

# BENEFITS AT A GLANCE

ALL EMPLOYEES REPRESENTED BY PEF

## BINGHAMTON UNIVERSITY

| BENEFIT                                      | DESCRIPTION  | ELIGIBILITY  | EFFECTIVE DATE   | BI-WEEKLY PREMIUM   |
|--|--|--|--|---|
| <p><b>Health Insurance/Prescriptions</b></p> | <p><b>Plan Options</b> – NYSHIP <a href="#">Choices Book</a></p> <p><b>New York State Empire Plan:</b><br/> <b>Anthem Blue Cross</b> - Hospitalization<br/> <b>United HealthCare</b> – Major Medical/Surgical<br/> <b>Carelon</b>– Mental Health/Substance Abuse<br/> <b>CVS/Caremark</b> – Prescription Plan<br/>                     Administrator</p> <p style="color: red;">For more information go to:<br/> <a href="https://www.cs.ny.gov/employee-benefits/login/">https://www.cs.ny.gov/employee-benefits/login/</a><br/>                     Provider search: <a href="http://www.empireplanproviders.com">www.empireplanproviders.com</a></p> <p><b>Health Maintenance Organizations (HMO):</b><br/>                     Hospitalization and medical/surgical care by designated primary care physicians</p> <p style="color: red;">For more information and to search providers visit:<br/> <b>HMO Blue</b> – <a href="http://www.excellusbcbcs.com/wps/portal/xl">http://www.excellusbcbcs.com/wps/portal/xl</a><br/> <b>MVP</b> – <a href="http://www.mvphealthcare.com">www.mvphealthcare.com</a><br/> <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>                       | <p>28 calendar-day waiting period from date of appointment</p> | <p><b>*NYS EMPIRE PLAN:</b><br/> <b>GRADE 9 or BELOW</b><br/>                     Individual \$ 60.07<br/>                     Family \$ 271.92<br/> <b>GRADE 10 or ABOVE</b><br/>                     Individual \$ 80.09<br/>                     Family \$ 323.33</p> <p><b>*HMO BLUE:</b><br/> <b>GRADE 9 or BELOW</b><br/>                     Individual \$ 52.85<br/>                     Family \$ 223.02<br/> <b>GRADE 10 or ABOVE</b><br/>                     Individual \$ 70.47<br/>                     Family \$ 265.85</p> <p><b>*MVP:</b><br/> <b>GRADE 9 or BELOW</b><br/>                     Individual \$ 63.00<br/>                     Family \$ 223.75<br/> <b>GRADE 10 or ABOVE</b><br/>                     Individual \$ 81.59<br/>                     Family \$ 267.38</p> <p><b>*CDPHP</b><br/> <b>GRADE 9 or BELOW</b><br/>                     Individual \$ 72.59<br/>                     Family \$ 225.20<br/> <b>GRADE 10 or ABOVE</b><br/>                     Individual \$ 90.95<br/>                     Family \$ 269.15</p> <p><b>* Bi-weekly (per paycheck) cost effective January 4, 2024</b></p> |
| <p><b>OPT-OUT Program</b></p>                | <p>Allows eligible employees who have other employer-sponsored group health insurance, to opt out of the NYSHIP coverage in exchange for an incentive program.</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, domestic partner or parent as the result of their employment.</p> |  |   |

| BENEFIT  | DESCRIPTION   | ELIGIBILITY  | EFFECTIVE DATE   | COST  |
|--|---|--|--|---|
| <p><b>Dental</b></p> <p><b>Vision</b></p>                                | <p>Partial reimbursement for services through participating and non-participating providers.</p> <p>For more information go to:<br/> <a href="http://www.emblemhealth.com/nyship/">http://www.emblemhealth.com/nyship/</a></p> <hr/> <p>Financial assistance in meeting cost of eye exams and glasses/contact lenses.</p> <p>For more information go to:<br/> <a href="http://www.cs.ny.gov/ebd/index.cfm">http://www.cs.ny.gov/ebd/index.cfm</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>No premium cost; paid for by New York State</p>  |
| <p><b>Retirement Systems</b></p>   | <p><b>Options</b><br/> <b>ERS (Employees' Retirement System):</b> Defined benefit plan; benefits are based on final average salary* and years of employment.</p> <p>For more information go to:<br/> <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 employees: membership is effective on the date of appointment. Vested after 5 years of full-time service.</p> <hr/> <p>Temporary and part-time employees: Membership is effective upon receipt of application at ERS.</p> | <p>Employee contribution is based on salary, as follows:</p> <p>\$45,000 and under: 3%<br/> \$45,000.01 – \$55,000: 3.5%<br/> \$55,000.01 – \$75,000: 4.5%<br/> \$75,000.01 – \$100,000: 5.75%<br/> 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. For more Info go to: <a href="http://www.pef.org">www.pef.org</a></p>   |  |  |   |
| <p><b>Tax Deferred Annuities &amp; Roth After-Tax 403(b) Options</b></p> | <p>After-tax and deferred tax retirement savings/investment plans<br/> <a href="http://www.suny.edu/benefits/vsp/">http://www.suny.edu/benefits/vsp/</a></p>  | <p>Upon employment.</p>  | <p>Choice of employee.</p>   | <p>Employee contributions through salary reduction subject to IRS limitations. No employer contribution.</p>  |
| <p><b>New York State Deferred Compensation</b></p>                       | <p>After-tax and deferred tax voluntary savings program designed to provide funds in retirement.</p> <p>For more information or to enroll go to: <a href="http://www.nysdcp.com">www.nysdcp.com</a> or call 1-800-422-8463</p>  | <p>Upon employment.</p>  | <p>Choice of employee.</p>   | <p>Employee contributions through salary reduction subject to IRS limitations. No employer contribution.</p>  |
| <p><b>Tuition Assistance</b></p>   | <p>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:<br/> <a href="https://www.binghamton.edu/offices/human-resources/benefits/tuition-assistance.html">https://www.binghamton.edu/offices/human-resources/benefits/tuition-assistance.html</a></p>  | <p>Appointment must cover period of support.</p>   | <p>Upon employment.</p>  | <p>No cost to the employee for this benefit.</p>  |

