

VII: Optional Group Benefits

A. ACADEMIC AND PROFESSIONAL EMPLOYEES (UUP)

1. UUP SPONSORED BENEFITS
2. NYSUT SPONSORED BENEFITS
3. AFT SPONSORED BENEFITS
4. NYS BENEFIT - DISCOUNT ON CAR RENTALS

B. MANAGERIAL/CONFIDENTIAL EMPLOYEES (M/C)

1. GROUP LIFE INSURANCE
2. AUTOMOBILE, HOMEOWNERS'/RENTERS' AND PERSONAL EXCESS LIABILITY INSURANCE
3. DISCOUNT ON CAR RENTALS

C. LONG TERM CARE INSURANCE

D. NEW YORK'S COLLEGE SAVINGS PROGRAM

A. ACADEMIC AND PROFESSIONAL EMPLOYEES (UUP)

In addition to the benefits provided as an employee of SUNY, benefits sponsored by the United University Professions (UUP), New York State United Teachers (NYSUT), and the American Federation of Teachers (AFT) are available to UUP bargaining unit members and are summarized below. Further information on these benefits may be obtained from the UUP Benefit Fund

1. UUP SPONSORED BENEFITS (1-800-887-3863)

Benefits available to bargaining unit members in addition to IRA's, tax deferred annuities, and free tuition include:

a. Group Life Insurance

This program provides for, at no cost to members of the bargaining unit, a \$6000 policy and an accidental death and dismemberment benefit in the amount of \$1500 (doubled if in a commercial carrier) for each current member of the bargaining unit.

b. Nuala McGann Drescher Affirmative Action Leave Program

In accordance with Article 10.6 of the 2007 - 2011 Agreement, Affirmative Action Committee money is intended to address matters of equal employment and affirmative action. Money allocated to this program shall be used to assist minorities, women, persons with disabilities and Vietnam era veterans to

prepare for permanent or continuing appointments within State University of New York.

c. Individual Development Awards Program

The objective of the program is to provide grants to assist eligible employees in developing their full professional potential and in preparing for advancement. This award program will assist in meeting the Board of Trustees criteria, in Article XII, Titles A and B, of the Policies.

d. Classroom Scholarship Grants

The intent of this program is to enhance the instructional skills and general teaching effectiveness of academics in SUNY, through utilization of improved materials or methods.

e. Hebert N. Wright Memorial Safety and Health Training Award

The objective of the program is to provide safety and health and environmental training which will enable the applicant to refine or develop skills which will increase job effectiveness.

f. Grants for Employees with Disabilities

This award program is intended generally to provide funds for employees with disabilities to cover out-of-pocket expenses for professional work-related activities incurred because of the disability. This program is not intended to replace accommodations which the campus must provide under the Americans with Disabilities Act (ADA), but rather to provide funding for additional disability-related expenses.

g. Benefits Fund Scholarship Program

The UUP Benefit Trust Fund Scholarship Program is for dependent children of members who qualify for benefits under the UUP Benefit Trust Fund as a participant. The \$750 award (per semester) is to be used for tuition, fees, books, or supplies. The applicant must earn at least 12 undergraduate credit hours toward degree requirements per semester at a state-operated SUNY school only, achieve a grade-point average of 2.5 or higher, and the application must be postmarked within 60 days after the ending date of the semester. This award may be received for a maximum of eight semesters.

2. NYSUT SPONSORED BENEFITS (1-800-626-8101)

The following are examples of benefits sponsored by NYSUT require purchase by the employee and are available to bargaining unit members:

- Catastrophic Major Medical Insurance
- Income Protection Plan (Long & Short Term Disability Insurance)
- Auto, Boat and Tenant/Homeowners Insurance
- Term Life Insurance

- Discount on Car Rentals
- Legal Services Plan
- Long Term Care
- Variable Universal Life Insurance

3. AFT SPONSORED BENEFITS

The following examples of benefits sponsored by AFT require purchase by the employee and are available to bargaining unit members:

- Hotel Discounts
- Subscription Service
- Amusement Park Discounts
- AFT Credit Card
- Motor Club Program
- Education First Travel

4. UUP BENEFIT - DISCOUNT ON CAR RENTALS- UUP has an exclusive agreement with Enterprise Car Rental. More information is available on the UUP website:
www.uuphosts.org/myuup/benefits/check.php

B. MANAGERIAL/CONFIDENTIAL EMPLOYEES (M/C)

1. GROUP LIFE INSURANCE

New York State offers a group life insurance program for managerial/confidential employees called "M/C Life Plus," which is underwritten by the Metropolitan Life Insurance Company. Employees who enroll pay the full cost of this insurance; various levels of coverage are offered at very competitive rates. The plan offers Group Life Insurance for employees and their eligible dependents; an Accidental Death and Dismemberment benefit is also included.

Employees who are non-smokers are eligible for a special non-smoker premium discount. To be eligible for the reduced premium schedule, an employee must not have smoked cigarettes, cigars, or a pipe for the 12 months preceding initial enrollment in the program or September 1 of the year in which a change in status is made. This special non-smoker program was included in the plan to reinforce aspects of the managerial/confidential Stay Well Program.

Details of the program are contained in the booklet, "M/C Life Plus," which is available, together with enrollment applications, from the Office of Human Resources. The major features of the plan are:

Employees may choose between a fixed amount of life insurance or an amount based

on annual salary, with a maximum coverage of \$500,000 available. An employee may select \$5,000, \$10,000 or \$15,000 worth of coverage, or may select from one to five times annual salary (but not to exceed \$500,000).

Dependent group life insurance is also available: up to 50 percent of the enrollee's benefit with a maximum of \$20,000 for a spouse, and \$4,000 for each eligible child.

Enrollees may continue life insurance into retirement, subject to reductions at ages 65 and 70, or they may resign from the program and convert to an individual policy that is not subject to reduction. Conversion must occur within 31 days following the retirement date.

If life insurance coverage is for more than \$15,000, it will be reduced at age 65 by 35 percent, but not to less than \$15,000. The maximum amount that may be continued beyond age 70 is \$15,000.

An enrollee who leaves State employment may convert all or part of the State coverage to an individual Metropolitan Life Insurance Company policy without providing evidence of insurability. The premium will be determined according to each individual's class of risk and age. The same conversion rights are available to the enrollee's dependents.

2. AUTOMOBILE, HOMEOWNERS'/RENTERS' AND PERSONAL EXCESS LIABILITY INSURANCE

Jardine, Inc. administers mass-marketed automobile, homeowners'/renters' and personal excess liability insurance programs for managerial/confidential employees at competitive rates. Special rider protection is available under the automobile and homeowners'/renters' plans. The excess of "umbrella" liability coverage is available only when the employee already has personal liability coverage through a homeowners', automobile, boat, or recreational vehicle policy. The underlying policy need not have been purchased through the managerial/confidential mass-marketed program.

Each program is available through payroll deduction or by direct payment to Mang Associates. Coverage is available to managerial/ confidential employees who live out-of-state. All of the participating insurers are licensed in New York State. To receive a personal rate quotation for coverage under any of these programs, the employee should complete a request form available from the Office of Human Resources or from Mang Associates Agency, Inc.

3. DISCOUNT ON CAR RENTAL New York State has an exclusive agreement with Enterprise Car Rental. The rates apply to business rentals only. Details are available from the Office of Purchasing and Payables at 315-267-2140.

C. LONG TERM CARE INSURANCE

The New York Public and Employee and Retiree Long Term Care Insurance Plan (NYPERL) is now available to NYS employees and retired employees, as well as their spouses, domestic partners, dependent children ages 18 through 24, parents and parents-in-law, NYS employees and retirees who are eligible for the States' health insurance program are eligible to apply.

The NYS Department of Civil Service selected MedAmerica Insurance Company of NY to insure and administer NYPERL.

Long-term care encompasses a wide variety of services for personal or custodial care that help a person perform activities of daily living, such as bathing and dressing, to remain as independent as possible.

Active employees are not required to submit proof of medical eligibility if they enroll within 60 days of employment. Eligible family members must meet MedAmerica's medical underwriting requirements for acceptance into the plan.

For more information or to order and enrollment kit, call toll free 1-866-474-LTCI (5824) or visit the NYPERL website at www.nyperl.net.

D. NEW YORK'S COLLEGE SAVINGS PROGRAM

A parent, grandparent, relative, or friend can set up an account for a future college student. You can even set up an account for yourself. There are no restrictions based on age, income, or state of residence.

Contributions to the account are invested according to the investment options selected by the account owner. The Program's investments are managed by VANGUARD, a leading financial services organization.

An account owner sets up an account for a specific beneficiary. After the account has been open for 36 months, the account owner can withdraw money without penalty to pay for the qualified higher education expenses of the beneficiary. More information is available on the website at: www.nycollegefund.com or by calling 1-877-NYSAVES (1-877-697-2837).