Classified Benefit Orientation

Welcome to Orientation

University at Albany
Office of Human Resources Management
Employee Benefits

Benefits@albany.edu
UAB 300: (518) 437-4729
Fax: (518) 437-4731

https://www.Albany.edu/hr/
You will receive time-sensitive information throughout the year via email from HR. We suggest that you check your Albany.edu address at least once per week.

- For certain Facilities staff members who do not have email access: we make an effort to post information on bulletin boards throughout Facilities and to request that supervisors notify employees of important information.

You will also receive mail at your home and/or campus addresses from HR and your benefit providers.

We encourage you to visit our Benefits website (please see the first slide in this presentation) for updates.
Agenda

- Retirement Plan
- Voluntary Pre-Tax Savings
- Health Insurance
- Union Membership
- Dental & Vision
- Disability Insurance
- Life Insurance
- Long-Term Care Insurance
- Flex Spending Accounts
- Tuition Assistance
- EAP/NYS-Balance
- Paychecks/Payroll
- Leave Accruals
If your appointment changes in schedule or duration, or if you are rehired into a different job, please contact the Benefits office so we can review changes in benefit eligibility, if any.
Employees’ Retirement System - CSEA, M/C, NYSCOPBA & PEF

- Defined Benefit Plan that provides a guaranteed benefit at retirement, based on Final Average Salary, years of service and age at retirement.
- Full-time employees with appointments of 3 months or more are required to join within 30 days of hire.
  - ERS membership begins on first date of employment.
- Part-time employees have the option to join at any time.
  - ERS membership begins on the date a retirement election/application has been received and processed.
- Once an election is made, employees are generally not allowed to change or withdraw from their selected retirement system during current or subsequent employment with any SUNY or community college campus.
- An election can only be changed if there is an:
  - employment change that results in new eligibility for a different Retirement System, and
  - election to change to that new system within 30 days.
Employees’ Retirement System (ERS)

- Employee contributions will continue for the duration of employment (Tier 6).
- You will vest (qualify for a pension benefit) after 5 years of full-time service.
- Can withdraw membership if leaving public service with less than five years of ERS service.
- May receive credit for military service or for state service rendered prior to joining ERS.
- The ERS Fact sheet provided in the benefits materials sent to you upon the start of employment includes more detailed information about ERS.

Office of the State Comptroller

http://www.osc.state.ny.us/retire/
(518) 474-7736
Employees with ERS membership dates on or after 4/1/12 are in Tier 6.**

Contributions are based on salary:

- $45,000 or less – 3%
- $45,000.01 - $55,000 – 3.5%
- $55,000.01 - $75,000 – 4.5%
- $75,000.01 - $100,000 – 5.75%
- $100,000.01 or more – 6%

**New employees who were previously members of the Retirement System may be in different tiers.
Visit [https://www.albany.edu/hr/retire.php#enroll](https://www.albany.edu/hr/retire.php#enroll) to register and enroll through Retirement@Work.

ERS requires you to complete registration information at Retirement@Work. After that is done, you will be directed to print the appropriate registration form and submit it to The Benefits Office in UAB-300.

If you need assistance with the Retirement@Work System or do not have computer access, call 1-866-271-0960 for a Retirement@Work consultant.

Retirement@Work enrollment guides were included in your benefit materials and can also be found here: [www.albany.edu/hr/retire.php#enroll](http://www.albany.edu/hr/retire.php#enroll).
Part-time or full-time APSU-represented employees are required to join the Police and Fire Retirement System (PFRS) in lieu of the Employees Retirement System (ERS). PFRS enrollment is mandatory for all officers.

For PFRS information, please go to https://www.osc.state.ny.us/retirement/publications/1823/message-comptroller-thomas-p-dinapoli?redirect=legacy.
Voluntary Pre-Tax Savings Program

- Participation is optional and allows additional retirement savings to be deducted from paychecks on a pre-tax basis, lowering state and federal taxes.

- You may elect either or both of 2 plan options:
  - 403(b) Pre-tax and/or Roth IRA (post-tax)  
  - 457(b) - Pre-tax and/or Roth IRA (post-tax)

- You may elect or cancel participation or change contribution amounts throughout the year – 30 days’ notice is suggested.
Voluntary Pre-Tax Savings Program Enrollment

- 403(b)
  - Investment provider options (choose 1 or more) – Fidelity, VOYA, TIAA, and AIG.
  - Visit the Retirement@Work website, www.retirementatwork.org/suny, or call the Retirement@Work hotline, 1-866-271-0960, to register and request to start 403(b) contributions.

- NYS Deferred Compensation Plan (NYSDCP) – 457(b)
  - Nationwide (choice of investment providers).
  - Contact NYSDCP directly at (800) 422-8463 to obtain enrollment materials or visit www.nysdcp.com.
Voluntary Pre-Tax Savings Program

- IRS annual deferral limits:
  - See option sheet for maximum contribution limits (you may contribute up to the maximum to both the 403(b) and 457(b) in the same year.

- Accessing funds (contributions):
  - 403(b) Plans - must be separated from service or if still working, must be age 59-1/2 or older.
  - NYSDCP - Must be separated from service.

- For more information, contact Employee Benefits at (518) 437-4729, or review the information available at: https://www.albany.edu/hr/retire.php
The NYS Health Insurance Program (NYSHIP) is administered by the NYS Dept. of Civil Service.

Elect individual or family coverage.

**CSEA** - If you apply on/prior to your 42nd day of benefited employment*, coverage begins on day 43.

**APSU, M/C, NYSCOPBA and PEF** - If you apply on/prior to your 56th day of employment*, coverage begins on day 57.

Late application results in a waiting period of up to 10 weeks, which may be shortened if you apply within 30 days of a qualifying event (i.e., loss of coverage due to job/family change).
Full-time and part-time employees working at least half-time (50%) on a regularly scheduled basis are eligible. If your schedule is reduced, contact HR immediately.

Appointments must be expected to last at least 3 months or 6 full pay periods,
Health Insurance - Enrollment

Documents required to enroll:

- Apply or decline NYSHIP participation by submitting a PS-404 Insurance Transaction Form.
- **Submit COPIES of required documents within 30 days of application to complete the enrollment process:**
  - For you - Security (SS) card and birth certificate.
  - For children - Birth certificate(s), adoption papers (if applicable), and SS number(s).
  - For a spouse - Birth certificate (or passport), SS number, and marriage certificate.
    - For marriage that occurred over 1 year ago - proof of joint ownership or financial obligation is also required (Examples: Prior year’s tax return, current bank or mortgage statement, or homeowner’s policy).
  - For domestic partners, disabled dependents over the age of 26, and “other” children - Contact the Benefits Office for additional documentation requirements.
NYSHIP does not have open enrollment period!

After your 42 or 56-day waiting period, you/your eligible dependents can enroll:

- With little or no waiting period if you apply in advance or within 30 days of a qualifying event (QE); or
- With a late enrollment period of 8-10 weeks if no QE has occurred or if you do not apply within 30 days of a QE.
- There are no QEs or late enrollments for the Opt-out Program.

Delays can be costly: Contact HR if you have questions.
Health Insurance - Choices

- Preferred Provider Organization (PPO)
  - Empire Plan for NYS employees
- Health Maintenance Organizations (HMOs)
  - CDPHP
  - Emblem HIP
  - MVP Health Plan
  - Highmark BlueShield of Northeastern New York

For rates, refer to the “Current Choices User Guide”.

The plans listed above are part of NYSHIP – Please see NYSHIP General Information Book and CHOICES Booklet for important information.
Empire Plan
Preferred Provider Organization

- Worldwide coverage is not limited to emergencies.
- No referrals or primary care providers are required.
- You have the flexibility to choose participating or non-participating providers.
  - Participating Providers: There are copayment(s) for certain services (some are covered at no cost to you). Providers file claims on your behalf.
  - Non-participating Providers: Deductibles, co-insurance and exclusions apply and increase your share of costs. You are responsible for filing claims.
- See Choices booklet for details.
Follow **pre-approval requirements*** for certain services including but not limited to:

- Chiropractic and physical therapy;
- Home Care Advocacy Program (home care, durable medical goods, diabetic supplies);
- Mental health/substance abuse treatment;
- Scheduled MRI, MRA, CT, PET, or Nuclear Medicine tests;
- Hospital/skilled nursing facility admissions;
- Within 48 hours of Emergency/Urgent admission or as soon as reasonably possible;
- Centers of Excellence.

*See *Choices* booklet for details.

- If your bargaining unit is PBANYS or PEF: see *Choices Supplement* booklet for details.
Health Maintenance Organizations (HMOs)

- You must choose a primary care provider who helps you coordinate health care.
- You may need referrals for specialists or pre-certification for certain tests/services.
- Co-payments, co-insurance, and additional information for each HMO is included in the Choices booklet.

Generally, coverage is limited to providers within your HMO’s network, unless prior authorization is received from the HMO or in the event of an emergency. More details can be obtained directly from the HMO.
Eligible employees who have other employer-sponsored coverage (other than NYSHIP through NYS) can opt-out of NYSHIP coverage in exchange for incentive payments.

Incentive payments are reimbursed via bi-weekly paychecks throughout the year.

Incentive payments are taxable income.

Employees must be on the payroll to receive incentive payments.

Election must be made within your enrollment deadline to have opt-out payments as a new employee.
$1,000 incentive payment if waiving individual coverage, or if other NYSHIP coverage is through a NYSHIP participating agency or employer (not state agency).

$3,000 incentive payment for waiving non-NYSHIP family coverage.

Complete/sign PS-404 and PS-409 forms.

Provide proof of other health insurance coverage.

Provide copies of required documentation (see previous slide) if opting-out for the first time.
If electing **PRE-TAX** status (PTCP):

- Premiums are paid *before* Federal, State, and SS taxes are calculated, reducing taxable income.
- Lesser income is reported to SSA, which may affect your SS pension.
- Outside of an annual option period, you can *not* cancel or reduce coverage from family to individual without 30-day notice of a qualifying event.

If electing **AFTER-TAX** status:

- Premiums are paid *after* Federal, State, and SS taxes are calculated.
- You have the flexibility to cancel or reduce coverage without a qualifying event or option period.

*If you enroll after your 42 or 56-day waiting period: You automatically default to after-tax status. You can only make changes in pre/after-tax status during an annual Option Transfer Period for the next plan year.*
NYSHIP does not have annual Open Enrollments, instead we have annual Option Transfer Periods!

- If you choose to enroll or increase to family coverage, you must satisfy an 8 to 10 week waiting period, unless you have a qualifying event and submit a PS404 form to Benefits within 30 days of the event.

During annual Option Transfer period, you may:

- Switch NYSHIP options;
- Make changes in pre/after-tax status;
- Reduce from pre-tax family to individual coverage;
- Cancel pre-tax coverage without a qualifying event.

Generally, changes take effect at the start of the 1st pay period closest to January 1.

Look for Option Transfer updates in the fall from HR and Civil Service, and check “Benefits News & Events” at https://www.albany.edu/hr/benefits.php.
Qualifying Event – An event that affects eligibility for health insurance.

Timely Notice – Submit a PS404 form to Benefits within 30 days of the qualifying event.

With timely notice of a qualifying event, you may be able to enroll or add/remove dependents to/from your coverage.

Some qualifying events include: marriage, divorce, birth/adoption, losing/gaining other coverage through an employer, Medicaid or Medicare. See the Choices booklet for details.
If no qualifying event has occurred or if Benefits does not receive a PS404 form within 30 days of a qualifying event:

- If enrolling/increasing coverage: Your enrollment/dependent addition will become effective **8 to 10 weeks** after the application is received in HR.
- If canceling/decreasing coverage: You will be unable to cancel pre-tax coverage or reduce from family to individual pre-tax coverage until the next Option Transfer Period.

Call HR immediately with questions on this topic!
Leave Without Pay (LWOP)

- You may be responsible for full-share premiums, depending on the type of leave.
- You should receive a letter from Benefits within 10 days from the start of your LWOP. This letter will outline options to continue, suspend, or cancel coverage.
- If you do not receive a LWOP letter within 10 days, please contact Benefits.
- Civil Service will bill you directly if you are on LWOP for one or more payroll periods.
- Bills will be sent to your home, so please make sure your current address is on file.
Employer-funded coverage extends for approximately 28 days after your last day of benefits-eligible employment.

After coverage ends, you may continue NYSHIP group benefits under COBRA.

- COBRA is currently available for a maximum of 36 months.
- COBRA premiums are the full (employer + employee) share + a 2% administrative fee.
- Notify Benefits in writing within 30 days if dependents lose eligibility (due to divorce, end of domestic partnership, etc.), to preserve their COBRA rights.
- The NYS Department of Civil Service administers and bills for COBRA coverage.
- Civil Service will specify a 60-day period in which to elect COBRA.
To meet the current general eligibility requirements, you must:

1. Have at least a total of 10 years of eligibility for employer-funded NYSHIP coverage;
2. Be enrolled in NYSHIP at the time of retirement; and
3. Meet the minimum age requirement for retirement (based on tier).

Unused sick leave (up to 200 days) is converted into a monthly credit that offsets NYSHIP retiree premiums.

Employees who meet the first two requirements upon leaving NYS service may continue coverage as vestees (by paying full premiums) until they reach minimum retirement age.
Membership is not required.

Membership provides the ability to vote and purchase personal line of insurance (i.e., disability, home, auto, and additional life insurance beyond the basic benefit).

Premiums can be payroll-deducted.
Dental and Vision Care

- CSEA: Offered through CSEA Employee Benefit Fund.
- APSU, M/C, NYSCOPBA, PEF: Offered through NYS.

- **No cost** for individual or family coverage.
- Coverage is **not automatic**; you must enroll.
CSEA Benefit Fund administers these programs at no cost to you, for individual or family coverage.

You will receive a dental/vision enrollment form directly from CSEA; return it to CSEA immediately. You may also enroll online through the CSEA Benefit Fund.

The waiting period is 28 days from your benefits-eligible hire date.

For dental/vision information, please call (518) 782-1500 or visit: www.cseaebf.com/state_benefits.php
For benefits-eligible employees, CSEA reimburses NYSHIP prescription drug card co-pays (and covered prescriptions less than the co-pay) once annually.

For a claim form and additional information, please visit the CSEA website provided on the previous slide.
Disability Insurance

APSU, CSEA, NYSCOPBA & PEF: May purchase coverage through union if a member.

M/C: Income Protection Plan
- No cost to employee.
- Optional for M/Cs with creditable NYS service prior to 1/1/86; automatic if no creditable NYS service prior to 1/1/86.
- Benefit of 50% of salary up to maximums.
- Reduced by SS, Workers’ Comp, Pension.
Sick Leave at Half Pay

Sick leave at half pay after one year of NYS Service

- During absence due to personal disability or illness, eligible, permanent classified employees are eligible for one pay period of sick leave at half pay for every six months of NYS service.
  - Can only be used after **all** accruals are exhausted.
  - Length of sick leave at half pay cannot exceed 1 pay period for each completed 6 months of state service.

- Other requirements must be met to receive sick leave at half pay. Contact HR with questions.
Life Insurance

- APSU, CSEA, NYSCOPBA & PEF: May purchase coverage through union if a member.

- M/C
  - May purchase coverage up to 5 x salary (maximum $500,000).
  - No medical underwriting if purchased within first 6 pay periods of appointment.
  - Must prove medical insurability if enrolling after 12 weeks.
  - May purchase dependent coverage.
You may pay for certain expenses with pre-tax dollars.

Types of accounts:
- Dependent Care
- Health Care Spending Account
- Adoption Advantage Account - visit www.wageworks.com/NYS-adooption-advantage/

Enroll at www.flexspend.ny.gov or call (800) 358-7202 within 60 days of hire or during annual enrollment period (see Flex Spending Account information sheet).

FSA is administered by Fringe Benefits Management (FBMC).

Use it or lose it.
Dependent Care Advantage (DCA) Account

- You can make pre-tax contributions up to a limit determined by the IRS on an annual basis for day care expenses for children under 13, disabled children of any age, or dependent adults living in your home.

- Based on salary, an employer contribution may provide up to $800 for eligible employees who enroll in the DCA Account. For information and updates, please visit the FSA website or call 1-800-358-7202.

- FBMC can answer specific expense eligibility questions.
Health Care Spending (HCS) Account

- You can make pre-tax contributions up to a limit determined by the IRS on an annual basis, for unreimbursed health, dental, vision, prescription, and hearing expenses.

- Over-the-counter drugs may be reimbursable, but only with a prescription.

- FBMC can answer specific expense eligibility questions.
SUE Tuition Waiver

- Provides University and Research Foundation employees with official forgiveness for part of tuition for courses.
- Up to 50% waiver on up to 6 credit hours (part-time employees) or 8 credit hours (full-time employees) per semester at 4-year SUNY institutions.

You may also be eligible for, and are encouraged to use, your union tuition programs in lieu of the SUE waiver when possible to maximize tuition support. Your SUE waiver will be adjusted if you receive other tuition assistance for the same course(s).

See [http://www.albany.edu/hr/tuition.php](http://www.albany.edu/hr/tuition.php) for important deadlines and more information.
UAlbany Employee Assistance Program (EAP)

- Confidential assessment and referral service for personal and/or workplace issues.
- Self-Enhancement & Wellness Programs.
- Lending Library (videos and books).
- Contact Information:
  - (518) 442-5483
  - eap@Albany.edu
  - www.albany.edu/eap
General Information

- College Savings Program
- NYS Ethics Law
- NYS Suggestion Program
- SEFCU
- UA Dept. of Athletics & Recreation
- UA Dept. of Diversity & Affirmative Action
- UA Regulations & Policies
Paychecks

- Paid bi-weekly on Wednesday.
- Checks and/or direct deposit advice will be delivered to your department.
- Checks and/or direct deposit advice provides information on deductions, taxes, year-to-date totals, and additional payments.
Lag Payroll

- Payroll period starts on Thursday, ends two weeks later on Wednesday.
- Paychecks arrive two weeks after the end of a payroll period.
- You’ll have a final check coming 2 weeks after you leave, so notify HR of address changes!

For example:
- If your date of appointment is 8/18/22, your payroll period ends on Wednesday, 8/31/22.
- First paycheck will be issued on Wednesday, 9/14/22, two weeks later.
You will have 1 day of deferred (withheld) pay in each of the first 5 checks.

Deferred pay is paid out when you leave state service/retire.

Pay-out is at rate of pay in effect on last day of employment.

Hourly employees, APSU and NYSCOPBA do not participate in this program.
Direct Deposit

- All University employees are encouraged to enroll in direct deposit.
- Option to have your paycheck automatically deposited into your bank account(s).
- A Direct Deposit Form for NYS Employees is included in your orientation packet.
- Completed form must be submitted to Payroll in UAB-300 if you wish to utilize direct deposit.
  - Voided check or signature of financial institution is required (see instructions on form).
Leave Accruals - Salaried Employees

- Report every 2 weeks on monthly timesheet/timecard.

  - Sick Leave
    - 13 days/year up to maximum 200 days accumulation.

  - Annual Leave (Vacation)
    - Begin earning a half day/bi-weekly; may start to use after 6 months or 13 pay periods.
    - Earn 13 days/year; maximum 40 days carry-over each year (40-day maximum deadline is April 1 for CSEA, M/C and PEF, and October 1 for APSU and NYSCOPBA).
    - Increases over 7 years from 13 to 20 days/year.

- Personal Leave
  - 5 days upon employment; 5 days/year granted on anniversary date.
  - Use it or lose it.

Report accrual usage/non-usage monthly through TAS. Time Records will email you when you are set up to use this system.

- Operational employees will complete time cards that are turned in monthly. Your department will have further details on this process.

*Accrual information above is based on full-time, non-hourly, employment.*
Leave Accruals - Hourly Employees

- Must be at least 50% part-time to earn time.
- **Begin** to earn sick, annual, and personal leave **after** first 19 qualifying payroll periods (approximately 38 weeks/9 months).
- After 19 payroll periods, Time Records will calculate accumulated time earned based on hours worked.
- Working less than 50% for more than one period will result in the 19 pay period count restarting.
- Report hours worked every 2 weeks on timesheet/timecard. These timesheets are to be sent directly to payroll ([payrolltimesheets@Albany.edu](mailto:payrolltimesheets@Albany.edu)). Blank copies can be found on the UAlbany website at [https://www.albany.edu/hr/schedules-timesheets.php](https://www.albany.edu/hr/schedules-timesheets.php).
Questions?

- Office of Employee Benefits – (518) 437-4729
- Time and Attendance – (518) 437-4709
- Payroll – (518) 437-3830