# Benefits at a Glance

## All Classified Service Employees Represented by CSEA

### 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>
| Health Insurance/Prescriptions | Options – NYSHIP Choices Book  
New York State Empire Plan:  
Blue Cross - Hospitalization  
United HealthCare – Major Medical/Surgical  
For more information go to:  
Provider search:  
[www.empireplanproviders.com](http://www.empireplanproviders.com)  
Health Maintenance Organizations (HMO):  
Hospitalization and medical/surgical care by designated primary care physicians  
For more information and to search providers visit:  
MVP – [www.mvphealthcare.com](http://www.mvphealthcare.com)  
CDPHP – [www.cdphp.com](http://www.cdphp.com)  
| Full-time employees with appointments that are expected to last 3 months or longer.  
Part-time employees need to work at least half-time on a regularly scheduled basis  
| 42 calendar-day waiting period from date of appointment.  
| *NYS EMPIRE PLAN:  
GRADE 9 or BELOW  
Individual $ 50.89  
Family $ 219.75  
GRADE 10 or ABOVE  
Individual $ 67.85  
Family $ 261.73  
*HMO BLUE:  
GRADE 9 or BELOW  
Individual $ 46.44  
Family $ 195.73  
GRADE 10 or ABOVE  
Individual $ 61.91  
Family $ 233.33  
*MVP:  
GRADE 9 or BELOW  
Individual $ 53.90  
Family $ 197.41  
GRADE 10 or ABOVE  
Individual $ 70.39  
Family $ 235.91  
*CDPHP  
GRADE 9 or BELOW  
Individual $ 43.60  
Family $ 182.66  
GRADE 10 or ABOVE  
Individual $ 58.14  
Family $ 217.79  
| Bi-weekly (per paycheck) cost effective 1/6/2022 |
| 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, domestic partner or parent as the result of their employment  
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<td><strong>Dental and Vision</strong></td>
<td>Partial reimbursement for services through participating and non-participating providers.</td>
<td>Must be at least half-time and eligible to receive health insurance</td>
<td>28 day waiting period from date of appointment.</td>
<td>No premium cost; jointly funded by CSEA and New York State.</td>
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| **Retirement Systems**                                                   | **Options**  
ERS (Employees’ Retirement System): Defined benefit plan; benefits are based on final five years average salary* and years of employment.  
*As defined by TIER   
For more detailed info go to: http://www.osc.state.ny.us/retire/index.htm | Membership for full-time permanent employees is mandatory.                                                                                              | Permanent employees: membership is effective on the date of appointment.                             | 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 info go to: www.cseaebf.com                                                            |
| **New York State Deferred Compensation**                                 | Voluntary savings program designed to provide funds in retirement. After-tax and deferred tax options available.                                                                                           | Upon employment.                                                                                     | Choice of employee.                                | Employee contributions through salary reduction subject to IRS limitations. No employer contribution. |
| **Tuition Assistance**                                                   | Partial assistance is available through the CSEA/NYS Partnership for Education & Training:                                                                                                                  | Appointment must cover period of support.                                                            | Upon employment.                                    | No cost to the employee for this benefit.                                                      |
|                                                                           | For more info go to: [www.cseaebf.com](http://www.cseaebf.com) or (based on funding) the SUNY Tuition Waiver Program at State operated campuses.  
Fees are not covered by Tuition Assistance.  
For further information visit: [https://binghamton.edu/offices/human-resources/benefits/tuition-assistance.html](https://binghamton.edu/offices/human-resources/benefits/tuition-assistance.html) | Must be on payroll by specified date (varies).                                                       |                                                      |                                                                                               |
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<td>Flexible Spending Accounts</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.</td>
<td>Must be receiving regular bi-weekly paychecks.</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 “use it or lose it” by 12/31 each plan year. Enrollment does not automatically carry over each plan year.</td>
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<td></td>
<td><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.</td>
<td>Must be annual salaried employee and eligible for health insurance.</td>
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<td><strong>Adoption Advantage Option</strong>: A portion of salary is designated by employee for expenses related to the adoption of an eligible child.</td>
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<td>Holidays*</td>
<td>Eligible for up to 12 holidays per year</td>
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<td>Vacation*</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 completed service for the second through seventh years of employment.</td>
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<td>Sick Leave*</td>
<td>Full-time employees earn at the rate of one-half day per pay period. (Total of 13 days/year)</td>
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<td>Personal Leave*</td>
<td>Part-time employees who work at least half time earn on a pro-rated basis.</td>
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<td>Five (5) days each year on personal leave anniversary date.</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>
<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>
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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-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.*

June 2022