

**BENEFITS FOR CLASSIFIED STAFF  
REPRESENTED BY CIVIL SERVICE EMPLOYEES ASSOCIATION (CSEA)**

**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](http://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 hospital 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 \$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 (GR 06 and below \$500) annual deductible for enrollee, enrolled spouse/domestic partner and all dependent children. Basic medical coinsurance maximum is \$3,000 annually (GR 06 and below \$1,500). You must call for pre-certification for scheduled MRI, MRA, or any other nuclear medicine procedures.  
**Managed Physical Medicine Program** - administers chiropractic treatment and physical therapy. \$20 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.  
**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.  
**Empire Blue Cross** - administers the Empire Plan's hospital pre-admission certification program for maternity, scheduled hospital admission, and skilled nursing facility admission.  
**CVS/Caremark** - 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.  
**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](http://www.cdphp.com)  
**HMO-Blue (CNY) (072)** - serves Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuylar, 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](http://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](http://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.mvphhealthplan.com](http://www.mvphhealthplan.com)

Other HMOs are available.

**2018 BI-WEEKLY RATES**

	Grade 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 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.

- 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.
  - Wages of \$45,000 or less 3%
  - Wages between \$45,000.01 and \$55,000 3.5%
  - Wages between \$55,000.01 and \$75,000 4.5%
  - Wages between \$75,000.01 and \$100,000 5.75%
  - 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. CSEA 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 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.

### **CSEA EMPLOYEE BENEFIT FUND (Dental and Vision Coverage)**

The CSEA Employee Benefit Fund provides dental and vision coverage for eligible employees, their eligible dependents and eligible domestic partners at no premium cost to the employee. Employees who are eligible for health insurance enrollment are eligible for enrollment in the benefit fund. Coverage begins on the 29th calendar day of eligible appointment.

**Vision plan:** Every 24 months, enrollees are entitled to an eye examination and one pair of eyeglasses at no cost (or a pair of daily wear standard soft contact lenses for \$25) if using a participating provider. Dependents under the age of 19 are eligible every 12 months.

-If non-participating providers are used, employee will be reimbursed according to a fee schedule for exam, lenses, frames, contacts.

-Video Display Terminal (VDT) benefit (if applicable) for employee only; available through panel doctors when used in conjunction with regular vision benefit.

**Dental plan:** Participating providers have agreed to accept the fee schedule as payment in full for covered services.

-If non-participating providers are used, employee is responsible for any charge in excess of the fee schedule.

-\$2,200 maximum per year for employee or dependent on dental benefits (not including orthodontia).

### **TUITION ASSISTANCE (for employees only)**

CSEA Labor Education Action Program - two tuition-free vouchers at LEAP-recognized schools or tuition reimbursement program at non-LEAP schools for courses intended to increase job performance and improve opportunities for upward mobility of employees in State service. If eligibility requirements are met, participation is limited to two courses per year.

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 tax-deferred programs, TIAA-CREF, Valic, Voya, Fidelity 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 *eligible* 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](http://www.flexspend.ny.gov)

### **CREDIT UNION**

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