

## BENEFITS AT A GLANCE

### NYSCOPBA: SECURITY SERVICES ASSISTANT 1 & 2 / CAMPUS PUBLIC SAFETY OFFICER

### BINGHAMTON UNIVERSITY

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	BI-WEEKLY COST
<b>Health Insurance/ Prescriptions</b>	<p><b>Plan Options – NYSHIP <a href="#">Choices Book</a></b></p> <p><b>New York State Empire Plan:</b>  <b>Anthem Blue Cross</b> - Hospitalization  <b>United HealthCare</b> – Major Medical/Surgical  <b>Carelon</b>– Mental Health/Substance Abuse  <b>CVS/Caremark</b> – Prescription Plan Administrator</p> <p style="color: red;">For more information go to:  <a href="https://www.cs.ny.gov/employee-benefits/login/">https://www.cs.ny.gov/employee-benefits/login/</a>                      Provider search: <a href="http://www.empireplanproviders.com">www.empireplanproviders.com</a></p> <p><b>Health Maintenance Organizations (HMO):</b>                      Hospitalization and medical/surgical care by designated primary care physicians</p> <p style="color: red;">For more information and to search providers visit:  <b>HMO Blue</b> – <a href="http://www.excellusbcbs.com/wps/portal/xl">http://www.excellusbcbs.com/wps/portal/xl</a>  <b>MVP</b> – <a href="http://www.mvphealthcare.com">www.mvphealthcare.com</a>  <b>CDPHP</b> – <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>	28 calendar-day waiting period from date of appointment.	<p style="background-color: yellow;"><b>*NYS EMPIRE PLAN:</b></p> <p><b>GRADE 9 or BELOW</b>                      Individual \$ 60.23                      Family \$ 272.67</p> <p><b>GRADE 10 or ABOVE</b>                      Individual \$ 80.31                      Family \$ 324.22</p> <p style="background-color: yellow;"><b>*HMO BLUE:</b></p> <p><b>GRADE 9 or BELOW</b>                      Individual \$ 58.77                      Family \$ 248.57</p> <p><b>GRADE 10 or ABOVE</b>                      Individual \$ 78.36                      Family \$ 296.28</p> <p style="background-color: yellow;"><b>*MVP:</b></p> <p><b>GRADE 9 or BELOW</b>                      Individual \$ 87.54                      Family \$ 245.35</p> <p><b>GRADE 10 or ABOVE</b>                      Individual \$107.07                      Family \$293.19</p> <p style="background-color: yellow;"><b>*CDPHP</b></p> <p><b>GRADE 9 or BELOW</b>                      Individual \$ 98.03                      Family \$ 248.45</p> <p><b>GRADE 10 or ABOVE</b>                      Individual \$ 117.29                      Family \$ 296.86</p> <p style="background-color: yellow;"><b>* Bi-weekly (per paycheck) cost effective January 1, 2025</b></p>
<b>OPT-OUT Program</b>	Allows eligible employees who have other employer-sponsored group health insurance, to opt out of the NYSHIP coverage in exchange for an incentive program	Must be coverage 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 a result of their employment	28 calendar-day waiting period from appointment date	Taxable benefit paid by NYS through payroll

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<p><b>Dental</b></p> <p><b>Vision</b></p>	<p>Partial reimbursement for services through participating and non-participating providers.  <b>For more information go to:</b>  <a href="https://www.suny.edu/insurance/dental/">https://www.suny.edu/insurance/dental/</a></p> <hr/> <p>Financial assistance in meeting cost of eye exams and glasses/contact lenses.  <b>For more information go to:</b>  <a href="https://www.suny.edu/insurance/vision/">https://www.suny.edu/insurance/vision/</a></p>	<p>Must be at least half-time and eligible to receive health insurance</p>	<p>28 calendar-day waiting period from date of appointment.</p>	<p>Paid for by New York State.</p>
<p><b>Retirement System</b></p>	<p><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 information go to:</b>  <a href="http://www.osc.state.ny.us/retire/index.htm">http://www.osc.state.ny.us/retire/index.htm</a></p> <p>*As defined by TIER</p>	<p>Membership for full-time, permanent employees is mandatory.</p> <hr/> <p>Membership for part-time and full-time temporary employees is optional.</p>	<p>Permanent full-time employees: membership is effective on the date of appointment.</p> <p>Vested after 5 years of full-time service.</p> <hr/> <p>Temporary and Part-time employees: Membership is effective upon the receipt of application at ERS.</p>	<p>Employee contribution is based on salary, as follows:</p> <p>\$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%</p>
<p><b>Disability Coverage and Life Insurance</b></p>	<p>Not provided by the University, but may be purchased individually through the union.</p>			
<p><b>Flexible Spending Accounts</b></p>	<p><b>Dependent Care Advantage Account:</b> A portion of salary is designated by employee to cover child, elder and dependent care expenses with tax-free dollars.</p> <p><b>Health Care Advantage Spending Account:</b> A portion of salary is designated by employee to cover unreimbursed health-related expenses with tax-free dollars.</p> <p><b>Adoption Advantage Option:</b> A portion of salary is designated by employee for expenses related to the adoption of an eligible child.</p> <p>Visit <a href="http://www.flexspend.ny.gov/">http://www.flexspend.ny.gov/</a> and select Enrollment Information for details</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, and must enroll within 60 days of hire date or during annual open enrollment period.</p>	<p>The employee determines the amount to be deducted up to IRS- established maximum allowance</p> <p>Funds are “use it or lose it” by 12/31 each plan year</p> <p>Enrollment does not automatically carry over each plan year</p>
<p><b>NYS Paid Parental Leave</b></p>	<p>Effective January 1, 2024: Leave taken for birth of child or placement for adoption or foster care</p>	<p>Must work either full-time or at least 50% part-time</p>	<p>After 6 months of service</p>	<p>No cost to employee, no time off accrual use required</p>

<b>BENEFIT</b>	<b>DESCRIPTION</b>	<b>ELIGIBILITY</b>	<b>EFFECTIVE DATE</b>	<b>COST</b>
<b>Tuition Assistance</b>	Partial assistance is available through the Tuition Waiver program (Based on funding) at State operated campuses. Registration fees are not covered <a href="https://binghamton.edu/offices/human-resources/benefits/tuition-assistance.html">https://binghamton.edu/offices/human-resources/benefits/tuition-assistance.html</a>	Appointment must cover period of support.	Upon employment.	No cost to the employee for this benefit.
<b>Tax Deferred Annuities &amp; Roth After-Tax 403(b) Options</b>	After-tax and deferred tax retirement savings/investment plans <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. No employer contribution.
<b>New York State Deferred Compensation</b>	Voluntary savings program designed to provide funds in retirement. <b>For more information or to enroll go to:</b> <a href="http://www.nysdcp.com">www.nysdcp.com</a> or call 800-422-8463	Upon employment.	Choice of employee	Employee contributions through salary reduction subject to IRS limitations. No employer contribution.
<b>Holidays</b>	Eligible for up to 13 holidays per year.			
<b>Vacation*</b>	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.			
<b>Sick Leave*</b>	Full-time employees hired on or after 4/1/82 earn at the rate of one half a day per pay period based on number of work hours per week. (Total of 13 days per year) Part-time employees who work at least half time earn on a pro-rated basis.			
<b>Personal Leave*</b>	5 days each year on personal leave anniversary date.			
<b>Important Payroll Information</b>	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.  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>			

**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.**

*\*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 halftime service.*

Nov. 2024