



UNIVERSITY<sup>AT</sup>ALBANY  
State University of New York



# Graduate/Teaching Assistant Benefits Orientation



# Office of Human Resources

▶ UAB 300

▶ 518-437-4705 or [Benefits@Albany.edu](mailto:Benefits@Albany.edu)

▶ [www.albany.edu/hr](http://www.albany.edu/hr)



# Orientation Summary

- ▶ Health Benefits
- ▶ Payroll
- ▶ Union Dues
- ▶ Attendance Reporting/Sick Leave
- ▶ Employee Assistance Program
- ▶ Flex Spending Account
- ▶ Retirement
- ▶ Voluntary Pre-Tax Savings



# NYS Health Insurance Program (NYSHIP)

- ▶ NYS Health Insurance Program (NYSHIP) administered by NYS Department of Civil Service : [www.cs.ny.gov/ebd](http://www.cs.ny.gov/ebd)
- ▶ Campus Administrator: Office of Human Resources (HR), UAB300, 518-437-4705
- ▶ To be eligible to enroll in SEHP, you must work at least one-half an assistantship AND be employed at a stipend that would yield a total compensation of 50 percent of the July 2, 2009 minimum stipend for employees on full assistantships at University Center campuses which is \$8,586. See [collective bargaining agreement](#) article "6.21" for additional eligibility requirements.
- ▶ Benefit Information and paperwork will be sent to your Albany.edu email as soon as we receive appointment forms



# NYSHIP Overview

- ▶ Components of the Student Employee Health Plan (SEHP) under the New York State Health Insurance Program (NYSHIP)
  - Medical/Surgical – United Healthcare
  - Hospital – Empire BlueCross BlueShield
  - Mental Health and Substance Abuse – Beacon Health Options
  - Prescriptions – CVS Caremark
  - Dental – Emblem
  - Vision – Davis Vision
- NYSHIP Contact Information
  - Phone – 1 877 769 7447
  - [www.cs.ny.gov/employee-benefits/login/](http://www.cs.ny.gov/employee-benefits/login/)



# Medical/Surgical



- ▶ No requirement to designate a primary care physician
- ▶ No referrals necessary
- ▶ Find participating providers at : [www.empireplanproviders.com](http://www.empireplanproviders.com)
- ▶ Non-participating providers are subject to a deductible and co-insurance

# Medical/Surgical



- ▶ You must call 1-877-769-7447, #1 for Medical Prospective Procedure Review
  - Required prior to receiving scheduled (non-emergency) diagnostic tests, including but not limited to MRI, MRA, CT, PET Scan, and Nuclear Medicine
  - If you do not call, you will pay a larger part of the cost
  - If the test or procedure is determined not to be medically necessary, you will be responsible for the entire cost



# Hospital

- ▶ You must call 1-877-769-7447, #2 for Hospital Pre-Admission Certification
  - Before a scheduled, non-emergency hospital admission
  - Before a maternity hospital admission
  - Within 48 hours of emergency hospital admission, or as soon as reasonably possible
  - If you do not call or pre-certify, you will pay a larger portion or all of the cost



# Mental Health and Substance Abuse



▶ Call 1-877-769-7447, #3 for Pre-Certification

- Clinical Referral Line is available 24 hours a day, every day
- Receive the highest level of benefits by following requirements for network coverage
- You are required to pre-certify for certain services
- In an emergency, go to nearest hospital emergency department (if admitted as an inpatient, you or someone acting on your behalf should call within 48 hours or as soon as reasonably possible)

# Prescription Drug



- ▶ Call Prescription Drug Program at 1-877-769-7447, #4 to find participating pharmacies
  - Mail Service is available
  - The University Health Center is not a participating pharmacy

# Dental



- ▶ Call 1-800-947-0101 for participating providers
- Covered Services include:
  - Initial and periodic exams, cleaning and x-rays
  - Up to 2 fillings per 12 month period, subject to co-pay

# Vision



- ▶ Call 1-888-588-4828 for participating providers
- ▶ You must use Davis Vision participating providers – no out of network coverage
- ▶ Coverage for:
  - Routine exam (with co-pay) once in a 24-month period
  - Limited selection of frames , lenses or contacts

Must purchase glasses or lenses at time and place of exam



# SEHP Effective Dates for New Enrollments

## ► If you apply...

- Prior to or on date of appointment: Coverage begins on date of appointment
- After date of appointment but by the set deadline for enrollment\*: Coverage begins on date application is received in HR
- After set deadline for enrollment\*: Coverage begins 30 days after date application is received in HR
- For F1 and J1 International Students: Coverage will be effective on the day of appointment, regardless of application date

\*The deadline for enrollment is listed in the benefit packet sent to your UAlbany email address from [benefits@Albany.edu](mailto:benefits@Albany.edu).



# SEHP Coverage



- ▶ Choice of Individual or Family coverage
  
- ▶ Eligible Dependents:
  - Spouse or Domestic Partner (additional paperwork required for partner; contact HR for details)
  - Children (natural, adopted, stepchildren)
  - Other Children (statement of dependence required)
  - Children covered to age 26 unless certified as disabled
  - Siblings and Parents are not eligible dependents

# SEHP – How to Enroll



## ▶ Prior to enrolling:

- Review NYSHIP SEHP benefit summary
- Read Pre-Tax Contribution Fact Sheet

## ▶ To Enroll:

- Complete and sign Health Insurance Transaction Form (PS-404g)
- Return PS-404g and required proofs to HR in UAB-300 on or before the enrollment deadline provided in your benefit packet

# SEHP – How to Enroll



## ► Provide the following proofs:

- For you: Copy of Birth Certificate and Social Security card
- For Dependent(s): Social Security number and copy of birth certificate
  - Copy of passport accepted in lieu of birth certificate only for enrollee, spouse, or partner
- For spouse: Include a copy of marriage certificate; for marriages over 1 year, attach recent proof of joint ownership/financial obligation (copy of current tax return, bank/mortgage statement, or homeowners' policy)
- For partners, disabled dependents over 26, and “other” children – contact HR for additional requirements

# Adding a Dependent



- ▶ Qualifying Events include:
  - Marriage
  - Birth/Adoption
  - End of prior employer coverage, Medicaid or Medicare
- ▶ Submit PS-404g form within 30 days of event (contact HR for additional documentation requirements)
- ▶ Without an event, dependent(s) serve a 30-day waiting period from the date that paperwork is received by HR

# SEHP – Information for International Students



## ▶ F-1 and J-1 International Students:

- Health insurance enrollment is required
- SEHP is different than the International Students and Scholars Services (ISSS) insurance, which will be automatically billed to you
- As soon as we receive your PS-404G form and required proofs, we notify ISSS of SEHP enrollment
- ISSS then begins the process of removing the international insurance fee from your bill (this may take several weeks)
- HR can **not** remove the fee from your bill



# SEHP



- ▶ F-1 and J-1 International Students enrolled in SEHP:
  - You are still required to pay the medical evacuation/repatriation fee
  - Contact ISSS for refund of the fee for International Insurance if you have already paid it
  - Coverage is effective on date of appointment
  - Retroactive premiums of up to \$100 per paycheck will be owed if PS-404G and documents are not submitted in a timely manner

# SEHP



## ▶ Domestic Student/Permanent Resident

- Enrollment in SEHP is optional!

# SEHP Summer Continuation Coverage



- ▶ Coverage may continue over the summer if you are expected to return to an eligible GSEU appointment next Fall.
- ▶ Timely verification from your department is required
- ▶ HR emails instructions to enrollees' Albany.edu address by late March. Read them carefully and pay attention to the **mid-April deadline** for submitting verification form
- ▶ If you are eligible and submit the necessary form by the deadline, summer coverage will be paid via two extra deductions from 3 paychecks in the Spring
- ▶ Call HR if you have not received an email by late March!

# SEHP Re-enrollment



## ▶ Re-enroll if....

- Your SEHP coverage lapsed over the summer
- You currently have SEHP COBRA and need to change back to active coverage
- You were enrolled with Research Foundation and funding was changed to State

# SEHP Ending Dates



- ▶ If assistantship ends for any reason, coverage will terminate 2 full pay periods after employment end date
- ▶ You will receive COBRA information from Civil Service
- ▶ Enroll within 60-day deadline in order to continue coverage



# Health Insurance Premiums



- ▶ Current Biweekly cost:
  - Can be found at: [https://www.albany.edu/hr/GATA\\_SEHP.php](https://www.albany.edu/hr/GATA_SEHP.php)
  - Rates change every January
- ▶ Premiums are paid “up front”
  - Example: deduction from check dated 9/13/23 pays for coverage for the period of 9/14/23-9/27/23
  - Extra deductions taken, if necessary, for coverage prior to first deduction

# Health Insurance Premiums



- ▶ If you are in the Pre-Tax Contribution Program (PTCP),
  - Premiums paid *before* Federal, State and SS taxes are computed
  - Cannot cancel or change to individual coverage without timely (30-day) notice of a qualifying event
- ▶ Initial Participation in the PTCP is allowed if enrolling when newly eligible; at other times, you will be enrolled on a post-tax basis
- ▶ During Annual Option Transfer Period for the following calendar year, you may:
  - Change between pre and post-tax status
  - Cancel SEHP or change from family to individual coverage without a qualifying event

# University Health Center



- ▶ University Health Center is NOT a SEHP participating provider
  
- ▶ Two ways to receive medical care:
  - As a student (through the Health Center)
  - As a Graduate or Teaching Assistant (through SEHP)

# Insurance ID Cards



- ▶ ID Card(s) mailed to home address within 2-4 weeks
  - One health insurance card for each family member over the age of 18
  - Separate cards for dental and vision coverage
  
- ▶ Keep HR informed of address changes to ensure that you will receive important benefit information

# Paychecks



- ▶ Paid biweekly on Wednesdays
- ▶ Checks and/or direct deposit advice delivered to your department
- ▶ Review check stub for home address, deductions, taxes, year-to-date totals, etc.



# Lag Payroll



- ▶ A new payroll period starts each Thursday after a pay day and ends two weeks later on the Wednesday payday
- ▶ Lag payroll means that your paychecks arrive two weeks after the end of a payroll period and you will have a check coming after you leave payroll
- ▶ Example:
  - Most GA/TA Fall appointments begin on August 17, 2023
  - End of payroll period is August 30, 2023
  - First check arrives two weeks later on September 13, 2023

# Union Information for GSEU



- ▶ Graduate Student Employee Union (GSEU)
- ▶ Union dues equal 2% of base salary
- ▶ Membership is not required but provides the ability to vote on elections/contracts and has other benefits
- ▶ For GSEU information:
  - Visit <http://www.cwa1104gseu.com>
  - Call 1-607-762-1104 (GSEU Division Headquarters) or [albany1104@gmail.com](mailto:albany1104@gmail.com)

# Attendance Reporting



- ▶ Attendance report should be completed and submitted to HR in UAB-300
- ▶ You must certify your presence and record any absences each semester
- ▶ GA/TA attendance records can be found here:  
[www.Albany.edu/hr/schedules-timesheets.php](http://www.Albany.edu/hr/schedules-timesheets.php)

# Sick Leave



- ▶ Eligible after one semester of service
- ▶ Up to 5 days per year (July 1 – June 30) with supervisory approval
- ▶ May be used for illness or death in family
- ▶ Sick leave use must be indicated on the time record for each semester
- ▶ If you need to be out longer than 5 days due to illness or injury, please contact Time Records at [timerecords@Albany.edu](mailto:timerecords@Albany.edu) or (518) 437-4715 immediately, and make your supervisor or department administrator aware.

# Employee Assistance Program



- ▶ On-Campus confidential assessment and referral services on personal and work-related issues
- ▶ Self-enhancement/wellness programs
- ▶ Books, videos, tapes, DVD library
- ▶ Watch for newsletters announcing upcoming programs

[EAP@albany.edu](mailto:EAP@albany.edu)

518-442-5483

# Flex Spending Account



- ▶ Dependent Care Advantage Account
- ▶ Contribute up to \$5,000 in pre-tax dollars
- ▶ Dependent care expenses
  - Children under 13
  - Disabled children of any age
  - Dependent adults living in your home
- ▶ Carefully estimate expenses – use it or lose it



# Flex Spending Account



- ▶ Information and enrollment kit is on the Flex Spending Account web site
- ▶ To enroll: [www.flexspending.ny.gov](http://www.flexspending.ny.gov) or 1-800-358-7202
- ▶ Enroll within 60 days of appointment for participation
- ▶ An Open Enrollment period is held each Fall

# Employees' Retirement System



# ERS

NYS Employees Retirement System  
[www.osc.state.ny.us/retire](http://www.osc.state.ny.us/retire)

# Employees' Retirement System



- ▶ Enrollment is **voluntary**
- ▶ May enroll at any time
- ▶ Date of membership is the date application is received by ERS (please allow 5 days for processing after the application is submitted to OHRM)
- ▶ Membership is permanent while employed by a NYS public employer
- ▶ Tier 6- For members enrolled on or after April 1, 2012
- ▶ Previous members may be in different tiers
- ▶ Defined Benefit Plan that provides a guaranteed benefit at retirement, based on formula



# Employees' Retirement System

- ▶ May retire with full benefits at age 63
- ▶ Retirement is possible as early as age 55 with a reduction in benefits for each year under age 63
- ▶ Member contributions are based on salary – annual salary of \$45,000 or less requires a contribution of 3% of salary
- ▶ Vested after 5 years of full-time service; part-time service is pro-rated (50% PT takes 10 years to vest)
- ▶ Can withdraw membership if leaving public service with less than five years of ERS service and request refund of contributions plus interest

# ERS Enrollment



- ▶ Submit an ERS application to UAB-300
- ▶ Call 518-437-4705 with questions

Office of the State Comptroller

<https://www.osc.state.ny.us/retirement>

518-474-7736

- ▶ If you are a member of any NYS Retirement System, notify HR right away

# Voluntary Pre-Tax Savings Program



- ▶ An additional way to save money for retirement
- ▶ Participation is **optional**
- ▶ Elect or cancel participation or change your contribution amounts throughout the year with 30 days notice
- ▶ Deductions are taken on a pre-tax basis, lowering state and federal taxes
- ▶ Two options (elect either or both): 403(b) and or 457(b)



# Voluntary Pre-Tax Savings Program



## ▶ 403(b)

- Investment provider options: Fidelity, VOYA, TIAA, Corebridge
- Visit [www.Albany.edu/hr/retire.php#vsp](http://www.Albany.edu/hr/retire.php#vsp) for more information

## ▶ NYS Deferred Compensation System (NYSCDP) – 457(b)

- Contact the NYSDCP directly to obtain enrollment materials or to obtain additional information
- Visit [www.nysdcp.com](http://www.nysdcp.com) or call 1-800-422-8463

# Questions?



## ► Contact HR:

- Visit UAB 300
- Call 518-437-4705 or email [Benefits@albany.edu](mailto:Benefits@albany.edu) for SEHP, ERS, voluntary savings, and other general (non-SEHP) benefit questions
- Go to [www.Albany.edu/hr/](http://www.Albany.edu/hr/)