



MC New-Hire Benefits Orientation

Human Resources
201 Culkin Hall
hr@oswego.edu
315-312-2230

Agenda

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

NOTE: Information provided is based on 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).
- 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: 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

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

Salary above \$49,403		
	Individual	Family
Empire Plan	\$ 80.09	\$ 323.33
MVP Health Care	\$ 81.59	\$ 267.38
HMO Blue	\$ 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

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

Vision

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

Dental

- Carrier: Emblem Health (GHI) Preferred Dental Plan
- No premium cost
- 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 \$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

MC Life and Accidental Death and Dismemberment Coverage:

The following coverage options are available for you as the enrollee:

- A Life Insurance benefit of a fixed amount or a multiple of pay up to the benefit minimum of \$5,000 and no greater than the benefit maximum of \$500,000
- An Accidental Death and Dismemberment benefit of up to a maximum of \$250,000
- A Common Carrier Accidental Death benefit of up to a maximum of \$250,000

How to enroll (HR must have completed within the first 12 weeks of employment):

- [PS-934 M/C Group Life Insurance Transaction Form](#)
- [PS-934.1 M/C Group Life Insurance Beneficiary Designation Form](#)

Late Enrollment requires a Statement of Health

Other Benefits

- Long Term Disability
 - No Cost
 - 1 year waiting period
 - 60% of monthly salary (\$7500 cap)
- Maternity/ Child-rearing leave
- 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

2 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
- 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)
 - 5-day Salary withholding Program (**1 Day out of the first 5 paychecks**)
- Pay Day
 - Bi-weekly
 - Wednesdays
 - Calendars: <https://www.oswego.edu/human-resources/calendars>

HR Portal – www.suny.edu/hrportal

- **Vacation* and Sick leave accrual rate:** 1.75 days/ month
- Accrue an extra vacation day every January
- Timesheets are to be submitted monthly

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 Federal 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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