



BENEFITS FOR FULL-TIME FACULTY/PROFESSIONALS/LIBRARIANS
HEALTH INSURANCE

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, 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 \$95 co-pay applies to covered outpatient surgery; \$100 emergency room; \$50 outpatient diagnostic services.
United HealthCare - administers major medical coverage (doctor's office visits, office surgery, lab and radiology). Charges by Participating Providers are subject to a \$25 co-pay per visit. Charges by Non-Participating Providers are reimbursed at a rate of 80% of reasonable and customary fees after a \$1250 deductible each per enrollee, enrolled spouse and all dependent children. Basic medical coinsurance maximum is \$3750 annually. You must call for pre-certification for scheduled MRI, MRA, CT, PET scans.
Managed Physical Medicine Program - administers chiropractic treatment and physical therapy. \$25 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 \$25 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 \$30 and non-preferred brand name is \$60. 31-90 day supply through mail order is \$5 generic, \$55 preferred brand name, \$110 non-preferred brand name. 31-90 day supply at retail pharmacy is \$10 generic, \$60 preferred brand name, \$120 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 \$5/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
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.

2022 Biweekly Premium Costs

Annual Salary of less than \$47,024 Annual Salary of \$47,024 or more

	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
The Empire Plan (#001)	\$50.89	\$219.75	\$67.85	\$261.73
Capital District Physician's Health Plan (CDPHP) (#300)	\$43.60	\$182.66	\$58.14	\$217.79
HMO-Blue (Central NY) (#072)	\$46.44	\$195.73	\$61.91	\$233.33
MVP Health Plan (#330)	\$53.90	\$197.41	\$70.39	\$235.91

RETIREMENT PLANS

Participation in a retirement plan is mandatory for all full-time employees. Three options are available.

1. TIAA (Optional Retirement Plan) - Employee contributes a percentage of salary per the chart below for duration of employment; State contributes 8% of salary for the first seven years and 10% thereafter.
 - Employee contribution will be based on salary (adjusted annually)
 - 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%
 - There is a 366 day vesting period which is waived if employee is a member of a NYS public retirement system or has active retirement contracts with any of the four carriers in the ORP (TIAA, Voya, Fidelity or AIG).
 - If you leave employment before vesting, you can request a refund of your contribution with interest.
 - Program can be transferred to other participating colleges.
 - Pension is based upon total contributions and resultant accumulations in accounts through investment and earnings.
 - SUNY CREF accumulations and contributions may be transferred to Alternate Funding Vehicles (AFVs)-Fidelity, AIG, and Voya.

2. New York State Teachers' Retirement System (TRS) or New York State Employees' Retirement System (ERS)
- Employee contributes a percentage of salary per the chart below for the duration of employment;
 - There is a 10-year vesting period. oPension is based on years of service and final average salary.
 - Employee contribution will be based on salary (adjusted annually)
 - o Wages of \$45,000 or less 3%
 - o Wages between \$45,000.01 and \$55,000 3.5%
 - o Wages between \$55,000.01 and \$75,000 4.5%
 - o Wages between \$75,000.01 and \$100,000 5.75%
 - o Wages of \$100,000.01 or more 6%

VACATION/SICK LEAVE

Full-time professional employees accrue vacation leave and sick leave as follows:

0-1 year : 1.25 days/mo3-5 years: 1.50 days/mo

2 years: 1.33 days/mo6 years: 1.66 days/mo7+ years: 1.75 days/mo

One vacation day will be added to full-time employees' accruals on January 2 of each year.

UNITED UNIVERSITY PROFESSIONS (UUP) UNION BENEFIT FUND

The UUP Benefit fund provides vision and dental coverage. There is no employee premium for individual, domestic partner or family plans. Coverage begins on the 43rd calendar day of eligible appointment. Visit website www.uupinfo.org for eligibility information, types of dental coverage including payment schedules and vision coverage.

TUITION ASSISTANCE (for employees only)

Space Available - Tuition is waived on a space available basis for one course per semester at SUNY institutions.

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.

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.

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 tax-deferred programs. The amount withheld is not subject to income tax until collected at retirement.

PAID FAMILY LEAVE

Provides employees with job-protected, paid time off to bond with newly born, adopted, or fostered child, care for a family member with a serious health condition, or assist loved ones when a family member is deployed abroad on active military service. Employees pay a small biweekly deduction, which for 2022 is .511% of employee weekly wage capped at an annual maximum of \$423.71. The PFL provides for up to 12 weeks or 60 days of job protected leave for eligible employees. The benefit is equal to 67% of an individual's average weekly wage capped at 67% of the statewide average weekly wage.

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 6 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 their website www.flexspend.ny.gov

CREDIT UNION

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

GROUP DISABILITY INSURANCE

All active full-time faculty are eligible for coverage after the completion of one year of service. The one-year waiting period is waived if an immediate previous employer provided a similar group disability insurance policy. The plan provides benefits which begin after six months of total disability.

TIAA BANK

TIAA offers basic checking, money market account, closing cost assistance (when refinance or purchase a home), and relocation assistance. For more information visit www.tiaabank.com/sunyooffer

SUNY EMPLOYEE DISCOUNTS

State employees are offered a multitude of discounts which are detailed online at www.suny.edu/benefits/discounts