

MOHAWK VALLEY COMMUNITY COLLEGE
2025 United Public Service Employees Union (UPSEU) Benefit Summary

Holidays:

New Year's Day	Good Friday*	1 - Floating Holiday*
Martin Luther King's Birthday*	Presidents Day*	Memorial Day
Independence Day	Labor Day	Thanksgiving Day
Day After Thanksgiving	Christmas Day	Veterans Day*
Juneteenth (starting 2023) *		Columbus Day*

*College is open. If you work on a holiday, you have the choice of compensatory time or additional pay.

Vacation:

Less than one year	None
After one year's service	Five Days
After two years of service	Ten Days
After five years of service	Fifteen Days
After ten years of service	Sixteen Days
After eleven years of service	Seventeen Days
After twelve years of service	Eighteen Days
After thirteen years of service	Nineteen Days
After fourteen years of service	Twenty Days

Sick Leave: 1 day a month; with no maximum accumulation, sick days between 166 to 200 days will be paid out at \$60.00 a day upon retirement.

Cancer Screening: Total of eight (8) hours annually

(<https://www.mvcc.edu/humanresources/pdfs/hr-forms/MVCC-Cancer-Screening-Statement.pdf>) form needs to be signed by your health care provider and turned into HR)

Personal Leave: 4 days per year, any days not used by the end of the year will be added to sick leave. This is pro-rated quarterly based on your hire date.

Bereavement Leave: Three (3) days.

Jury Duty: Individuals scheduled for jury duty, or because of a subpoena, shall be released from their employment responsibilities for such duty or appearance without loss of pay. Any payment or fees, exclusive of mileage allowance, shall be paid to the College. The absence should be indicated in the appropriate time record, and a copy of the summons for jury duty or subpoena should be forwarded to the Human Resources Department.

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Employee Assistance Program (EAP): ESI – Higher Ed EAP at no cost: To access your EAP, simply call the toll-free number 1-800-252-4555 or 1-800-225-2527 to talk with a counselor or coach who will work with you to address your issues. You can also visit your EAP online at www.HigherEdEAP.com for thousands of problem-solving resources and self-help tools.

Health Insurance Rates:

UPSEU	Coverage Level	Total Monthly Premium	MVCC Monthly Payment	Employee Monthly	MVCC Bi-weekly	Employee Bi-weekly
MVP (EPO)	Individual	\$1355.04	\$1084.03	\$271.01	\$542.02	\$135.50
Prescriptions	Two Person	\$2,710.01	\$2168.01	\$542.00	\$1084.00	\$271.00
\$5/\$20/\$40	Family	\$3,646.30	\$2917.04	\$729.26	\$1458.52	\$364.63
Emblem Dental / Vision	Individual	\$25.27	\$25.00	\$0.27	\$12.50	\$0.14
	Two Person	\$65.32	\$25.00	\$40.32	\$12.50	\$20.16
	Family	\$95.50	\$25.00	\$70.50	\$12.50	\$35.25

Health Insurance Waiver:

Single - \$500 Two-person - \$750 Family - \$1000

Tuition Benefits: You and your dependents may take courses at MVCC without paying tuition. There may be administration and lab fees that are not included in tuition costs.

Paychecks: Bi-weekly payroll (Friday). Enrollment options in credit unions as well as direct deposit.

Retirement: New York State and Local Employee Retirement System (ERS) - a defined benefit plan. *SUNY Retirement Planning Systems:* <https://www.suny.edu/retirement/> Employee Retirement System (ERS) <https://www.osc.state.ny.us/retirement>

Beginning 4/1/2013, the percentage is based on the member's wages.

Wages of \$45,000 or less	3.0%
Wages between \$45,000 to \$55,000	3.5%
Wages between \$55,000.01 to \$75,000	4.5%
Wages between \$75,000.01 to \$100,000	5.75%
Wages of more than \$100,000	6.0%

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The College's contributions are determined by the retirement system. Mandates a 5-year final average salary (FAS) calculation using regular compensation for determining retirement benefits. Vesting after five (5) years.

Tax-Deferred/Voluntary Retirement Options:

SUNY Voluntary 403(b) Tax-Deferred Saving Plan 403(b) and NYS Deferred Compensation 457(b) tax-deferred retirement savings plan. Investment Providers include TIAA-CREF, VOYA, Corebridge, and Fidelity.

Employees may choose to participate in either or both plans subject to IRS limits on tax deferral. Employee pre-tax contributions through salary reduction are subject to IRS limits. The 2025 basic annual limit for both plans is \$23,500. Those over 50 can put an additional **\$7,500 to work, for a maximum of \$31,000!**

NEW January 2025 Age 60 – 63 (age at end of the calendar year) **\$ 11,250 (Maximum including older worker catch-up \$ 34,750 an additional 3,750 per year)**

Retirement Planning Systems: <https://www.suny.edu/retirement>

Flexible Spending Account (FSA) and Dependent Care Account (DCA):

Flexible Spending Account – Pre-tax dollars deducted from your pay can be set aside in an FSA to pay for qualified expenses (examples – medical/prescription co-pays, dental care, vision). Maximum \$3,300.

CARRYOVER: the IRS allows employers the option to allow participants to carry over up to \$660 in unused funds into the next year.

Dependent Care Account – Tax-free dollars deducted from your pay can be set aside in a DCA for qualified dependent care. Maximum \$5,000 annually.

Other Benefits Include Parking, Health & Fitness Center options at the Jorgenson Center, Professional Developmental, Wellness Opportunities, and Employee Recognition opportunities.

Family Medical Leave Act (FMLA) <https://www.dol.gov/general/topic/benefits-leave/fmla>

Americans with Disabilities Act (ADA): <https://www.mvcc.edu/accessibility-resources/disabilitylaws.php>

The Affordable Care Act (ACA) <https://www.dol.gov/agencies/ebsa/laws-andregulations/laws/affordable-care-act/for-employers-and-advisers>

Colonial Life: <https://www.colonial-paulrevere.com/about>
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Aflac: <https://www.aflac.com/prospecting/default.aspx>

Met Life Pet Insurance. This is a voluntary benefit. You must contact Met life to set it up.
<https://www.metlifepetinsurance.com/> 1-855-270-7387

SUNY Perks at Work: <https://www.suny.edu/benefits/employee-discounts/>

Health Insurance Portability & Accountability Act (HIPAA)
<https://www.hhs.gov/hipaa/forindividuals/guidance-materials-for-consumers/index.html>

Women's Health and Cancer Rights Act (WHCRA) https://www.cms.gov/CCIIO/Programs-andInitiatives/Other-Insurance-Protections/whcra_factsheet

Consolidated Omnibus Budget Reconciliation Act (COBRA)
https://www.dfs.ny.gov/consumers/health_insurance/cobra_faqs

Genetic Information Nondiscrimination Act (GINA) <https://www.eeoc.gov/genetic-informationdiscrimination>

This information is reflected in the current collective bargaining agreement with the United Public Service Employees Union. In case of any conflict, the agreement will prevail.