# Benefits at a Glance

## Part-Time Academic 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>
</tr>
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| Health Insurance/Prescriptions | Options – NYSHIP Choices Book [https://www.cs.ny.gov/employee-benefits/nyship/shared/publications/choices/2021/active-choices-2021.pdf](https://www.cs.ny.gov/employee-benefits/nyship/shared/publications/choices/2021/active-choices-2021.pdf) | Effective 1/1/19, part-time academic employees who teach at least six or more credits, contact hours or credit equivalents per semester | 42 calendar-day waiting period from hire date | *NYS Empire Plan:*  
Annual Salary  
Below $46,102  
Individual $ 46.30  
Family $ 199.61  
Annual Salary of $46,102 OR ABOVE:  
Individual $ 61.73  
Family $ 237.76 |
| | New York State Empire Plan:  
Blue Cross - Hospitalization  
United HealthCare – Major Medical/Surgical | Appointments must exceed three months | |  
*HMO Blue:*  
Annual Salary  
Below $46,102  
Individual $ 44.77  
Family $ 188.80  
Annual Salary of $46,102 OR ABOVE:  
Individual $ 59.69  
Family $ 225.06 |
| | Health Maintenance Organizations (HMO):  
Hospitalization and medical/surgical care by designated primary care physicians | Receive 13 pay periods of coverage for each eligible semester | | *MVP:*  
Annual Salary  
Below $46,102  
Individual $ 74.28  
Family $ 194.97  
Annual Salary of $46,102 OR ABOVE:  
Individual $ 89.56  
Family $ 232.97 |
| | For more information go to:  
https://www.cs.ny.gov/employee-benefits/login/  
Provider search: [www.empireplanproviders.com](http://www.empireplanproviders.com) | | | *CDPHP:*  
Annual Salary  
Below $46,102  
Individual $ 65.23  
Family $ 197.25  
Annual Salary of $46,102 OR ABOVE:  
Individual $ 80.02  
Family $ 234.99 |
| | For more information and to search providers visit:  
MVP – [www.mvphealthcare.com](http://www.mvphealthcare.com)  
CDPHP – [www.cdphp.com](http://www.cdphp.com) | | | * Bi-weekly (per paycheck) cost effective 1/7/2021 |
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| Dental and Vision Plans     | Partial reimbursement for services through participating and non-participating providers.  
For more information go to: [www.uupinfo.org](http://www.uupinfo.org) and click on Benefits | Must be eligible for health insurance coverage | 42 day waiting period from beginning of professional obligation. | Jointly funded by UUP and New York State |
| 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](http://www.nystrs.org) or [http://www.osc.state.ny.us/retire/index.htm](http://www.osc.state.ny.us/retire/index.htm) | Membership for part-time employees is optional in TRS and ERS  
ORP membership is available to part-time academic employees with TERM appointments. | 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%. |
| Life Insurance              | $6,000 group life insurance plan.  
For more information go to: [www.uupinfo.org](http://www.uupinfo.org) | 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.  
Health Care Advantage Spending Account: A portion of salary is designated by employee to cover unreimbursed health-related expenses with tax-free dollars.  
Adoption Advantage Option: A portion of salary is designated by employee for expenses related to the adoption of an eligible child.  
Must be annual salaried employee and eligible for health insurance. | 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 |
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<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>Must be eligible for health insurance coverage; benefits begin following six months of total disability.</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="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 Luanne Stento/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>Sick Leave</td>
<td>Number of courses 1 course 2 courses 3 courses</td>
<td>Days Earned ¼ day per month ½ day per month 1 day per month</td>
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<tr>
<td>Paid Family Leave</td>
<td>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 &amp; assist with family pressures when military service abroad is necessary</td>
<td>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</td>
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<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.

December 2020