

| Benefit | CSEA | PEF | M/C |
|---|---|---|---|
| Health Insurance | NYSHIP Coverage, 42 day waiting period ny-gib-2021.pdf | NYSHIP Coverage, 56 day waiting period ny-gib-2021.pdf | NYSHIP Coverage, 56 day waiting period ny-gib-2021.pdf |
| Productivity Enhancement Program (PEP) | Allows eligible employees in the Executive Branch to swap accrued vacation and/or personal leave for a credit towards the employee share of New York State health insurance program premiums on a biweekly basis. | Allows eligible employees in the Executive Branch to swap accrued vacation and/or personal leave for a credit towards the employee share of New York State health insurance program premiums on a biweekly basis. | Allows eligible employees in the Executive Branch to swap accrued vacation and/or personal leave for a credit towards the employee share of New York State health insurance program premiums on a biweekly basis. |

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| Life Insurance | <p>Term Life Insurance is administered through the CSEA Benefit program.</p> <p>http://cseainsurance.com/Products-Forms/Term-Life</p> | <p>Term Life Insurance is administered through the PEF Benefit program.</p> <p>Group Term Life Insurance - PEF Membership Benefits Program (pefmbp.com)</p> | <p>Term Life Insurance through MetLife, administered through Department of Civil Service.</p> <p>If enrolled within the first 6 biweekly payroll periods, effective the 1st day of the payroll period following the period in which the employee enrolled.</p> <p>Premiums depend on amount of coverage requested by employee.</p> |
| | Vision Insurance | <p>Employee Benefit Fund, 28 day waiting period</p> <p>State Benefits: CSEA EBF</p> | <p>Davis Vision, 56 day waiting period</p> <p>The plan is administered by Davis Vision Inc. Employees may enroll in NYS Vision Plan, if they are expected to (1) work at least six biweekly payroll periods; (2) work at least half time on a regular schedule; and (3) are on the payroll at the time of enrollment. The vision benefits are available to the employee and covered dependents age 19 or over once every 24 months. Covered dependents under the age of 19 can receive benefits once every 12 months. All vision benefits must occur within the 90-day Purchase/Services Period to be eligible for coverage.</p> <p>If an employee chooses to use a participating provider for vision care needs, the Plan covers the entire cost of an examination and an allowance toward eyeglasses (selected from frames available under the Plan). Daily wear contact lenses are also covered, but require a co-payment.</p> <p>If the employee chooses a non-participating provider, he or she must pay the provider and reimbursement will be made directly to the</p> |

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| | | <p>employee according to a fixed schedule. An occupational vision care benefit covers the cost of an additional pair of eyeglasses for employees determined to have occupation-related vision problems and who require special eyeglasses for work. This plan also allows for a laser vision correction discount.</p> <p>More detailed information available in the plan booklets which are available on the BSC Website.</p> <p>Vision Benefits Business Services Center (ny.gov)</p> | <p>employee according to a fixed schedule. An occupational vision care benefit covers the cost of an additional pair of eyeglasses for employees determined to have occupation-related vision problems and who require special eyeglasses for work.</p> <p>More detailed information available in the plan booklets which are available on the BSC Website.</p> <p>Vision Benefits Business Services Center (ny.gov)</p> |

Benefit

CSEA

PEF

M/C

Dental Insurance

Employee Benefit Fund, 28 day waiting period
https://www.cseaebf.com/vision_benefits.php

GHI Dental, 56 day waiting period

The State of New York, pursuant to a collective bargaining agreement with the Public Employees Federation (PEF) has entered into a Group Contract with Group Health Incorporated ("GHI") to provide employees and their covered dependents with dental insurance benefits.

The employee is subject to a calendar year deductible for all services except Preventive and Diagnostic Services and Orthodontics. The deductible is \$25 per person per year. The total family deductible will not exceed \$75 per year for all covered family members. The amount credited towards the deductible is based on GHI's Schedule of Allowances, not the amount charged by the dentist or physician. Dental services rendered by participating and non-participating providers are covered to the extent that they are a covered service, are necessary for dental health and are performed by a licensed dentist or physician.

When covered services are rendered by non-participating providers, the employee is reimbursed based on the Reimbursement Schedule. When rendered by participating providers, these dental services are covered on a paid-in-full basis.

More detailed information available in the plan booklets which are available on the BSC Website.

[Dental Benefits | Business Services Center \(ny.gov\)](#)

GHI Dental, 56 day waiting period for employees hired on or after June 1, 2019. **Note:** employees hired prior to June 1, 2019 have a six (6) month waiting period.

Dental currently administered by Group Health Incorporated (GHI). The entire cost of the premium is paid by the State. The employee is subject to a calendar year deductible for all services except Preventive and Diagnostic Services and Orthodontics. The deductible is \$25 per person per year. The total family deductible will not exceed \$75 per year for all covered family members. The amount credited towards the deductible is based on GHI's Schedule of Allowances, not the amount charged by the dentist or physician. Dental services rendered by participating and non-participating providers are covered to the extent that they are a covered service, are necessary for dental health and are performed by a licensed dentist or physician.

When covered services are rendered by non-participating providers, the employee is reimbursed based on the [Reimbursement Schedule](#). When rendered by participating providers, these dental services are covered on a paid-in-full basis.

More detailed information available in the plan booklets which are available on the BSC Website.

[Dental Benefits | Business Services Center \(ny.gov\)](#)

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| <p>NYS and Local Retirement System</p> <ul style="list-style-type: none"> Tiers 1-4: (Membership established prior to 1/1/2010) Tier 5: (Membership established after 1/1/2010) | <p>Permanent employees, service date is date of appointment.</p> <p>Temporary/Hourly employees, service date is date of application.</p> <p>www.osc.state.ny.us/retire Publications Office of the New York State Comptroller</p> | <p>Permanent employees, service date is date of appointment.</p> <p>Temporary/Hourly employees, service date is date of application.</p> <p>www.osc.state.ny.us/retire Publications Office of the New York State Comptroller</p> | <p>Permanent employees, service date is date of appointment.</p> <p>Temporary/Hourly employees, service date is date of application.</p> <p>www.osc.state.ny.us/retire Publications Office of the New York State Comptroller</p> |
| | <p>Vested after 5 years of service with Employee's Retirement System.</p> <p>Tier 4 – 3% of salary for first 10 years of employment.</p> <p>At age 55 with 5 years of service credit, benefit will vary dependent upon age and service credit.</p> | <p>Vested after 5 years of service with Employee's Retirement System.</p> <p>Tier 4 – 3% of salary for first 10 years of employment.</p> <p>At age 55 with 5 years of service credit, benefit will vary dependent upon age and service credit.</p> | <p>Vested after 5 years of service with Employee's Retirement System.</p> <p>Tier 4 – 3% of salary for first 10 years of employment.</p> <p>At age 55 with 5 years of service credit, benefit will vary dependent upon age and service credit.</p> |
| <p>Vested after 5 years of service with Employee's Retirement System.</p> <p>Tier 5 – 3% of salary for entire length of service</p> <p>Full retirement – age 62 with 5 years of service credit.</p> | <p>Vested after 5 years of service with Employee's Retirement System.</p> <p>Tier 5 – 3% of salary for entire length of service</p> <p>Full retirement – age 62 with 5 years of service credit.</p> | <p>Vested after 5 years of service with Employee's Retirement System.</p> <p>Tier 5 – 3% of salary for entire length of service</p> <p>Full retirement – age 62 with 5 years of service credit.</p> | |

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| <ul style="list-style-type: none"> Tier 6 (Membership established after 4/1/2012) | <p>Vested after 5 years of service with Employee's Retirement System.</p> <p>Tier 6 – Depending on salary, 3% - 6% of salary for entire length of service.</p> <p>Full retirement – age 63 with 5 years of service credit.</p> | <p>Vested after 5 years of service with Employee's Retirement System.</p> <p>Tier 6 – Depending on salary, 3% - 6% of salary for entire length of service.</p> <p>Full retirement – age 63 with 5 years of service credit.</p> | <p>Vested after 5 years of service with Employee's Retirement System.</p> <p>Tier 6 – Depending on salary, 3% - 6% of salary for entire length of service.</p> <p>Full retirement – age 63 with 5 years of service credit.</p> |
| <p>Deferred Compensation</p> | <p>Employee's may enroll at any time. 1% - 25% of salary, Current annual contribution limit of \$18,500. (Age 50+, \$24,500)</p> <p>www.nysdcp.com</p> | <p>Employee's may enroll at any time. 1% - 25% of salary, Current annual contribution limit of \$18,500. (Age 50+, \$24,500)</p> <p>www.nysdcp.com</p> | <p>Minimum of 1% of salary, but not less than \$10 per pay period to the annual contribution limit of \$18,500. (Age 50+, \$24,500)</p> <p>www.nysdcp.com</p> |

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| Voluntary Defined Contribution Program (VDC) | N/A | N/A | <p>New M/C employees making \$75,000+. (Must elect to enroll within 30 days of hire.) Vested after 1 year of state service. Depending on employee's salary, 4.5% - 6% of salary for entire length of service, plus employer contribution.</p> <p>No minimum retirement age. Tax penalties may apply if you withdraw money before turning 59 ½.</p> <p>www.definedcontribution.ny.gov</p> |

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| Flex Spending Account (Dependent Care) | <p>Must enroll within 60 days of hire or with a qualifying event.</p> | <p>Must enroll within 60 days of hire or with a qualifying event.</p> | <p>Must enroll within 60 days of hire or with a qualifying event.</p> |
| | <p>Dependent care up to \$5,000 per year, Health care up to \$2,850.</p> | <p>Dependent care up to \$5,000 per year, Health care up to \$2,850.</p> | <p>Dependent care up to \$5,000 per year, Health care up to \$2,850.</p> |
| | <p>The Dependent Care Advantage Account (DCAAccount) is a benefit offered under the Flex Spending Account that allows employees to pay for eligible dependent care expenses with pre-tax dollars. Eligible expenses include care for individuals who live in your household at least 8 hours a day, including daycare, before/after school programs, pre-school programs, summer day camps, and care for disabled spouses or other adult relatives while the employee is working.</p> <p>The Health Care Spending Account (HCSAccount) is a benefit offered under the Flex Spending Account that allows employees to pay for medically necessary health care expenses with pre-tax dollars. This includes medical, hospital, laboratory, prescription drug, dental, vision, and hearing expenses that are not reimbursed by insurance or other benefit plans.</p> <p>www.flexspend.ny.gov</p> | <p>The Dependent Care Advantage Account (DCAAccount) is a benefit offered under the Flex Spending Account that allows employees to pay for eligible dependent care expenses with pre-tax dollars. Eligible expenses include care for individuals who live in your household at least 8 hours a day, including daycare, before/after school programs, pre-school programs, summer day camps, and care for disabled spouses or other adult relatives while the employee is working.</p> <p>The Health Care Spending Account (HCSAccount) is a benefit offered under the Flex Spending Account that allows employees to pay for medically necessary health care expenses with pre-tax dollars. This includes medical, hospital, laboratory, prescription drug, dental, vision, and hearing expenses that are not reimbursed by insurance or other benefit plans.</p> <p>www.flexspend.ny.gov</p> | <p>The Dependent Care Advantage Account (DCAAccount) is a benefit offered under the Flex Spending Account that allows employees to pay for eligible dependent care expenses with pre-tax dollars. Eligible expenses include care for individuals who live in your household at least 8 hours a day, including daycare, before/after school programs, pre-school programs, summer day camps, and care for disabled spouses or other adult relatives while the employee is working.</p> <p>The Health Care Spending Account (HCSAccount) is a benefit offered under the Flex Spending Account that allows employees to pay for medically necessary health care expenses with pre-tax dollars. This includes medical, hospital, laboratory, prescription drug, dental, vision, and hearing expenses that are not reimbursed by insurance or other benefit plans.</p> <p>www.flexspend.ny.gov</p> |

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| <p>Income Protection Plan (IPP)</p> | <p>N/A</p> | <p>N/A</p> | <p>IPP Date – For employees in State service prior to January 1, 1986 who elect to participate in the IPP beginning January 1, 1986, the first sick leave grant date will be January 1, 1986 and such employees will be credited with four days of sick leave on that day. The second sick leave grant date will be July 1. Any employee who becomes M/C on or after January 1, 1986, who has credible service prior to January 1, 1986 and who elects to participate in IPP, receives four days of sick leave on the effective date of appointment to the M/C position. That date is the first sick leave grant date.</p> <p>Employees with no prior creditable State service who are appointed to an M/C position, must participate in the IPP; these employees receive four days of sick leave six months from the date of appointment. That date becomes their first sick leave grant date.</p> <p>Short Term Disability – 50% of salary for 6 months, not to exceed \$961.54 per week.</p> <p>Long Term Disability – 60% of salary not to exceed \$5,000 per month, for the duration of disability.</p> <p>IPP participants may apply for short-term and long-term income disability protection through the IPP. After exhausting sick leave credits and having at least 14 calendar days of absence, M/C employees are eligible for Short Term Disability Benefit (STD). STD benefits are payable for up to six months from the onset of a disability. Long Term Disability (LTD) benefits are payable after six months of disability LTD benefits are payable monthly by MetLife but not beyond the earlier of age 65 or death.</p> |

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| Sick Leave at Half Pay | Employees out on personal illness are eligible for Sick leave at Half Pay after having exhausted all other accruals, must have at least one year of cumulative service and can be granted one pay period of half pay for each six months of service. Probationary employees who do not have permanent status in another title, are not eligible. | Employees out on personal illness are eligible for Sick leave at Half Pay after having exhausted all other accruals, must have at least one year of cumulative service and can be granted one pay period of half pay for each six months of service. Probationary employees who do not have permanent status in another title, are not eligible. | M/C employees not enrolled in the Income Protection Plan (IPP) are eligible for this benefit. |
| Paid Family Leave (PFL) | N/A | N/A | <p>New York Paid Family Leave provides M/C eligible employees job-protected, paid time off to:</p> <ul style="list-style-type: none"> • Bond with a newly born, adopted or fostered child, • Care for a family member with a serious health condition, or • Assist loved ones when a spouse, domestic partner, child or parent is deployed abroad on active military service <p>Paid Family Leave guarantees that employees can return to their same or comparable job after their leave ends, and that they will be able to continue their health insurance while on leave on the same terms as if they had continued working.</p> <p>Paid Family Leave provides eligible employees with up to 12 weeks of job protected, paid time off. Employees receive 67% of their average weekly wage, capped at 67% of the current Statewide Average Weekly Wage (SAWW). For 2022, the SAWW is \$1594.57 which mean maximum weekly benefit is 1068.36. Leave can be taken either all at once or in full day increments.</p> |

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| | <p>Covered employees become eligible to take Paid Family Leave for a qualifying event once they have met the minimum time-worked requirements:</p> <ul style="list-style-type: none"> • Full-time employees: If you work a regular schedule of 20 or more hours per week, you are eligible after 26 consecutive weeks of employment. • Part-time employees: If you work a regular schedule of fewer than 20 hours per week, you are eligible after working 175 days for your employer, which do not need to be consecutive. Employees with irregular schedules should look at their average schedule to determine if they work, on average, fewer than 20 hours per week. <p>For more detailed information, pertinent forms and instructions for applying for PFL, please visit the website below:</p> <p>https://www.cs.ny.gov/pfl</p> |
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| Vacation Accruals (Annual Leave) | <p>New full-time annual salaried employees accrue:</p> <ul style="list-style-type: none"> 6 ½ days of vacation upon the completion of 13 bi-weekly payroll periods <p>After that, employees accrue vacation accruals at the rate of:</p> <ul style="list-style-type: none"> ½ day per biweekly payroll period <p>Bonus days are accrued on vacation anniversary dates at a rate of:</p> <ul style="list-style-type: none"> 1 day for each year of service, up to 7 years <p>Following the completion of 7 years of service, the employee will accrue:</p> <ul style="list-style-type: none"> 20 days of vacation accruals per year <p><i>Note: Employees must be in full pay status 7 out of 10 work days to earn vacation and sick leave accruals.</i></p> | <p>New full-time annual salaried employees accrue:</p> <ul style="list-style-type: none"> 6 ½ days of vacation upon the completion of 13 bi-weekly payroll periods <p>After that, employees accrue vacation accruals at the rate of:</p> <ul style="list-style-type: none"> ½ day per biweekly payroll period <p>Bonus days are accrued on vacation anniversary dates at a rate of:</p> <ul style="list-style-type: none"> 1 day for each year of service, up to 7 years <p>Following the completion of 7 years of service, the employee will accrue:</p> <ul style="list-style-type: none"> 20 days of vacation accruals per year <p><i>Note: Employees must be in full pay status 7 out of 10 work days to earn vacation and sick leave accruals.</i></p> | <p>New full-time annual salaried employees accrue:</p> <ul style="list-style-type: none"> 6 ½ days of vacation upon the completion of 13 bi-weekly payroll periods <p>After that, employees accrue vacation accruals at the rate of:</p> <ul style="list-style-type: none"> ½ day per biweekly payroll period <p>Bonus days are accrued on vacation anniversary dates at a rate of:</p> <ul style="list-style-type: none"> 1 day for each year of service, up to 7 years <p>Following the completion of 7 years of service, the employee will accrue:</p> <ul style="list-style-type: none"> 20 days of vacation accruals per year <p><i>Note: Employees must be in full pay status 7 out of 10 work days to earn vacation leave accruals.</i></p> |

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| Additional Vacation Accrual Credits | Based on the employee's completed years of state service. | | |
| | <p>Administrative Services (CSEA 02): 15-19 years 1 day 20-24 years 2 days 25-29 years 3 days 30-34 years 4 days 35 or more 5 days</p> <p>Operational Services (CSEA 03, 04): 15-19 years --- 20-24 years 1 day 25-29 years 2 days 30-34 years 3 days 35 or more 4 days</p> | <p>Based on the employee's completed years of state service.</p> <p>20-24 years 1 day 25-29 years 2 days 30-34 years 3 days 35 or more 4 days</p> | <p>Based on the employee's completed years of state service.</p> <p>20-24 years 1 day 25-29 years 2 days 30-34 years 3 days 35 or more 4 days</p> |

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| Personal Leave Accruals | <p>Employee's earn personal leave on date of hire and on anniversary date each year after.</p> <ul style="list-style-type: none"> • 5 days per year <p>Unused personal leave expires after one year.</p> | <p>Employee's earn personal leave on date of hire and on anniversary date each year after.</p> <ul style="list-style-type: none"> • 5 days per year <p>Unused personal leave expires after one year.</p> | <p>Employee's earn personal leave on date of hire and on anniversary date each year after.</p> <ul style="list-style-type: none"> • 5 days per year <p>Unused personal leave expires after one year.</p> |
| Sick Leave Accruals | <p>Employees will earn Sick Leave Accruals at a rate of:</p> <ul style="list-style-type: none"> • 13 days per year <p>Employees can accrue up to 200 days</p> <p><i>Note: Employees must be in full pay status 7 out of 10 work days to earn vacation and sick leave accruals.</i></p> | <p>Employees will earn Sick Leave Accruals at a rate of:</p> <ul style="list-style-type: none"> • 13 days per year <p>Employees can accrue up to 200 days</p> <p><i>Note: Employees must be in full pay status 7 out of 10 work days to earn vacation and sick leave accruals.</i></p> | <p>M/C employees hired after 1/1/1986 are enrolled in the Income Protection Program (IPP), unless they have prior creditable service.</p> <p>Employees enrolled in IPP earn 4 sick leave days, twice a year, on their sick leave grant dates.</p> <ul style="list-style-type: none"> • The first IPP sick leave grant date is 6 months following the date of appointment; the second date is 6 months later. • A total of 8 days of sick leave is earned each year, 4 days on each grant date <p>Employees can accrue up to 200 days</p> |

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| Holidays | <p>New Year's Day, Dr. Martin Luther King, Jr. Day, Lincoln's Birthday, Washington's Birthday, Memorial Day, Independence Day, Labor Day Columbus Day Election Day, Veterans Day, Thanksgiving Day, and Christmas Day**</p> <p>**Each fiscal year, the State can designate up to two of these days as floating holidays</p> | <p>New Year's Day, Dr. Martin Luther King, Jr. Day, Lincoln's Birthday, Washington's Birthday, Memorial Day, Independence Day, Labor Day Columbus Day Election Day, Veterans Day, Thanksgiving Day, and Christmas Day**</p> <p>**Each fiscal year, the State can designate up to two of these days as floating holidays</p> | <p>New Year's Day, Dr. Martin Luther King, Jr. Day, Lincoln's Birthday, Washington's Birthday, Memorial Day, Independence Day, Labor Day Columbus Day Election Day, Veterans Day, Thanksgiving Day, and Christmas Day**</p> <p>**Each fiscal year, the State can designate up to two of these days as floating holidays</p> |
| Holiday Waiver Option | <p>Grade 23 and above have option for Holiday Pay or Holiday Time for time worked on Holiday.</p> | <p>Grade 23 and above have option for Holiday Pay or Holiday Time for time worked on Holiday.</p> | <p>Grade 23 and above do not have option for Holiday Pay or Holiday Time for time worked on a holiday. Must get Holiday Time for time worked on a holiday.</p> |
| Overtime | <p>Employees below grade 23 are eligible for overtime</p> | <p>Employees below grade 23 are eligible for overtime</p> | <p>Employees below grade 23 are eligible for overtime</p> |

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| Salary Withholding Program | <p>Established in 1991. An employee in bargaining units, CSEA, PEF or M/C will have 1 day's salary withheld for the first 5 payroll periods.</p> <p>These 5 days are paid back when an employee permanently separates from State service. The dollar amount is calculated using the salary at the time of separation, or the salary at which it was originally taken, whichever is greater.</p> | <p>Established in 1991. An employee in bargaining units, CSEA, PEF or M/C will have 1 day's salary withheld for the first 5 payroll periods.</p> <p>These 5 days are paid back when an employee permanently separates from State service. The dollar amount is calculated using the salary at the time of separation, or the salary at which it was originally taken, whichever is greater.</p> | <p>Established in 1991. An employee in bargaining units, CSEA, PEF or M/C will have 1 day's salary withheld for the first 5 payroll periods.</p> <p>These 5 days are paid back when an employee permanently separates from State service. The dollar amount is calculated using the salary at the time of separation, or the salary at which it was originally taken, whichever is greater.</p> |
| Bi-Weekly Lag Payroll | <p>The State holds an employee's first payroll check for 2 weeks. The employee's first payroll check will be: the second payday that they are employed.</p> | <p>The State holds an employee's first payroll check for 2 weeks. The employee's first payroll check will be: the second payday that they are employed.</p> | <p>The State holds an employee's first payroll check for 2 weeks. The employee's first payroll check will be: the second payday that they are employed.</p> |