

# Summary of Benefit Implications of Employment Status Changes

If you are considering one of the available options offered by President Philip in his Transition Opportunities communication, we want you to have a basic understanding of the impact on benefits a change in employment status may bring. If you have questions not addressed here, feel free to contact the Benefits Office at 437-4729.

[Leave Without Pay](#)  
[Title F – Other Leave](#)  
[Reduced Obligation](#)  
[O’Leary Professorship](#)

## Leave Without Pay (LWOP)

### Health Benefits

- If your LWOP does not affect an entire pay period (you get a partial check) your health benefits will not be impacted.
- If your LWOP affects an entire pay period (no check) or more, you will be required to pay the full cost of your health insurance for each full pay period affected (also see VRWS below). You may cancel or suspend your coverage while on LWOP if you are covered by another plan. Contact Benefits, 437-4729, before your leave begins.
- These rules do not apply to Workers’ Compensation or FMLA leave

### Retirement

- Contributions to retirement plans are based on wages earned. Contributions will not be made for earnings lost through LWOP.
- ERS and TRS members will not receive service credit for periods of LWOP (excluding Workers’ Compensation leave)

### Leave Accruals

Holidays that fall during a period of LWOP will not be paid. Example: LWOP starts Friday, Monday is a holiday, and leave continues through the rest of week. You will be on LWOP for 6 days (no credit for the holiday).

### Faculty and Professional Staff

- If your LWOP covers the majority of a month, you will not earn accruals for that month.
- Professional staff vacation accrual maximum is 40 days at December 31

## Classified Staff

- If you are on LWOP for more than 3 days in a pay period, you will not earn accruals for that pay period.

## Other Benefits

- If you have personal insurances or other benefits through payroll deduction, you must make arrangements with each provider to make direct payments while on leave without pay if you receive no check or your check is too small to support the deduction(s).

## Voluntary Reduction in Work Schedule (VRWS) Program

This program allows eligible employees to receive “VR” accruals (up to 3 days per pay period) in lieu of pay to be used during a period of leave so they don’t go off the payroll. To review program guidelines go to [UUP VRWS Guidelines](#) or [Classified Service VRWS Guidelines](#), as appropriate.

## **Title F – Other Leave**

Leaves at full pay do not impact benefits except that you will not earn additional leave credits while on Other Leave (max: 200 days sick leave, only 30 days vacation can be compensated upon separation from service)

Leave at partial pay (see [Reduced Obligation](#))

## **Reduced Obligation (Pre-Retirement)**

### Health Benefit Eligibility for Part-Timers

#### UUP

- Obligation primarily teaching – must teach 2 or more classes per semester
- Obligation primarily other than teaching – must earn at least \$13,337 annually (\$13,870 as of 7/2/10)

#### All other employees

- Must be 50% or more

You qualify for retiree health benefits at age 55 with at least 10 years of NYS Health Insurance Program (NYSHIP) eligibility. Sick leave credit is calculated using your fulltime equivalent salary.

## Retirement

- Contributions to retirement plans are based on wages earned. Contributions will be reduced commensurate with reduction in obligation.
- ERS and TRS members will have prorated service days reported which may impact service credit
- You can not access retirement funds unless you separate from service
- You can access voluntary supplemental retirement funds after age 59 ½ while still in service

## Leave Accruals

### UUP

- Obligation primarily teaching:
  - Earn ¼ day - 1 course
  - Earn ½ day - 2 courses
  - Earn 1 day - 3 courses
- Obligation primarily other than teaching (as of 7/1/09):
  - Earn ¼ day – salary up to \$12,483
  - Earn ½ day – salary \$12,484 to \$18,835
  - Earn 1 day – salary \$18,836 to \$25,186
  - Earn 1 ¼ day – salary \$25,187 or higher

### All other employees

- Must work at least 50% to earn accruals.
- Accruals are prorated based on percentage worked

Accrual balances prior to reduction are not prorated.

## **O'Leary Professorship**

### Health Insurance

- If you are at least age 55 and have a minimum of 10 years of NYSHIP eligibility or enrollment and are enrolled at the time of retirement, you qualify for health insurance in retirement
- Your sick leave will be used to offset the cost in retirement
- If you are 65 or over, you may need to enroll in Medicare, but it depends on your obligation during your O'Leary Professorship

### Retirement Income

- You can access your retirement funds once you retire (there must be at least a one day break between your retirement and the start of your O'Leary Professorship)

- No retirement contributions will be made on earnings from your O'Leary Professorship
- If you are under 65, your earnings under an O'Leary Professorship can not exceed \$30,000 per year per NYS Retirement and Social Security Law.

### Leave Accruals

You may earn accruals under an O'Leary Professorship as indicated above under [Reduced Obligation](#)

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