## Health Insurance/Prescriptions

**Plan Options** – NYSHIP [Choices Book](#)

- **New York State Empire Plan:**
  - Anthem Blue Cross - Hospitalization
  - United HealthCare – Major Medical/Surgical
  - Carelon – Mental Health/Substance Abuse
  - CVS/Caremark – Prescription Plan Administrator

For more information go to: [https://www.cs.ny.gov/employee-benefits/login/](https://www.cs.ny.gov/employee-benefits/login/)
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)

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**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.

**ELIGIBILITY**

- 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.

**EFFECTIVE DATE**

28 calendar-day waiting period from date of appointment

**BI-WEEKLY PREMIUM**

- **NYS EMPIRE PLAN:**
  - **GRADE 9 or BELOW**
    - Individual $ 60.07
    - Family $ 271.92
  - **GRADE 10 or ABOVE**
    - Individual $ 80.09
    - Family $ 323.33

- **HMO BLUE:**
  - **GRADE 9 or BELOW**
    - Individual $ 52.85
    - Family $ 223.02
  - **GRADE 10 or ABOVE**
    - Individual $ 70.47
    - Family $ 265.85

- **MVP:**
  - **GRADE 9 or BELOW**
    - Individual $ 63.00
    - Family $ 223.75
  - **GRADE 10 or ABOVE**
    - Individual $ 81.59
    - Family $ 267.38

- **CDPHP**
  - **GRADE 9 or BELOW**
    - Individual $ 72.59
    - Family $ 225.20
  - **GRADE 10 or ABOVE**
    - Individual $ 90.95
    - Family $ 269.15

* Bi-weekly (per paycheck) cost effective January 4, 2024
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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 average salary* and years of employment.  
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.  
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. No employer contribution. |
| Paid Parental Leave                         | NYS provided 12 weeks of Paid Parental Leave to bond with a newly born, adopted or fostered child | Employees working at least 50% part-time                                    | Upon employment                                                                 | No cost to employee                                                                         |
| Tuition Assistance                          | Partial assistance is available through the CSEA/NYS Partnership for Education & Training:  
For more info go to: 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 | Appointment must cover period of support.                                  | Upon employment                                                                 | No cost to the employee for this benefit.                                                   |
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| 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 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. |
| Holidays*                       | Eligible for up to 13 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*                 | Five (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. For more information: [http://osc.state.ny.us/payroll/files/gettingpaid_2013.pdf](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-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.

July 1 2024