



# UUP New-Hire Benefits Orientation

Human Resources  
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315-312-2230

# Agenda

- Introduction
- Handouts
- Benefits
- Retirement
- Payroll
- Additional Resources & Policies

NOTE: Information provided is based on the current contract provisions and NYS and Federal Laws and are subject to change.

# Health Insurance

- Option of having employee bi-weekly premiums deducted on a pre-tax basis.
- 28 day waiting period (from date of obligation). Once the waiting period is satisfied, there are no pre-existing exclusion(s) or limitation(s).
- Must notify HR when dependents no longer eligible (within 30 calendar days of qualifying event (ie. divorce) in order to remove from coverage in a timely manner.
- Notify HR ASAP for any changes

# Health Insurance Eligibility

## Full-time Employees:

Appointments that exceed three months

## Part-time Employees:

Academic employees must teach six or more credits, contact hours, or credit equivalents. Will receive 13 pay periods of coverage for each eligible semester.

(If ineligible, health insurance may be purchased at the full share cost.)

Human Resources 01/2024

# Health Insurance Options

## The Empire Plan (PPO)

- Hospital Coverage: Blue Cross
- Medical/Surgical Coverage: United Healthcare
- Prescription coverage: CVS Caremark

## Health Management Organization (HMO)

- MVP
- HMO Blue

# Health Insurance Rates

## 2024 Bi-Weekly Rates

<b>Salary less than \$49,403</b>		
	<b>Individual</b>	<b>Family</b>
<b>Empire Plan</b>	\$ 60.07	\$ 271.92
<b>MVP Health Care</b>	\$ 63.00	\$ 223.75
<b>HMO Blue</b>	\$ 52.85	\$ 223.02

<b>Salary above \$49,403</b>		
	<b>Individual</b>	<b>Family</b>
<b>Empire Plan</b>	\$ 80.09	\$ 323.33
<b>MVP Health Care</b>	\$ 81.59	\$ 267.38
<b>HMO Blue</b>	\$ 70.47	\$ 265.85

# Health Insurance Enrollment

- [PS-404](#) NYSHIP Health Insurance Transaction Form
- If you have a **Domestic Partner**, you would also need to complete a PS-425 in addition to the PS-404

# Health Insurance Proofs

## **Employee:**

- Copy of Social Security Card
- Copy of Birth Certificate

## **Spouse:**

- Copy of Marriage Certificate
- Copy of Social Security Card
- Marriages over a year require proof of financial independence

## **Domestic Partner:**

- Copy of Social Security Card
- Copy of Birth Certificate
- Proof of Joint Responsibility for Basic Financial Obligations (2)
- Proof of Cohabitation (1)

## **Children:**

- Copy of Social Security Card
- Copy of Birth Certificate



# Health Insurance Changes

- NYS Dept of Civil Service Annual Option Transfer Period:  
(NOT AN OPEN ENROLLMENT PERIOD)
  - You can enroll or change to family coverage or add a dependent at any time, but there is a five pay-period waiting period if there is no qualifying event.
  - Once each year, during a designated period, you can change your health insurance option or plan (i.e. move from Empire Plan to MVP) that is effective in January.
  - If you elect pre-tax premiums - once each year, during a designated period, you can cancel coverage, or change to individual coverage without a qualifying event. To cancel coverage or change to individual coverage outside of the option change period, you must have a qualifying event.

# Health Insurance in Retirement

- Retirement - *lifetime* coverage
  - Must have worked 10 years in a “benefits eligible position”
  - Must be age 55 and vested to collect a NYS retirement pension or take a distribution (ie. ERS/TRS or SUNY ORP)
  - Must be enrolled in NYSHIP at time of retirement
  - Unused sick leave (maximum amount) helps pay for or off-set NYSHIP monthly premium – lifetime monthly credit

# Vision & Dental – \*Administered through UUP\*

## Vision

- Carrier: Davis Vision
- No premium cost
- 28 day waiting period

## Dental

- Carrier: Delta Dental
- No premium cost
- 28 day waiting period

<https://uupinfo.org/benefits/btf.php>

\*You do not need to join the union to be eligible for Vision/Dental benefits\*

# Other Benefits

- **Flexible Spending Account (FSA):**
  - Enroll within 60 days or during annual enrollment period
  - 60 day waiting period
    - Administered by Total Administrative Services Corporation (TASC)
  - *Dependent Care:*
    - Pre-tax contributions up to \$5,000
  - *Health Care Spending Account:*
    - Pre-tax contributions from \$100 to \$2,850
- **Information you will need to enroll:**
  - Nine digit employee ID (ex: N0123XXXX) - Located on your paystub
  - Department ID - 28230
  - Negotiating Unit - 8

# Other Benefits

- Long Term Disability
  - No Cost
  - 1 year waiting period
  - 60% of monthly salary (\$7500 cap)
- Maternity/ Child-rearing leave
- Sabbatical
- Disability leave
- FMLA
- PFL
- PPL
- COVID 19 Leave

<https://www.oswego.edu/human-resources/leave-programs>

# Other Benefits

- Employee Assistance Program
  - EAP Coordinator, Mangala Nanthakumar - 315-312-5546
  - 1-800-822-0244- EAP Hotline
  - Confidential
  - Referral service
- New York Alert
  - An emergency messaging platform that notifies employees by email, telephone, and text messages
  - Enroll through the employee portal
  - For more information
  - <https://www.oswego.edu/communications-and-marketing/new-york-alert>

# Retirement

## 3 Plan Options:

- ERS (NYS Employees Retirement System)
- TRS (NYS Teachers Retirement System)
- ORP (Optional Retirement Program)
  
- Mandatory enrollment for FT employees
- Must elect plan within 30 days
- Decision is final
- Tier VI

## Employee Contribution for Tier VI:

\$45,000 or less	3.00%
\$45,000 – 55,000	3.50%
\$55,000 – 75,000	4.50%
\$75,000 – 100,000	5.75%
Over \$100,000	6.00%

# Enrolling in a Retirement Plan

- Enrollment is mandatory and must be completed online at [www.retirementatwork.org/suny](http://www.retirementatwork.org/suny)
- Register as a new employee and choose between ERS, TRS, or ORP
  - If you enroll in the ORP, here are the available vendors:
    - TIAA CREF
    - Fidelity
    - Voya
    - Corebridge Financial



# Supplemental Retirement Plans

## Available supplemental retirement plans:

- 403b and Roth 403b
- 457 - NYS Deferred Compensation
- Can start and stop deductions at any time
- *Enrollment Instructions available online*

For 2024, you may contribute up to **\$23,000** per year to either a 403(b) or a 457(b) account, or to each.

If you are **age 50 or older** you may contribute up to **\$30,500** per year

# Payroll

- Lag period
  - Pay period (Thurs – Wed)
  - You are paid based off the contractual dates (**Obligation dates do not drive pay dates**)
- Pay Day
  - Bi-weekly
  - Wednesdays
  - Calendars: <https://www.oswego.edu/human-resources/calendars>
- Union Membership
  - UUP
  - Optional to join
  - 1% of bi-weekly gross salary

# HR Portal - [www.suny.edu/hrportal](http://www.suny.edu/hrportal)

## Sick leave accrual rate:

### Years of service:

### Accrual:

0-1

1  $\frac{1}{4}$  days/month (15 days)

2

1  $\frac{1}{3}$  days/month (16 days)

3-5

1  $\frac{1}{2}$  days/month (18 days)

6

1  $\frac{2}{3}$  days/month (20 days)

7

1  $\frac{3}{4}$  days/month (21 days)

\*Faculty do not accumulate vacation\*

**\*Timesheets are to be submitted monthly\***

# SUNY Self Service

- Change of Address
  - Simply go to [www.suny.edu/hrportal](http://www.suny.edu/hrportal).
  - In the "Self Service" box, Click on the SUNY HR Self Service link.
  - Validate your date of birth (mm/dd/yyyy) and click Submit.
  - Click on the Address menu.
  - Select the address you want to change and click the Update button.
- Add or update phone number
- Add or update emergency contact information

## NYS Payroll Online:

- Review paystubs
- Opt out of paper pay stubs
- Change tax withholdings
- View/ Print W-2

# Additional Resources

- Policies: [www.oswego.edu/human-resources/policies-and-procedures](http://www.oswego.edu/human-resources/policies-and-procedures)
- Oswego HR website: [www.oswego.edu/human-resources](http://www.oswego.edu/human-resources)
- SUNY website: [www.suny.edu](http://www.suny.edu)
- Payroll FAQ: <https://www.oswego.edu/human-resources/payroll>
- Parking permit
- Compass Credit Union – MCC 150B
- Lactation Rooms:  
<https://www.oswego.edu/facilities-services/campuswide-lactation-rooms>
- Covid 19 information  
<https://www.oswego.edu/walker-health-center/covid-19?>

# Contact us with Questions

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Payroll

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