## BENEFITS AT A GLANCE
**FULL-TIME ACADEMIC FACULTY – UUP**  
**BINGHAMTON UNIVERSITY**

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>DESCRIPTION</th>
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</table>
**Empire Plan:**  
Blue Cross - Hospitalization  
United HealthCare – Major Medical/Surgical  
For more information go to: [https://www.cs.ny.gov/employee-benefits/login/](https://www.cs.ny.gov/employee-benefits/login/)  
**Health Maintenance Organizations (HMO):**  
Hospitalization and medical/surgical care by designated primary care physicians  
For more Info go to:  
HMO Blue – [https://www.excellusbcbs.com/wps/portal/xl](https://www.excellusbcbs.com/wps/portal/xl)  
MVP – [www.mvphealthcare.com](http://www.mvphealthcare.com)  
CDPHP – [www.cdphp.com](http://www.cdphp.com) | Appointments that exceed three months. | 42 day waiting period from beginning of professional obligation. | *EMPIRE PLAN:*  
Annual Salary of $41,756 OR BELOW:  
Individual $ 37.50  
Family $ 161.62  
Annual Salary of $41,757 OR ABOVE:  
Individual $ 50.01  
Family $ 192.52 |
| OPT-OUT Program | 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. | Must be covered under an employer-sponsored group health insurance plan through other employment of your own or a plan through your spouse, domestic partner or parent as the result of their employment | *HMO BLUE:*  
Annual Salary of $41,756 OR BELOW:  
Individual $ 102.16  
Family $ 281.78  
Annual Salary of $41,757 OR ABOVE:  
Individual $ 113.48  
Family $ 310.73 |
|  |  |  | *MVP:*  
Annual Salary of $41,756 OR BELOW:  
Individual $ 81.34  
Family $ 191.93  
Annual Salary of $41,757 OR ABOVE:  
Individual $ 92.12  
Family $ 219.57 |
|  |  |  | *CDPHP:*  
Annual Salary of $41,756 OR BELOW:  
Individual $ 89.09  
Family $ 271.50  
Annual Salary of $41,757 OR ABOVE:  
Individual $ 100.57  
Family $ 301.18 |
<p>|  |  |  | * Bi-weekly premiums effective 12/31/2015 |</p>
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<td>Dental and Vision Plans</td>
<td>Partial reimbursement for services through participating and non-participating providers.</td>
<td>Eligible to receive health insurance.</td>
<td>42 day waiting period from beginning of professional obligation.</td>
<td>Jointly funded by UUP and New York State</td>
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<tr>
<td>Retirement Systems</td>
<td>Options&lt;br&gt;TRS (Teachers’ Retirement System) and ERS (Employees’ Retirement System): Defined benefit plans; benefits are based on final five years average salary and years of employment.</td>
<td>Membership for full-time employees is mandatory.</td>
<td>Vested after 10 years of full-time service.</td>
<td>Employee contribution is based on salary, as follows:&lt;br&gt;$45,000 and under: 3%&lt;br&gt;$45,000.01 – $55,000: 3.5%&lt;br&gt;$55,000.01 – $75,000: 4.5%&lt;br&gt;$75,000.01 – $100,000: 5.75%&lt;br&gt;More than $100,000: 6%.&lt;br&gt;Vested after 366 days in ORP; immediately vested with existing TIAA-CREF, Voya, Valic, or MetLife contracts.</td>
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<td>Life Insurance</td>
<td>$6,000 group life insurance plan.</td>
<td>Employees represented by UUP.</td>
<td>Date employee is placed on payroll.</td>
<td>No cost to employee.</td>
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<td>Long-Term Care Insurance</td>
<td>NYPERL (NYS Public Employee and Retiree Long-Term Care Plan)&lt;br&gt;For more info or to enroll go to: <a href="http://www.NYPERL.net">www.NYPERL.net</a></td>
<td>Eligible to receive health insurance.</td>
<td>Must enroll within 60 days of hire date in order to avoid medical underwriting. Can enroll anytime subject to medical underwriting.</td>
<td>Varies dependent upon option selection.</td>
</tr>
<tr>
<td>FLEX SPENDING ACCOUNTS</td>
<td>A portion of salary is designated by employee to cover child, elder and dependent care expenses with tax-free dollars.&lt;br&gt;For more detailed information on both programs go to: <a href="http://flexspend.ny.gov">http://flexspend.ny.gov</a></td>
<td>Must be receiving regular bi-weekly paychecks.</td>
<td>New employees become eligible after completion of 60 consecutive days of state service, and must enroll within 60 days of hire date or during open enrollment period.</td>
<td>The employee determines the amount to be deducted (maximum $5,000).&lt;br&gt;The employee may contribute a minimum of $150 up to a maximum of $3,000 annually.</td>
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<td>New York State Deferred Compensation</td>
<td>Voluntary tax-deferred savings program designed to provide funds in retirement. For more information or to enroll go to: <a href="http://www.nysdcp.com">www.nysdcp.com</a> or call 1-800-422-8463</td>
<td>Upon employment.</td>
<td>Choice of employee.</td>
<td>Employee contributions through salary reduction subject to IRS limitations.</td>
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<td>Long Term Disability Coverage</td>
<td>Monthly income benefit equal to 60 percent of covered monthly salary, not to exceed $7,500 a month; also provides a monthly annuity premium benefit. For more Info go to: <a href="http://www.suny.edu/insurance/ltd/">http://www.suny.edu/insurance/ltd/</a></td>
<td>Full-time faculty who are disabled for six consecutive months.</td>
<td>First of the month following one year anniversary. If you were covered by a previous employer within the last 3 months with a similar plan, the waiting period may be waived.</td>
<td>No cost to employee.</td>
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<td>Tuition Assistance</td>
<td>Partial assistance is available through the Tuition Waiver (based on funding) and Space Available programs. <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> Contact Luanne DiRico/HR for more information</td>
<td>Appointment must cover period of support.</td>
<td>Upon employment.</td>
<td>No cost to the employee for this benefit.</td>
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<tr>
<td>Sick Leave</td>
<td>Years of service*&lt;br&gt;0-1&lt;br&gt;2&lt;br&gt;3, 4, 5&lt;br&gt;6&lt;br&gt;7</td>
<td>Days Earned&lt;br&gt;1.25 days per month&lt;br&gt;1.33 days per month&lt;br&gt;1.50 days per month&lt;br&gt;1.66 days per month&lt;br&gt;1.75 days per month</td>
<td>Semester Total&lt;br&gt;Fall&lt;br&gt;5.0&lt;br&gt;5.3&lt;br&gt;6.0&lt;br&gt;6.7&lt;br&gt;7.0</td>
<td>Spring&lt;br&gt;6.25 days&lt;br&gt;6.70 days&lt;br&gt;7.50 days&lt;br&gt;8.30 days&lt;br&gt;8.75 days</td>
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**Important Payroll Information**<br>The State of New York compensates employees **biweekly** based on a Thursday to Wednesday work week. 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.<br>For more information: [http://osc.state.ny.us/payroll/files/gettingpaid_2013.pdf](http://osc.state.ny.us/payroll/files/gettingpaid_2013.pdf)

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

Updated: February 2016