

# BENEFITS AT A GLANCE

## PART-TIME PROFESSIONAL EMPLOYEES, LIBRARY & 12 MONTH 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.excellusbcs.com/wps/portal/xl">http://www.excellusbcs.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>	Part-time professional employees hired after 1/1/19 must work at least half-time and be appointed for at least 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</b>  <b>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</b>  <b>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</b>  <b>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</b>  <b>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>

\*\* UUP contract: part-time professional employees hired on or after 1/1/19 shall pay the health premium based on employee's appointment-letter salary annualized to a full-time equivalent salary

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST
<b>Dental and Vision Plans</b>	Partial reimbursement for services through participating and non-participating providers. For more info go to: <a href="http://www.uupinfo.org">www.uupinfo.org</a> and click on Benefits	Must be eligible for health insurance	28 calendar-day waiting period from beginning of professional obligation.	Jointly funded by UUP and New York State. Administered by the UUP Benefit Fund 800-887-3863
<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 info 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, AIG, 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 info 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 employees with <b>TERM</b> appointments.</p>	<p>Vested after 5 years of full-time service.</p> <hr/> <p>Vested after 366 days in ORP; may be immediately vested with existing TIAA, Fidelity, Voya or AIG 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> <p><b>NOTE:</b> Pensionable salary is capped at the Governor's annual salary (\$250K as of 10/27/21) for ERS or TRS membership.</p>
<b>Life Insurance</b>	\$10,000 group life insurance plan. For more info go to: <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.

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	COST
<b>New York State Deferred Compensation</b>	Voluntary savings program designed to provide funds in retirement.  For more information or to enroll go to: <a href="http://www.nysdcp.com">www.nysdcp.com</a> or call 1-800-422-8463	Upon employment.	Choice of employee.	Employee contributions through salary reduction subject to IRS limitations. No employer contribution.
<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 information go to: <a href="http://www.suny.edu/insurance/ltd/">http://www.suny.edu/insurance/ltd/</a>	Employee must be eligible for benefits.	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 for this benefit.
<b>Holidays</b>	Eligible for up to 13 holidays per year (refer to UUP Contract for eligibility clarification)			
<b>Vacation and Sick Leave</b>	<b>Employees Who Work</b> .20 to < .40 FTE (full-time equivalent) .40 to < .60 FTE .60 to < .80 FTE .80 to < 1.0 FTE	<b>Days Earned for each Vacation and Sick Leave</b> .25 day per month .50 day per month 1.0 day per month 1.25 days a 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  Visit <a href="https://www.suny.edu/benefits/news/2018announcements/pfl/">https://www.suny.edu/benefits/news/2018announcements/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  Library/Faculty HR Contact: 607-777-6613 Professional HR Contact: 607-777-4939	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"</b> 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.**

Nov. 2024