

# 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 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>	<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>	28 calendar-day waiting period from hire date	<p style="background-color: yellow;"><b>*NYS EMPIRE PLAN:</b></p> <p><b>Annual Salary BELOW \$50,885</b>                      Individual \$ 60.23                      Family \$ 272.67</p> <p><b>Annual Salary of \$50,885 OR ABOVE</b>                      Individual \$ 80.31                      Family \$ 324.22</p> <p style="background-color: yellow;"><b>*HMO BLUE:</b></p> <p><b>Annual Salary BELOW \$50,885:</b>                      Individual \$ 58.77                      Family \$ 248.57</p> <p><b>Annual Salary of \$50,885 OR ABOVE:</b>                      Individual \$ 78.36                      Family \$ 296.28</p> <p style="background-color: yellow;"><b>*MVP:</b></p> <p><b>Annual Salary BELOW \$50,885</b>                      Individual \$ 87.54                      Family \$ 245.35</p> <p><b>Annual Salary of \$50,885 OR ABOVE:</b>                      Individual \$107.07                      Family \$ 293.19</p> <p style="background-color: yellow;"><b>*CDPHP</b></p> <p><b>Annual Salary BELOW \$50,885</b>                      Individual \$ 98.03                      Family \$ 248.45</p> <p><b>Annual Salary of \$50,885 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>

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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. UUP Benefit Trust Fund 800-887-3863	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><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></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><b>For more information go to:</b> <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>	\$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>	<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>	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.

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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.  <b>For more information go to:</b> <a href="http://www.suny.edu/insurance/ltd/">http://www.suny.edu/insurance/ltd/</a>		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>	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 <b>Contact Meaghan Liberati/HR for more information</b>		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>	<b>Current Number of courses</b> 1 course 2 courses 3 courses	<b>As of July 1, 2024</b> 3 credit hours/equiv to <6 6 credit hours/equiv to <9 9 credit hours/equiv 9+	<b>Days Earned</b> ¼ day per month ½ day per month 1 day per month		
<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		Funded through contributions taken as payroll deductions Contact: 607-777-6613  Visit <a href="https://www.suny.edu/benefits/attendance/pfl/">https://www.suny.edu/benefits/attendance/pfl/</a> for details		
<b>Paid Parental Leave</b>	NYS provided 12 weeks of Paid Parental Leave to bond with newly born, adopted or fostered child  Contact: Human Resources - 607-777-6613		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>	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.**