Welcome to Orientation

University at Albany
Office of Human Resources Management
Employee Benefits
UAB 300: (518) 437-4729
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https://www.albany.edu/hr/benefits.php
Employee Benefits Staff

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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.

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 Plans
- Voluntary Pre-Tax Savings
- Health Insurance
- Union Membership
- Dental & Vision
- Disability Insurance
- Flex Spending Accounts
- Long-Term Care Insurance
- Tuition Assistance
- EAP/NYS-Balance
- Paychecks/Payroll
- Leave Accruals
Full-time employees with appointments of 3 months or more are required to join a retirement system within 30 days of their hire date.

Part-time employees have the option to join a Retirement System at any time.

ERS/TRS membership begins on the date that a retirement election/application has been received and processed. ORP membership begins on the date the eligible appointment started, if ORP is elected within 30 days of that date.

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 system within 30 days.
Retirement Plan Options

ERS
NYS Employees Retirement System

ORP
Optional Retirement Program
- TIAA
- VOYA
- AIG
- FIDELITY

TRS
NYS Teachers Retirement System
ERS and TRS

- These *defined benefit plans* provide a guaranteed benefit at retirement, based on final average salary, years of service and age at retirement.
- University contributions are made to pension funds, not to individual contracts.
- TRS is limited to employees with certain job titles.

NYS Employees’ Retirement System
https://www.osc.state.ny.us/retire/
(518) 474-7736

NYS Teachers’ Retirement System
www.nystrs.org
(800) 348-7298 or (518) 447-2900
Employees with ERS/TRS membership dates on or after 4/1/12 are in Tier 6.*

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 these Retirement Systems may be in different tiers.
ERS and TRS

- Employee contributions will continue for the duration of employment (Tier 6).

- You will vest (qualify for a pension benefit) after 10 years of full-time service.

- You can withdraw membership if leaving NYS service with less than 10 years of ERS/TRS service.

- You may receive credit for military service or prior state service if joining ERS.

- The Summary of Retirement Plan Options provided in your benefit packet includes more detailed information about ERS/TRS.
Optional Retirement Program (ORP)

- This *defined contribution plan* provides a benefit based upon employer and employee contributions and the success of investments.

- The option to elect ORP is limited to full-time Unclassified employees and part-time Term appointment employees.

- University contributes 8% of salary for first 7 years; 10% thereafter (for Tier 6).
Employees with ORP membership dates on or after 4/1/12 are in Tier 6.

Tier 6 ORP 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%

Employee contributions will continue for the duration of employment (Tier 6).
Optional Retirement Program (ORP)

- The vesting period is 366 days. During this period, employee and employer contributions are held by the Office of the State Comptroller.

- Once vested, these funds are sent to the investment provider(s) selected during the enrollment process.

- The vesting period may be waived if employee owns active retirement contracts with any of the four investment providers, or has 366 days of prior service in ERS or TRS.

- You may request a refund of employee contributions if not vested at time of separation from NYS service.
Optional Retirement Program (ORP)

- Once vested, employees have the ability to change ORP investment providers.

- Current ORP investment providers are TIAA, VOYA, AIG, Fidelity.

- Contact information for these providers can be found at www.suny.edu/retirement/orp/.

- The ORP Summary Plan Description can be found online at: https://www.suny.edu/retirement/orp/.
Visit https://www.albany.edu/hr/retire.php#enroll to register and enroll through Retirement@Work.

If selecting ERS or TRS, you will be required 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, call 1-866-271-0960 for a Retirement@Work consultant.

Retirement@Work enrollment guides are included in your benefit materials and can also be found at the first link on this page.
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 are Fidelity, VOYA, TIAA, and AIG.
  - Visit the Retirement@Work website, [www.retirementatwork.org/suny](http://www.retirementatwork.org/suny), or call the Retirement@Work hotline at 1-866-271-0960 to register and request the start of 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](http://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) – must be separated from service or if still working, must be age 59-1/2 or older.
  - 457(b) – 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](https://www.albany.edu/hr/retire.php).
NYSHIP is administered by the NYS Department of Civil Service.

To be eligible for employer-funded coverage, you must be a:

- Full-time employee appointed for at least six bi-weekly payroll periods (three months), or
- Part-time faculty teaching 6 or more credit hours per semester, or
- Part-time professional appointed for at least six bi-weekly payroll periods (three months) at 50% or more of a full-time equivalent obligation.
NYSHIP Enrollment

- Elect either individual or family coverage.

- If you apply on or prior to your 42\textsuperscript{nd} day of employment,\textsuperscript{*} coverage begins on day 43.

- Late application results in a waiting period of up to 10 weeks, which may be reduced if you apply within 30 days of a qualifying event (i.e., a loss of other coverage or a family change).

\textsuperscript{*}Additional documents are required within 30 days of your application date to complete the enrollment process. (See the next page for details.)
Apply for or decline NYSHIP participation by submitting a **PS-404 Insurance Transaction Form**.

Submit **COPIES of required documents within 30 days of application to complete enrollment**:  
- For you – Social Security (SS) card and birth certificate (or passport).
- For child(ren) - SS number(s), birth certificate(s), and adoption papers (if applicable).
- For a spouse - SS number, birth certificate (or passport), and marriage certificate.
  - Also, if married over 1 year - Proof of current joint ownership or financial obligation (i.e., current joint bank or mortgage statement, homeowner’s policy, or tax return).
- For domestic partners, disabled children over the age of 26, and “other” children: Contact Benefits for additional documentation requirements.
NYSHIP Enrollment

NYSHIP does not have open enrollment period!

After your initial 42 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 documented 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.

Delays can be costly! Contact Benefits if you have questions.
NYSHIP Choices

- Preferred Provider Organization (PPO)
  - Empire Plan for NYS employees

- Health Maintenance Organizations (HMOs)
  - CDPHP
  - HIP
  - MVP Health Plan
  - BlueShield of Northeastern New York

For rates and benefit information, please refer to the “Choices User Guide,” Choices booklet, and NYSHIP General Information Book.
Preferred Provider Organization
Empire Plan

- 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 co-payments 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, which may increase your out-of-pocket costs. You are responsible for filing claims.

See *Choices Booklet* for details.
Pre-approval requirements* apply to certain services including but not limited to:

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

*See Empire Plan materials for additional information.
Health Maintenance Organizations (HMOs)

- You must choose an HMO primary care provider to help 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. Details can be obtained directly from the HMO.
Pre-Tax Contribution Program (PTCP)

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-day waiting period: You automatically default to *after-tax* status. You can only make changes in pre/after-tax status during an annual option period for the next plan year.*
During annual option transfer period, you may:

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

This period generally occurs in November and/or December (dates vary annually). Changes take effect at the start of the 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.
NYSHIP and Changes in Job Status

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.
NYSHIP Coverage in Retirement

To meet the current general eligibility requirements, you must:

1. Have a total of at least 10 years of eligibility for employer-funded NYSHIP coverage;
2. Be enrolled in NYSHIP at the time of separation from NYS service; 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.
You are represented by United University Professions (UUP).

Membership is not required but provides the ability to vote and purchase personal lines of insurance (i.e., disability, home, auto, and additional life insurance beyond the basic benefit).

UUP offers a basic $6,000 life insurance policy.
There is no cost to you for individual or family coverage.

Your eligibility starts after 42 days of benefits-eligible employment.

Enrollment is SEPARATE from NYSHIP.

You MUST submit a separate enrollment form directly to UUP to activate coverage.

Call (518) 640-6680 if you have questions or visit www.uupinfo.org.

Participating Providers generally accept UUP’s schedule as payment in full and submit claims on your behalf.

Non-Participating Providers are paid by employees who must submit claims for reimbursement according to the fee schedule.
Disability Insurance

- Long-term disability (LTD) coverage becomes effective approximately 1 year after your entry into a benefits-eligible position.
- The waiting period may be waived if you had comparable LTD through a previous employer.
- There are no premiums or enrollment forms to complete for this program.
- LTD may provide up to 60% of gross wages during an extended absence due to disability.
- Additional disability insurance may be available through UUP for union members.
You may pay for certain expenses with pre-tax dollars.

Types of accounts:
- Dependent Care
- Health Care Spending Account

Enroll at [www.flexspend.ny.gov](http://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 $5,000 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 from $100 to $2,750 in the 2021 tax year, 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.
Currently, there is no active NYPERL contract.

If a new administrator is selected and a contract is executed, the NYS Department of Civil Service will provide an update.
Tuition Assistance

- SUE Tuition Waiver
  - Up to 50% waiver of up to 6 credit hours (for part-time employees) or 8 credit hours (full-time employees) per semester at 4-year SUNY institutions.

- An additional program through UUP provides one free course per semester through the Registrar’s Office. Visit [www.albany.edu/registrar/21884.php](http://www.albany.edu/registrar/21884.php).
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:

Christine Priest, EAP Coordinator
(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

- You will be paid bi-weekly on Wednesday.

- Checks or direct deposit advice will be delivered to your department.

- Checks or direct deposit advice will provide important information on deductions, taxes, year-to-date totals, and additional payments. Please review the information carefully!
Each payroll period starts on Thursday and ends two weeks later on Wednesday.

Paychecks arrive 2 weeks after the end of a pay period.

You’ll have a final check coming 2 weeks after you leave, so notify HR of address changes!

Example: You start on 9/1/19. The pay period ends 9/4/19. Your first paycheck should be issued two weeks later on 9/18/19.
Direct Deposit

- All University employees are encouraged to enroll in direct deposit.

- You can opt 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.

- A voided check or signature of financial institution is required (see instructions on form).
Leave Accruals and Monthly Reporting

- Full-Time UUP-represented employees earn 1.25 days per month.
- The accrual rate gradually increases to 1.75 days per month over 7 years.
- Part-time Academic Teaching Faculty earn sick accruals based on course load.
- Academic Year Teaching Faculty earn sick leave September through May (no annual leave).
- Annual accrual maximums: 200 sick days/40 annual days (if applicable).
- Report accrual usage/non-usage monthly via SUNY HR Time and Attendance System (TAS).
- Additional information on leave benefits is available at www.albany.edu/hr/prof_leave.php.
Questions?

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