



New York State Veterans' Home at Oxford
Summary of Benefits - 2019

Healthcare:

Cost/Coverage/Options vary by plan.

For more information: <https://www.cs.ny.gov/employee-benefits/login/>

Health insurance premiums can be paid before taxes are taken out, which lowers your taxable income

Opt-Out Program: If you have coverage under another employer-sponsored health insurance program, you may be eligible for an incentive payment if you waive your NYSHIP coverage.

Dental/Vision Insurance Coverage: Individual & family coverage available

Leave Benefits:

Vacation: Earn 13 days/year. After 7 years earn 18 days/year.

Sick: Earn 13 days/year. *Accumulate sick time throughout your service to apply toward insurance premiums upon retirement (after being vested – total 10 years in the New York State Health Insurance Program [NYSHIP])*

Holiday: 12 paid holidays/year.

Personal days: 5 days/year - Granted on your start date and anniversary hire date thereafter. Personal days expire if not used by your next anniversary hire date.

TOTAL: 13+13+12+5 = 43 days *over 8 weeks of paid leave available per year beginning year ONE!*

Pre-tax Savings Opportunities:

Flex-Spending Accounts (FSA) – use pre-tax dollars to pay for:

- Dependent Care Advantage Account (DCAA) – Child care for a child under 13, disabled spouse or other dependent, elderly parent that lives with you at least 8 hours per day
- Health Care Spending Account – for co-pays and other expenses not paid by insurance for yourself, spouse, or IRS eligible dependents

Retirement: Once you have ten years of credited service, you will be vested. This means you have earned the right to receive a retirement benefit, even if you leave public employment.

Additional information on the retirement benefit can be found at: <https://www.osc.state.ny.us/retire/>

New York State Deferred Comp: a voluntary savings program that allows employees to save for retirement on a tax-deferred (pre-tax) basis. This program enables employees to defer part of their salary via payroll deduction. Federal law determines the maximum amount you may defer. Employees

do not pay federal, state, or city income taxes on contributions or earnings until the funds are distributed, generally at retirement. This benefit is separate from the New York State Retirement System. Additional information on line at www.nysdcp.com

Union Representation:

Depending on your position, you will be represented by a union: Union Membership provides a variety of protections and benefits, including tuition benefits/reimbursement for continuing education, insurance discounts & savings programs, auto discounts, cell phone discounts, etc.

Employee Assistance Program: assistance/referral for issues related to family issues, emotional or physical related illness, alcohol or other related problems. Assistance with health insurance & union benefits. Information & resources for child care, eldercare, legal & financial support services. Workplace, health, education, & employee wellness programs.