsed since the date of membership.
- There is a 5-year vesting period.
- Pension is based on years of service, age at retirement and final average salary.
- Pre-retirement death benefit if employee has at least one year of service credit.

VACATION LEAVE, SICK LEAVE, PERSONAL LEAVE

Full-time classified staff earn vacation, sick and personal leave. Part-time employees who work at least 50% and who are expected to work at least 19 pay periods earn these leave accruals on a pro-rated basis. Employees must be in their full pay status for at least seven working days during the pay period to earn vacation and sick leave accruals for that pay period.

- **VACATION LEAVE:** eligible employees start to earn vacation upon completion of 13 pay periods of employment. Six and one-half days are credited after this period; then the employee earns vacation at the rate of one-half day per pay period. During the second through seventh years of employment, the employee earns one vacation day for each year of completed service.
- **SICK LEAVE:** eligible employees earn sick leave credits at the rate of one-half day per pay period from the beginning of their employment.
- **PERSONAL LEAVE:** eligible employees are given five days of personal leave and are credited with five days each year on their personal leave anniversary date. Personal leave is not cumulative year to year and any balance remaining the day prior to the anniversary date will be forfeited.

***COUNCIL 82 Employee Benefit Fund
(Dental and Vision Coverage)***

The Council 82 Employee Benefit Fund provides dental and vision coverage for eligible employees, their eligible dependents and eligible domestic partners. Employees who are eligible for health insurance enrollment are eligible for enrollment in the benefit fund. New York State pays the premium in full.

Vision plan - provided by Davis Vision. Coverage effective on the 29th day of employment.

- Every two years*, you and your dependents are entitled to an eye examination and one pair of eyeglasses (or Plan contact lenses). If non-Plan contact lenses are chosen, the Plan contribution toward the exam and contacts is \$200.
- *DEPENDENTS UNDER THE AGE OF 19 ARE ELIGIBLE FOR AN ANNUAL BENEFIT.
- Participating providers have agreed to accept payment from Davis Vision as payment in full.
- If non-participating providers are used, you will be reimbursed according to a schedule of allowances.

Dental Plan - provided by GHI Preferred Dental Plan. Coverage effective on the first day of the month following six full calendar months of employment.

- Participating providers have agreed to accept GHI's Preferred Dental schedule as payment in full for covered services.
- If non-participating providers are used, reimbursement is made according to a schedule of allowances. Employee is responsible for balance.
- Maximum of \$2000 in benefits including orthodontia/person/calendar year; maximum lifetime orthodontic benefit per covered dependent is \$2,200.

TUITION ASSISTANCE

The Council 82 Tuition Support Program - The Program reimburses 50% of tuition, registration and laboratory costs of covered courses for full-time employees. Maximum allowance per fiscal year is \$600.

Tuition Reimbursement (B140) - A percentage of tuition is reimbursed based upon the total amount of funds available for this purpose. Courses must be taken at SUNY institutions and employee must be at least half-time to participate.

Tuition Assistance - \$25 per credit hour may be reimbursed for courses taken at other accredited institutions. This is done through your Department's Supplies & Expenses budget. Employee must be at least half-time to participate.

Cornell University Statutory Colleges - Employees may register for courses at the tuition rate of \$45.00/credit hour.

PAYROLL

New York State is on a 2-week lag payroll. This means you will receive compensation for your first two weeks of work approximately one month after you begin work. Paychecks are distributed every other Wednesday. Direct Deposit is available upon employment.

TAX DEFERRED PROGRAMS

Employees may elect to have salary withheld and invested in two tax-deferred programs, TIAA-CREF and NYS Deferred Compensation. The amount withheld is not subject to income tax until collected at retirement.

ON-SITE CHILD CARE CENTER

The Cortland College Children's Center opened in Twin Towers during January 1993. This state-of-the-art facility provides quality child care services for children ages six weeks to five years old. For further information, contact the Center's Director, (607) 753-5955.

NYPERL- LONG-TERM CARE INSURANCE

New York State Public Employee and Retiree Long-term Care Insurance Program (NYPERL) is available to all employees that are in a benefits eligible position and eligible family members. The program is administered and insured through MedAmerica. If you enroll within 60 days of appointment date, you are guaranteed issue. If you enroll at any other time, you will be subject to medical underwriting. Visit the NYPERL website at www.nyperl.net to get instant premium quotes and to receive a self-enrollment kit or call 866-474-5824.

FLEXIBLE SPENDING ACCOUNTS

Flexible spending accounts (governed by IRS regulations) provide *eligible* employees the opportunity of paying for *eligible* child, elder or other dependent care expenses (DEPENDENT CARE ADVANTAGE ACCOUNT) or unreimbursed health care expenses (HEALTH CARE SPENDING ACCOUNT) on a pre-tax basis. Contact the FSA Hotline, 1-800-358-7202, for a packet of information or visit www.flexspend.state.ny.us

CREDIT UNION

Employees may join the Cortland Federal Credit Union with savings by payroll deduction.

SAVINGS BONDS

Employees may purchase U.S. Savings Bonds through payroll deduction.