



# Welcome to DOB

## Employment Facts and Benefits



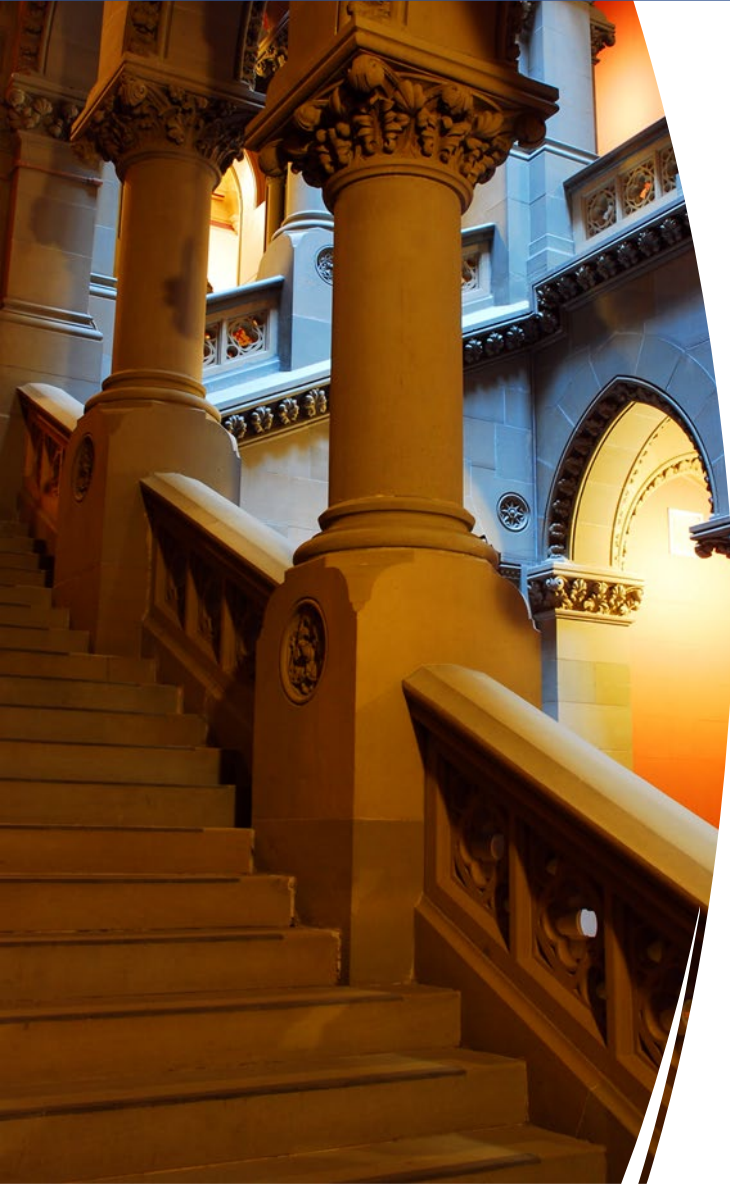
# Joining the DOB Team

Working with the Division of the Budget (DOB) puts you in the heart of the policy arena, learning from top professionals to have an impact on life in New York State.

- **Competitive compensation** package and ongoing support for your continued development, salary growth, and career advancement.
- **Robust benefits** package, including comprehensive health care benefits.
- **Student Loan Forgiveness**, as DOB is an eligible employer for Federal loan forgiveness programs.
- **Culture of learning** with ongoing training, professional growth opportunities, and leadership development.

# DOB Career Ladder

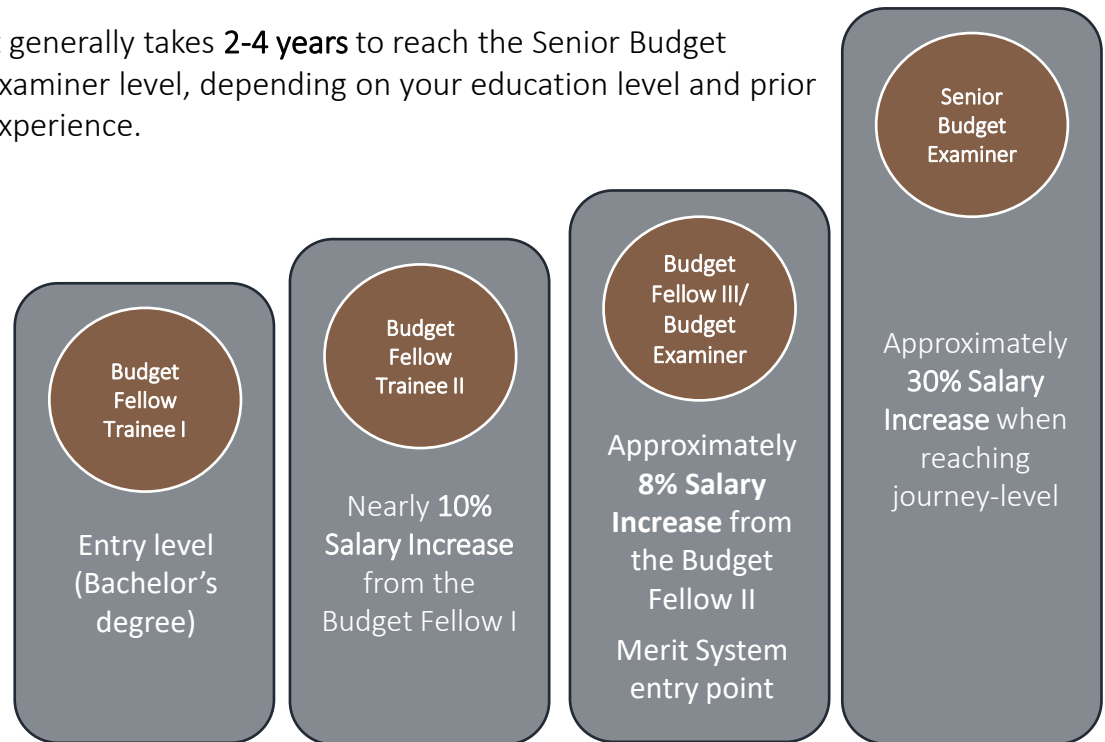
Career advancement levels, prior to entering the management ranks.



Your starting Budget Fellow level is determined by your level of education and relevant experience.

DOB supports your growth through annual progression in your Budget Fellow traineeship and paves your entry into the [Merit System](#) through our direct-line Budget Examiner title series. DOB has a straight-forward promotional path to the journey-level Senior Budget Examiner title, and later into the management ranks.

It generally takes **2-4 years** to reach the Senior Budget Examiner level, depending on your education level and prior experience.



# Your Future at DOB

DOB is an ideal place to begin, grow and enrich your career. DOB's central role in State government presents staff with dynamic challenges and opportunities for new engagement. Mobility within DOB allows you to learn new policy areas by moving between portfolios, as well as to shift your perspective by taking the lead on new challenges or growing into management roles.

DOB provides **personalized career counseling**, including step-by-step support in navigating the Merit System, as you advance your career.



# State Service The Merit System

The NYS Department of Civil Service (CS) oversees the Merit System, which is a process of recruiting, appointing, and promoting staff based on an examination system intended to reward merit and fitness, rather than political connection.

Positions through the merit system are referred to as Competitive Civil Service and involve a formal examination process, governed by CS. Competitive Service accrues certain protections and provides additional career mobility and advancement within State service.

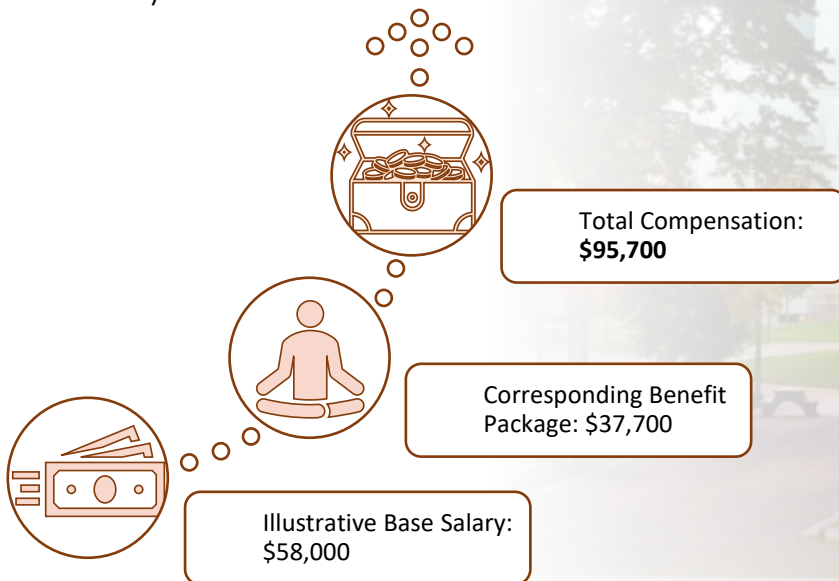
DOB has a straightforward path for entering and advancing within the Merit System through our competitive Budget Examiner series.

# Total Compensation Package

When considering a position with DOB, you should consider **both the salary and the robust benefits** package provided by New York State to employees, including the defined benefit pension plan and employee health insurance, **as the total value of your compensation package.**

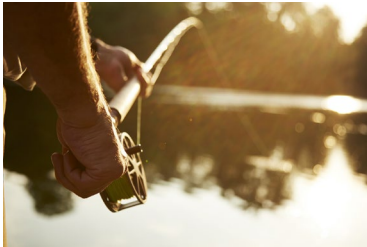
Such a robust benefit package is a characteristic of public sector employment, and generally not offered by the private sector, helping our employees prioritize **work-life balance.**

The combined value of benefits **adds an estimated 65%** to your base salary.



# State Employee Benefits

NYS offers generous benefits to employees



Defined Pension Program



Generous Paid Leave Allowances



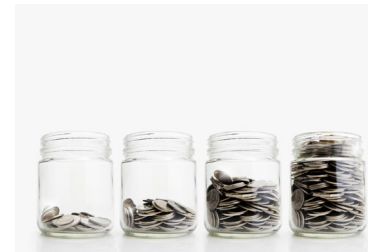
Active & Retiree Health Insurance



Remote Work



Additional Optional Benefits



Student Loan Forgiveness

# State Employee Benefits

## Defined Pension Program - Details

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Without prior State service, you will be enrolled in [Tier 6](#) of the New York State Employees Retirement System.



After 5 years of employment, you would be entitled to a **guaranteed monthly pension upon retirement.**

- You will receive full monthly pension at age 63, even if you leave public employment prior to age 63.



Pension benefits are paid as a percentage of final average salary (FAS) times years of service. If you work:

- 10 years, your annual pension will be 17.5% of your FAS
- 20 years, your annual pension will be 35% of your FAS
- 30 years, your annual pension will be 55% of your FAS



These benefits are **protected by the State Constitution** and guaranteed to be paid to you.





- Your contribution to your pension benefits will vary depending on income.
- For the first few years of your career, your contribution will be 3.5% or 4.5% of salary.
  - This is much less than the 10% - 15% recommended contributions to a defined contribution 401(k) plan offered by most private sector employers.
- If you leave public service with less than 10 years of service, you may withdraw your accumulated contributions (plus interest).

# State Employee Benefits

## Defined Pension Program - Contributions

- The State offers a defined benefit pension plan, which **provides you with guaranteed monthly income.**
- Only 15% of private sector employees have access to a defined benefit plan.
- Private employers typically offer a defined contribution, 401(k) program, in which the employer may contribute to an employee's account.
- 401(k) accounts ebb and flow with the stock market and do not provide a guaranteed monthly benefit.



# State Employee Benefits

Defined Pension Program vs. Defined Contribution Program



# State Employee Benefits

## Employee Health Insurance

As a full-time employee, you may enroll in the New York State Health Insurance Program (NYSHIP) for comprehensive health insurance benefits.

NYSHIP options include the **Empire Plan** or various **health maintenance organizations (HMOs)**.

HMOs provide coverage in specific geographic areas based on where you live or work.

If you already have coverage through **other non-NYSHIP employer sponsored health insurance**, you may be entitled to \$1,000 in annual **Opt-out benefits** (\$3,000 annually for employees with dependents).

Dental, Vision coverage provided at **no cost** to you and your dependents. Disability coverage is also provided to you at **no cost**.



- The Empire Plan and NYSHIP HMOs offer comprehensive coverage **without a deductible** for in-network services.
- A deductible is the amount you pay for covered health care services before your insurance plan starts to pay.
- Deductibles are common in private sector health insurance plans.
  - The average deductible for an individual health plan in the private sector is \$1,800, meaning you pay the first \$1,800 of covered services yourself.

# State Employee Benefits

## Employee Health Insurance – Benefit Details



- If you retire from the State with 10 years of service, you may be eligible for lifetime retiree health insurance benefits through NYSHIP.
- This is very uncommon in the private sector – only 13% of large employers offer comprehensive retiree health insurance benefits.
- NYSHIP retiree benefits are comprehensive and very similar to those of active employees.

# State Employee Benefits

## Retiree Health Insurance – Benefit Details



[M/C Life Insurance](#) offers a low-cost term life insurance policy up to \$500,000. Limited coverage is also available for your spouse and children. Even though you may enroll at any time for life insurance coverage, during the first six pay periods of employment you cannot be turned down for coverage.



The [Tax-Deferred Compensation Program](#) (similar to an IRA) allows you to contribute up to \$20,500 pre-tax dollars per year (for employees under the age of 50).



Through the [Health Care Spending Account](#) you can contribute up to \$3,200 annually in pre-tax dollars to pay for eligible health-related expenses that are not reimbursed by health insurance.



Through the [Dependent Care Account](#) you may contribute up to \$5,000 annually in pre-tax dollars to pay for dependent care expenses. This account may be used for childcare for children under the age of 13, elder care or disabled dependent care expenses.



Through the [New York College Savings Program](#), up to \$5,000 annually may be invested, New York State tax-free (529 Plan).



Up to \$2,000 of annual Tuition Reimbursement.

# State Employee Benefits

## Additional Optional Benefits

# State Employee Benefits

## Paid Leave Overview



- Annual leave includes 13 paid holidays and, within your first year of employment, you will get nearly 100 hours of vacation leave, 60 hours of sick leave, and 5 days of personal leave.
- Unused vacation and sick days accrue to the following year.
- Paid Parental Leave: 12 weeks of fully paid leave for newborn children, adoptions, and foster care.
- Paid Family Leave: 12 weeks of partially paid leave for newborn children, care for a sick family member, or military family support.

The following 13 days are observed as holidays:

New Years Day	Labor Day
Martin Luther King's Birthday	Indigenous Peoples/Columbus Day
Lincoln's Birthday (floating*)	Election Day (floating*)
Washington's Birthday	Veteran's Day
Memorial Day	Thanksgiving Day
Juneteenth	Christmas Day
Independence Day	

\*Floating holidays: This is considered a regular workday, but employees earn 7.5 hours of earned time off, which can be used in as little as one-quarter hour intervals at any point before the same floating holiday in the next calendar year.

# State Employee Benefits

## Holidays



# Alternative Work Schedule (AWS)



During the summer months, DOB staff may be approved to implement an alternative work schedule without a decrease in income, most utilized in the form of a compressed work week.

# Voluntary Reduction in Work Schedule (VRWS)

The Voluntary Reduction in Work Schedule Program allows full-time, annual salaried M/C employees who have been employed by the State for one year to take a reduction in salary in exchange for the **accumulation of additional accruals**.

Reductions in work schedule may be done by a minimum of 5%, and in 5% increments up to a maximum of 30%.

Employees may “bank” credits for **future use**, such as to offset leaves of absence.



## TENANTS of REMOTE WORK AT DOB

- Recognizes high-caliber professional responsibility requisite for DOB work
- Provides highly-valued flexibility for individuals to support recruitment/retention
- Allows scheduling discretion to promote teambuilding and support organizational culture

## CURRENT GUIDELINES

- 3 days onsite/week
- Additional episodic remote work available, as needed
- Managed within teams/units for flexibility and coordination
- All staff have a signed remote work agreement on file

## EXPECTATIONS

- Communication/coordination on scheduling
- Maintain connectivity/productivity regardless of location

# Remote Work

The federal Public Service Loan Forgiveness Program (PSLF) forgives the remaining balance on your direct loans after:

Making **120 qualifying** monthly repayments while working full-time for an eligible employer.

New York State is an eligible PSLF employer.

After 10 years of employment, your federal direct loans **can be eligible for forgiveness**.

Visit [www.studentaid.gov/pslf](http://www.studentaid.gov/pslf) for details on which loans qualify.



# Student Loan Forgiveness

# DOB Learning & Leadership Development



## **NEW EMPLOYEE TRAINING & RESOURCES**

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New staff experience a comprehensive onboarding program and participate in the Budget Examiner Skills Training (BEST) program on key DOB subject matter areas.



## **PROFESSIONAL DEVELOPMENT**

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Professional development curriculum includes supervising skills, leadership development, opportunities to attend workshops, conferences and other offerings.



## **TECHNICAL SKILLS TRAINING**

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Live and on-demand training on DOB technical applications, as well as peer-to-peer collaboration through the DOB Technology Community of Practice.

# DOB Learning & Leadership Development



## DOB MENTORING PROGRAM

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Our popular peer mentoring program matches mentees with more experienced mentors and has been used as a model by other agencies.



## PERSONAL WELL-BEING

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Staff have access to a wide range of health and wellness resources through Capital EAP which offers webinars, personal counseling, financial planning, and more. OGS hosts free Fitness at the Plaza classes throughout the year.



## COMMUNITY BUILDING

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Networking and teambuilding activities help to foster collaboration and peer leadership development.