<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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</table>
| Health Insurance/Prescriptions | Options – Choices Book  
https://www.cs.ny.gov/employee-benefits/hba/shared/publications/choices/2020/nype-act-choices-2020.pdf | Full-time employees with appointments that are expected to last 3 months or longer. | 42 calendar-day waiting period from date of appointment. | **NYS EMPIRE PLAN:**  
GRADE 9 or BELOW  
Individual $44.63  
Family $196.04  
GRADE 10 or ABOVE  
Individual $59.51  
Family $233.35 |
| 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/  
Provider search: www.empireplanproviders.com | Part-time employees need to work at least half-time on a regularly scheduled basis | 42 calendar-day waiting period from date of appointment. | **HMO BLUE:**  
GRADE 9 or BELOW  
Individual $47.64  
Family $190.68  
GRADE 10 or ABOVE  
Individual $62.58  
Family $227.29 |
| Health Maintenance Organizations (HMO): | Hospitalization and medical/surgical care by designated primary care physicians  
For more information and to search providers visit:  
HMO Blue –  
http://www.excellushbcs.com/wps/portal/xl  
MVP – www.mvphealthcare.com  
CDPHP – www.cdphp.com | Must be covered under an employer-sponsored group health insurance plan through other employment of your own or a plan through your spouse, DP or parent as the result of their employment. | 42 calendar-day waiting period from date of appointment. | **MVP:**  
GRADE 9 or BELOW  
Individual $81.74  
Family $194.82  
GRADE 10 or ABOVE  
Individual $96.30  
Family $232.25 |
| OPT-OUT Program | Allows eligible employees who have other employer-sponsored group health insurance, to opt out of the NYSHIP coverage in exchange for an incentive payment. | Must be covered under an employer-sponsored group health insurance plan through other employment of your own or a plan through your spouse, DP or parent as the result of their employment. | 42 calendar-day waiting period from date of appointment. | **CDPHP:**  
GRADE 9 or BELOW  
Individual $80.74  
Family $214.05  
GRADE 10 or ABOVE  
Individual $95.01  
Family $250.99 |

*Bi-weekly cost effective 12/26/19
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| Dental and Vision | Partial reimbursement for services through participating and non-participating providers.  
For more Info go to: www.cseaebf.com; Dental & Vision Enrollment: 800-342-4146 | Must be at least half-time and eligible to receive health insurance | 28 day waiting period from date of appointment. | No premium cost; jointly funded by CSEA and New York State. |
| Retirement Systems | Options  
ERS (Employees’ Retirement System):  
Defined benefit plan; benefits are based on final five years average salary* and years of employment.  
For more detailed information go to: http://www.osc.state.ny.us/retire/index.htm  
*As defined by TIER | Membership for full-time permanent employees is mandatory.  
Membership for part-time and full-time temporary employees is optional. | | Effective April 1, 2013, Tier 6 employee, contribution sliding scale based on salary:  
$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% |
| Disability Coverage and Life Insurance | Not provided by the University, but may be purchased individually through the union.  
For more information go to: www.cseaebf.com | | | |
| Tax Deferred Annuities | Retirement savings/investment plan.  
Defers taxation on percentage of earnings and interest.  
| New York State Deferred Compensation | Voluntary tax-deferred savings program designed to provide funds in retirement.  
For more information or to enroll go to: www.nysdcp.com or call 1-800-422-8463 | Upon employment. | Choice of employee. | Employee contributions through salary reduction subject to IRS limitations. |
| Tuition Assistance | Partial assistance is available through the CSEA Partnership for Education & Training:  
For more information go to: www.cseaebf.com or (based on funding) the SUNY Tuition Waiver Program available for coursework at State operated campuses.  
Fees are not covered by Tuition Assistance.  
For further information visit: http://www.binghamton.edu/human-resources/employee-benefits/tuition-assistance.html | Appointment must cover period of support.  
Must be on payroll by specified date (varies). | Upon employment. | No cost to the employee for this benefit. |
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<td><strong>Flexible Spending Accounts</strong></td>
<td><strong>Dependent Care Advantage Account:</strong> A portion of salary is designated by employee to cover child, elder and dependent care expenses with tax-free dollars. <strong>Health Care Advantage Spending Account:</strong> A portion of salary is designated by employee to cover unreimbursed health-related expenses with tax-free dollars. <strong>Adoption Advantage Option (available 1/1/19):</strong> A portion of salary is designated by employee for expenses related to the adoption of an eligible child.</td>
<td>Must be receiving regular bi-weekly paychecks. Must be annual salaried employee and eligible for health insurance.</td>
<td>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.</td>
<td>The employee determines the amount to be deducted up to IRS-established maximum allowance. Funds are &quot;use it or lose it&quot; by 12/31 each plan year. Enrollment does not automatically carry over each plan year.</td>
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<tr>
<td><strong>Holidays</strong>*</td>
<td>Eligible for up to 12 holidays per year</td>
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<tr>
<td><strong>Vacation</strong>*</td>
<td>Generally full-time employees earn at the rate of one-half day per pay period, after the completion of 13 pay periods of employment. (13 days/year for first 7 years then 20 days/year thereafter). Part-time employees who work a regular schedule of at least half time, earn accruals on a pro-rated basis. One bonus vacation day for each year of completed service for the second through seventh years of employment.</td>
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<tr>
<td><strong>Sick Leave</strong>*</td>
<td>Full-time employees earn at the rate of one-half day per pay period. (Total of 13 days/year) Part-time employees who work at least half time earn on a pro-rated basis.</td>
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<tr>
<td><strong>Personal Leave</strong>*</td>
<td>Five (5) days each year on personal leave anniversary date.</td>
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<tr>
<td><strong>Important Payroll Information</strong></td>
<td>The State of New York compensates employees biweekly based on a Thursday to Wednesday work week – with the exception of hourly employees who are paid based on Wednesday to Tuesday. New York State employees are subject to a two week &quot;lag&quot; 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>
<td></td>
<td></td>
<td>Employees represented by CSEA are subject to a 5 day salary withholding. This means that for the first five payroll checks received, the new employee will be paid for one day less than they worked. The salary withholding will be paid back to all employees upon separation from New York State employment and will be paid at the pay rate they are at when they separate service or the amount taken whichever is more.</td>
</tr>
</tbody>
</table>

New employees cannot be placed on the payroll or issued parking permits or ID cards until they have completed their I-9s and the required personnel/payroll forms indicated in their offer letter.

*Employees paid on an hourly basis do not qualify for Attendance Rules Coverage (holidays, vacation, sick leave, personal, etc.) until completion of 19 consecutive pay periods of at least half time service.

December 2019