Graduate/Teaching Assistant Benefits Orientation
Office of Human Resources

- **UAB 300**
- **518-437-4705 or Benefits@Albany.edu**
- **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
Medical/Surgical

- No requirement to designate a primary care physician
- No referrals necessary
- Find participating providers at: 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
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
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)
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
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
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
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.
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
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
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
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
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
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
  - 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
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 is NOT a SEHP participating provider

Two ways to receive medical care:
- As a student (through the Heath 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.
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](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
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 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
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
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 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 or call 1-800-422-8463
Questions?

Contact HR:

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