# Health Insurance/Prescriptions

**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:
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)

## 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 program.

## OPT-OUT Program
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

## Bi-Weekly Premium

### NYS Empire Plan:
- **Annual Salary BELOW $49,403**:
  - Individual $60.07
  - Family $271.92
- **Annual Salary of $49,403 OR ABOVE**:
  - Individual $80.09
  - Family $323.33

### HMO Blue:
- **Annual Salary BELOW $49,403**:
  - Individual $52.85
  - Family $223.02
- **Annual Salary of $49,403 OR ABOVE**:
  - Individual $70.47
  - Family $265.85

### MVP:
- **Annual Salary BELOW $49,403**:
  - Individual $63.00
  - Family $223.75
- **Annual Salary of $49,403 OR ABOVE**:
  - Individual $81.59
  - Family $267.38

### CDPHP
- **Annual Salary BELOW $49,403**:
  - Individual $72.59
  - Family $225.20
- **Annual Salary of $49,403 OR ABOVE**:
  - Individual $90.95
  - Family $269.15

* Bi-weekly (per paycheck) cost effective January 4, 2024
<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>DESCRIPTION</th>
<th>ELIGIBILITY</th>
<th>EFFECTIVE DATE</th>
<th>COST</th>
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</thead>
<tbody>
<tr>
<td><strong>Dental Insurance</strong></td>
<td>Partial reimbursement for services through participating and non-participating providers.</td>
<td>At least half-time and eligible</td>
<td>If hired on or after October 1, 2023: Effective April 1, 2013, Tier 6 employee, contribution is a sliding scale between 3-6% based on salary for your career as NYS employee:</td>
<td>Paid for by New York State.</td>
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<td>For more information go to: <a href="http://www.emblemhealth.com/nyship/">http://www.emblemhealth.com/nyship/</a></td>
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<td>Dental &amp; Vision: 28 calendar-day waiting period from beginning of professional obligation.</td>
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<td>Financial assistance in meeting cost of eye exams and glasses/contact lenses.</td>
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<td>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>
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<td><strong>Vision Care</strong></td>
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<td><strong>Retirement Systems</strong></td>
<td>Options ERS (Employees’ Retirement System): Defined benefit plan; benefits are based on final average salary and years of employment as defined by tier.</td>
<td>Membership for full-time employees is mandatory.</td>
<td>Vested after 5 years of full-time service.</td>
<td>Effective April 1, 2013, Tier 6 employee, contribution is a sliding scale between 3-6% based on salary for your career as NYS employee:</td>
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<td></td>
<td>For more information go to: <a href="http://www.osc.state.ny.us/retire/index.htm">http://www.osc.state.ny.us/retire/index.htm</a></td>
<td></td>
<td></td>
<td>$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>
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<td></td>
<td>OPTIONAL RETIREMENT PROGRAM: TIAA, VOYA, Corebridge, 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.</td>
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<td>NOTE: Pensionable salary is capped at the Governor’s annual salary ($250K as of 10/27/21) for ERS or TRS membership.</td>
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<td></td>
<td>For more information go to: <a href="http://www.suny.edu/retirement/orp/#d.en.10525">http://www.suny.edu/retirement/orp/#d.en.10525</a></td>
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<td><strong>Group Life and Accident Insurance</strong></td>
<td>Optional term life, accidental death and dismemberment insurance; includes coverage for spouse and dependents.</td>
<td>All M/C employees</td>
<td>First day of pay period following the pay period in which enrollment form is submitted.</td>
<td>Premiums determined by amount of coverage purchased.</td>
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<td></td>
<td>For more information go to: <a href="http://www.cs.state.ny.us/otherben/life/mclife.cfm">http://www.cs.state.ny.us/otherben/life/mclife.cfm</a></td>
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<td><strong>Flexible Spending Accounts</strong></td>
<td>Dependent Care Advantage Account: 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</td>
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<td>Health Care Advantage Spending Account: 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>Funds are “use it or lose it” by 12/31 each plan year.</td>
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<td>Adoption Advantage Option: A portion of salary is designated by employee for expenses related to the adoption of an eligible child.</td>
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<td>Enrollment does not automatically carry over each plan year.</td>
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<td>Visit <a href="http://www.flexspend.ny.gov/">http://www.flexspend.ny.gov/</a> and select Enrollment Information for details</td>
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| Tax Deferred Annuities & Roth After-Tax 403(b) Options | After-tax and deferred tax retirement savings/investment plans  
| New York State Deferred Compensation         | Voluntary 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. No employer contribution. |
| Long Term Disability Insurance               | 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 or part-time M/C employees 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 SUNY Tuition Waiver (based on funding).  
Fees are not covered by Tuition Assistance.  
https://binghamton.edu/offices/human-resources/benefits/tuition-assistance.html  
MC Training/Development Program:  
https://oer.ny.gov/managementconfidential-mc-training-programs | Appointment must cover period | Upon employment. | No cost to the employee for this benefit. |
| Holidays                                     | Eligible for up to 13 holidays per year.                                   |                                   |                 |                                                                      |
| Vacation and Sick Leave                      | Both are earned at the same rate of 1.75 days per calendar month.           |                                   |                 |                                                                      |
| Paid Family Leave                            | 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 | Employees working at least 50% part-time | Upon appointment to M/C position | No cost to employee |
| 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 appointment to M/C position | No cost to employee |
| 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-9's and the required personnel/payroll forms indicated in their offer letter.

July 1 2024