

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

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	BI-WEEKLY PREMIUM
<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>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>For more information and to search providers visit:  <b>HMO Blue</b> – <a href="http://www.excellusbchs.com/wps/portal/xl">http://www.excellusbchs.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>Effective 1/1/19, part-time academic employees who teach at least six or more credits, contact hours or credit equivalents per semester</p> <p>Appointments must exceed three months</p> <p>Receive 13 pay periods of coverage for each eligible semester</p>	<p>28 calendar-day waiting period from hire date</p>	<p><b>*NYS EMPIRE PLAN:</b>  <b>Annual Salary BELOW \$50,885</b>            Individual \$ 60.07            Family \$ 271.92  <b>Annual Salary of \$50,885 OR ABOVE</b>            Individual \$ 80.09            Family \$ 323.33</p> <p><b>*HMO BLUE:</b>  <b>Annual Salary BELOW \$50,885</b>            Individual \$ 52.85            Family \$ 223.02  <b>Annual Salary of \$50,885 OR ABOVE:</b>            Individual \$ 70.47            Family \$ 265.85</p> <p><b>*MVP:</b>  <b>Annual Salary BELOW \$50,885</b>            Individual \$ 63.00            Family \$ 223.75  <b>Annual Salary of \$50,885 OR ABOVE:</b>            Individual \$ 81.59            Family \$ 267.38</p> <p><b>*CDPHP</b>  <b>Annual Salary BELOW \$50,885</b>            Individual \$ 72.59            Family \$ 225.20  <b>Annual Salary of \$50,885 OR ABOVE:</b>            Individual \$ 90.95            Family \$ 269.15</p> <p><b>* Bi-weekly (per paycheck) cost effective January 4, 2024</b>  <b>Salary threshold effective 7/1/24</b></p>

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST
<b>Dental and Vision Plans</b>	<p>Partial reimbursement for services through participating and non-participating providers.</p> <p>For more information go to: <a href="http://www.uupinfo.org">www.uupinfo.org</a> and click on Benefits</p>	Must be eligible for health insurance coverage	28 calendar-day waiting period from hire date	Jointly funded by UUP and New York State – Administered by the UUP Benefit Fund
<b>Retirement Systems</b>	<p><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.</p> <p>For more information go to: <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></p> <p><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.</p> <p>For more information go to: <a href="http://www.suny.edu/retirement/orp/#d.en.10525">http://www.suny.edu/retirement/orp/#d.en.10525</a></p>	<p>Membership for part-time employees is optional in TRS and ERS</p> <p>ORP membership is available to part-time academic employees with <b>TERM</b> appointments.</p>	<p>Vested after 5 years of full-time service.</p> <p>Vested after 366 days in ORP; may be immediately vested with existing TIAA, Fidelity, Voya or Corebridge contracts</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>
<b>Life Insurance</b>	<p>\$10,000 group life insurance plan.</p> <p>For more information go to: <a href="http://www.uupinfo.org">www.uupinfo.org</a></p>	Employees represented by UUP.	Date employee is placed on payroll.	No cost to employee.
<b>Flexible Spending Accounts</b>	<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> <p>Must be annual salaried employee and eligible for health insurance.</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>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>
<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.

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST
<b>Long-Term Disability Coverage</b>	<p>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.</p> <p>For more information go to:  <a href="http://www.suny.edu/insurance/ltd/">http://www.suny.edu/insurance/ltd/</a></p>	Must be eligible for health insurance coverage; benefits begin following six months of total disability.	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>	<p>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</p>	Appointment must cover period of support.	Upon employment.	No cost to the employee for this benefit.
<b>Holidays</b>	Eligible for up to 13 holidays per year (refer to UUP Contract for eligibility clarification)			
<b>Sick Leave</b>	<p><b>Current Number of courses</b></p> <p>1 course 2 courses 3 courses</p>	<p><u>As of July 1, 2024</u></p> <p>3 credit hours/equiv to &lt;6 6 credit hours/equiv to &lt;9 9 credit hours/equiv 9+</p>	<p><b>Days Earned</b></p> <p>¼ day per month ½ day per month 1 day per month</p>	
<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	<p>Funded through contributions taken as payroll deductions            Contact: 607-777-6613</p> <p>Visit <a href="https://www.suny.edu/benefits/attendance/pfl/">https://www.suny.edu/benefits/attendance/pfl/</a> for details</p>		
<b>Paid Parental Leave</b>	<p>NYS provided 12 weeks of Paid Parental Leave to bond with newly born, adopted or fostered child            Contact: 607-777-6613</p>	Benefits eligible employee working at least 50% part-time	Must be benefits eligible and have worked at least one semester (academic year employees)	No cost to employee and no charge to sick leave accruals
<b>Important Payroll Information</b>	<p>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.</p> <p>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></p>			

**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.**