<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
<th>EFFECTIVE DATE</th>
<th>BI-WEEKLY PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>New York State Empire Plan:</strong> Blue Cross - Hospitalization United HealthCare – Major Medical/Surgical 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></td>
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**NYS EMPIRE PLAN:**
- **Annual Salary BELOW $45,198:**
  - Individual $44.63
  - Family $196.04
- **Annual Salary of $45,198 OR ABOVE:**
  - Individual $59.51
  - Family $233.35

**HMO BLUE:**
- **Annual Salary BELOW $45,198:**
  - Individual $47.64
  - Family $190.68
- **Annual Salary of $45,198 OR ABOVE:**
  - Individual $62.58
  - Family $227.29

**MVP:**
- **Annual Salary BELOW $45,198:**
  - Individual $81.74
  - Family $194.82
- **Annual Salary of $45,198 OR ABOVE:**
  - Individual $96.30
  - Family $232.25

**CDPHP**
- **Annual Salary BELOW $45,198:**
  - Individual $80.74
  - Family $214.05
- **Annual Salary at $45,198 OR ABOVE:**
  - Individual $95.01
  - Family $250.99

* Bi-weekly cost effective 12/26/19
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<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, AIG 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%
$45,001 – $55,000: 3.5%
$55,001 – $75,000: 4.5%
$75,001 – $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 AIG contracts | |
<p>| Life Insurance                             | $6,000 group life insurance plan. For more information 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.                                                   |
| Flexible 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 annual open enrollment period. | The employee determines the amount to be deducted up to IRS-established maximum allowance. Funds are “use it or lose it” by 12/31 each plan year. Enrollment does not automatically carry over each plan year |
|                                           | Health Care Advantage Spending Account: A portion of salary is designated by employee to cover unreimbursed health-related expenses with tax-free dollars. | Must be annual salaried employee and eligible for health insurance.         |                                                                              |                                                                      |
|                                           | Adoption Advantage Option (available 1/1/19): A portion of salary is designated by employee for expenses related to the adoption of an eligible child. Visit <a href="http://www.flexspend.ny.gov/">http://www.flexspend.ny.gov/</a> and select Enrollment Information for details |                                                                              |                                                                              |                                                                      |</p>
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| 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.                 |
| Long Term Disability Coverage | 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: http://www.suny.edu/insurance/ltd/ | Full-time faculty who are disabled for six consecutive months.              | 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.                                                                           |
| Tuition Assistance         | Partial assistance is available through the UUP Space Available Program or (based on funding) the SUNY Tuition Waiver Program:  
http://www.binghamton.edu/human-resources/employee-benefits/tuition-assistance.html  
Employee pays course fees  
Contact Luanne Stento/HR for more information | Appointment must cover period of support.                                  | Upon employment.                                                             | No cost to the employee for this benefit.                                                   |
| Vacation and Sick Leave    | Years of service*  
0-1  
2  
3, 4, 5  
6  
7  
*Refer to UUP contract for rates prior to July 1, 1982. |
| Paid Family Leave          | Effective 1/1/19: 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 | Days Earned for both vacation and sick leave**  
1 ¼ 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)  
Visit https://www.suny.edu/benefits/news/2018announcements/pfl/ for details | Funded through contributions taken as payroll deductions                  |                                                                                                                                                            |
| Important Payroll Information | 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: http://osc.state.ny.us/payroll/files/gettingpaid_2013.pdf |

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 December 2019