

**BENEFITS FOR CLASSIFIED STAFF  
Agency Police Services Unit (APSU)  
New York State Correctional Officers and Police Benevolent Assoc. (NYSCPOBA)**

**HEALTH INSURANCE**

FULL-TIME EMPLOYEES ARE ELIGIBLE TO ENROLL IN THE NEWYORK 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 57<sup>th</sup> 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 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; \$60 co-pay for outpatient surgery; \$70 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 combined HCAP, Mental Health and basic medical deductible each per enrollee, enrolled spouse and all dependent children. Combined annual coinsurance maximum is \$3000/year. You must call for pre-certification for any scheduled MRI or other outpatient nuclear medicine diagnostic testing.

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.

Beacon Health - administers the inpatient and outpatient mental health and substance abuse portion of the Empire Plan. Network provider co-payment is \$20/visit.

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, \$30/formulary, \$50 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, 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](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. \$25 office visit; prescriptions \$10/generic, \$30/brand, \$50 non-formulary (30 day supply). Visit [www.mvphealthplan.com](http://www.mvphealthplan.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 Police & Fire 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%

### ***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.

### ***Dental and Vision Coverage***

New York State 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 57<sup>th</sup> 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 (Emblem Health). Coverage effective on the 57<sup>th</sup> day 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 (for employees only)***

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.

### ***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 with tax-deferred programs through a number of different vendors. 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 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.ny.gov](http://www.flexspend.ny.gov)

### ***CREDIT UNION***

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

### ***WIRELESS DISCOUNT PROGRAMS***

State employees are offered a discount on wireless service with a number of wireless companies including Verizon and AT&T. Contact information can be obtained in Human Resources.