

# BENEFITS AT A GLANCE

## FULL-TIME ACADEMIC (10-MONTH) FACULTY - UUP

### BINGHAMTON UNIVERSITY

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	BI-WEEKLY PREMIUM
<b>Health Insurance/ Prescriptions</b>	<p><b>Plan Options</b> - NYSHIP <a href="#">Choices Book</a></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.excellusbcbcs.com/wps/portal/xl">http://www.excellusbcbcs.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>	Appointments that exceed three months	28 calendar-day waiting period from beginning of professional obligation	<p style="background-color: yellow;"><b>NYS EMPIRE PLAN:</b></p> <p><b>Annual Salary BELOW \$50,885</b>                      Individual \$ 60.07                      Family \$ 271.92</p> <p><b>Annual Salary of \$50,885 OR ABOVE</b>                      Individual \$ 80.09                      Family \$ 323.33</p> <p style="background-color: yellow;"><b>*HMO BLUE:</b></p> <p><b>Annual Salary BELOW \$50,885</b>                      Individual \$ 52.85                      Family \$ 223.02</p> <p><b>Annual Salary of \$50,885 OR ABOVE:</b>                      Individual \$ 70.47                      Family \$ 265.85</p> <p style="background-color: yellow;"><b>*MVP:</b></p> <p><b>Annual Salary BELOW \$50,885</b>                      Individual \$ 63.00                      Family \$ 223.75</p> <p><b>Annual Salary of \$50,885 OR ABOVE</b>                      Individual \$ 81.59                      Family \$ 267.38</p> <p style="background-color: yellow;"><b>*CDPHP</b></p> <p><b>Annual Salary BELOW \$50,885</b>                      Individual \$ 72.59                      Family \$ 225.20</p> <p><b>Annual Salary of \$50,885 OR ABOVE:</b>                      Individual \$ 90.95                      Family \$ 269.15</p> <p style="background-color: yellow;"><b>* Bi-weekly (per paycheck) cost effective January 4, 2024</b>  <i>Salary threshold effective 7/1/24</i></p>

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<b>Dental and Vision Plans</b>	Partial reimbursement for services through participating and non-participating providers.  <b>For more information go to:</b> <a href="http://www.uupinfo.org">www.uupinfo.org</a> and click on Benefits	Eligible to receive health insurance.	28 calendar-day waiting period from beginning of professional obligation.	Jointly funded by UUP and New York State
<b>Retirement Systems</b>	<b>Options TRS (Teachers' Retirement System) and ERS (Employees' Retirement System):</b> Defined benefit plans; benefits are based on final average salary and years of employment as defined by tier.  <b>For more information go to:</b> <a href="http://www.nystrs.org">www.nystrs.org</a> or <a href="http://www.osc.state.ny.us/retire/index.htm">http://www.osc.state.ny.us/retire/index.htm</a>  <b>OPTIONAL RETIREMENT PROGRAM: TIAA, Voya, Corebridge or Fidelity -</b> 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.  <b>For more info go to:</b> <a href="http://www.suny.edu/retirement/orp/#d.en.10525">http://www.suny.edu/retirement/orp/#d.en.10525</a>	Membership for full-time employees is mandatory.	Vested after 5 years of full-time service.  <hr/> Vested after 366 days in ORP; may be immediately vested with existing TIAA, Fidelity, Voya or Corebridge contracts	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%.
<b>Life Insurance</b>	\$10,000 group life insurance plan.  <b>For more information go to:</b> <a href="http://www.uupinfo.org">www.uupinfo.org</a>	Employees represented by UUP.	Date employee is placed on payroll.	No cost to employee.
<b>Flexible Spending Accounts</b>	<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.  <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.  <b>Adoption Advantage Option:</b> A portion of salary is designated by employee for expenses related to the adoption of an eligible child.  Visit <a href="http://www.flexspend.ny.gov/">http://www.flexspend.ny.gov/</a> and select Enrollment Information for details	Must be receiving regular bi-weekly paychecks.  <hr/> Must be annual salaried employee and eligible for health insurance.	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.	The employee determines the amount to be deducted up to IRS-established maximum allowance  Funds are “use it or lose it” by 12/31 each plan year  Enrollment does not automatically carry over each plan year
<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.

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<b>Long Term Disability Coverage</b>	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>	Full-time faculty who are disabled for six consecutive months.	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.	No cost to employee.
<b>Tuition Assistance</b>	Partial assistance is available through the UUP Space Available Program or (based on funding) the SUNY Tuition Waiver Program. <a href="https://binghamton.edu/offices/human-resources/benefits/tuition-assistance.html">https://binghamton.edu/offices/human-resources/benefits/tuition-assistance.html</a> Employee pays course fees Contact Meaghan Liberati/HR for more information	Appointment must cover period of support.	Upon employment.	No cost to the employee.
<b>Sick Leave</b>	<b>Years of service</b>  0-1 2 3, 4, 5 6 7	<b>Days Earned</b>  1.25 days per month                      15 days 1.33 days per month                      16 days 1.50 days per month                      18 days 1.66 days per month                      20 days 1.75 days per month                      21 days		
<b>Paid Family Leave</b>	Provides job-protected, paid leave for eligible employees to bond with new child, care for family member with serious health issue & assist with family pressures when military service abroad is necessary	Funding through contributions taken as payroll deductions. <a href="https://www.suny.edu/benefits/attendance/pfl/">https://www.suny.edu/benefits/attendance/pfl/</a>  Contact: 607-777-6613		
<b>Paid Parental Leave</b>	NYS provided 12 weeks of Paid Parental Leave to bond with newly born, adopted or fostered child  Contact: 607-777-6613	Benefits eligible employee working at least 50% part-time	Must be benefits eligible and have worked 6 months (calendar year employees) or one semester (academic year employees)	No cost to employee and no charge to accruals
<b>Important Payroll Information</b>	The State of New York compensates employees <b>biweekly</b> based on a Thursday to Wednesday work week. New York State employees are subject to a <b>two week "lag" payroll system</b> 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.**