# NYSCOPBA New-Hire Benefits Orientation

Human Resources
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315-312-2230

# Agenda

- Handouts
- Introduction
- 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. Once the waiting period is satisfied, there are no pre-existing exclusion(s) or limitation(s).
  - **As long as your paperwork is completed and turned in to HR your insurance will start after day 28.**
- 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 Options

The Empire Plan (PPO)

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

Health Management Organization (HMO)

- MVP
- HMO Blue

# Health Insurance Rates

## 2026 Bi-Weekly Rates

| Salary Grade 9 and below | | |
|---|---|---|
| | Individual | Family |
| Empire Plan | $ 65.99 | $ 298.75 |
| MVP Health Care | $ 130.14 | $ 287.91 |
| HMO Blue | $ 62.02 | $ 262.02 |

| Salary Grade 10 and above | | |
|---|---|---|
| | Individual | Family |
| Empire Plan | $87.99 | $ 355.24 |
| MVP Health Care | $ 151.59 | $344.09 |
| HMO Blue | $ 82.70 | $ 312.37 |

# 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 a 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
    - 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 - *Must complete PS-404 to enroll*

## Vision

- Davis Vision
- Paid for by New York State
- 28 day waiting period

## Dental

- Anthem Blue Cross
- Paid for by New York State
- 28 day waiting period

# 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 $7,500
        - *Health Care Spending Account*:
            - Pre-tax contributions from $100 to $3,400

- **Information you will need to enroll:**
    - Nine digit employee ID (ex: N0123XXXX) - Located on your paystub
    - Department ID - 28230
    - Negotiating Unit - 21

# 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 test messages
  - Enroll through the employee portal
  - For more information
  - https://www.oswego.edu/communications-and-marketing/new-york-alert

# Retirement

## Employees Retirement System (ERS)

- Mandatory enrollment for FT employees
- Tier VI
- 5 year vesting*

*When you are vested, you have ownership of the assets held in your retirement account. Vesting does not mean that you have an immediate right to withdraw these assets, but simply that you would retain these assets upon termination of employment. The vesting period for PFRS is 5 years of full-time credited service

## 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% |

# Retirement - Supplemental

- 403b and Roth 403b plans available:
  - Fidelity
  - TIAA CREFF
  - Voya
  - Corebridge Financial

- 457 Plan: NYS Deferred Compensation
- Can start and stop deductions at any time
- *Enrollment Instructions available online*

For 2026, you may contribute up to ***$24,500*** 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 **$32,500** per year.

Beginning in 2026, those that are age 60-63 (age as of 12/31) can contribute up to a maximum of **$35,750**

# Payroll

- Lag period
  - Pay period (Thurs – Wed)

- Pay Day
  - Bi-weekly
  - Wednesdays
  - Calendars: https://www.oswego.edu/human-resources/calendars

# HR Portal – www.suny.edu/hrportal

- Employees entitled to earn and accumulate vacation credits presently earn and accumulate vacation at the rate of (a) 20 days annually or (b) one-half day per bi-weekly pay period plus additional vacation upon completion of each year of continuous services in accordance with the contractual schedule. Generally, vacation may be accumulated up to a maximum of 40 days; vacation balance may not exceed 40 days on 10/1 of each year.

| Completed Years Service | Vacation Earned (including bonus days) |
|---|---|
| 1 | 14 days |
| 2 | 15 days |
| 3 | 16 days |
| 4 | 17 days |
| 5 | 18 days |
| 6 | 19 days |
| 7 | 20 days |
| 8 to 19 | 20 days (approx. 1.5 days every 4 weeks) |
| 20 to 24 | 21 days |
| 25 to 29 | 22 days |
| 30 to 34 | 23 days |
| 35 or more | 24 days |

***Timesheets are to be submitted bi-weekly***

# SUNY Self Service

- Change of Address
  - Simply go to 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
- Oswego HR website: www.oswego.edu/human-resources
- SUNY website: 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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https://www.oswego.edu/human-resources/