# BENEFITS AT A GLANCE

**FULL-TIME PROFESSIONAL EMPLOYEES, 12-MONTH & LIBRARY FACULTY – UUP**

**BINGHAMTON UNIVERSITY**

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
<th>EFFECTIVE DATE</th>
<th>BI-WEEKLY PREMIUM</th>
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</thead>
</table>
  **Annual Salary of $41,756 OR BELOW:**  
  Individual $ 43.00  
  Family $ 188.41  
  **Annual Salary of $41,757 OR ABOVE:**  
  Individual $ 57.33  
  Family $ 224.29  

*HMO BLUE:  
**Annual Salary of $41,756 OR BELOW:**  
Individual $ 35.62  
Family $ 149.06  
**Annual Salary of $41,757 OR ABOVE:**  
Individual $ 47.50  
Family $ 177.74  

*MVP:  
**Annual Salary of $41,756 OR BELOW:**  
Individual $ 85.04  
Family $ 203.30  
**Annual Salary of $41,757 OR ABOVE:**  
Individual $ 98.53  
Family $ 237.95  

*CDPHP  
**Annual Salary of $41,756 OR BELOW:**  
Individual $ 82.27  
Family $ 245.37  
**Annual Salary of $41,757 OR ABOVE:**  
Individual $ 95.45  
Family $ 279.59  

* Bi-weekly cost effective 12/28/17 | New York State Empire Plan:  
Blue Cross - Hospitalization  
United HealthCare – Major Medical/Surgical  
For more information go to: [https://www.cs.ny.gov/employee-benefits/login/](https://www.cs.ny.gov/employee-benefits/login/) | **Health Maintenance Organizations (HMO):**  
Hospitalization and medical/surgical care by designated primary care physicians  
For more information go to:  
HMO Blue – [https://www.excellusbcbs.com/wps/portal/xl](https://www.excellusbcbs.com/wps/portal/xl)  
MVP – [www.mvphealthcare.com](http://www.mvphealthcare.com)  
CDPHP – [www.cdphp.com](http://www.cdphp.com) | Effective 12/31/2015– allows eligible employees who have other employer-sponsored group health insurance, to opt out of the NYSHIP coverage in exchange for an incentive payment. | OPT-OUT Program:  
Effective 12/31/2015– allows eligible employees who have other employer-sponsored group health insurance, to opt out of the NYSHIP coverage in exchange for an incentive payment. |
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<tbody>
<tr>
<td>Dental and Vision Plans</td>
<td>Partial reimbursement for services through participating and non-participating providers.  For more information go to: <a href="http://www.uupinfo.org">www.uupinfo.org</a></td>
<td>Eligible to receive health insurance.</td>
<td>42 day waiting period from beginning of professional obligation.</td>
<td>Jointly funded by UUP and New York State</td>
</tr>
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</table>
| Retirement Systems | Options  
TRS (Teachers' Retirement System) and ERS (Employees' Retirement System): Defined benefit plans; benefits are based on final five years average salary and years of employment.  For more information go to: www.nystrs.org or http://www.osc.state.ny.us/retire/index.htm  
OPTIONAL RETIREMENT PROGRAM: TIAA, Voya, Valic or Fidelity - 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.  For more information go to: http://www.suny.edu/retirement/orp/#d.en.10525 | Membership for full-time employees is mandatory. | Vested after 10 years of full-time service. | 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%.  
Vested after 366 days in ORP; may be immediately vested with existing TIAA, Fidelity, Voya or Valic contracts |
| Life Insurance | $6,000 group life insurance plan.  For more information go to: www.uupinfo.org | Employees represented by UUP. | Date employee is placed on payroll. | No cost to employee. |
| FLEX SPENDING ACCOUNTS | | | | |
| Dependent Care Advantage Account | A portion of salary is designated by employee to cover child, elder and dependent care expenses with tax-free dollars. | Must be receiving regular bi-weekly paychecks. | New employees become eligible after completion of 60 consecutive days of state service, and must enroll within 60 days of hire date or during open enrollment period. | The employee determines the amount to be deducted (maximum $5,000 annually).  
The employee may contribute a minimum of $100 up to a maximum of $2,600 annually. |
| HealthCare Spending Account | A portion of salary is designated by employee to cover unreimbursed health-related expenses with tax-free dollars.  
For more detailed information on both programs go to: http://flexspend.ny.gov | Must be annual salaried employee and eligible for health insurance. | | |
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<td>New York State Deferred Compensation</td>
<td>Voluntary tax-deferred 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</td>
<td>Upon employment.</td>
<td>Choice of employee.</td>
<td>Employee contributions through salary reduction subject to IRS limitations.</td>
</tr>
<tr>
<td>Long Term Disability Coverage</td>
<td>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></td>
<td>Full-time faculty who are disabled for six consecutive months.</td>
<td>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.</td>
<td>No cost to employee.</td>
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<tr>
<td>Tuition Assistance</td>
<td>Partial assistance is available through the UUP Space Available Program or (based on funding) the SUNY Tuition Waiver Program: <a href="http://www.binghamton.edu/human-resources/employee-benefits/tuition-assistance.html">http://www.binghamton.edu/human-resources/employee-benefits/tuition-assistance.html</a> Employee pays course fees Contact Luanne DiRico/HR for more information</td>
<td>Appointment must cover period of support.</td>
<td>Upon employment.</td>
<td>No cost to the employee for this benefit.</td>
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<tr>
<td>Vacation and Sick Leave</td>
<td>Years of service*</td>
<td>Days Earned for both vacation and sick leave**</td>
<td>1 ¾ days per month (15 days) 1 1/3 days per month (16 days) 1 ½ days per month (18 days) 1 2/3 days per month (20 days) 1 ¾ days per month (21 days) *Refer to UUP contract for rates prior to July 1, 1982.</td>
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<td>2</td>
<td>3, 4, 5</td>
<td>6</td>
</tr>
<tr>
<td>Important Payroll Information</td>
<td>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></td>
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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.

**NOTE: College-year appointments only accrue and charge vacation & sick leave during obligation period

November 2017