BENEFITS FOR CLASSIFIED STAFF REPRESENTED BY PUBLIC EMPLOYEES FEDERATION (PEF)

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 57TH 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, cancer treatment, 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 \$40 co-pay applies to covered outpatient diagnostic services; \$70 emergency room; \$60 outpatient surgery.

<u>United HealthCare</u> - administers major medical coverage (doctor's office visits, office surgery, lab and radiology). Charges by Participating Providers are subject to a \$20 co-pay per visit. Charges by Non-Participating Providers are reimbursed at a rate of 80% of reasonable and customary fees after a \$1000 (grade 6 & below \$500) combined annual deductible each per enrolled, enrolled spouse and all dependent children. Basic medical coinsurance maximum is \$3000 (grade 6 or below \$1500) annually. You must call for pre-certification for scheduled MRI, MRA, PET scan, and any other nuclear medicine procedure.

<u>Managed Physical Medicine Program</u> - administers chiropractic treatment and physical therapy. \$20 co-payment for office visits to a Managed Physical Network provider.

<u>Home Care Advocacy Program (HCAP)</u> - administers home care services, diabetic supplies, skilled nursing services and durable medical equipment. Use of the HCAP provides a paid-in-full benefit.

Beacon Health - administers the inpatient and outpatient mental health and substance abuse portion of the Empire Plan. Network provider visits subject to a \$20 co-payment; non-network benefit substantially reduced.

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

<u>CVS/Caremark</u> - 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 \$25 and non-preferred brand name is \$45. 31-90 day supply through mail order is \$5 generic, \$50 preferred brand name, \$90 non-preferred brand name. 31-90 day supply at retail pharmacy is \$10 generic, \$50 preferred brand name, \$90 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.

<u>Capital District Physicians' Health Plan (CDPHP) (300)</u> - serves Broome, Chenango, Delaware, Herkimer, Madison, Oneida, Otsego, Tioga counties. \$20 office visit; prescriptions \$10/generic, \$30/formulary, \$50 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, Jefferson, Lewis, Madison, Oneida, Onondaga, Otsego, Oswego, Tioga, Ulster counties. \$25 office visit; prescriptions \$10/generic, \$30/brand, \$50 non-formulary (30 day supply). Visit www.mvphealthplan.com

Other HMOs are available.

2018 BI-WEEKLY RATES						
	Grade 9 & Below	rade 9 & Below (or temps)		Grade 10 & Above		
	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY		
The Empire Plan (#001)	\$43.00	\$188.41	\$57.33	\$224.29		
Capital District Physician's Health Plan (CDPHP) (#300)	\$82.27	\$245.37	\$95.45	\$279.59		
HMO-Blue (Central NY) (#072)	\$35.62	\$149.06	\$47.50	\$177.74		
MVP Health Plan (#330)	\$85.04	\$203.30	\$98.53	\$237.95		

RETIREMENT PLAN

Participation in the New York State Employees' Retirement System is <u>mandatory</u> 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.

- There is a 10-year vesting period.
- Pension is based on years of service and final average salary.
- Employee contribution will be based on salary.

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0	Wages of \$45,000 or less	3%
0	Wages between \$45,000.01 and \$55,000	3.5%
0	Wages between \$55,000.01 and \$75,000	4.5%
0	Wages between \$75,000.01and \$100,000	5.75%
0	Wages of \$100.000.01 or more	6%

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. PEF employees are subject to five-day withholding which means that the first five paychecks are reduced by 10% of full biweekly pay. Reimbursement of the 5-day withholding is made at the end of service at the prevailing rate. Paychecks are distributed every other Wednesday. Direct Deposit is available upon employment.

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 <u>pro-rated basis</u>. 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 three (3) hours 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.

Dental and Vision Coverage

The dental and vision coverage for eligible employees, their eligible dependents and eligible domestic partners is provided by NYS at no premium cost to the employee. Employees who are eligible for health insurance enrollment are eligible for enrollment in the benefit fund. Coverage is effective on the 57^{th} day of eligible employment.

Vision plan - provided by Davis Vision.

- Every two years*, you and your dependents are entitled to an eye examination and one pair of eyeglasses (or Plan contact lenses with \$25 or \$45 co-pay). If non-Plan contact lenses are chosen, the Plan contribution toward the exam and contacts is \$40. *****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.
- Occupational Vision Benefit (if applicable) for employee only; available through panel doctors when used in conjunction with regular vision benefit.

Dental Plan - provided by GHI Preferred Dental Plan (Emblem Health).

- Participating providers have agreed to accept GHI's Preferred Dental schedule as payment in full for covered services. No deductible for preventive, diagnostic or orthodontia services; other services with \$25/person/year (maximum \$75/year/family) deductible.
- If non-participating providers are used, reimbursement is made according to a schedule of allowances. Employee is responsible for balance.
- Maximum of \$1800 in benefits including orthodontia/person/calendar year; maximum lifetime orthodontic benefit per covered dependent is \$1,998.

TUITION ASSISTANCE (for employees only)

The Public Service Training Program (PSTP) is a tuition benefit that may be used at PEF/PSTP approved and non-approved schools. At an approved school, tuition for credit-bearing coursework will be paid directly to the school for spring or fall courses (up to \$600/semester for graduate/undergraduate study). At a non-approved school, the benefit will be 50% reimbursement of final tuition costs, not to exceed \$600 per fiscal year. Employees working less than half time and those on full-time educational leave will receive 50% of current benefit.

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.

TAX DEFERRED PROGRAMS

Employees may elect to have salary withheld and invested in two tax-deferred programs, TIAA-CREF, Fidelity, Valic, Voya, 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 is located in the new Education Building. 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.

FLEXIBLE SPENDING ACCOUNTS

Flexible spending accounts (governed by IRS regulations) provide *eligible* employees the opportunity of paying for <u>eligible</u> child, elder or other dependent care expenses (DEPENDENT CARE ADVANTAGE ACCOUNT) or un-reimbursed 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.ny.gov

CREDIT UNION

 ${\bf Employees\ may\ join\ the\ Summit\ Federal\ Credit\ Union\ with\ savings\ by\ payroll\ deduction.}$