

Civil Service Fringe Benefits

Orange County Community College





Topics To Be Covered

- Leaves
- Holidays
- Health Insurance
- Dental Insurance
- Vision Insurance
- Medical Buy-out
- Section 125 Flexible Spending Plan
- Supplemental Insurance (AFLAC)
- Disability – Short Term
- Retirement
- NYS Deferred Comp Plan
- NYS College Savings Plan
- Union Dues
- Tuition Reimbursement and Waiver



Leaves

(please refer to current contract for specific information)

- **Vacation Leave**

- 4 hours per pay period (During first 5 years of service)
- Usable after 26 weeks of service
- There is no wait if currently part-time Civil Service employee



Leaves

(please refer to current contract for specific information)

- **Sick Leave**

- 2.625 hours per pay period
- Usable after first full pay period

- **Personal Leave**

- 24.00 hours per year
- Usable after 26 weeks of service



Leaves

- **Bereavement Leave**

- 4 days for immediate family. 5 days for spouse, son, daughter, mother or father. Please refer to CSEA contract book for specifics.

- **Holidays**

- 13 days per year
- Effective after 30 days of employment
- Civil Service employees follow holiday schedule



Medical Insurance

We offer:

- ✓ Health
- ✓ Medical Buy-out
- ✓ Dental
- ✓ Vision
- ✓ Short Term Disability
- ✓ Supplemental Insurance (AFLAC)
- ✓ Flexible Spending 125 Plan



Health, Dental and Vision Plan – Coverage effective 1st day of 3rd month of Employment

- If you are hired in:
 - January
 - February
 - March
 - April
 - May
 - June
 - July
- Coverage effective:
 - March 1
 - April 1
 - May 1
 - June 1
 - July 1
 - August 1
 - September 1



Health, Dental and Vision Plan – Coverage effective 1st day of 3rd month of Employment

- If you are hired in:
 - August
 - September
 - October
 - November
 - December
- Coverage effective:
 - October 1
 - November 1
 - December 1
 - January 1
 - February 1



Health Care Plan

NYSHIP – New York State Empire Plan

- Self-referring plan
- Network of providers (no deductible)
- Out of Network Coverage – (annual deductible required)
- Prescription Drug co-pay as low as \$5



Health Care Coverage - Cost

NYSHIP – New York State Empire Plan

Individual/Family 12% of annual cost for Grades 2-9
 14% of annual cost for Grades 10+

Please see summary of benefits for actual bi-weekly costs



Health Insurance Upon Retirement

Years of Service	College's Contribution	Employee's Contribution
10-14	50%	50%
15-19	75%	25%
20-24	90%	10%
25+	100%	0%



Dental Insurance

- Individual coverage is \$5.00 per paycheck
- Family coverage is \$31.91 per paycheck
- Provider based network
- Coverage provided through The Preferred Group



Vision Insurance

- Coverage is free for individual plan
- Family coverage is \$1.84 per paycheck
- Provider based network
- Coverage provided through The Preferred Group



Medical Buy-out

- If you decline medical health insurance coverage and can show proof of coverage by another medical plan (i.e. copy of medical ID card), you may participate in the medical buy-out. Participation in the medical buy-out provides an annual payment of \$4000 paid out in quarterly installments.



Short Term Disability

- Cost is \$1.20 per pay period.
- Payable for a maximum of 26 weeks during any period of 52 consecutive weeks.
- Coverage effective after 4 weeks of employment .



Supplemental Insurance - AFLAC

- You can purchase supplemental insurance from AFLAC and pay for it through payroll deductions:
- You can purchase:
 - Personal Sickness Indemnity Plan
 - Cancer Protection Plan
 - Lump Sum Critical Illness
 - Accident Indemnity Advantage
 - Disability Income Protection Advantage
 - Life Insurance
- Our representative is Jennifer Boule at 845-337-2134



Flexible 125 Spending Accounts

- Available for Health Care and Dependent Care
 - Health Care
 - Minimum \$300
 - Maximum \$3,300
 - Dependent Care
 - Minimum \$300
 - Maximum: Single Parent - \$2,500
Married Parent - \$5,000



125 Flexible Spending Accounts

- If you have out-of-pocket medical or dependent care expenses, you can enroll in a flexible spending account. If you are paying for dependent care expenses in order to work, or have medical/dental/vision expenses that are not reimbursable under our plans, you are paying for those expenses with dollars that have already been taxed.
- By enrolling in the Flexible Spending Account you will pay those same expenses with whole dollars – before federal, state and social security taxes are taken from your salary.
- For more information see the program pamphlet in your orientation package.



NYS Plan – Employees' Retirement System

- 3% contribution of gross pay
- Is a “defined benefit” retirement program
- The benefits you receive at retirement will be determined based on a benefit formula, using a specific formula factor, your final average salary, age and years of service.
- Permits retirement at age 63 or older with 10 years of creditable service.
- Retirement is allowed between ages 55 and 63 with 10 years of service credit, with an increased reduction for early retirement.



Tax Deferred Retirement Savings Program (403b)

- Orange County Community College has available several tax-deferred annuities. Money can be deducted from your salary every payday before your Federal and State taxes are calculated. The money is sent by SUNY Orange for you, to the annuity company you choose. It does not become taxable until you start to receive it (usually after age 59 1/2).
- Please refer to the enclosed packet for further information and a list of annuity companies and their representatives.
- TIAA-CREF enrollment packets are available in the Human Resources office. To enroll in any other company, please contact their representative directly.



NYS Deferred Compensation Plan

- The NYS Deferred Compensation Plan is a voluntary retirement savings program, created by federal and state law, that permits government employees to defer up to 100% of compensation after any required salary deductions, but not more than \$23,500 in 2025. You can contribute a portion of your salary through payroll deduction before federal and New York State income taxes are calculated.
- **For more detailed information and/or to enroll in the program**, please contact Human Resources for an enrollment packet.



NYS 529 College Savings Program

- New York's 529 College Savings Program *Direct Plan* provides a flexible, convenient, and low-cost way to save for college. The Program features a wide range of investment choices, tax-free withdrawals when used for qualified higher-education expenses*, and contributions that are tax-deductible (up to certain limits**) for New York State residents.

You can save for a child, grandchild, friend -- or even yourself. And the Program includes a valuable opportunity to accelerate your college savings through [Upromise](#) rewards -- a free service that returns a percentage of your spending at hundreds of America's leading companies and can transfer that money directly to your Program account.

- **For more detailed information and/or to enroll in the program**, please refer to the enclosed college savings plan brochure.



CSEA Union Dues

- Civil Service positions are part of the Orange County Civil Service Employees' Association Union
- Union dues are based on the employee's annualized salary. Payment is deducted from employee's salary when or if the employee officially becomes a member of the union – **however, membership is not automatic**
- Please refer to the CSEA Membership Dues Schedule available in the Human Resources office
- To become a member of the CSEA union, please visit the Human Resources office for an application for CSEA membership



Tuition Reimbursement and Waiver Employee Benefit

- The College will reimburse employees who are matriculated in a degree program the cost of books and tuition upon completion of the course(s). Eligibility for payment of the course(s) requires the employee to complete a tuition reimbursement form prior to commencement of the course(s) and a passing grade of C or better. Forms are available in the Human Resources office.
- Eligibility for payment of book(s) requires the employee to surrender such book(s) with a receipt to the Human Resources office upon completion of the course(s).



Tuition Reimbursement and Waiver Dependent Benefit

- A permanent employee who has been employed for more than six (6) months, with a spouse or children dependent who are accepted for admission to SUNY Orange as full-time matriculating students shall receive a tuition waiver per dependent on the following basis: Annual Earnings – total family income

Tuition Waiver

– \$42,540	100%
– \$47,740	75%
– \$52,940	50%
– \$58,140	25%



Please Return All Forms to Human Resources:

- **Health Plan Enrollment Application OR Medical Buyout form**
- **Dental Enrollment Application OR Declination form**
- **Vision Enrollment Application OR Declination form**
- **If family coverage, copy of birth certificate and SS card of each family member, for spouse also need copy of marriage certificate**
- **If enrolling, Section 125 Flexible Spending Account application**
- **If joining the CSEA union, please visit the Human Resources office to complete a CSEA Membership Application Card**



Additional References in Your Package:

- Civil Service Fringe Benefits
- Paperwork Summary Checklist



Questions

For questions, please contact Eileen Barrett
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