

**BENEFITS AT A GLANCE**  
**ALL CLASSIFIED HOURLY SERVICE EMPLOYEES REPRESENTED BY CSEA**  
**BINGHAMTON UNIVERSITY**

<b>BENEFIT</b>	<b>DESCRIPTION</b>	<b>ELIGIBILITY</b>	<b>EFFECTIVE DATE</b>	<b>BI-WEEKLY PREMIUM</b>
<b>Health Insurance/Prescriptions</b>	<p><b>Options</b>  <a href="https://www.cs.ny.gov/employee-benefits/hba/shared/publications/choices/2017/active-choices-2017.pdf">https://www.cs.ny.gov/employee-benefits/hba/shared/publications/choices/2017/active-choices-2017.pdf</a></p> <p><b>Empire Plan:</b>            Blue Cross - Hospitalization            United HealthCare – Major Medical/Surgical.  <b>For more information go to:</b>  <a href="http://www.cs.ny.gov">www.cs.ny.gov</a></p> <p><b>Health Maintenance Organizations (HMO):</b>            Hospitalization and medical/surgical care by designated primary care physicians  <b>For more Info go to:</b>            HMO Blue –  <a href="https://www.excellusbcbcs.com/wps/portal/xl">https://www.excellusbcbcs.com/wps/portal/xl</a>            MVP – <a href="http://www.mvphealthcare.com">www.mvphealthcare.com</a>            CDPHP – <a href="http://www.cdphp.com">www.cdphp.com</a></p>	<p>Full-time employees with appointments that are expected to last 3 months or longer.</p> <hr/> <p>Part-time employees need to work at least half-time on a regularly scheduled basis</p>	<p>42 day waiting period from date of appointment.</p>	<p><b>*EMPIRE PLAN:</b>  <b>GRADE 9 or BELOW</b>            Individual \$ 39.91            Family \$ 175.53  <b>GRADE 10 or ABOVE</b>            Individual \$ 53.21            Family \$ 208.92</p> <p><b>*HMO BLUE:</b>  <b>GRADE 9 or BELOW</b>            Individual \$ 87.11            Family \$ 241.67  <b>GRADE 10 or ABOVE</b>            Individual \$ 99.48            Family \$ 273.63</p> <p><b>*MVP:</b>  <b>GRADE 9 or BELOW</b>            Individual \$ 87.33            Family \$ 202.12  <b>GRADE 10 or ABOVE</b>            Individual \$ 99.32            Family \$ 233.14</p> <p><b>*CDPHP</b>  <b>GRADE 9 or BELOW</b>            Individual \$ 75.92            Family \$ 218.90  <b>GRADE 10 or ABOVE</b>            Individual \$ 88.36            Family \$ 251.26</p> <p><b>* Bi-weekly cost effective 12/29/16</b></p>
<b>OPT-OUT Program</b>	<p>Effective 12/31/2015 – allows eligible employees who have other employer-sponsored group health insurance, to opt out of the NYSHIP coverage in exchange for an incentive payment.</p>	<p>Must be covered under an employer-sponsored group health insurance plan through other employment of your own or a plan through your spouse, DP or parent as the result of their employment.</p>		

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST
<b>Dental and Vision</b>	Partial reimbursement for services through participating and non-participating providers. <b>For more Info go to: <a href="http://www.cseabf.com">www.cseabf.com</a>;</b> Dental & Vision Enrollment: 800-342-4146	Must be at least half-time and eligible to receive health insurance	28 day waiting period from date of appointment.	No premium cost; jointly funded by CSEA and New York State.
<b>Retirement Systems</b>	<b>Options</b> <b>ERS (Employees' Retirement System):</b> Defined benefit plan; benefits are based on final five years average salary* and years of employment.  <b>For more detailed info go to:</b> <a href="http://www.osc.state.ny.us/retire/index.htm">http://www.osc.state.ny.us/retire/index.htm</a>  *As defined by TIER	Membership for full-time permanent employees is mandatory.  Membership for part-time and full-time temporary employees is optional.	Permanent employees: membership is effective on the date of appointment.  Vested after 10 years of full-time service. Temporary and Part-time employees: Membership is effective upon the receipt of application at ERS.	Effective April 1, 2013, Tier 6 employee, contribution sliding scale based on salary: \$45,000 and under: 3% \$45,000.01 – \$55,000: 3.5% \$55,000.01 – \$75,000: 4.5% \$75,000.01 – \$100,000: 5.75% More than \$100,000: 6%
<b>Disability Coverage and Life Insurance</b>	Not provided by the University, but may be purchased individually through the union. <b>For more info go to: <a href="http://www.cseabf.com">www.cseabf.com</a></b>			
<b>Tax Deferred Annuities</b>	Retirement savings/investment plan. Defers taxation on percentage of earnings and interest. <a href="http://www.suny.edu/benefits/vsp/">http://www.suny.edu/benefits/vsp/</a>	Upon employment.	Choice of employee.	Employee contributions through salary reduction subject to IRS limitations.
<b>New York State Deferred Compensation</b>	Voluntary tax-deferred savings program designed to provide funds in retirement.  <b>For more information or to enroll go to: <a href="http://www.nysdcp.com">www.nysdcp.com</a></b> or call 1-800-422-8463	Upon employment.	Choice of employee.	Employee contributions through salary reduction subject to IRS limitations.
<b>Tuition Assistance</b>	Partial assistance is available through the Tuition Waiver Program (based on funding) at State operated campuses. Fees are not covered by Tuition Assistance. For further information visit: <a href="http://www.binghamton.edu/human-resources/employee-benefits/tuition-assistance.html">http://www.binghamton.edu/human-resources/employee-benefits/tuition-assistance.html</a> CSEA Partnership for Education & Training <b>For more Info go to: <a href="http://www.cseabf.com">www.cseabf.com</a></b>	Appointment must cover period of support.  Must be on payroll by specified date (varies).	Upon employment.	No cost to the employee for this benefit.

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<p><b>FLEX SPENDING ACCOUNTS</b></p> <p><b>Dependent Care Advantage Account</b></p> <p><b>HealthCare Spending Account</b></p>	<p>A portion of salary is designated by employee to cover child, elder and dependent care expenses with tax-free dollars.</p> <hr/> <p>A portion of salary is designated by employee to cover unreimbursed health-related expenses with tax-free dollars.</p> <p>For more detailed information on both programs go to:  <a href="http://flexspend.ny.gov">http://flexspend.ny.gov</a></p>	<p>Must be receiving regular bi-weekly paychecks.</p> <hr/> <p>Must be annual salaried employee and eligible for health insurance.</p>	<p>New employees become eligible after completion of 60 consecutive days of state service, but must enroll within 60 days of hire date or during open enrollment period.</p>	<p>The employee determines the amount to be deducted (maximum \$5,000).</p> <hr/> <p>The employee may contribute a minimum of \$100 up to a maximum of \$2,500 annually.</p>
<p><b>Holidays*</b></p> <p><b>Vacation*</b></p> <p><b>Sick Leave*</b></p> <p><b>Personal Leave*</b></p>	<p>Eligible for up to 12 holidays per year</p> <p>Generally full-time employees earn at the rate of one-half day per pay period, after the completion of 13 pay periods of employment. (13 days/year for first 7 years then 20 days/year thereafter). Part-time employees who work a regular schedule of at least half time, earn accruals on a pro-rated basis. One bonus vacation day for each year of completed service for the second through seventh years of employment.</p> <p>Full-time employees earn at the rate of one-half day per pay period. (Total of 13 days/year)  Part-time employees who work at least half time earn on a pro-rated basis.</p> <p>5 days each year on personal leave anniversary date.</p>			
<p><b>Important Payroll Information</b></p>	<p>The State of New York compensates employees biweekly based on a Thursday to Wednesday work week – with the exception of hourly employees who are paid based on Wednesday to Tuesday. New York State employees are subject to a two week “lag” payroll system which means you are paid two weeks after the end of a two-week pay period.</p> <p>Employees represented by CSEA are subject to a 5 day salary withholding. This means that for the first five payroll checks received, the new employee will be paid for one day less than they worked. The salary withholding will be paid back to all employees upon separation from New York State employment and will be paid at the pay rate they are at when they separate service or the amount taken whichever is more.</p>			

**New employees cannot be placed on the payroll or issued parking permits or ID cards until they have completed their I-9s and the required personnel/payroll forms indicated in their offer letter.**

\*Employees paid on an hourly basis do not qualify for Attendance Rules Coverage (holidays, vacation, sick leave, personal, etc.) until completion of 19 consecutive pay periods of at least half time service.