

BENEFITS AT A GLANCE
MANAGEMENT/CONFIDENTIAL PROFESSIONAL EMPLOYEES
BINGHAMTON UNIVERSITY

BENEFIT	DESCRIPTION	ELIGIBILITY	EFFECTIVE DATE	BI-WEEKLY PREMIUM
Health Insurance/Prescriptions <i>All health insurance plans are administered by the NYS Department of Civil Service Employee Benefits Division.</i>	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/ Provider search: 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: HMO Blue – http://www.excellusbcbs.com/wps/portal/xl MVP – www.mvphealthcare.com CDPHP – www.cdphp.com	Appointments that are at least half-time and exceed three months in duration.	If hired on or after October 1, 2023: 28 calendar-day waiting period from beginning of professional obligation.	*NYS EMPIRE PLAN: MC Annual Salary BELOW \$54,205 Individual \$ 65.99 Family \$ 298.75 MC Annual Salary of \$54,205 & ABOVE Individual \$ 87.99 Family \$ 355.24 *HMO BLUE: MC Annual Salary BELOW \$54,205 Individual \$ 62.02 Family \$ 262.05 MC Annual Salary of \$54,205 & ABOVE Individual \$ 82.70 Family \$ 312.37 *MVP: MC Annual Salary BELOW \$54,205 Individual \$ 130.14 Family \$ 287.91 MC Annual Salary of \$54,205 & ABOVE Individual \$151.59 Family \$ 344.09 *CDPHP MC Annual Salary BELOW \$54,205 Individual \$ 113.41 Family \$ 276.16 MC Annual Salary of \$54,205 & ABOVE Individual \$ 134.47 Family \$ 329.89 * Bi-weekly (per paycheck) cost effective January 1, 2026
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.	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	28 calendar-day waiting period from beginning of professional obligation.	

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NYS Dental Insurance	Partial reimbursement for services through participating and non-participating providers. For more information go to: https://www.suny.edu/insurance/dental/	At least half-time and eligible to receive health insurance	28 calendar-day waiting period from beginning of professional obligation	Paid for by New York State.
NYS Vision Care	Financial assistance in meeting cost of eye exams and glasses/contact lenses. For more information go to: https://www.suny.edu/insurance/vision/			
Retirement Systems	<p>Options ERS (Employees' Retirement System): Defined benefit plan; benefits are based on final average salary and years of employment as defined by tier. For more information go to: http://www.osc.state.ny.us/retire/index.htm</p> <p>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. For more information go to: http://www.suny.edu/retirement/orp/#d.en.10525</p>	Membership for full-time employees is mandatory.	<p>Vested after 5 years of full-time service.</p> <hr/> <p>Vested after 366 days in SUNY ORP; may be immediately vested with other employer existing TIAA, VOYA, Fidelity or Corebridge contracts</p>	<p>Effective April 1, 2013, Tier 6 employee, contribution is a sliding scale between 3-6% based on salary for your career as NYS employee:</p> <p>\$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%</p> <p>NOTE: Pensionable salary is capped at the Governor's annual salary (\$250K as of 10/27/21) for ERS or TRS membership.</p>
Group Life and Accident Insurance	Optional term life, accidental death and dismemberment insurance; includes coverage for spouse and dependents. For more information go to: http://www.cs.state.ny.us/otherben/life/mclife.cfm	All M/C employees	First day of pay period following the pay period in which enrollment form is submitted.	Premiums determined by amount of coverage purchased.
Flexible Spending Accounts	<p>Dependent Care Advantage Account: A portion of salary is designated by employee to cover child, elder and dependent care expenses with tax-free dollars.</p> <p>Health Care Advantage Spending Account: A portion of salary is designated by employee to cover unreimbursed health-related expenses with tax-free dollars.</p> <p>Adoption Advantage Option: A portion of salary is designated by employee for expenses related to the adoption of an eligible child.</p> <p>Visit http://www.flexspend.ny.gov/ and select Enrollment Information for details</p>	<p>Must be receiving regular bi-weekly paychecks.</p> <hr/> <p>Must be annual salaried employee and eligible for health insurance.</p>	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.	<p>The employee determines the amount to be deducted up to IRS-established maximum allowance</p> <p>Funds are "use it or lose it" by 12/31 each plan year</p> <p>Enrollment does not automatically carry over each plan year</p>

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SUNY Voluntary 403(b) Plan	After-tax and deferred tax retirement savings/investment plans http://www.suny.edu/benefits/vsp/ <i>Enrollment & changes done by employee via SUNY Retirement at Work online</i>	Upon employment.	Choice of employee.	Employee contributions through salary reduction subject to IRS limitations. No employer contribution.
New York State Deferred Compensation 457 Plan	Voluntary savings program designed to provide funds in retirement. <i>For more information or to enroll go to: www.nysdcp.com or call 1-800-422-8463</i>	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. <i>For more information go to: http://www.suny.edu/insurance/ltd/</i>	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	Funded through contributions taken as payroll deductions https://www.suny.edu/benefits/attendance/pfl/ for details		
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 New employees cannot be placed on the payroll or issues parking permits or ID cards until they completed their I9 and the required personnel & payroll forms indicated in their offer letter.			

