# BENEFITS AT A GLANCE
## PART-TIME PROFESSIONAL EMPLOYEES & LIBRARY FACULTY – UUP
### BINGHAMTON UNIVERSITY

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
<th>EFFECTIVE DATE</th>
<th>COST</th>
</tr>
</thead>
</table>
| **Health Insurance/Prescriptions** | Options [https://www.cs.ny.gov/employee-benefits/nyship-shared/publications/choices/2016/active-choices-2016.pdf](https://www.cs.ny.gov/employee-benefits/nyship-shared/publications/choices/2016/active-choices-2016.pdf) | Must be paid at a salary rate which would yield a compensation of $14,430 between July 2, 2015 and July 1, 2016 and have an appointment which exceeds 6 biweekly pay periods. | 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 |
|                                 | 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/) | | | *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 |
|                                 | 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) | | | *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 |
| **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 | | *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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| **Dental and Vision Plans**     | Partial reimbursement for services through participating and non-participating providers.  
For more info go to: www.uupinfo.org | Must be eligible for health insurance | 42 day waiting period from beginning of professional obligation. | Jointly funded by UUP and New York State |
| **Retirement Systems**          | Options  
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.  
For more info go to: www.nystrs.org or http://www.osc.state.ny.us/retire/index.htm  
OPTIONAL RETIREMENT PROGRAM: TIAA, Voya, Valic, Met Life or Fidelity - Defined contribution plan; benefits are based on employer and employee contributions and the success of the investments. Employer contribution is 8% of salary for first seven years of service; 10% of salary thereafter.  
For more info go to: http://www.suny.edu/retirement/orp/#d.en.10525 | Membership for part-time employees is optional in TRS and ERS; TIAA membership is available to part-time employees with TERM appointments.  
Vested after 10 years of full-time service. | Employee contribution is based on salary, as follows:  
$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%. | |
| **Life Insurance**              | $6,000 group life insurance plan.  
For more info go to: www.uupinfo.org | Employees represented by UUP. | Date employee is placed on payroll. | No cost to employee. |
| **Long-Term Care Insurance**    | NYPERL (NYS Public Employee and Retiree Long-Term Care Plan),  
For more info or to enroll go to: www.nyperl.net | Eligible to receive health insurance. | Must enroll within 60 days of hire date in order to avoid medical underwriting. Can enroll anytime subject to medical underwriting. | Varies dependent upon option selection. |
| **FLEX SPENDING ACCOUNTS**      | A portion of salary is designated by employee to cover child, elder and dependent care expenses with tax-free dollars.  
For more detailed information on both programs go to: http://flexspend.ny.gov | Must be receiving regular bi-weekly paychecks. | 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. | The employee determines the amount to be deducted (maximum $5,000).  
The employee may contribute a minimum of $150 up to a maximum of $3,000 annually. |
| **Dependent Care Advantage Account** | A portion of salary is designated by employee to cover unreimbursed health-related expenses with tax-free dollars.  
For more info go to: http://flexspend.ny.gov | Must be annual salaried employee and eligible for health insurance. |  |
| **HealthCare Spending Account** |  |
| **Tax Deferred Annuities**       | Retirement savings/investment plan. Defers taxation on percentage of earnings and interest.  
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<td>New York State Deferred Compensation</td>
<td>Voluntary tax-deferred savings program designed to provide funds in retirement.</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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<tr>
<td></td>
<td>For more information or to enroll go to: <a href="http://www.nysdep.com">www.nysdep.com</a> or call 1-800-422-8463</td>
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<tr>
<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.</td>
<td>Employee must be eligible for benefits.</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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<tr>
<td></td>
<td>For more Info go to: <a href="http://www.suny.edu/insurance/ltd/">http://www.suny.edu/insurance/ltd/</a></td>
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<tr>
<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></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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<td>Fees are Luanne Dirico/HR for more information</td>
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<tr>
<td>Vacation and Sick Leave</td>
<td>Salary</td>
<td>Days Earned for each Vacation and Sick Leave</td>
<td>.25 day per month .50 day per month 1.0 day per month 1.25 days a month</td>
<td>**accrual rates effective July 1, 2010</td>
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<td>Up to $12,983 $12,984 to $19,589 $19,590 to $26,194 $26,195 or higher</td>
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<td>IMPORTANT PAYROLL INFORMATION</td>
<td>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.</td>
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<td>For more information: <a href="http://osc.state.ny.us/payroll/files/gettingpaid_2013.pdf">http://osc.state.ny.us/payroll/files/gettingpaid_2013.pdf</a></td>
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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 02/2016