



New York State Teachers' Retirement System

Human Resources Department

General Benefit Information for Applicants

WORKDAY AND WORKWEEK

- Normal schedule: Monday – Friday with published business hours of 8:30 a.m. – 4:15 p.m..
- Summer schedule: Monday – Friday with published business hours of 8:00 a.m. – 4:15 p.m. Monday – Thursday and 8:00 a.m. – 12:30 p.m. Friday.
- NYSTRS has a flexible schedule, which provides employees a one-hour window within which to determine their starting and ending times, provided each department is adequately staffed to meet operational needs.
- Employees are provided one 30-minute unpaid lunch period and one 15-minute paid break each day.
- During the normal schedule, once a week employees may add 45 minutes to their lunch break, provided three full days are worked during the week.

LEAVE TIME

- Generous vacation, personal, and sick leave benefits.

Holidays

- Twelve fixed holidays per year. In addition, NYSTRS grants one Personal Holiday per year that, upon approval, may be taken in conjunction with a holiday of personal importance to the employee. The Personal Holiday will be credited annually on January 1.

Sick Leave at Half Pay

- Two weeks earned for each completed six months of service.
- May be used for personal illness after exhausting all other leave credits, with the exception that five days of personal or annual leave may be retained.

HEALTH INSURANCE

Coverage

NYSTRS offers health insurance through the New York State Health Insurance Program (NYSHIP). All options include prescription coverage.

Options Include:

- **Empire Plan-Indemnity Plan with Managed Care components, providing access to in-network and out-of-network care**
- **MVP HMO**
- **CDPHP HMO**
- **Empire Blue Cross Blue Shield HMO**
- **HIP HMO**

Vision Insurance:

- NYSTRS offers vision coverage through Davis Vision.
- Employees pay 10% of the cost of vision coverage.

Premiums

Employees pay 12% of the cost of health coverage up to an annual maximum contribution as defined in the collective bargaining agreement.

HEALTH INSURANCE

Effective Date of Health/Vision Coverage

- The date on which the employee is first eligible for coverage is the first day of the month following the first day of employment.
- Coverage begins on the first day of the month following the date on which the enrollment application is submitted, if submitted within 30 days of the date on which the employee is first eligible for coverage.
- Coverage begins on the first day of the third month following submission of the application, if submitted more than 30 days following the date on which the employee is first eligible for coverage.

Requirement for Carrying Health/Vision Insurance into Retirement

- Individuals who have been employed by NYSTRS for at least 10 years, and who retire from active service with NYSTRS are eligible to carry their health insurance into retirement and pay an amount equal to that paid by active employees for similar coverage.

Domestic Partner Coverage

- NYSTRS offers domestic partner coverage for any employee enrolled in NYSHIP. To qualify for domestic partner coverage, the employee must meet and document six-month residency and financial requirements. Guidelines providing more detail on requirements are available.

DENTAL INSURANCE

Coverage

- NYSTRS offers a self-insured Dental Plan administered by Delta Dental.
- The plan pays:
 - 100% of the usual, customary and reasonable (UCR) fees for preventive and diagnostic services.
 - 85% of UCR for basic restorative services.
 - 50% of UCR for prosthetic or orthodontic services.

Premiums

- NYSTRS pays 100% of the monthly cost of individual coverage.
- NYSTRS pays 50% of the monthly cost of family coverage.

Effective Date of Coverage

- Coverage begins on the first day of the month following the first day of employment.

PRE-TAX CONTRIBUTION PROGRAM

- Allows Health and Dental premiums to be paid with pre-tax dollars.
- Dependent Care Account – allows pre-tax dollars to be set aside to cover allowable dependent care expenses.
- Medical Expense Account – allows pre-tax dollars to be set aside to cover allowable unreimbursed medical expenses.

RETIREMENT

- NYSTRS Employees are provided either a defined benefit retirement plan through the New York State Employees Retirement System (ERS) or a defined contribution plan through the New York State Voluntary Defined Contribution Program (VDC).
- ERS has several membership tiers, which are determined by an employee's date of membership.
- Membership eligibility is based on an employee's date of hire into eligible public service.
- Benefit levels and contribution rates are determined by the membership tier. For more information, visit the New York State and Local Retirement System at www.osc.state.ny.us.
- Eligibility for the NYS VDC Program is limited to unrepresented employees of the New York State public agencies hired on or after July 1, 2013 with an estimated annual salary rate of \$75,000 or greater.
- The VDC Program includes an employee and employer contribution. The employee contribution rate varies based on your salary. For more information about the program, please visit www.vdc.ny.gov.
- Participation in one of these plans is mandatory.

WORK-LIFE BALANCE PROGRAMS

- Educational Assistance Program for college tuition assistance for System-approved courses (75% reimbursement at SUNY tuition rates and Partnership voucher options for full-time employees).
- Formal and informal employee recognition programs (e.g., Excellence Awards, Service Recognition, Employee Appreciation Picnic).
- Wellness Program which hosts activities and events to promote employee health and well being (e.g., health screening, defensive driving, yoga, walking program).
- Toastmasters International branch (i.e., ToasTRS).
- Flex-time work schedule, subject to operational need.
- Summer work schedule with early Friday dismissal.

EMPLOYEE ORGANIZATION

- The Civil Service Employees Association (CSEA) represents non-Management/Confidential employees of NYSTRS.
- CSEA dues are paid via payroll deductions.
- NYSTRS is an Agency Shop, thereby requiring it to deduct an amount equal to the organization's membership dues from the salary of employees in the bargaining unit even if they choose not to join the Union.

PARKING

- Employees of NYSTRS are provided with free parking.

EMPLOYEE ASSISTANCE PROGRAM

- NYSTRS has an Employee Assistance Program to provide counseling services to employees and members of their immediate family.

DEFERRED COMPENSATION PLAN

- NYSTRS participates in the New York State Deferred Compensation Plan, an entirely voluntary plan that provides a convenient and tax-deferred method of saving on a regular, long-term basis. For information on options available, you should contact the New York State Deferred Compensation Plan at (800) 422-8463 or www.nysdcp.com.

