



Stony Brook **University**

2024

Benefits Summary

United University Professions

STATE UNIVERSITY OF NEW YORK
AT STONY BROOK

While this summary is intended to be a useful reference, it is not a substitute for your Group Certificate or handbook. If there are any discrepancies between this summary and the handbook or the Group Certificate, the handbook and the Group Certificate will prevail.

Negotiating Unit 08
United University Professions
Human Resource Services/Benefits Office
January 2024

UUP SUMMARY OF BENEFITS

<http://www.stonybrook.edu/hr/benefits>

Health Insurance Eligibility Requirements.....	Page 3
Health Insurance Coverage	Page 3
Health Insurance Comparison Chart	Page 3
Empire PPO In Network Out of Pocket Limits	Page 6
Empire PPO Out of Network Coverage.....	Page 6
Health Insurance Biweekly Premiums	Page 6
UUP Benefit Contact Information	Page 7
On-Line – My NYSHIP.....	Page 7
Required Proofs.....	Page 7
Translators.....	Page 8
Coordination of Benefits Change	Page 8
Young Adult Dependent Coverage	Page 9
Young Adult Option Coverage	Page 9
Birthday Rule	Page 9
COBRA	Page 10
Flexible Spending Accounts.....	Page 10
Edenred NYS Ride	Page 11
Long Term Disability	Page 11
Educational Opportunities - NY State Tuition Waiver	Page 11
Retirement Plans	Page 12
Retirement Comparison Chart	Page 14
Vendor Contact Phone Numbers	Page 15
Tax Deferred Programs.....	Page 15
NYS College Savings Program 529	Page 16
Who to Call.....	Page 17
Key Terms	Page 18

Human Resource Services

Benefits Office – Z-0751

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Benefits (631) 632-6180

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hrs_benefits@stonybrook.edu

Benefits are subject to the policies of Stony Brook University and are subject to change.

FACULTY/PROFESSIONAL EMPLOYEES BENEFITS

This summary is a guide to our benefits coverage. Please read the Choices booklets for details on covered services. Waiting periods are usually eliminated if you are transferred from one bargaining unit to another.

ELIGIBILITY REQUIREMENTS:

1. Full-Time employees working at least six consecutive biweekly pay periods. If you are a fee for service, you are not eligible for health benefits.
2. Part-Time Faculty member teaching 6 or more credits per semester and scheduled to work at least six consecutive biweekly pay periods.
3. Part-Time Faculty member whose professional obligations are primarily other than teaching earning a minimum annualized salary of **\$17,071** or more and scheduled to work at least six consecutive biweekly pay periods.
4. Part-Time professional employees hired after January 1, 2019 who work at least 50% effort and scheduled to work at least six consecutive bi-weekly pay periods.

HEALTH INSURANCE COVERAGE

Coverage is effective on the 29th day of employment and you must enroll within 30 days of your appointment date.

If you decline health insurance, you can still enroll in dental and vision benefits provided by the UUP. If you delay in enrolling more than 30 days, you will be subject to a 5 pay period waiting period and your premiums will be deducted on an after-tax basis.

Changes to your health insurance can be made during the Option Period (typically in November or December) or within 30 days of experiencing a “qualified event” (i.e. birth of a child, marriage, divorce). Additional changes may be made without a qualifying event; however, you will be subject to a 5 pay period wait plus after-tax premium deductions.

If you terminate your State employment, your health insurance will remain in effect for 28 days from the end of the pay period in which you leave.

2024 BENEFIT SUMMARY COMPARISON CHART

	Empire Network Hospital Benefits	Empire Participating Provider	Emblem Health HIP HMO – 050
Office/Telehealth Co-Pay		\$25.00 copay	\$5.00 copay
Specialist Co-Pay		\$25.00 copay	\$10.00 copay

Out of Network Option		Yes	No
Out of State Coverage		Yes	No - Emergencies Only
Diagnostic Services			
Radiology	\$40 or \$50 per outpatient visit	\$25.00 copay	\$5 PCP/\$10 Specialist
Lab Tests	\$40 or \$50 per outpatient visit	\$25.00 copay	\$5 PCP/\$10 Specialist
Pathology	No copay	\$25.00 copay	No copay
EKG/EEG	\$40 or \$50 per outpatient visit	\$25.00 copay	\$5 PCP/\$10 Specialist
Radiation	No copay	No copay	\$10.00 Specialist
Chemotherapy	No copay	No copay	\$5 PCP/\$10 Specialist
Dialysis	No copay	No copay	\$5 PCP/\$10 Specialist
Women's Health (copay's may be waived if preventative)			
Screenings & Maternity-Related Lab Tests	\$40 or \$50 per outpatient visit	\$25.00 copay	No copay
Mammogram	No copay	No copay	No copay
Prenatal/postnatal Visits		No copay	No copay
Bone Density Tests	\$40 or \$50 per outpatient visit	\$25.00 copay	No copay
Breastfeeding Services and Equipment		No copay	No copay
External Mastectomy Prosthesis		No network benefit; non-participating provider	No copay
Family Planning		\$25.00 copay	\$5.00 PCP/\$10 Specialist
Infertility Services	\$40 or \$50 per outpatient visit	\$25.00 copay (No copay if using a designated center for excellence)	\$10.00 per visit
Contraceptive Drugs		No copayment for certain FDA approved oral contraception methods (including outpatient surgical implantation and counseling)	No copay
Inpatient Hospital Surgery	No copay	No copay	No copay
Outpatient Surgery	\$75 or \$95 per visit	\$50 per visit	No copay
Weight Loss/Bariatric Surgery	Applicable inpatient hospital surgery or	Applicable inpatient hospital surgery or	No copay

	outpatient surgery copay (see above)	outpatient surgery copay (see above)	
Emergency Department	\$90 or \$100 per visit	No copay	\$75- Waived if admitted
Urgent Care	\$40 or \$50 per outpatient visit	\$30.00 per visit	\$25.00 copay
Ambulance	No copay	\$70 per trip	No copay
Outpatient Mental Health		\$25.00 copay	No copay
Inpatient Mental Health		\$25.00 copay	No copay
Outpatient Drug/Alcohol Rehab		\$25.00 copay	No copay
Inpatient Drug/Alcohol Rehab		No copay	No copay
Durable Medical Equipment		No copay	No copay
Prosthetics		No copay	No copay
Orthotics		No copay	No copay
Rehab Care, Physical, Speech & Occupational Therapy			
Inpatient	No copay as inpatient; \$25per visit for outpatient2	No copay	No copay- max 30 day
Outpatient		\$25.00 copay	\$5 PCP visit/\$10 Specialist/\$0 out-patient facility; 90 visits max
Diabetic Supplies		No copay (HCAP)	\$5- 34-day supply
Diabetic Shoes		\$500 annual max benefit	No copay when medically necessary
Hospice	No copayment, no limit	No copay No limit	No copay – 210-day max
Skilled Nursing Facility	No copay	No copay up to 120 benefit days	No copay; unlimited
Prescription Drugs		\$5/\$30/\$60	\$5/\$20
Mail Order Prescription Program		Yes	Yes
Hearing Aids		\$1,500 per aid per year every 4 years (every 2 years for children)	Cochlear implants only

Empire PPO In- Network Out of Pocket Limits

Coverage Type	Prescription Drug Program		Hospital, Medical/Surgical and Mental Health & Substance Abuse Programs, combined		Total	
	<u>PPO</u>	<u>HMO</u>	<u>PPO</u>	<u>HMO</u>	<u>PPO</u>	<u>HMO</u>
Individual Coverage	\$1,400	\$0	\$2,600	\$6,850	\$4,000	\$6,850
Family Coverage	\$2,800	\$0	\$5,200	\$13,700	\$8,000	\$13,700

- Once you reach the limit on your in-network benefit, you will have no additional copayments for the benefit calendar year.

Empire PPO Out of Network Coverage

Empire will pay 80% of “reasonable and customary” charges after the annual deductible has been satisfied. Once your deductible and out of pocket maximum have been met, Empire will reimburse you 100% of reasonable and customary charges. The employee will be responsible for charges above the reasonable and customary rates.

Annual Deductible/Annual coinsurance maximum amounts for non-network coverage:

- Employee - \$1,250/\$3,750
- Spouse/Domestic partner – \$1,250/\$3,750
- All Children (combined) - \$1,250/\$3,750
- Employee Salary Grade 6 and below - \$625/\$1,875
- UUP represented employees who earn less than \$42,252 - \$625/\$1,875

BI-WEEKLY MEDICAL PREMIUM

Salary	Empire PPO	HIP HMO
Salary Grade 9 and Below \$49,403	Individual - \$60.07 Family - \$271.92	Individual - \$138.50 Family - \$364.59
Salary Grade 10 and Above \$49,403	Individual - \$80.09 Family - \$323.33	Individual - \$159.17 Family - \$418.72

UUP ADMINISTERED BENEFITS

- DENTAL INSURANCE
- VISION CARE PLAN
- LIFE INSURANCE
- SCHOLARSHIP PROGRAM
- UUP TUITION ASSISTANCE

For more information on the UUP benefits listed above, contact the UUP Benefit Trust Fund at 1-800-887-3863 or visit them on the web at www.uupinfo.org

On Line - My NYSHIP

MYNYSHIP (My New York State Health Insurance Program) is a secure website where active, eligible New York State employees can access their health insurance enrollment information, update or change their mailing address and order new insurance cards. Enroll 45 days from the date of your orientation.

To register for MyNYSHIP, you must request an activation code

Register for MyNYSHIP: You must request an activation code by going to www.cs.ny.gov

- Scroll down to Benefit Programs
- Then click on NYSHIP ONLINE
- Click “I am a New York Active Employee” click continue
- Select your group (UUP)
- Choose your plan (Empire Plan Enrollee, HMO Enrollee, Dental and/or Vision Only); click finish
- Select MyNYSHIP Employee Self-Service
- click “create an account”
- Click on “don’t have an account?”
- Click on “Personal”
- Click “Sign up for Personal NY.gov ID”
- Enter your first name, last name, email and preferred username
- You will receive an email to activate your account. Please select 3 questions and answers before moving on; click continue
- Enter your last name, social security number, zip code, date of birth

Once you are registered, an activation code will be sent to your home address within 3 – 5 business days. If you are unable to register for MyNYSHIP, please call 632-6180.

REQUIRED PROOFS

If you are eligible for health insurance and would like to enroll please make sure you bring **copies** of the following documents for **yourself, spouse** and any **dependents** you would like to enroll, to the orientation.

No substitutions will be allowed and the Department of Civil Service will not accept any enrollment applications without the required documents.

Individual	Spouse	• Child(ren)
<ul style="list-style-type: none"> • Birth Certificate or Passport 	<ul style="list-style-type: none"> • Birth Certificate or Passport 	<ul style="list-style-type: none"> • Birth Certificate

<ul style="list-style-type: none"> • Social Security Card 	<ul style="list-style-type: none"> • Marriage Certificate 	<ul style="list-style-type: none"> • Proof of support/dependence of other children (if applicable)
	<ul style="list-style-type: none"> • Joint Ownership Document – prior year tax return; mortgage statement, bank statement; homeowner/renters insurance policy or lease agreement; utility statement; credit card statement. Documents must have enrollee’s name and spouse’s name on the statement. 	<ul style="list-style-type: none"> • Proof of disability (if applicable)
	<ul style="list-style-type: none"> • Affidavit of Marriage Certificate (if you cannot provide a joint financial document) 	<ul style="list-style-type: none"> •
<ul style="list-style-type: none"> • *All documents must be translated into English. 		

TRANSLATORS *You have to pay for the translation

Service	Address	Phone Number
Istra Business Service	759 Durham Road Sayville, NY 11782	631-567-5742
Multinational Translating Service	36 Carleton Ave Islip Terrace, NY 11752	631-581-8956
All-Round Typing & Translations German, French, Italian, Spanish	Gisela Zabriskie giselaz1@optonline.net	516-541-2586
MMR Enterprises	20 Earl Avenue Northport, NY 11768	631-754-2057
Romanian & French Language Services	239 N Hawthorne Street Massapequa, NY 11758	516-799-5176
Accredited Language Services	18 John Street Suite 300 New York, NY 10038	1-800-322-0284

Coordination of Benefits Change - New York State Law

The coordination of benefits establishes the order of payment when more than one healthcare policy is involved. If a child is covered by both parent’s health insurance plans, the order of payment for dependent children’s claims will be determined by which parent’s birthday falls earlier in the calendar year. In the case of divorce or separation of the parents, the order of payment works as follows:

- If the court decree states that one of the parents is responsible for the child's health care expenses, the policy of that parent will pay first.
- If the court decree does not specify the parent responsible for the child's health care expenses,

the policy of the parent with custody pays first. The policy of the parent without custody pays second.

- If the parent with custody has remarried, the order is as follows:
 1. The policy of the parent with custody;
 2. The policy of the step-parent
 3. The policy of the parent without custody

Young Adult Dependent Coverage

Effective January 1, 2011, the new Health Care Reform Act allows young adults ages 19 through 26 to be covered through a parent's group health insurance policy regardless of their student status. Under the new Young Adult Dependent Option, eligible young adults may continue coverage once they reach the maximum age of dependency (age 26).

Please note, that the Young Adult Option premiums are included in the cost of family coverage. However, in order to continue dental/vision benefits with your union you will need to provide proof of full-time student status for eligible dependents 19 – 25. The Health Care Reform act only covers Health Insurance not Dental/Vision.

Once a dependent reaches the maximum age of 26 the Young Adult Option Coverage will be available. Please see criteria below.

Young Adult Option Coverage

At the end of the month in which your child reaches age 26, they will no longer be dependents under your active employee health plan. Information will automatically be mailed to the address on file from the Department of Civil Service Employee Benefits Division regarding continuing coverage under the plan.

Please note, that the Young Adult Option premiums are paid by the young adult or parent, not the employer. The cost is the full cost of individual coverage for the NYSHIP option selected.

Birthday Rule

The coordination of benefits establishes the order of payment when more than one policy is involved. IF the child is covered by both parent's plans, the order of payment for dependent children's claims will be determined by which parent's birthday falls earlier in the calendar year.

In the case of divorce or separation of the parents, the order of payment works as follows:

- If a court decree states that one of the parents is responsible for the child's health care expenses, the policy of that parent will pay first;
- If a court decree does not specify the parent responsible for the child's health care expenses, the policy of the parent with custody pays first. The policy for the parent without custody pays second.
- If the parent with custody has remarried, the order is as follows:
 1. The policy of the parent with custody
 2. The policy of the step-parent

3. The policy of the parent without custody

COBRA - Continuation of Health Insurance Coverage for you and your dependents

A Federal law known as COBRA (Public Law 99-272-Title XXII) allows employees and dependents to continue health insurance coverage for up to 36 months, by **paying the full group premium plus 2% administrative charge**, in the following circumstances:

1. The employee terminates employment and is not covered under any other group health plan, including Medicare: The Employee Benefits Division will automatically send information to the
2. Employee's home address after employment terminates. The employee must apply for COBRA coverage within 60 days of losing eligibility.
3. The employee dies: If dependents are not covered by any group health plan, they may continue coverage for up to 36 months.
4. The employee is divorced: The ex-spouse, if not covered by another group health plan, may continue for up to 36 months.
5. A dependent loses eligibility (e.g., over 26 for health insurance only): The dependent, if not covered by any other group health plan, may continue coverage for up to 36 months. Your dependent may be eligible for the Young Adult Option Plan.

If you are represented by a union, you should contact the union Benefit Fund for information on continuing union benefit programs.

Flexible Spending Account (FSA)

Pocket more of your paycheck by joining the New York State Flex Spending Account Programs. For information about the programs and enrollment please call the TASC hotline **1-888-204-4512 or (800) 358-7202** or visit <http://www.flexspend.ny.gov>

<http://www.flexspend.ny.gov>.

Negotiating Unit Code= 08

Department Code= 28050

N#- on pay stub

Eligibility

- Must be eligible for enrollment in a health insurance plan.
- Must have a permanent appointment or are expected to be on payroll for the entire calendar year.
- Must submit enrollment form within 60 days of start date.

Health Care Spending Account - Medical, dental, vision and hearing expenses that are not reimbursed by your insurance. Minimum contribution is \$100 and maximum contribution is \$3,200. (61 day waiting period).

Dependent Care Advantage Account - Dependent care expenses for a child under age 13, a parent, or a disabled dependent who requires care so that you can work. Maximum contribution is \$5,000. (Coverage effective immediately).

Adoption Advantage Account- Pre-tax deductions to help pay for a qualified adoption. Although you will not save on FICA you can save on federal and state taxes (where applicable) by having up to \$16,810 withheld from your paycheck pre-tax. (You have 60 days to enroll from the date you start adoption proceedings).

If your Salary is....	State will contribute up to...
Over \$70,000	\$500
\$60,001 - \$70,000	\$600
\$50,001 - \$60,000	\$700
\$40,001 - \$50,000	\$800
\$30,001 - \$40,000	\$900
Up to \$30,000	\$1,000

Edenred NYS Ride

Allows employees to save money on a monthly basis on eligible public transportation expenses through pre-tax payroll deductions up to \$270 per month. To learn more or enroll in the plan visit

<https://login.edenredbenefits.com/NYS-Ride/NYSDefault.aspx>

Long Term Disability – THE STANDARD

Available to employees who are eligible for benefits. Coverage is effective after 1 year of eligible service. If you have been covered under a similar type of employer sponsored plan within the last three months, your one year waiting period may be waived.

- No cost to employees
- 60% of covered monthly salary; maximum is \$7,500 per month inclusive of Social Security, Workers Compensation, ERS or TRS payments
- Benefit paid after six months of total disability

Educational Opportunities - New York State Tuition Waiver

The program is available to all Full-time State employees attending a SUNY or Empire State College. A percentage of the tuition for three (3) credits may be waived each Spring and Fall semesters, based on career-relatedness and availability of funds.

- Course(s) must be taken at a SUNY operated school or Empire State College
- Course(s) must be job related or going towards a degree; up to 3 credits
- % of tuition is reimbursed and is based on total availability of funds
- notices sent in November and July
- <https://www.stonybrook.edu/human-resources/total-rewards/tuition-assistance.php>

RETIREMENT PLANS –TIER VI – Effective April 1, 2012

Enrollment in a retirement plan is mandatory for most full-time employees but is voluntary for part-time employees. This does not apply to employees who have retired from a state or a participating agency. Choose one plan. **THIS IS AN IRREVOCABLE DECISION.**

I. **New York State and Local Employees' Retirement System (ERS)** – available to all employees

Defined Benefit Plan – (guaranteed pension) is based on your final average salary, years of service, age at retirement and a percentage.

- Employee contribution for the duration of employment
- Contribution limit is based on maximum annual earnings of \$225,000.
- Vested in pension after 5 full-time equivalent years of service
- State pension provided on retirement after vesting
- Full retirement benefits at age 63

II. **New York State Teachers' Retirement System (TRS)** – available to employees who teach or supervise teachers

Defined Benefit Plan – (guaranteed pension) is based on your final average salary, years of service, age at retirement and a percentage

- Employee contribution for the duration of employment
- Contribution limit is based on maximum annual earnings of \$225,000.
- Vested in pension after 5 full-time equivalent years of service
- State pension provided on retirement after vesting
- Full retirement benefits at age 63

III. **Optional Retirement Plan** - Available to full-time employees and part-time employee's with TERM appointments.

Defined Contribution Plan – is based on the Employee (EE)/Employer (ER) contributions and success of investments.

- Employee contribution for the duration of employment
- SUNY contribution is 8% for the first seven years of employment and 10% thereafter
- Vested in SUNY contribution after 366 days
- Employees with previous TIAA, Corebridge, VOYA, or Fidelity retirement annuity contracts (RA) vest immediately

New Employees: Should Consider These Key Differences Between ERS and TRS:

1. ERS allows unused sick leave (up to 100 days) to be used in calculating service credit; TRS does not.
2. Faculty Only: TRS gives a full year's service credit for sabbatical at half-pay; ERS allows a half-year's credit.

Current Employees: Should Consider These Points If Eligible to Move from ERS or TRS to the Optional Retirement Program (ORP):

1. Members of the ORP who leave SUNY and move to another employer where they are required to join ERS/TRS will not be able to receive service credit in ERS/TRS for any period of time during which they were a member of the ORP.

2. ERS/TRS and the ORP allow tier reinstatement. That is, if you join in one tier, leave state service and return at a later date, you will re-enter in your old tier rather than being covered by the provisions of the tier in effect at the time you rejoin. If you move from ERS/TRS to the ORP, you will join the ORP in the current (contributory) tier.
3. Persons who are Tier 1 or 2 members of ERS/TRS and in public service on April 1, 1999 and October 1, 2000 will receive an additional one month's service credit for each year of service up to 24 months maximum. As ORP benefits are not based on years of service, no similar provisions exist in the ORP.

To elect your retirement plan you must visit the SUNY Retirement at Work website: www.retirementatwork.org/suny

Retirement Comparison Chart

	NYS Employees' Retirement System (ERS) NYS Teachers' Retirement System (TRS) Tier 6	SUNY Optional Retirement Program (ORP) (Fidelity, TIAA, VALIC, and Voya)** Tier 6
Plan Type	Defined benefit plans provide a fixed, lifetime monthly income at retirement. The amount of the benefit depends on length of service, earnings, tier and age at retirement. Benefits are guaranteed by the State constitution.	Defined contribution plan benefits are based on the amounts contributed by the employer and employee and the success of the investments. The amount of future accumulations available upon retirement varies according to investment selection and performance. Benefits not guaranteed .
Vesting	5 years of full-time service credit. Part-time service is pro-rated. (For example: if working part-time at 50%, vesting will occur after attaining 20 years of service.)	366 calendar days of service; immediate if employee owns employer-funded retirement contracts with any ORP vendors, or if employee has 366 days prior service in ERS/TRS
Employee Contribution	Contribution rates based on member salary: 3% for salary \$45,000 or less; 3.5% for greater than \$45,000 up to \$55,000; 4.5% for greater than \$55,000 up to \$75,000; 5.75% for greater than \$75,000 up to \$100,000; 6% for greater than \$100,000 up to \$225,000. Other limitations may apply (OT cap, two-employer max, etc.)	Contribution rates are based on member's salary: 3% for \$45,000 or less; 3.5% for salary greater than \$45,000 up to \$55,000; 4.5% for salary greater than \$55,000 up to \$75,000; 5.75% for salary greater than \$75,000 up to \$100,000; 6% for salary greater than \$100,000 (subject to IRS annual contribution limits).
University Contribution	A contribution is made to the pension funds, rather than to individual accounts. The annual amount is determined by the actuary of the pension systems.	8% of salary (subject to IRS annual contribution limits) for the first seven years of service; 10% thereafter.
Minimum Retirement Age	Full benefit at age 63 with 5 years of service. May retire as early as age 55 with a 6.5% reduction for each year under age 63.	No minimum retirement age; tax penalties generally apply to withdrawals before age 59 ½
Retirement Income Options	Lifetime annuity; options are available for a reduced annuity to continue to a beneficiary after your death; includes Cost of Living Adjustments (COLA).	Lifetime annuity (including options for beneficiaries) or variety of cash withdrawals (subject to certain limitations).
Calculation of Retirement Benefit	Retirement benefit based on a formula which takes into account Final Average Salary X years of service X a pension factor based on years of service.	Retirement benefit based on the accumulated value of contributions made by the employee and the University, plus investment performance.
Death Benefit	Calculated by formula using salary and length of service. Maximum: 3 times' salary.	Value of contracts.
Loans	A loan feature on up to 75% of employee contribution balance.	IRS restricts loans to 50% of the accumulated value of contracts, to a maximum of \$50,000. Individual providers may have other requirements resulting in a lower maximum.
Military Service	May receive service credit if applied for and/or paid for within established guidelines. Generally required to pay 6% of salary.	Missed contributions may be paid within time frame of no more than three times the duration of the military leave, not to exceed five years.
Prior Public Service	May receive credit for state service rendered prior to joining ERS/TRS. Required to pay 6% of salary (plus interest as applicable).	No credit given for periods of service prior to ORP membership.

Vendor Contact Numbers

TIAA – (516) 454-4038

VOYA - (800) 677-4636

Corebridge Financial (formerly AIG) –
(800) 892-5558 ext. 89575

FIDELITY – (800) 343-0860

To make your retirement plan election, you must register at www.retirementatwork.org/suny.

VOLUNTARY RETIREMENT SAVINGS PROGRAMS

You may save up to \$23,000 of your salary in 2024 (catchup contributions up to \$7,500 are allowed for employees over age 50) on a tax-deferred basis with these carriers:

1. Supplemental Retirement Annuity (SRA) 403 (B): Cashable but restrictions and penalties may apply.

Vendors include:

TIAA– enroll online at www.tiaa.org/suny or Dave Flynn at 516-454-4038

Fidelity Investments – enroll online at www.fidelity.com or Alexandra Sbordone at 347-650-4447

Corebridge Financial (formerly AIG) – website address: www.aig.com or contact representative Michael L. Grofsick, phone 1-800-892-5558 ext. 88013

VOYA – website address: www.voya.com or contact representative Tony Amalfitano, phone 1-800-759-9317

Go to www.retirementatwork.org/suny to enroll in a 403b plan and elect your payroll contributions.

2. Deferred Compensation Plan (457) – enroll online at <http://www.nysdcp.com> with State Account Code/EMP ID 28050 or call 1-800-422-8463

You may save an **additional** amount up to \$23,000 of your salary in 2024 (up to \$30,500 is allowed for employees over age 50; (an additional \$7,500 catchup provision) on a tax-deferred basis.

For a calculation of what your net check will be go to <https://www.paycheckcity.com/>

NYS COLLEGE SAVINGS PROGRAM 529: NOT TAX-DEFERRED

A way to save for your child's college education: Available for parents, grandparents, relatives or friends to open an investment account for future college students at a minimum rate.

Contact NYS College Savings Program at
877.697.2837
NYSAVES.com

WHO TO CALL

Benefit	Provider	Phone	Website
Health Insurance	Empire Blue Cross – PPO	877-7-NYSHIP 877-769-7447	https://www.empireblue.com/nys www.myuhc.com Group#003050
Prescription Drug	Empire – CVS Caremark	877-769-7447 Option 4	
Flex Spending Account	TASC	888-204-4512 or 800-358-7202	http://flexspend.ny.gov
Long Term Disability	The Standard Life Insurance Company		www.suny.edu/insurance/ltd
NYS – Ride	Edenred	888-235-9223	https://login.edenredbenefits.com/NYS-Ride/NYSDefault.aspx
Retirement At Work		866-271-0960	www.retirementatwork.org/suny
Retirement Accounts – ORP, 401(A), 403(B)	TIAA	800-732-8353	www.tiaa.org/suny
	Corebridge Financials (formerly AIG)	800-892-5558 x89575	www.aig.com
	VOYA	800-759-9317	www.voya.com
	Fidelity	800-343-0860	www.fidelity.com/schedule
College Savings Program	NYS College Savings Program	877-697-2837	www.nysaves.org

KEY TERMS

Annuity – A contract that provides an annual income for a lifetime or a specified number of years.

Co-pay – A set charge a patient pays a provider at the time of service.

Deductible – A specific dollar amount a patient must have paid out for services before a health plan begins paying benefits.

HMO – Health Maintenance Organization – Health care organization that provides comprehensive medical/hospital coverage through a restricted network of physicians/hospitals.

In-Network Provider- This refers to a physician or hospital that accepts the health insurance plan.

Out-of-Network Provider- This refers to a physician or hospital that does not accept the health insurance plan.

PPO – Participating Provider Organization – Health care organization that provides comprehensive medical/hospital coverage at a discounted cost through a network of physicians/hospitals; but also provides coverage at a higher cost for services received outside their network.

Primary Care Physician – HMO physician that coordinates all treatment and access to specialists for a patient to receive full benefits.

Tax Deferred Contributions – Retirement plan contributions, made through payroll deductions that are not subject to state or federal income tax until you begin receiving them as income from the plan.

UCR – Usual, customary, reasonable charges are common levels of charges made by medical providers in the same geographic area for similar services or treatment.

Vesting Period – Number of years of service you must have with employer before gaining ownership rights to employer-made retirement contributions.

Waiting Period – Specified period of time you must be employed before you can participate in a benefit plan.