## BENEFITS AT A GLANCE

**ALL CLASSIFIED SERVICE EMPLOYEES REPRESENTED BY PBA-NYS**

**BINGHAMTON UNIVERSITY**

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
<th>EFFECTIVE DATE</th>
<th>BI-WEEKLY PREMIUM</th>
</tr>
</thead>
</table>
GRADE 9 or BELOW  
Individual $43.00  
Family $188.41  
GRADE 10 or ABOVE  
Individual $57.33  
Family $224.29 |
| | 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/) | Part-time employees need to work at least half-time on a regularly scheduled basis | | *HMO BLUE:*  
GRADE 9 or BELOW  
Individual $35.62  
Family $149.06  
GRADE 10 or ABOVE  
Individual $47.50  
Family $177.74 |
| | 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) | | | *MVP:*  
GRADE 9 or BELOW  
Individual $85.04  
Family $203.30  
GRADE 10 or ABOVE  
Individual $98.53  
Family $237.95 |
| | OPT-OUT Program | Must be covered under an employer-sponsored group health plan through other employment of your own or a plan through your spouse, domestic partner or parent as a result of their employment | | *CDPHP:*  
GRADE 9 or BELOW  
Individual $82.27  
Family $245.37  
GRADE 10 or ABOVE  
Individual $95.45  
Family $279.59 |
<p>| | Allows eligible employees who have other employer-sponsored group health insurance, to opt out of the NYSHIP coverage in exchange for an incentive program | | * Bi-weekly cost effective 12/28/17 |</p>
<table>
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<tr>
<th>BENEFIT</th>
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<th>ELIGIBILITY</th>
<th>EFFECTIVE DATE</th>
<th>COST</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental</td>
<td>Partial reimbursement for services through participating and non-participating providers. Dental – for more information go to: <a href="http://www.emblemhealth.com/nyship/">http://www.emblemhealth.com/nyship/</a></td>
<td>Must be at least half-time and eligible to receive health insurance</td>
<td>56-day waiting period from the date of appointment</td>
<td>Paid for by New York State.</td>
</tr>
<tr>
<td>Vision Care</td>
<td>Vision – for more information go to: <a href="http://www.cs.ny.gov/ebd/index.cfm">http://www.cs.ny.gov/ebd/index.cfm</a></td>
<td></td>
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</tr>
<tr>
<td>Retirement System</td>
<td>NYSLRS PFRS – State University Police Plan Defined benefit plan; benefits are based on final average salary* and years of employment. *As defined by TIER For more information go to: <a href="http://www.osc.state.ny.us/retire/publications/vo1823/index.php">http://www.osc.state.ny.us/retire/publications/vo1823/index.php</a></td>
<td>Membership for full-time permanent employees is mandatory.</td>
<td>Permanent employees: membership is effective on the date of appointment.</td>
<td>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%</td>
</tr>
<tr>
<td>Disability Coverage and Life Insurance</td>
<td>Not provided by the University, but may be purchased individually through the union.</td>
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<tr>
<td>Tuition Assistance</td>
<td>Partial assistance is available through the Tuition Waiver program (Based on funding) at State operated campuses. Registration fees are not covered <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></td>
<td>Appointment must cover period of support.</td>
<td>Upon employment.</td>
<td>No cost to the employee for this benefit.</td>
</tr>
<tr>
<td>FLEX SPENDING ACCOUNTS</td>
<td>A portion of salary is designated by employee to cover child, elder and dependent care expenses with tax-free dollars. A portion of salary is designated by employee to cover unreimbursed health-related expenses with tax-free dollars. For detailed information on both programs go to: <a href="http://flexspend.ny.gov">http://flexspend.ny.gov</a></td>
<td>Must be receiving regular bi-weekly paychecks.</td>
<td>New employees become eligible after completion of 60 consecutive days of state service, but must enroll within 60 days of hire date or during open enrollment period.</td>
<td>The employee determines the amount to be deducted (maximum $5,000). The employee may contribute a minimum of $100 up to a maximum of $2,600 annually.</td>
</tr>
<tr>
<td>Dependent Care Advantage Account</td>
<td></td>
<td>Must be annual salaried employee and eligible for health insurance.</td>
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<tr>
<td>HealthCare Spending Account</td>
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</table>
## 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](http://www.nysdcp.com) or call 1-800-422-8463*

**Eligibility:** Upon employment.

**Cost:** Employee contributions through salary reduction subject to IRS limitations.

## Holidays

Eligible for up to 12 holidays per year.

## Vacation*

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.

## Sick Leave*

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.

## Personal Leave*

5 days each year on personal leave anniversary date.

## 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.


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.

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November 2017