

**BENEFITS AT A GLANCE**  
**MANAGEMENT/CONFIDENTIAL PROFESSIONAL EMPLOYEES**

<b>BENEFIT</b>	<b>DESCRIPTION</b>	<b>ELIGIBILITY</b>	<b>EFFECTIVE DATE</b>	<b>COST</b>
<b>HEALTH INSURANCE/PRESCRIPTIONS</b>	<p><b>Options</b></p> <p><b>Empire Plan:</b> Blue Cross: Hospitalization United HealthCare: Major Medical/Surgical.</p> <p><b>Health Maintenance Organizations:</b> Hospitalization and medical/surgical care by designated primary care physician.</p>	<p>Appointments that exceed three months.</p> <p>Must work at least half-time</p>	56-day waiting period.	See " <a href="#">Rates and Deadlines</a> " for a complete listing of premium rates.
<b>RETIREMENT SYSTEMS</b>	<p><b>**TRS and ERS:</b> Defined benefit plans; benefits are based on best consecutive three years average salary and years of employment.</p> <p><b>†ORP:</b> Defined contribution plan; benefits are based on employer and employee contributions and the success of the investments. Employer contribution is 8 percent of salary for first seven years of service; 10 percent of salary through year ten years of service and 13 % thereafter.</p>	<p>Membership for full-time employees is mandatory.</p> <p>Membership is optional for part-time employees except that appointees who have current membership must continue to participate, if eligible.</p> <p>All M/C employees are eligible for ERS or the ORP. Employees in the titles of Chancellor, President, Vice-President, Provost, Dean, Associate Dean, and Assistant Dean are also eligible for TRS.</p>	Immediately upon enrollment. Vested after 5 years in ERS & TRS. Vested after 366 days in ORP.	Employee contribution is 3 percent of salary for those joining on or after July 27, 1976. No contribution required after 10 years of service for members of ERS and TRS.
<b>PRESCRIPTION DRUGS</b>	Coverage through health insurance program.	At least half-time and eligible to receive health insurance.	56-day waiting period.	Paid for through health insurance premium.
<b>DENTAL INSURANCE</b>	GHI Preferred Dental Plan	At least half-time and eligible to receive health insurance.	First of the month after six calendar months of employment.	Paid for by New York State.
<b>VISION CARE</b>	Financial assistance in meeting cost of eye exams, glasses, etc.	At least half-time and eligible to receive health insurance.	28-day waiting period.	Paid for by New York State.
<p>**New York State Teachers' Retirement System  New York State Employees' Retirement System  †Optional Retirement Program (ING, Met Life, TIAA-CREF, VALIC)</p>				

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<b>TUITION ASSISTANCE</b>	<p>Partial assistance is available through the MC Tuition Reimbursement Program. Covered tuition expenses are reimbursed at the rate of 75 percent, up to a maximum annual fiscal year reimbursement of \$1,750</p> <p>Partial assistance is available through the B-140 Tuition Waiver (based on funding) at state-operated campuses.</p> <p>Fees are not covered by Tuition Assistance. Must be SUNY state-operated campus.</p>	<p>Appointment must cover period of support.</p> <p>Must be at least half-time.</p>	Upon employment.	No cost to the employee for this benefit.
<b>FLEX BENEFITS (PRE-TAX DEDUCTIONS)</b>	A portion of salary is designated by employee to establish a fund to cover eligible child care, elder care and/or un-reimbursed health care expenses with pre-tax dollars.	Must be receiving regular biweekly paychecks for dependent care. Must also be eligible for health insurance for health care.	For dependent care, effective immediately; must enroll within 60 days of appointment. For health care, 60 days from date of appointment; must enroll within 60 days of date of appointment.	The employee determines the amount to be deducted, maximum \$5,000 for child/elder care; minimum \$100, maximum \$4,000 for health care
<b>SAVINGS PLANS – TAX DEFERRED ANNUITIES AND NYS DEFERRED COMPENSATION PLAN</b>	Voluntary tax-deferred savings programs designed to provide funds in retirement. Employees may choose to participate in either or both plans subject to IRS limits on tax deferral.	Upon employment.	Choice of employee.	Employee contributions through salary reduction subject to IRS limitations.
<b>LONG-TERM CARE INSURANCE</b>	Coverage for care in a nursing home, assisted living facility, or at home.	Must be eligible for health insurance.	If enrolled within 60 days of eligible appointment, guaranteed issue. Otherwise, subject to medical underwriting.	Premiums determined by amount of coverage purchased.
<b>DISABILITY COVERAGE</b>	Monthly income benefit equal to 60 percent of covered monthly salary, not to exceed \$5,000 a month; also provides a monthly annuity premium benefit.	Full and part-time (50% +) M/C employees who are disabled for six consecutive months.	Your effective date of coverage is one year after your date of hire if you are hired on the first of the month. If you are not hired on the first of the month, your effective date of coverage is the first of the month following one year after your date of hire."	No cost to employee.
<b>GROUP LIFE AND ACCIDENT INSURANCE</b>	Optional term life, accidental death and dismemberment insurance; includes coverage for spouse and dependents.	All M/C employees.	First day of pay period following the pay period in which enrollment form submitted.	Premiums determined by amount of coverage purchased.
<b>VACATION AND SICK LEAVE HOLIDAYS</b>	Vacation and sick leave are earned at the same rate, 1.75 days per calendar month. Pro-rated for part-time. Eligible for up to 12 holidays per year.			
<b>PAYROLL INFORMATION</b>	<p>New York State has a two-week lag payroll system. This means that each paycheck pays for the period two-four weeks prior to the date of the check. New employees will not receive their first check for approximately four weeks.</p> <p>In addition, there is a five-day salary deferral. That means that one day's pay is deducted from each of the first five checks. This is returned to the employee upon separation from service.</p>			